

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 6, 2025



INTRODUCTION

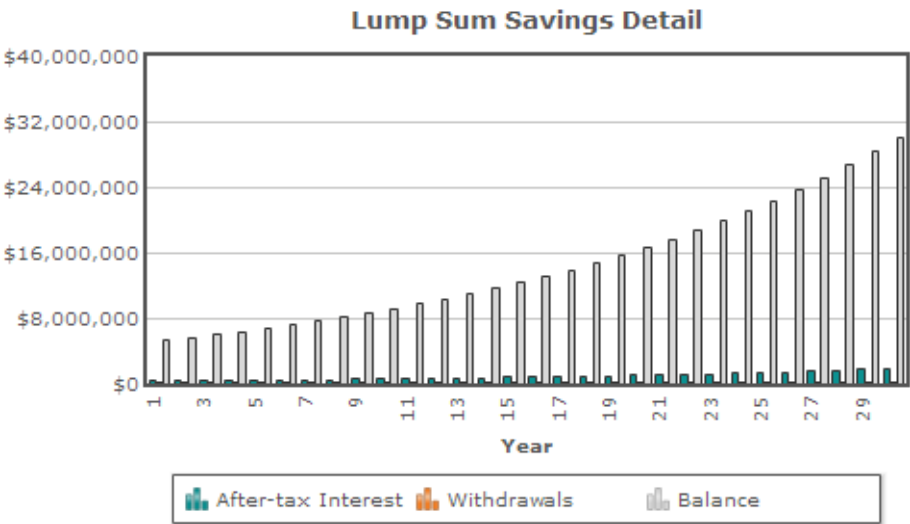
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$5,000,000
Proposed monthly withdrawal amounts	\$0
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	6.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 6.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$5,000,000	\$25,000	\$0	\$-0	\$5,025,000
2	5,025,000	25,125	0	0	5,050,125
3	5,050,125	25,251	0	0	5,075,376
4	5,075,376	25,377	0	0	5,100,753
5	5,100,753	25,504	0	0	5,126,256
6	5,126,256	25,631	0	0	5,151,888
7	5,151,888	25,759	0	0	5,177,647
8	5,177,647	25,888	0	0	5,203,535

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9	5,203,535	26,018	0	0	5,229,553
10	5,229,553	26,148	0	0	5,255,701
11	5,255,701	26,279	0	0	5,281,979
12	5,281,979	26,410	0	0	5,308,389
13	5,308,389	26,542	0	0	5,334,931
14	5,334,931	26,675	0	0	5,361,606
15	5,361,606	26,808	0	0	5,388,414
16	5,388,414	26,942	0	0	5,415,356
17	5,415,356	27,077	0	0	5,442,433
18	5,442,433	27,212	0	0	5,469,645
19	5,469,645	27,348	0	0	5,496,993
20	5,496,993	27,485	0	0	5,524,478
21	5,524,478	27,622	0	0	5,552,100
22	5,552,100	27,761	0	0	5,579,861
23	5,579,861	27,899	0	0	5,607,760
24	5,607,760	28,039	0	0	5,635,799
25	5,635,799	28,179	0	0	5,663,978
26	5,663,978	28,320	0	0	5,692,298
27	5,692,298	28,461	0	0	5,720,759
28	5,720,759	28,604	0	0	5,749,363
29	5,749,363	28,747	0	0	5,778,110
30	5,778,110	28,891	0	0	5,807,000
31	5,807,000	29,035	0	0	5,836,035
32	5,836,035	29,180	0	0	5,865,216
33	5,865,216	29,326	0	0	5,894,542
34	5,894,542	29,473	0	0	5,924,014
35	5,924,014	29,620	0	0	5,953,634
36	5,953,634	29,768	0	0	5,983,403
37	5,983,403	29,917	0	0	6,013,320
38	6,013,320	30,067	0	0	6,043,386
39	6,043,386	30,217	0	0	6,073,603
40	6,073,603	30,368	0	0	6,103,971
41	6,103,971	30,520	0	0	6,134,491
42	6,134,491	30,672	0	0	6,165,163
43	6,165,163	30,826	0	0	6,195,989
44	6,195,989	30,980	0	0	6,226,969
45	6,226,969	31,135	0	0	6,258,104
46	6,258,104	31,291	0	0	6,289,395
47	6,289,395	31,447	0	0	6,320,842
48	6,320,842	31,604	0	0	6,352,446
49	6,352,446	31,762	0	0	6,384,208
50	6,384,208	31,921	0	0	6,416,129
51	6,416,129	32,081	0	0	6,448,210
52	6,448,210	32,241	0	0	6,480,451

