

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

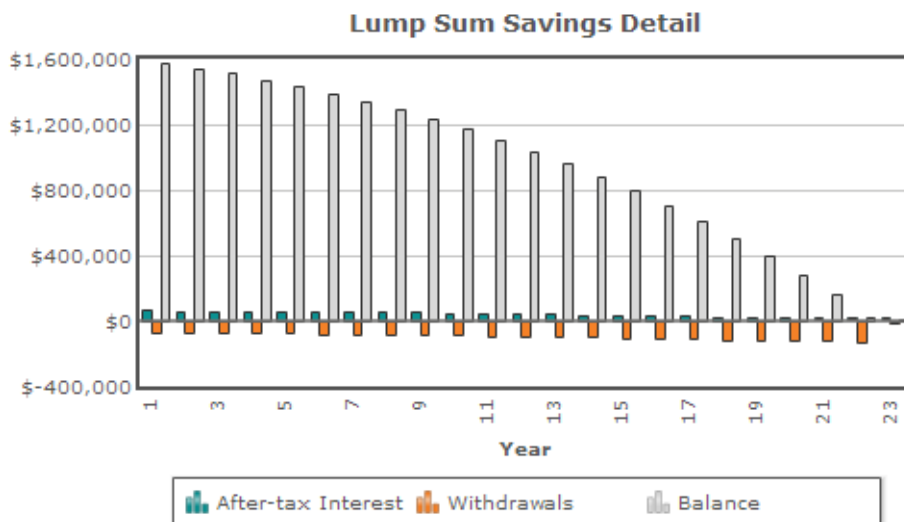
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,600,000
Proposed monthly withdrawal amounts	\$5,833
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	3.75%
Federal marginal tax bracket	28.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 22 years with systematic withdrawals totalling \$2,200,132.



Year	Beginning Balance	Annual Interest @ 3.75%	Taxes @ 28.00%	Withdrawals	Ending Balance
1	\$1,600,000	\$59,590	\$16,685	\$-70,967	\$1,571,938
2	1,571,938	58,486	16,376	-73,125	1,540,924
3	1,540,924	57,269	16,035	-75,349	1,506,808
4	1,506,808	55,933	15,661	-77,641	1,469,439
5	1,469,439	54,472	15,252	-80,003	1,428,656
6	1,428,656	52,880	14,806	-82,436	1,384,294
7	1,384,294	51,150	14,322	-84,943	1,336,179
8	1,336,179	49,277	13,798	-87,527	1,284,131

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	1,284,131	47,253	13,231	-90,189	1,227,964
10	1,227,964	45,071	12,620	-92,932	1,167,483
11	1,167,483	42,723	11,963	-95,759	1,102,485
12	1,102,485	40,203	11,257	-98,672	1,032,759
13	1,032,759	37,501	10,500	-101,673	958,087
14	958,087	34,609	9,691	-104,765	878,241
15	878,241	31,519	8,825	-107,952	792,983
16	792,983	28,222	7,902	-111,235	702,068
17	702,068	24,708	6,918	-114,618	605,239
18	605,239	20,968	5,871	-118,105	502,232
19	502,232	16,991	4,757	-121,697	392,768
20	392,768	12,766	3,575	-125,399	276,561
21	276,561	8,284	2,319	-129,213	153,313
22	153,313	3,532	989	-133,143	22,713
23	\$22,713	\$108	\$30	\$-22,791	\$0

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