

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?



Date: April 2, 2026

INTRODUCTION

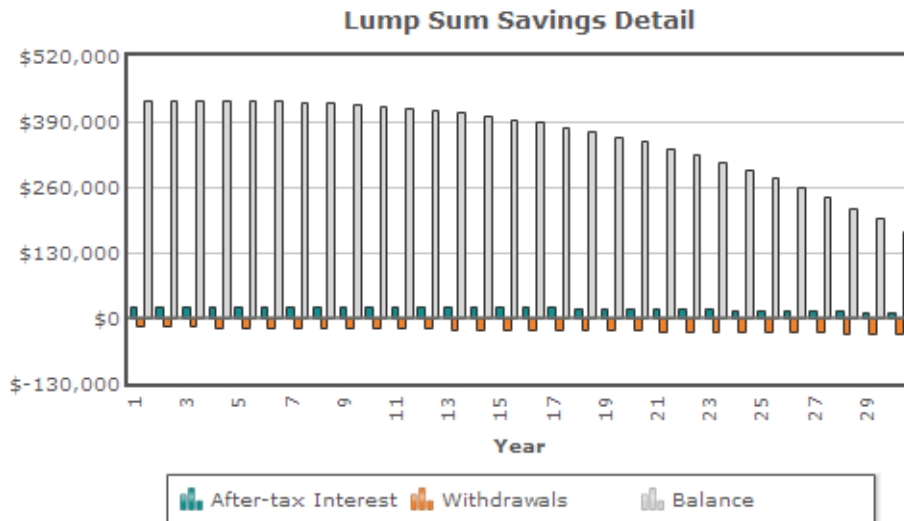
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$430,000
Proposed monthly withdrawal amounts	\$1,500
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	12.00%
Desired table display	Monthly

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 12.00%	Withdrawals	Ending Balance
1	\$430,000	\$1,792	\$215	-\$1,500	\$430,077
2	430,077	1,792	215	-1,502	430,151
3	430,151	1,792	215	-1,505	430,223
4	430,223	1,793	215	-1,508	430,293
5	430,293	1,793	215	-1,510	430,361
6	430,361	1,793	215	-1,513	430,426
7	430,426	1,793	215	-1,515	430,490
8	430,490	1,794	215	-1,518	430,551

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	430,551	1,794	215	-1,520	430,609
10	430,609	1,794	215	-1,523	430,665
11	430,665	1,794	215	-1,525	430,719
12	430,719	1,795	215	-1,528	430,771
13	430,771	1,795	215	-1,530	430,820
14	430,820	1,795	215	-1,533	430,867
15	430,867	1,795	215	-1,535	430,911
16	430,911	1,795	215	-1,538	430,953
17	430,953	1,796	215	-1,541	430,993
18	430,993	1,796	215	-1,543	431,030
19	431,030	1,796	216	-1,546	431,065
20	431,065	1,796	216	-1,548	431,097
21	431,097	1,796	216	-1,551	431,127
22	431,127	1,796	216	-1,553	431,155
23	431,155	1,796	216	-1,556	431,180
24	431,180	1,797	216	-1,559	431,202
25	431,202	1,797	216	-1,561	431,222
26	431,222	1,797	216	-1,564	431,239
27	431,239	1,797	216	-1,566	431,254
28	431,254	1,797	216	-1,569	431,267
29	431,267	1,797	216	-1,572	431,276
30	431,276	1,797	216	-1,574	431,283
31	431,283	1,797	216	-1,577	431,288
32	431,288	1,797	216	-1,579	431,290
33	431,290	1,797	216	-1,582	431,289
34	431,289	1,797	216	-1,585	431,286
35	431,286	1,797	216	-1,587	431,280
36	431,280	1,797	216	-1,590	431,271
37	431,271	1,797	216	-1,593	431,260
38	431,260	1,797	216	-1,595	431,246
39	431,246	1,797	216	-1,598	431,229
40	431,229	1,797	216	-1,601	431,209
41	431,209	1,797	216	-1,603	431,187
42	431,187	1,797	216	-1,606	431,162
43	431,162	1,797	216	-1,609	431,135
44	431,135	1,796	216	-1,611	431,104
45	431,104	1,796	216	-1,614	431,071
46	431,071	1,796	216	-1,617	431,035
47	431,035	1,796	216	-1,619	430,996
48	430,996	1,796	215	-1,622	430,954
49	430,954	1,796	215	-1,625	430,909
50	430,909	1,795	215	-1,628	430,862
51	430,862	1,795	215	-1,630	430,811
52	430,811	1,795	215	-1,633	430,758

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.