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53	6,480,451	32,402	0	0	6,512,853
54	6,512,853	32,564	0	0	6,545,417
55	6,545,417	32,727	0	0	6,578,144
56	6,578,144	32,891	0	0	6,611,035
57	6,611,035	33,055	0	0	6,644,090
58	6,644,090	33,220	0	0	6,677,311
59	6,677,311	33,387	0	0	6,710,697
60	6,710,697	33,553	0	0	6,744,251
61	6,744,251	33,721	0	0	6,777,972
62	6,777,972	33,890	0	0	6,811,862
63	6,811,862	34,059	0	0	6,845,921
64	6,845,921	34,230	0	0	6,880,151
65	6,880,151	34,401	0	0	6,914,552
66	6,914,552	34,573	0	0	6,949,124
67	6,949,124	34,746	0	0	6,983,870
68	6,983,870	34,919	0	0	7,018,789
69	7,018,789	35,094	0	0	7,053,883
70	7,053,883	35,269	0	0	7,089,153
71	7,089,153	35,446	0	0	7,124,598
72	7,124,598	35,623	0	0	7,160,221
73	7,160,221	35,801	0	0	7,196,022
74	7,196,022	35,980	0	0	7,232,003
75	7,232,003	36,160	0	0	7,268,163
76	7,268,163	36,341	0	0	7,304,503
77	7,304,503	36,523	0	0	7,341,026
78	7,341,026	36,705	0	0	7,377,731
79	7,377,731	36,889	0	0	7,414,620
80	7,414,620	37,073	0	0	7,451,693
81	7,451,693	37,258	0	0	7,488,951
82	7,488,951	37,445	0	0	7,526,396
83	7,526,396	37,632	0	0	7,564,028
84	7,564,028	37,820	0	0	7,601,848
85	7,601,848	38,009	0	0	7,639,857
86	7,639,857	38,199	0	0	7,678,057
87	7,678,057	38,390	0	0	7,716,447
88	7,716,447	38,582	0	0	7,755,029
89	7,755,029	38,775	0	0	7,793,804
90	7,793,804	38,969	0	0	7,832,773
91	7,832,773	39,164	0	0	7,871,937
92	7,871,937	39,360	0	0	7,911,297
93	7,911,297	39,556	0	0	7,950,853
94	7,950,853	39,754	0	0	7,990,608
95	7,990,608	39,953	0	0	8,030,561
96	8,030,561	40,153	0	0	8,070,714

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97	8,070,714	40,354	0	0	8,111,067
98	8,111,067	40,555	0	0	8,151,622
99	8,151,622	40,758	0	0	8,192,381
100	8,192,381	40,962	0	0	8,233,342
101	8,233,342	41,167	0	0	8,274,509
102	8,274,509	41,373	0	0	8,315,882
103	8,315,882	41,579	0	0	8,357,461
104	8,357,461	41,787	0	0	8,399,248
105	8,399,248	41,996	0	0	8,441,245
106	8,441,245	42,206	0	0	8,483,451
107	8,483,451	42,417	0	0	8,525,868
108	8,525,868	42,629	0	0	8,568,497
109	8,568,497	42,842	0	0	8,611,340
110	8,611,340	43,057	0	0	8,654,397
111	8,654,397	43,272	0	0	8,697,669
112	8,697,669	43,488	0	0	8,741,157
113	8,741,157	43,706	0	0	8,784,863
114	8,784,863	43,924	0	0	8,828,787
115	8,828,787	44,144	0	0	8,872,931
116	8,872,931	44,365	0	0	8,917,296
117	8,917,296	44,586	0	0	8,961,882
118	8,961,882	44,809	0	0	9,006,692
119	9,006,692	45,033	0	0	9,051,725
120	9,051,725	45,259	0	0	9,096,984
121	9,096,984	45,485	0	0	9,142,469
122	9,142,469	45,712	0	0	9,188,181
123	9,188,181	45,941	0	0	9,234,122
124	9,234,122	46,171	0	0	9,280,292
125	9,280,292	46,401	0	0	9,326,694
126	9,326,694	46,633	0	0	9,373,327
127	9,373,327	46,867	0	0	9,420,194
128	9,420,194	47,101	0	0	9,467,295
129	9,467,295	47,336	0	0	9,514,631
130	9,514,631	47,573	0	0	9,562,205
131	9,562,205	47,811	0	0	9,610,016
132	9,610,016	48,050	0	0	9,658,066
133	9,658,066	48,290	0	0	9,706,356
134	9,706,356	48,532	0	0	9,754,888
135	9,754,888	48,774	0	0	9,803,662
136	9,803,662	49,018	0	0	9,852,681
137	9,852,681	49,263	0	0	9,901,944
138	9,901,944	49,510	0	0	9,951,454
139	9,951,454	49,757	0	0	10,001,211
140	10,001,211	50,006	0	0	10,051,217

