

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



INTRODUCTION

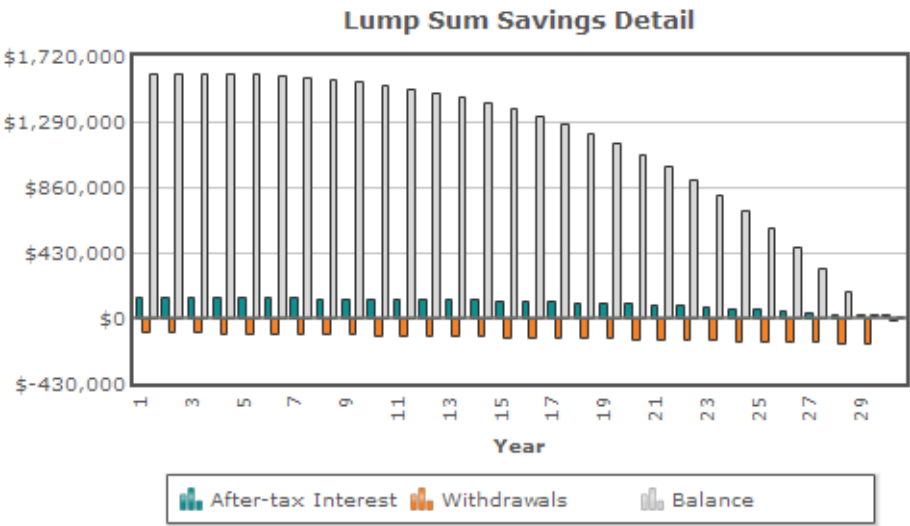
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,600,000
Proposed monthly withdrawal amounts	\$8,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	22.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 29 years with systematic withdrawals totalling \$3,773,117.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 22.00%	Withdrawals	Ending Balance
1	\$1,600,000	\$10,667	\$2,347	\$-8,000	\$1,600,320
2	1,600,320	10,669	2,347	-8,013	1,600,628
3	1,600,628	10,671	2,348	-8,027	1,600,925
4	1,600,925	10,673	2,348	-8,040	1,601,210
5	1,601,210	10,675	2,348	-8,053	1,601,482
6	1,601,482	10,677	2,349	-8,067	1,601,743
7	1,601,743	10,678	2,349	-8,080	1,601,992
8	1,601,992	10,680	2,350	-8,094	1,602,229

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9	1,602,229	10,682	2,350	-8,107	1,602,453
10	1,602,453	10,683	2,350	-8,121	1,602,665
11	1,602,665	10,684	2,351	-8,134	1,602,864
12	1,602,864	10,686	2,351	-8,148	1,603,051
13	1,603,051	10,687	2,351	-8,161	1,603,226
14	1,603,226	10,688	2,351	-8,175	1,603,387
15	1,603,387	10,689	2,352	-8,189	1,603,536
16	1,603,536	10,690	2,352	-8,202	1,603,672
17	1,603,672	10,691	2,352	-8,216	1,603,795
18	1,603,795	10,692	2,352	-8,230	1,603,905
19	1,603,905	10,693	2,352	-8,243	1,604,002
20	1,604,002	10,693	2,353	-8,257	1,604,086
21	1,604,086	10,694	2,353	-8,271	1,604,156
22	1,604,156	10,694	2,353	-8,285	1,604,213
23	1,604,213	10,695	2,353	-8,299	1,604,257
24	1,604,257	10,695	2,353	-8,312	1,604,286
25	1,604,286	10,695	2,353	-8,326	1,604,302
26	1,604,302	10,695	2,353	-8,340	1,604,305
27	1,604,305	10,695	2,353	-8,354	1,604,293
28	1,604,293	10,695	2,353	-8,368	1,604,268
29	1,604,268	10,695	2,353	-8,382	1,604,228
30	1,604,228	10,695	2,353	-8,396	1,604,174
31	1,604,174	10,694	2,353	-8,410	1,604,106
32	1,604,106	10,694	2,353	-8,424	1,604,023
33	1,604,023	10,693	2,353	-8,438	1,603,927
34	1,603,927	10,693	2,352	-8,452	1,603,815
35	1,603,815	10,692	2,352	-8,466	1,603,689
36	1,603,689	10,691	2,352	-8,480	1,603,548
37	1,603,548	10,690	2,352	-8,494	1,603,392
38	1,603,392	10,689	2,352	-8,508	1,603,221
39	1,603,221	10,688	2,351	-8,523	1,603,035
40	1,603,035	10,687	2,351	-8,537	1,602,834
41	1,602,834	10,686	2,351	-8,551	1,602,618
42	1,602,618	10,684	2,351	-8,565	1,602,386
43	1,602,386	10,683	2,350	-8,580	1,602,139
44	1,602,139	10,681	2,350	-8,594	1,601,876
45	1,601,876	10,679	2,349	-8,608	1,601,598
46	1,601,598	10,677	2,349	-8,623	1,601,304
47	1,601,304	10,675	2,349	-8,637	1,600,994
48	1,600,994	10,673	2,348	-8,651	1,600,668
49	1,600,668	10,671	2,348	-8,666	1,600,325
50	1,600,325	10,669	2,347	-8,680	1,599,967
51	1,599,967	10,666	2,347	-8,695	1,599,592
52	1,599,592	10,664	2,346	-8,709	1,599,201