53	430,758	1,795	215	-1,636	430,702
54	430,702	1,795	215	-1,638	430,642
55	430,642	1,794	215	-1,641	430,580
56	430,580	1,794	215	-1,644	430,515
57	430,515	1,794	215	-1,647	430,447
58	430,447	1,794	215	-1,649	430,376
59	430,376	1,793	215	-1,652	430,302
60	430,302	1,793	215	-1,655	430,225
61	430,225	1,793	215	-1,658	430,145
62	430,145	1,792	215	-1,660	430,062
63	430,062	1,792	215	-1,663	429,975
64	429,975	1,792	215	-1,666	429,886
65	429,886	1,791	215	-1,669	429,794
66	429,794	1,791	215	-1,671	429,698
67	429,698	1,790	215	-1,674	429,599
68	429,599	1,790	215	-1,677	429,498
69	429,498	1,790	215	-1,680	429,393
70	429,393	1,789	215	-1,683	429,284
71	429,284	1,789	215	-1,685	429,173
72	429,173	1,788	215	-1,688	429,058
73	429,058	1,788	215	-1,691	428,940
74	428,940	1,787	214	-1,694	428,819
75	428,819	1,787	214	-1,697	428,695
76	428,695	1,786	214	-1,700	428,567
77	428,567	1,786	214	-1,702	428,436
78	428,436	1,785	214	-1,705	428,302
79	428,302	1,785	214	-1,708	428,164
80	428,164	1,784	214	-1,711	428,023
81	428,023	1,783	214	-1,714	427,879
82	427,879	1,783	214	-1,717	427,731
83	427,731	1,782	214	-1,719	427,580
84	427,580	1,782	214	-1,722	427,426
85	427,426	1,781	214	-1,725	427,268
86	427,268	1,780	214	-1,728	427,106
87	427,106	1,780	214	-1,731	426,941
88	426,941	1,779	213	-1,734	426,773
89	426,773	1,778	213	-1,737	426,601
90	426,601	1,778	213	-1,740	426,426
91	426,426	1,777	213	-1,743	426,247
92	426,247	1,776	213	-1,745	426,064
93	426,064	1,775	213	-1,748	425,878
94	425,878	1,774	213	-1,751	425,688
95	425,688	1,774	213	-1,754	425,495
96	425,495	1,773	213	-1,757	425,298

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.

97	425,298	1,772	213	-1,760	425,097
98	425,097	1,771	213	-1,763	424,893
99	424,893	1,770	212	-1,766	424,685
100	424,685	1,770	212	-1,769	424,474
101	424,474	1,769	212	-1,772	424,258
102	424,258	1,768	212	-1,775	424,039
103	424,039	1,767	212	-1,778	423,816
104	423,816	1,766	212	-1,781	423,589
105	423,589	1,765	212	-1,784	423,359
106	423,359	1,764	212	-1,787	423,125
107	423,125	1,763	212	-1,790	422,887
108	422,887	1,762	211	-1,793	422,645
109	422,645	1,761	211	-1,796	422,399
110	422,399	1,760	211	-1,799	422,149
111	422,149	1,759	211	-1,802	421,895
112	421,895	1,758	211	-1,805	421,638
113	421,638	1,757	211	-1,808	421,376
114	421,376	1,756	211	-1,811	421,111
115	421,111	1,755	211	-1,814	420,841
116	420,841	1,754	210	-1,817	420,568
117	420,568	1,752	210	-1,820	420,290
118	420,290	1,751	210	-1,823	420,008
119	420,008	1,750	210	-1,826	419,723
120	419,723	1,749	210	-1,829	419,433
121	419,433	1,748	210	-1,832	419,139
122	419,139	1,746	210	-1,835	418,841
123	418,841	1,745	209	-1,838	418,539
124	418,539	1,744	209	-1,841	418,233
125	418,233	1,743	209	-1,844	417,922
126	417,922	1,741	209	-1,847	417,607
127	417,607	1,740	209	-1,850	417,288
128	417,288	1,739	209	-1,853	416,965
129	416,965	1,737	208	-1,856	416,638
130	416,638	1,736	208	-1,859	416,306
131	416,306	1,735	208	-1,863	415,970
132	415,970	1,733	208	-1,866	415,629
133	415,629	1,732	208	-1,869	415,284
134	415,284	1,730	208	-1,872	414,935
135	414,935	1,729	207	-1,875	414,582
136	414,582	1,727	207	-1,878	414,224
137	414,224	1,726	207	-1,881	413,861
138	413,861	1,724	207	-1,884	413,494
139	413,494	1,723	207	-1,888	413,123
140	413,123	1,721	207	-1,891	412,747