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141	10,051,217	50,256	0	0	10,101,473
142	10,101,473	50,507	0	0	10,151,980
143	10,151,980	50,760	0	0	10,202,740
144	10,202,740	51,014	0	0	10,253,754
145	10,253,754	51,269	0	0	10,305,023
146	10,305,023	51,525	0	0	10,356,548
147	10,356,548	51,783	0	0	10,408,331
148	10,408,331	52,042	0	0	10,460,372
149	10,460,372	52,302	0	0	10,512,674
150	10,512,674	52,563	0	0	10,565,238
151	10,565,238	52,826	0	0	10,618,064
152	10,618,064	53,090	0	0	10,671,154
153	10,671,154	53,356	0	0	10,724,510
154	10,724,510	53,623	0	0	10,778,132
155	10,778,132	53,891	0	0	10,832,023
156	10,832,023	54,160	0	0	10,886,183
157	10,886,183	54,431	0	0	10,940,614
158	10,940,614	54,703	0	0	10,995,317
159	10,995,317	54,977	0	0	11,050,294
160	11,050,294	55,251	0	0	11,105,545
161	11,105,545	55,528	0	0	11,161,073
162	11,161,073	55,805	0	0	11,216,878
163	11,216,878	56,084	0	0	11,272,963
164	11,272,963	56,365	0	0	11,329,328
165	11,329,328	56,647	0	0	11,385,974
166	11,385,974	56,930	0	0	11,442,904
167	11,442,904	57,215	0	0	11,500,119
168	11,500,119	57,501	0	0	11,557,619
169	11,557,619	57,788	0	0	11,615,407
170	11,615,407	58,077	0	0	11,673,484
171	11,673,484	58,367	0	0	11,731,852
172	11,731,852	58,659	0	0	11,790,511
173	11,790,511	58,953	0	0	11,849,464
174	11,849,464	59,247	0	0	11,908,711
175	11,908,711	59,544	0	0	11,968,254
176	11,968,254	59,841	0	0	12,028,096
177	12,028,096	60,140	0	0	12,088,236
178	12,088,236	60,441	0	0	12,148,677
179	12,148,677	60,743	0	0	12,209,421
180	12,209,421	61,047	0	0	12,270,468
181	12,270,468	61,352	0	0	12,331,820
182	12,331,820	61,659	0	0	12,393,479
183	12,393,479	61,967	0	0	12,455,447
184	12,455,447	62,277	0	0	12,517,724