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53	1,599,201	10,661	2,345	-8,724	1,598,793
54	1,598,793	10,659	2,345	-8,738	1,598,369
55	1,598,369	10,656	2,344	-8,753	1,597,927
56	1,597,927	10,653	2,344	-8,767	1,597,469
57	1,597,469	10,650	2,343	-8,782	1,596,994
58	1,596,994	10,647	2,342	-8,797	1,596,502
59	1,596,502	10,643	2,342	-8,811	1,595,993
60	1,595,993	10,640	2,341	-8,826	1,595,466
61	1,595,466	10,636	2,340	-8,841	1,594,922
62	1,594,922	10,633	2,339	-8,855	1,594,360
63	1,594,360	10,629	2,338	-8,870	1,593,780
64	1,593,780	10,625	2,338	-8,885	1,593,183
65	1,593,183	10,621	2,337	-8,900	1,592,568
66	1,592,568	10,617	2,336	-8,915	1,591,935
67	1,591,935	10,613	2,335	-8,929	1,591,283
68	1,591,283	10,609	2,334	-8,944	1,590,614
69	1,590,614	10,604	2,333	-8,959	1,589,926
70	1,589,926	10,600	2,332	-8,974	1,589,219
71	1,589,219	10,595	2,331	-8,989	1,588,494
72	1,588,494	10,590	2,330	-9,004	1,587,750
73	1,587,750	10,585	2,329	-9,019	1,586,987
74	1,586,987	10,580	2,328	-9,034	1,586,206
75	1,586,206	10,575	2,326	-9,049	1,585,405
76	1,585,405	10,569	2,325	-9,064	1,584,585
77	1,584,585	10,564	2,324	-9,079	1,583,745
78	1,583,745	10,558	2,323	-9,094	1,582,886
79	1,582,886	10,553	2,322	-9,110	1,582,007
80	1,582,007	10,547	2,320	-9,125	1,581,109
81	1,581,109	10,541	2,319	-9,140	1,580,191
82	1,580,191	10,535	2,318	-9,155	1,579,253
83	1,579,253	10,528	2,316	-9,171	1,578,294
84	1,578,294	10,522	2,315	-9,186	1,577,315
85	1,577,315	10,515	2,313	-9,201	1,576,316
86	1,576,316	10,509	2,312	-9,216	1,575,297
87	1,575,297	10,502	2,310	-9,232	1,574,256
88	1,574,256	10,495	2,309	-9,247	1,573,195
89	1,573,195	10,488	2,307	-9,263	1,572,113
90	1,572,113	10,481	2,306	-9,278	1,571,010
91	1,571,010	10,473	2,304	-9,294	1,569,886
92	1,569,886	10,466	2,302	-9,309	1,568,741
93	1,568,741	10,458	2,301	-9,325	1,567,573
94	1,567,573	10,450	2,299	-9,340	1,566,385
95	1,566,385	10,443	2,297	-9,356	1,565,174
96	1,565,174	10,434	2,296	-9,371	1,563,942