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.

141	412,747	1,720	206	-1,894	412,367
142	412,367	1,718	206	-1,897	411,982
143	411,982	1,717	206	-1,900	411,592
144	411,592	1,715	206	-1,903	411,198
145	411,198	1,713	206	-1,906	410,799
146	410,799	1,712	205	-1,910	410,396
147	410,396	1,710	205	-1,913	409,988
148	409,988	1,708	205	-1,916	409,575
149	409,575	1,707	205	-1,919	409,158
150	409,158	1,705	205	-1,922	408,735
151	408,735	1,703	204	-1,926	408,308
152	408,308	1,701	204	-1,929	407,877
153	407,877	1,699	204	-1,932	407,440
154	407,440	1,698	204	-1,935	406,999
155	406,999	1,696	203	-1,939	406,553
156	406,553	1,694	203	-1,942	406,102
157	406,102	1,692	203	-1,945	405,646
158	405,646	1,690	203	-1,948	405,185
159	405,185	1,688	203	-1,951	404,719
160	404,719	1,686	202	-1,955	404,248
161	404,248	1,684	202	-1,958	403,773
162	403,773	1,682	202	-1,961	403,292
163	403,292	1,680	202	-1,965	402,806
164	402,806	1,678	201	-1,968	402,315
165	402,315	1,676	201	-1,971	401,819
166	401,819	1,674	201	-1,974	401,318
167	401,318	1,672	201	-1,978	400,812
168	400,812	1,670	200	-1,981	400,301
169	400,301	1,668	200	-1,984	399,784
170	399,784	1,666	200	-1,988	399,263
171	399,263	1,664	200	-1,991	398,736
172	398,736	1,661	199	-1,994	398,204
173	398,204	1,659	199	-1,997	397,666
174	397,666	1,657	199	-2,001	397,124
175	397,124	1,655	199	-2,004	396,576
176	396,576	1,652	198	-2,007	396,022
177	396,022	1,650	198	-2,011	395,463
178	395,463	1,648	198	-2,014	394,899
179	394,899	1,645	197	-2,018	394,330
180	394,330	1,643	197	-2,021	393,755
181	393,755	1,641	197	-2,024	393,174
182	393,174	1,638	197	-2,028	392,588
183	392,588	1,636	196	-2,031	391,997
184	391,997	1,633	196	-2,034	391,399

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.