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185	12,517,724	62,589	0	0	12,580,312
186	12,580,312	62,902	0	0	12,643,214
187	12,643,214	63,216	0	0	12,706,430
188	12,706,430	63,532	0	0	12,769,962
189	12,769,962	63,850	0	0	12,833,812
190	12,833,812	64,169	0	0	12,897,981
191	12,897,981	64,490	0	0	12,962,471
192	12,962,471	64,812	0	0	13,027,283
193	13,027,283	65,136	0	0	13,092,420
194	13,092,420	65,462	0	0	13,157,882
195	13,157,882	65,789	0	0	13,223,671
196	13,223,671	66,118	0	0	13,289,790
197	13,289,790	66,449	0	0	13,356,239
198	13,356,239	66,781	0	0	13,423,020
199	13,423,020	67,115	0	0	13,490,135
200	13,490,135	67,451	0	0	13,557,586
201	13,557,586	67,788	0	0	13,625,374
202	13,625,374	68,127	0	0	13,693,500
203	13,693,500	68,468	0	0	13,761,968
204	13,761,968	68,810	0	0	13,830,778
205	13,830,778	69,154	0	0	13,899,932
206	13,899,932	69,500	0	0	13,969,431
207	13,969,431	69,847	0	0	14,039,278
208	14,039,278	70,196	0	0	14,109,475
209	14,109,475	70,547	0	0	14,180,022
210	14,180,022	70,900	0	0	14,250,922
211	14,250,922	71,255	0	0	14,322,177
212	14,322,177	71,611	0	0	14,393,788
213	14,393,788	71,969	0	0	14,465,757
214	14,465,757	72,329	0	0	14,538,086
215	14,538,086	72,690	0	0	14,610,776
216	14,610,776	73,054	0	0	14,683,830
217	14,683,830	73,419	0	0	14,757,249
218	14,757,249	73,786	0	0	14,831,035
219	14,831,035	74,155	0	0	14,905,190
220	14,905,190	74,526	0	0	14,979,716
221	14,979,716	74,899	0	0	15,054,615
222	15,054,615	75,273	0	0	15,129,888
223	15,129,888	75,649	0	0	15,205,537
224	15,205,537	76,028	0	0	15,281,565
225	15,281,565	76,408	0	0	15,357,973
226	15,357,973	76,790	0	0	15,434,763
227	15,434,763	77,174	0	0	15,511,937
228	15,511,937	77,560	0	0	15,589,496

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229	15,589,496	77,947	0	0	15,667,444
230	15,667,444	78,337	0	0	15,745,781
231	15,745,781	78,729	0	0	15,824,510
232	15,824,510	79,123	0	0	15,903,633
233	15,903,633	79,518	0	0	15,983,151
234	15,983,151	79,916	0	0	16,063,066
235	16,063,066	80,315	0	0	16,143,382
236	16,143,382	80,717	0	0	16,224,099
237	16,224,099	81,120	0	0	16,305,219
238	16,305,219	81,526	0	0	16,386,745
239	16,386,745	81,934	0	0	16,468,679
240	16,468,679	82,343	0	0	16,551,022
241	16,551,022	82,755	0	0	16,633,777
242	16,633,777	83,169	0	0	16,716,946
243	16,716,946	83,585	0	0	16,800,531
244	16,800,531	84,003	0	0	16,884,534
245	16,884,534	84,423	0	0	16,968,956
246	16,968,956	84,845	0	0	17,053,801
247	17,053,801	85,269	0	0	17,139,070
248	17,139,070	85,695	0	0	17,224,766
249	17,224,766	86,124	0	0	17,310,889
250	17,310,889	86,554	0	0	17,397,444
251	17,397,444	86,987	0	0	17,484,431
252	17,484,431	87,422	0	0	17,571,853
253	17,571,853	87,859	0	0	17,659,712
254	17,659,712	88,299	0	0	17,748,011
255	17,748,011	88,740	0	0	17,836,751
256	17,836,751	89,184	0	0	17,925,935
257	17,925,935	89,630	0	0	18,015,565
258	18,015,565	90,078	0	0	18,105,642
259	18,105,642	90,528	0	0	18,196,171
260	18,196,171	90,981	0	0	18,287,151
261	18,287,151	91,436	0	0	18,378,587
262	18,378,587	91,893	0	0	18,470,480
263	18,470,480	92,352	0	0	18,562,833
264	18,562,833	92,814	0	0	18,655,647
265	18,655,647	93,278	0	0	18,748,925
266	18,748,925	93,745	0	0	18,842,670
267	18,842,670	94,213	0	0	18,936,883
268	18,936,883	94,684	0	0	19,031,567
269	19,031,567	95,158	0	0	19,126,725
270	19,126,725	95,634	0	0	19,222,359
271	19,222,359	96,112	0	0	19,318,471
272	19,318,471	96,592	0	0	19,415,063