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97	1,563,942	10,426	2,294	-9,387	1,562,688
98	1,562,688	10,418	2,292	-9,402	1,561,411
99	1,561,411	10,409	2,290	-9,418	1,560,112
100	1,560,112	10,401	2,288	-9,434	1,558,791
101	1,558,791	10,392	2,286	-9,450	1,557,447
102	1,557,447	10,383	2,284	-9,465	1,556,081
103	1,556,081	10,374	2,282	-9,481	1,554,691
104	1,554,691	10,365	2,280	-9,497	1,553,279
105	1,553,279	10,355	2,278	-9,513	1,551,843
106	1,551,843	10,346	2,276	-9,529	1,550,384
107	1,550,384	10,336	2,274	-9,544	1,548,902
108	1,548,902	10,326	2,272	-9,560	1,547,395
109	1,547,395	10,316	2,270	-9,576	1,545,866
110	1,545,866	10,306	2,267	-9,592	1,544,312
111	1,544,312	10,295	2,265	-9,608	1,542,734
112	1,542,734	10,285	2,263	-9,624	1,541,132
113	1,541,132	10,274	2,260	-9,640	1,539,506
114	1,539,506	10,263	2,258	-9,656	1,537,855
115	1,537,855	10,252	2,256	-9,672	1,536,179
116	1,536,179	10,241	2,253	-9,689	1,534,479
117	1,534,479	10,230	2,251	-9,705	1,532,753
118	1,532,753	10,218	2,248	-9,721	1,531,002
119	1,531,002	10,207	2,245	-9,737	1,529,227
120	1,529,227	10,195	2,243	-9,753	1,527,425
121	1,527,425	10,183	2,240	-9,770	1,525,598
122	1,525,598	10,171	2,238	-9,786	1,523,745
123	1,523,745	10,158	2,235	-9,802	1,521,867
124	1,521,867	10,146	2,232	-9,819	1,519,962
125	1,519,962	10,133	2,229	-9,835	1,518,031
126	1,518,031	10,120	2,226	-9,851	1,516,073
127	1,516,073	10,107	2,224	-9,868	1,514,089
128	1,514,089	10,094	2,221	-9,884	1,512,078
129	1,512,078	10,081	2,218	-9,901	1,510,041
130	1,510,041	10,067	2,215	-9,917	1,507,976
131	1,507,976	10,053	2,212	-9,934	1,505,883
132	1,505,883	10,039	2,209	-9,950	1,503,764
133	1,503,764	10,025	2,206	-9,967	1,501,617
134	1,501,617	10,011	2,202	-9,983	1,499,442
135	1,499,442	9,996	2,199	-10,000	1,497,239
136	1,497,239	9,982	2,196	-10,017	1,495,008
137	1,495,008	9,967	2,193	-10,033	1,492,748
138	1,492,748	9,952	2,189	-10,050	1,490,460
139	1,490,460	9,936	2,186	-10,067	1,488,144
140	1,488,144	9,921	2,183	-10,084	1,485,799