185	391,399	1,631	196	-2,038	390,797
186	390,797	1,628	195	-2,041	390,189
187	390,189	1,626	195	-2,045	389,575
188	389,575	1,623	195	-2,048	388,955
189	388,955	1,621	194	-2,051	388,330
190	388,330	1,618	194	-2,055	387,699
191	387,699	1,615	194	-2,058	387,062
192	387,062	1,613	194	-2,062	386,420
193	386,420	1,610	193	-2,065	385,771
194	385,771	1,607	193	-2,069	385,117
195	385,117	1,605	193	-2,072	384,457
196	384,457	1,602	192	-2,075	383,791
197	383,791	1,599	192	-2,079	383,120
198	383,120	1,596	192	-2,082	382,442
199	382,442	1,594	191	-2,086	381,759
200	381,759	1,591	191	-2,089	381,069
201	381,069	1,588	191	-2,093	380,373
202	380,373	1,585	190	-2,096	379,672
203	379,672	1,582	190	-2,100	378,964
204	378,964	1,579	189	-2,103	378,250
205	378,250	1,576	189	-2,107	377,530
206	377,530	1,573	189	-2,110	376,804
207	376,804	1,570	188	-2,114	376,072
208	376,072	1,567	188	-2,117	375,334
209	375,334	1,564	188	-2,121	374,589
210	374,589	1,561	187	-2,124	373,838
211	373,838	1,558	187	-2,128	373,081
212	373,081	1,555	187	-2,132	372,317
213	372,317	1,551	186	-2,135	371,547
214	371,547	1,548	186	-2,139	370,771
215	370,771	1,545	185	-2,142	369,988
216	369,988	1,542	185	-2,146	369,199
217	369,199	1,538	185	-2,149	368,404
218	368,404	1,535	184	-2,153	367,601
219	367,601	1,532	184	-2,157	366,793
220	366,793	1,528	183	-2,160	365,978
221	365,978	1,525	183	-2,164	365,156
222	365,156	1,521	183	-2,167	364,327
223	364,327	1,518	182	-2,171	363,492
224	363,492	1,515	182	-2,175	362,650
225	362,650	1,511	181	-2,178	361,802
226	361,802	1,508	181	-2,182	360,947
227	360,947	1,504	180	-2,185	360,085
228	360,085	1,500	180	-2,189	359,216

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.

229	359,216	1,497	180	-2,193	358,340
230	358,340	1,493	179	-2,196	357,458
231	357,458	1,489	179	-2,200	356,569
232	356,569	1,486	178	-2,204	355,672
233	355,672	1,482	178	-2,207	354,769
234	354,769	1,478	177	-2,211	353,859
235	353,859	1,474	177	-2,215	352,942
236	352,942	1,471	176	-2,218	352,017
237	352,017	1,467	176	-2,222	351,086
238	351,086	1,463	176	-2,226	350,147
239	350,147	1,459	175	-2,230	349,202
240	349,202	1,455	175	-2,233	348,249
241	348,249	1,451	174	-2,237	347,289
242	347,289	1,447	174	-2,241	346,321
243	346,321	1,443	173	-2,244	345,347
244	345,347	1,439	173	-2,248	344,365
245	344,365	1,435	172	-2,252	343,376
246	343,376	1,431	172	-2,256	342,379
247	342,379	1,427	171	-2,259	341,375
248	341,375	1,422	171	-2,263	340,363
249	340,363	1,418	170	-2,267	339,344
250	339,344	1,414	170	-2,271	338,318
251	338,318	1,410	169	-2,275	337,284
252	337,284	1,405	169	-2,278	336,242
253	336,242	1,401	168	-2,282	335,193
254	335,193	1,397	168	-2,286	334,136
255	334,136	1,392	167	-2,290	333,071
256	333,071	1,388	167	-2,294	331,999
257	331,999	1,383	166	-2,297	330,919
258	330,919	1,379	165	-2,301	329,831
259	329,831	1,374	165	-2,305	328,735
260	328,735	1,370	164	-2,309	327,632
261	327,632	1,365	164	-2,313	326,520
262	326,520	1,361	163	-2,317	325,401
263	325,401	1,356	163	-2,320	324,274
264	324,274	1,351	162	-2,324	323,138
265	323,138	1,346	162	-2,328	321,995
266	321,995	1,342	161	-2,332	320,844
267	320,844	1,337	160	-2,336	319,684
268	319,684	1,332	160	-2,340	318,516
269	318,516	1,327	159	-2,344	317,341
270	317,341	1,322	159	-2,348	316,156
271	316,156	1,317	158	-2,352	314,964
272	314,964	1,312	157	-2,356	313,763

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.

