

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

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## INTRODUCTION

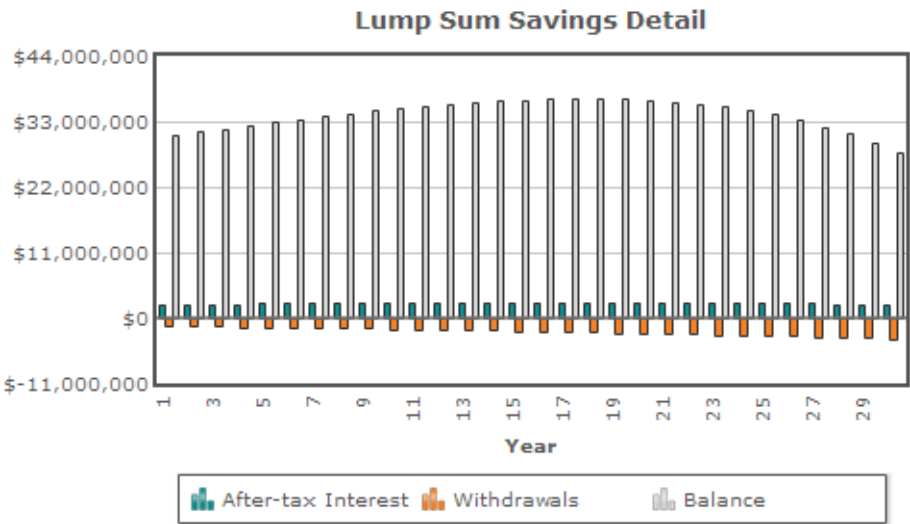
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$30,000,000
Proposed monthly withdrawal amounts	\$125,000
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	1.50%
Desired table display	Yearly

## ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Year	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 1.50%	Withdrawals	Ending Balance
1	\$30,000,000	\$2,118,185	\$31,773	\$-1,520,798	\$30,565,614
2	30,565,614	2,157,549	32,363	-1,567,054	31,123,745
3	31,123,745	2,196,326	32,945	-1,614,718	31,672,408
4	31,672,408	2,234,372	33,516	-1,663,831	32,209,434
5	32,209,434	2,271,529	34,073	-1,714,438	32,732,452
6	32,732,452	2,307,623	34,614	-1,766,584	33,238,877
7	33,238,877	2,342,467	35,137	-1,820,317	33,725,891
8	33,725,891	2,375,856	35,638	-1,875,683	34,190,425

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

9	34,190,425	2,407,565	36,113	-1,932,734	34,629,143
10	34,629,143	2,437,352	36,560	-1,991,520	35,038,415
11	35,038,415	2,464,954	36,974	-2,052,094	35,414,301
12	35,414,301	2,490,084	37,351	-2,114,510	35,752,523
13	35,752,523	2,512,430	37,686	-2,178,825	36,048,441
14	36,048,441	2,531,656	37,975	-2,245,096	36,297,026
15	36,297,026	2,547,396	38,211	-2,313,383	36,492,828
16	36,492,828	2,559,255	38,389	-2,383,747	36,629,947
17	36,629,947	2,566,804	38,502	-2,456,251	36,701,999
18	36,701,999	2,569,580	38,544	-2,530,960	36,702,075
19	36,702,075	2,567,082	38,506	-2,607,942	36,622,709
20	36,622,709	2,558,767	38,382	-2,687,265	36,455,831
21	36,455,831	2,544,051	38,161	-2,769,000	36,192,720
22	36,192,720	2,522,300	37,835	-2,853,222	35,823,964
23	35,823,964	2,492,833	37,392	-2,940,006	35,339,398
24	35,339,398	2,454,912	36,824	-3,029,429	34,728,058
25	34,728,058	2,407,742	36,116	-3,121,572	33,978,112
26	33,978,112	2,350,466	35,257	-3,216,517	33,076,804
27	33,076,804	2,282,160	34,232	-3,314,351	32,010,382
28	32,010,382	2,201,827	33,027	-3,415,160	30,764,021
29	30,764,021	2,108,392	31,626	-3,519,035	29,321,752
30	\$29,321,752	\$2,000,699	\$30,010	\$-3,626,070	\$27,666,371

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