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141	1,485,799	9,905	2,179	-10,100	1,483,424
142	1,483,424	9,889	2,176	-10,117	1,481,021
143	1,481,021	9,873	2,172	-10,134	1,478,588
144	1,478,588	9,857	2,169	-10,151	1,476,126
145	1,476,126	9,841	2,165	-10,168	1,473,633
146	1,473,633	9,824	2,161	-10,185	1,471,111
147	1,471,111	9,807	2,158	-10,202	1,468,559
148	1,468,559	9,790	2,154	-10,219	1,465,977
149	1,465,977	9,773	2,150	-10,236	1,463,364
150	1,463,364	9,756	2,146	-10,253	1,460,721
151	1,460,721	9,738	2,142	-10,270	1,458,046
152	1,458,046	9,720	2,138	-10,287	1,455,341
153	1,455,341	9,702	2,135	-10,304	1,452,604
154	1,452,604	9,684	2,130	-10,322	1,449,837
155	1,449,837	9,666	2,126	-10,339	1,447,037
156	1,447,037	9,647	2,122	-10,356	1,444,206
157	1,444,206	9,628	2,118	-10,373	1,441,342
158	1,441,342	9,609	2,114	-10,390	1,438,447
159	1,438,447	9,590	2,110	-10,408	1,435,519
160	1,435,519	9,570	2,105	-10,425	1,432,558
161	1,432,558	9,550	2,101	-10,443	1,429,565
162	1,429,565	9,530	2,097	-10,460	1,426,539
163	1,426,539	9,510	2,092	-10,477	1,423,480
164	1,423,480	9,490	2,088	-10,495	1,420,387
165	1,420,387	9,469	2,083	-10,512	1,417,261
166	1,417,261	9,448	2,079	-10,530	1,414,101
167	1,414,101	9,427	2,074	-10,547	1,410,907
168	1,410,907	9,406	2,069	-10,565	1,407,678
169	1,407,678	9,385	2,065	-10,583	1,404,416
170	1,404,416	9,363	2,060	-10,600	1,401,118
171	1,401,118	9,341	2,055	-10,618	1,397,786
172	1,397,786	9,319	2,050	-10,636	1,394,419
173	1,394,419	9,296	2,045	-10,653	1,391,017
174	1,391,017	9,273	2,040	-10,671	1,387,579
175	1,387,579	9,251	2,035	-10,689	1,384,106
176	1,384,106	9,227	2,030	-10,707	1,380,596
177	1,380,596	9,204	2,025	-10,724	1,377,051
178	1,377,051	9,180	2,020	-10,742	1,373,469
179	1,373,469	9,156	2,014	-10,760	1,369,851
180	1,369,851	9,132	2,009	-10,778	1,366,196
181	1,366,196	9,108	2,004	-10,796	1,362,504
182	1,362,504	9,083	1,998	-10,814	1,358,775
183	1,358,775	9,058	1,993	-10,832	1,355,008
184	1,355,008	9,033	1,987	-10,850	1,351,204

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185	1,351,204	9,008	1,982	-10,868	1,347,362
186	1,347,362	8,982	1,976	-10,886	1,343,482
187	1,343,482	8,957	1,970	-10,905	1,339,564
188	1,339,564	8,930	1,965	-10,923	1,335,606
189	1,335,606	8,904	1,959	-10,941	1,331,611
190	1,331,611	8,877	1,953	-10,959	1,327,576
191	1,327,576	8,851	1,947	-10,977	1,323,502
192	1,323,502	8,823	1,941	-10,996	1,319,388
193	1,319,388	8,796	1,935	-11,014	1,315,235
194	1,315,235	8,768	1,929	-11,032	1,311,042
195	1,311,042	8,740	1,923	-11,051	1,306,808
196	1,306,808	8,712	1,917	-11,069	1,302,534
197	1,302,534	8,684	1,910	-11,088	1,298,220
198	1,298,220	8,655	1,904	-11,106	1,293,865
199	1,293,865	8,626	1,898	-11,125	1,289,468
200	1,289,468	8,596	1,891	-11,143	1,285,030
201	1,285,030	8,567	1,885	-11,162	1,280,550
202	1,280,550	8,537	1,878	-11,180	1,276,029
203	1,276,029	8,507	1,872	-11,199	1,271,465
204	1,271,465	8,476	1,865	-11,218	1,266,859
205	1,266,859	8,446	1,858	-11,236	1,262,210
206	1,262,210	8,415	1,851	-11,255	1,257,519
207	1,257,519	8,383	1,844	-11,274	1,252,784
208	1,252,784	8,352	1,837	-11,293	1,248,006
209	1,248,006	8,320	1,830	-11,311	1,243,184
210	1,243,184	8,288	1,823	-11,330	1,238,318
211	1,238,318	8,255	1,816	-11,349	1,233,408
212	1,233,408	8,223	1,809	-11,368	1,228,454
213	1,228,454	8,190	1,802	-11,387	1,223,454
214	1,223,454	8,156	1,794	-11,406	1,218,410
215	1,218,410	8,123	1,787	-11,425	1,213,321
216	1,213,321	8,089	1,780	-11,444	1,208,186
217	1,208,186	8,055	1,772	-11,463	1,203,005
218	1,203,005	8,020	1,764	-11,482	1,197,779
219	1,197,779	7,985	1,757	-11,501	1,192,506
220	1,192,506	7,950	1,749	-11,521	1,187,186
221	1,187,186	7,915	1,741	-11,540	1,181,820
222	1,181,820	7,879	1,733	-11,559	1,176,406
223	1,176,406	7,843	1,725	-11,578	1,170,945
224	1,170,945	7,806	1,717	-11,598	1,165,436
225	1,165,436	7,770	1,709	-11,617	1,159,880
226	1,159,880	7,733	1,701	-11,636	1,154,275
227	1,154,275	7,695	1,693	-11,656	1,148,621
228	1,148,621	7,657	1,685	-11,675	1,142,919

