

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



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INTRODUCTION

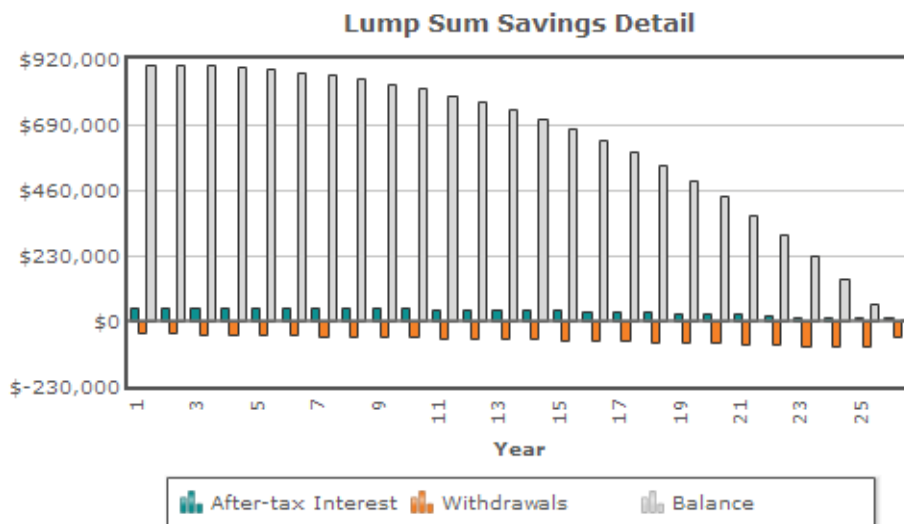
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$900,000
Proposed monthly withdrawal amounts	\$3,750
Annual withdrawal increases (if any)	3.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	0.00%
Desired table display	Yearly

ANALYSIS

Your money will last approximately 26 years with systematic withdrawals totalling \$1,732,641.



Year	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$900,000	\$44,991	\$0	-\$45,624	\$899,367
2	899,367	44,927	0	-47,012	897,283
3	897,283	44,787	0	-48,442	893,628
4	893,628	44,566	0	-49,915	888,279
5	888,279	44,257	0	-51,433	881,104
6	881,104	43,854	0	-52,998	871,960
7	871,960	43,349	0	-54,609	860,700
8	860,700	42,735	0	-56,270	847,164

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	847,164	42,002	0	-57,982	831,184
10	831,184	41,144	0	-59,746	812,583
11	812,583	40,150	0	-61,563	791,170
12	791,170	39,012	0	-63,435	766,747
13	766,747	37,718	0	-65,365	739,099
14	739,099	36,257	0	-67,353	708,004
15	708,004	34,619	0	-69,401	673,221
16	673,221	32,791	0	-71,512	634,499
17	634,499	30,759	0	-73,688	591,571
18	591,571	28,511	0	-75,929	544,153
19	544,153	26,032	0	-78,238	491,947
20	491,947	23,306	0	-80,618	434,634
21	434,634	20,317	0	-83,070	371,881
22	371,881	17,048	0	-85,597	303,332
23	303,332	13,481	0	-88,200	228,613
24	228,613	9,596	0	-90,883	147,326
25	147,326	5,373	0	-93,647	59,052
26	\$59,052	\$1,060	\$0	\$-60,111	\$0

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