273	313,763	1,307	157	-2,359	312,554
274	312,554	1,302	156	-2,363	311,337
275	311,337	1,297	156	-2,367	310,111
276	310,111	1,292	155	-2,371	308,877
277	308,877	1,287	154	-2,375	307,635
278	307,635	1,282	154	-2,379	306,383
279	306,383	1,277	153	-2,383	305,124
280	305,124	1,271	153	-2,387	303,855
281	303,855	1,266	152	-2,391	302,578
282	302,578	1,261	151	-2,395	301,293
283	301,293	1,255	151	-2,399	299,999
284	299,999	1,250	150	-2,403	298,695
285	298,695	1,245	149	-2,407	297,384
286	297,384	1,239	149	-2,411	296,063
287	296,063	1,234	148	-2,415	294,733
288	294,733	1,228	147	-2,419	293,395
289	293,395	1,222	147	-2,423	292,048
290	292,048	1,217	146	-2,427	290,691
291	290,691	1,211	145	-2,431	289,326
292	289,326	1,206	145	-2,435	287,952
293	287,952	1,200	144	-2,439	286,568
294	286,568	1,194	143	-2,443	285,175
295	285,175	1,188	143	-2,447	283,774
296	283,774	1,182	142	-2,452	282,363
297	282,363	1,177	141	-2,456	280,942
298	280,942	1,171	140	-2,460	279,513
299	279,513	1,165	140	-2,464	278,074
300	278,074	1,159	139	-2,468	276,625
301	276,625	1,153	138	-2,472	275,168
302	275,168	1,147	138	-2,476	273,700
303	273,700	1,140	137	-2,480	272,224
304	272,224	1,134	136	-2,484	270,737
305	270,737	1,128	135	-2,489	269,241
306	269,241	1,122	135	-2,493	267,736
307	267,736	1,116	134	-2,497	266,221
308	266,221	1,109	133	-2,501	264,696
309	264,696	1,103	132	-2,505	263,161
310	263,161	1,097	132	-2,509	261,617
311	261,617	1,090	131	-2,514	260,062
312	260,062	1,084	130	-2,518	258,498
313	258,498	1,077	129	-2,522	256,924
314	256,924	1,071	128	-2,526	255,340
315	255,340	1,064	128	-2,530	253,746
316	253,746	1,057	127	-2,535	252,142

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.

317	252,142	1,051	126	-2,539	250,527
318	250,527	1,044	125	-2,543	248,903
319	248,903	1,037	124	-2,547	247,268
320	247,268	1,030	124	-2,552	245,624
321	245,624	1,023	123	-2,556	243,968
322	243,968	1,017	122	-2,560	242,303
323	242,303	1,010	121	-2,564	240,627
324	240,627	1,003	120	-2,569	238,941
325	238,941	996	119	-2,573	237,244
326	237,244	989	119	-2,577	235,537
327	235,537	981	118	-2,581	233,819
328	233,819	974	117	-2,586	232,091
329	232,091	967	116	-2,590	230,352
330	230,352	960	115	-2,594	228,602
331	228,602	953	114	-2,599	226,841
332	226,841	945	113	-2,603	225,070
333	225,070	938	113	-2,607	223,288
334	223,288	930	112	-2,612	221,495
335	221,495	923	111	-2,616	219,691
336	219,691	915	110	-2,620	217,876
337	217,876	908	109	-2,625	216,050
338	216,050	900	108	-2,629	214,213
339	214,213	893	107	-2,634	212,365
340	212,365	885	106	-2,638	210,506
341	210,506	877	105	-2,642	208,635
342	208,635	869	104	-2,647	206,754
343	206,754	861	103	-2,651	204,861
344	204,861	854	102	-2,656	202,956
345	202,956	846	101	-2,660	201,040
346	201,040	838	101	-2,664	199,113
347	199,113	830	100	-2,669	197,174
348	197,174	822	99	-2,673	195,224
349	195,224	813	98	-2,678	193,262
350	193,262	805	97	-2,682	191,288
351	191,288	797	96	-2,687	189,303
352	189,303	789	95	-2,691	187,306
353	187,306	780	94	-2,696	185,297
354	185,297	772	93	-2,700	183,277
355	183,277	764	92	-2,705	181,244
356	181,244	755	91	-2,709	179,199
357	179,199	747	90	-2,714	177,143
358	177,143	738	89	-2,718	175,074
359	175,074	729	88	-2,723	172,993
360	\$172,993	\$721	\$86	\$-2,727	\$170,900

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.