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229	1,142,919	7,619	1,676	-11,695	1,137,168
230	1,137,168	7,581	1,668	-11,714	1,131,367
231	1,131,367	7,542	1,659	-11,734	1,125,516
232	1,125,516	7,503	1,651	-11,753	1,119,616
233	1,119,616	7,464	1,642	-11,773	1,113,665
234	1,113,665	7,424	1,633	-11,792	1,107,664
235	1,107,664	7,384	1,625	-11,812	1,101,612
236	1,101,612	7,344	1,616	-11,832	1,095,508
237	1,095,508	7,303	1,607	-11,851	1,089,354
238	1,089,354	7,262	1,598	-11,871	1,083,147
239	1,083,147	7,221	1,589	-11,891	1,076,889
240	1,076,889	7,179	1,579	-11,911	1,070,578
241	1,070,578	7,137	1,570	-11,931	1,064,214
242	1,064,214	7,095	1,561	-11,951	1,057,797
243	1,057,797	7,052	1,551	-11,970	1,051,328
244	1,051,328	7,009	1,542	-11,990	1,044,804
245	1,044,804	6,965	1,532	-12,010	1,038,227
246	1,038,227	6,922	1,523	-12,030	1,031,595
247	1,031,595	6,877	1,513	-12,050	1,024,909
248	1,024,909	6,833	1,503	-12,071	1,018,168
249	1,018,168	6,788	1,493	-12,091	1,011,372
250	1,011,372	6,742	1,483	-12,111	1,004,520
251	1,004,520	6,697	1,473	-12,131	997,613
252	997,613	6,651	1,463	-12,151	990,649
253	990,649	6,604	1,453	-12,171	983,629
254	983,629	6,558	1,443	-12,192	976,552
255	976,552	6,510	1,432	-12,212	969,418
256	969,418	6,463	1,422	-12,232	962,227
257	962,227	6,415	1,411	-12,253	954,978
258	954,978	6,367	1,401	-12,273	947,670
259	947,670	6,318	1,390	-12,294	940,305
260	940,305	6,269	1,379	-12,314	932,880
261	932,880	6,219	1,368	-12,335	925,396
262	925,396	6,169	1,357	-12,355	917,853
263	917,853	6,119	1,346	-12,376	910,250
264	910,250	6,068	1,335	-12,396	902,587
265	902,587	6,017	1,324	-12,417	894,863
266	894,863	5,966	1,312	-12,438	887,079
267	887,079	5,914	1,301	-12,459	879,233
268	879,233	5,862	1,290	-12,479	871,326
269	871,326	5,809	1,278	-12,500	863,357
270	863,357	5,756	1,266	-12,521	855,325
271	855,325	5,702	1,254	-12,542	847,231
272	847,231	5,648	1,243	-12,563	839,074