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273	19,415,063	97,075	0	0	19,512,138
274	19,512,138	97,561	0	0	19,609,699
275	19,609,699	98,048	0	0	19,707,747
276	19,707,747	98,539	0	0	19,806,286
277	19,806,286	99,031	0	0	19,905,318
278	19,905,318	99,527	0	0	20,004,844
279	20,004,844	100,024	0	0	20,104,868
280	20,104,868	100,524	0	0	20,205,393
281	20,205,393	101,027	0	0	20,306,420
282	20,306,420	101,532	0	0	20,407,952
283	20,407,952	102,040	0	0	20,509,992
284	20,509,992	102,550	0	0	20,612,542
285	20,612,542	103,063	0	0	20,715,604
286	20,715,604	103,578	0	0	20,819,182
287	20,819,182	104,096	0	0	20,923,278
288	20,923,278	104,616	0	0	21,027,895
289	21,027,895	105,139	0	0	21,133,034
290	21,133,034	105,665	0	0	21,238,699
291	21,238,699	106,193	0	0	21,344,893
292	21,344,893	106,724	0	0	21,451,617
293	21,451,617	107,258	0	0	21,558,875
294	21,558,875	107,794	0	0	21,666,670
295	21,666,670	108,333	0	0	21,775,003
296	21,775,003	108,875	0	0	21,883,878
297	21,883,878	109,419	0	0	21,993,297
298	21,993,297	109,966	0	0	22,103,264
299	22,103,264	110,516	0	0	22,213,780
300	22,213,780	111,069	0	0	22,324,849
301	22,324,849	111,624	0	0	22,436,473
302	22,436,473	112,182	0	0	22,548,656
303	22,548,656	112,743	0	0	22,661,399
304	22,661,399	113,307	0	0	22,774,706
305	22,774,706	113,874	0	0	22,888,579
306	22,888,579	114,443	0	0	23,003,022
307	23,003,022	115,015	0	0	23,118,037
308	23,118,037	115,590	0	0	23,233,628
309	23,233,628	116,168	0	0	23,349,796
310	23,349,796	116,749	0	0	23,466,545
311	23,466,545	117,333	0	0	23,583,878
312	23,583,878	117,919	0	0	23,701,797
313	23,701,797	118,509	0	0	23,820,306
314	23,820,306	119,102	0	0	23,939,407
315	23,939,407	119,697	0	0	24,059,104
316	24,059,104	120,296	0	0	24,179,400

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317	24,179,400	120,897	0	0	24,300,297
318	24,300,297	121,501	0	0	24,421,798
319	24,421,798	122,109	0	0	24,543,907
320	24,543,907	122,720	0	0	24,666,627
321	24,666,627	123,333	0	0	24,789,960
322	24,789,960	123,950	0	0	24,913,910
323	24,913,910	124,570	0	0	25,038,479
324	25,038,479	125,192	0	0	25,163,672
325	25,163,672	125,818	0	0	25,289,490
326	25,289,490	126,447	0	0	25,415,938
327	25,415,938	127,080	0	0	25,543,017
328	25,543,017	127,715	0	0	25,670,732
329	25,670,732	128,354	0	0	25,799,086
330	25,799,086	128,995	0	0	25,928,082
331	25,928,082	129,640	0	0	26,057,722
332	26,057,722	130,289	0	0	26,188,011
333	26,188,011	130,940	0	0	26,318,951
334	26,318,951	131,595	0	0	26,450,545
335	26,450,545	132,253	0	0	26,582,798
336	26,582,798	132,914	0	0	26,715,712
337	26,715,712	133,579	0	0	26,849,291
338	26,849,291	134,246	0	0	26,983,537
339	26,983,537	134,918	0	0	27,118,455
340	27,118,455	135,592	0	0	27,254,047
341	27,254,047	136,270	0	0	27,390,317
342	27,390,317	136,952	0	0	27,527,269
343	27,527,269	137,636	0	0	27,664,905
344	27,664,905	138,325	0	0	27,803,230
345	27,803,230	139,016	0	0	27,942,246
346	27,942,246	139,711	0	0	28,081,957
347	28,081,957	140,410	0	0	28,222,367
348	28,222,367	141,112	0	0	28,363,479
349	28,363,479	141,817	0	0	28,505,296
350	28,505,296	142,526	0	0	28,647,823
351	28,647,823	143,239	0	0	28,791,062
352	28,791,062	143,955	0	0	28,935,017
353	28,935,017	144,675	0	0	29,079,692
354	29,079,692	145,398	0	0	29,225,091
355	29,225,091	146,125	0	0	29,371,216
356	29,371,216	146,856	0	0	29,518,072
357	29,518,072	147,590	0	0	29,665,662
358	29,665,662	148,328	0	0	29,813,991
359	29,813,991	149,070	0	0	29,963,061
360	\$29,963,061	\$149,815	\$0	\$0	\$30,112,876

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