

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



## INTRODUCTION

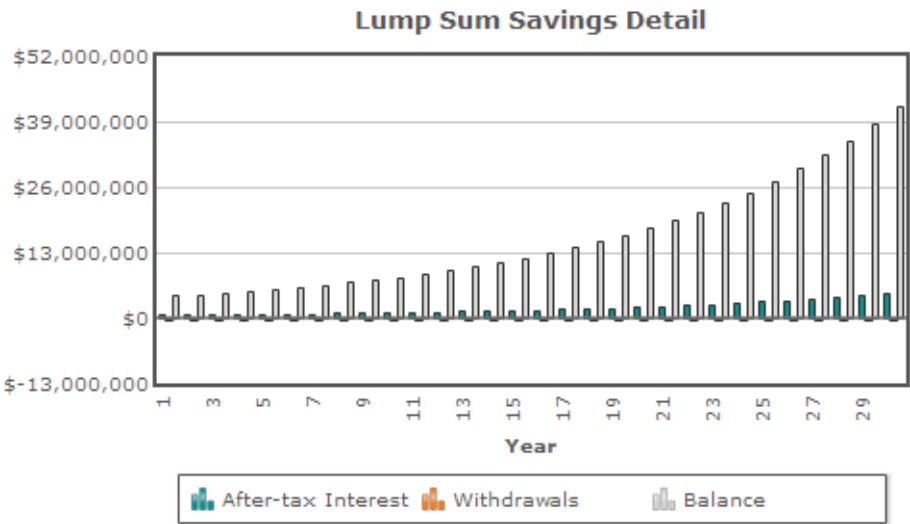
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$4,000,000
Proposed monthly withdrawal amounts	\$10,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	12.00%
Federal marginal tax bracket	22.00%
Desired table display	Yearly

## ANALYSIS

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



Year	Beginning Balance	Annual Interest @ 12.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$4,000,000	\$494,325	\$108,751	\$-121,106	\$4,264,467
2	4,264,467	527,321	116,011	-123,551	4,552,227
3	4,552,227	563,232	123,911	-126,044	4,865,504
4	4,865,504	602,338	132,514	-128,588	5,206,739
5	5,206,739	644,943	141,888	-131,184	5,578,611
6	5,578,611	691,384	152,104	-133,832	5,984,058
7	5,984,058	742,028	163,246	-136,533	6,426,307
8	6,426,307	797,280	175,402	-139,289	6,908,897

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	6,908,897	857,583	188,668	-142,100	7,435,711
10	7,435,711	923,423	203,153	-144,969	8,011,012
11	8,011,012	995,334	218,974	-147,895	8,639,478
12	8,639,478	1,073,903	236,259	-150,880	9,326,243
13	9,326,243	1,159,773	255,150	-153,925	10,076,941
14	10,076,941	1,253,649	275,803	-157,032	10,897,754
15	10,897,754	1,356,306	298,387	-160,202	11,795,471
16	11,795,471	1,468,593	323,091	-163,435	12,777,538
17	12,777,538	1,591,445	350,118	-166,734	13,852,132
18	13,852,132	1,725,886	379,695	-170,100	15,028,223
19	15,028,223	1,873,038	412,068	-173,533	16,315,660
20	16,315,660	2,034,137	447,510	-177,036	17,725,251
21	17,725,251	2,210,535	486,318	-180,609	19,268,859
22	19,268,859	2,403,720	528,818	-184,254	20,959,506
23	20,959,506	2,615,322	575,371	-187,974	22,811,484
24	22,811,484	2,847,132	626,369	-191,768	24,840,480
25	24,840,480	3,101,116	682,245	-195,638	27,063,712
26	27,063,712	3,379,430	743,475	-199,587	29,500,080
27	29,500,080	3,684,441	810,577	-203,616	32,170,328
28	32,170,328	4,018,750	884,125	-207,726	35,097,228
29	35,097,228	4,385,209	964,746	-211,918	38,305,772
30	\$38,305,772	\$4,786,948	\$1,053,129	\$-216,196	\$41,823,396

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