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273	839,074	5,594	1,231	-12,584	830,853
274	830,853	5,539	1,219	-12,605	822,569
275	822,569	5,484	1,206	-12,626	814,221
276	814,221	5,428	1,194	-12,647	805,808
277	805,808	5,372	1,182	-12,668	797,331
278	797,331	5,316	1,169	-12,689	788,788
279	788,788	5,259	1,157	-12,710	780,180
280	780,180	5,201	1,144	-12,731	771,505
281	771,505	5,143	1,132	-12,752	762,765
282	762,765	5,085	1,119	-12,774	753,958
283	753,958	5,026	1,106	-12,795	745,083
284	745,083	4,967	1,093	-12,816	736,141
285	736,141	4,908	1,080	-12,838	727,132
286	727,132	4,848	1,066	-12,859	718,054
287	718,054	4,787	1,053	-12,880	708,907
288	708,907	4,726	1,040	-12,902	699,692
289	699,692	4,665	1,026	-12,923	690,407
290	690,407	4,603	1,013	-12,945	681,052
291	681,052	4,540	999	-12,967	671,627
292	671,627	4,478	985	-12,988	662,131
293	662,131	4,414	971	-13,010	652,564
294	652,564	4,350	957	-13,031	642,926
295	642,926	4,286	943	-13,053	633,216
296	633,216	4,221	929	-13,075	623,434
297	623,434	4,156	914	-13,097	613,579
298	613,579	4,091	900	-13,119	603,651
299	603,651	4,024	885	-13,140	593,649
300	593,649	3,958	871	-13,162	583,574
301	583,574	3,890	856	-13,184	573,424
302	573,424	3,823	841	-13,206	563,200
303	563,200	3,755	826	-13,228	552,900
304	552,900	3,686	811	-13,250	542,525
305	542,525	3,617	796	-13,272	532,074
306	532,074	3,547	780	-13,295	521,546
307	521,546	3,477	765	-13,317	510,941
308	510,941	3,406	749	-13,339	500,259
309	500,259	3,335	734	-13,361	489,500
310	489,500	3,263	718	-13,383	478,662
311	478,662	3,191	702	-13,406	467,745
312	467,745	3,118	686	-13,428	456,749
313	456,749	3,045	670	-13,450	445,674
314	445,674	2,971	654	-13,473	434,519
315	434,519	2,897	637	-13,495	423,283
316	423,283	2,822	621	-13,518	411,966

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317	411,966	2,746	604	-13,540	400,568
318	400,568	2,670	588	-13,563	389,088
319	389,088	2,594	571	-13,585	377,526
320	377,526	2,517	554	-13,608	365,881
321	365,881	2,439	537	-13,631	354,153
322	354,153	2,361	519	-13,654	342,341
323	342,341	2,282	502	-13,676	330,445
324	330,445	2,203	485	-13,699	318,464
325	318,464	2,123	467	-13,722	306,398
326	306,398	2,043	449	-13,745	294,247
327	294,247	1,962	432	-13,768	282,009
328	282,009	1,880	414	-13,791	269,685
329	269,685	1,798	396	-13,814	257,274
330	257,274	1,715	377	-13,837	244,775
331	244,775	1,632	359	-13,860	232,188
332	232,188	1,548	341	-13,883	219,513
333	219,513	1,463	322	-13,906	206,748
334	206,748	1,378	303	-13,929	193,894
335	193,894	1,293	284	-13,952	180,950
336	180,950	1,206	265	-13,976	167,916
337	167,916	1,119	246	-13,999	154,790
338	154,790	1,032	227	-14,022	141,573
339	141,573	944	208	-14,046	128,263
340	128,263	855	188	-14,069	114,861
341	114,861	766	168	-14,092	101,366
342	101,366	676	149	-14,116	87,777
343	87,777	585	129	-14,139	74,094
344	74,094	494	109	-14,163	60,317
345	60,317	402	88	-14,187	46,444
346	46,444	310	68	-14,210	32,475
347	32,475	217	48	-14,234	18,410
348	18,410	123	27	-14,258	4,248
349	\$4,248	\$28	\$6	\$-4,270	\$0

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