

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: August 17, 2025



INTRODUCTION

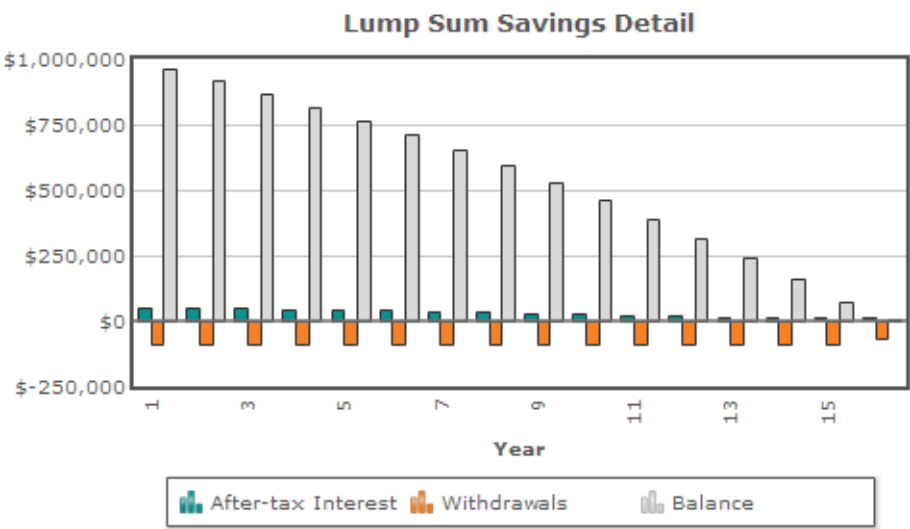
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$1,000,000
Proposed monthly withdrawal amounts	\$7,650
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	5.00%
Federal marginal tax bracket	0.00%
Desired table display	Monthly

ANALYSIS

Your money will last approximately 16 years with systematic withdrawals totalling \$1,447,420.



Month	Beginning Balance	Annual Interest @ 5.00%	Taxes @ 0.00%	Withdrawals	Ending Balance
1	\$1,000,000	\$4,167	\$0	-\$7,650	\$996,517
2	996,517	4,152	0	-7,650	993,019
3	993,019	4,138	0	-7,650	989,506
4	989,506	4,123	0	-7,650	985,979
5	985,979	4,108	0	-7,650	982,438
6	982,438	4,093	0	-7,650	978,881
7	978,881	4,079	0	-7,650	975,310
8	975,310	4,064	0	-7,650	971,724

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9	971,724	4,049	0	-7,650	968,122
10	968,122	4,034	0	-7,650	964,506
11	964,506	4,019	0	-7,650	960,875
12	960,875	4,004	0	-7,650	957,229
13	957,229	3,988	0	-7,650	953,567
14	953,567	3,973	0	-7,650	949,890
15	949,890	3,958	0	-7,650	946,198
16	946,198	3,942	0	-7,650	942,491
17	942,491	3,927	0	-7,650	938,768
18	938,768	3,912	0	-7,650	935,029
19	935,029	3,896	0	-7,650	931,275
20	931,275	3,880	0	-7,650	927,506
21	927,506	3,865	0	-7,650	923,720
22	923,720	3,849	0	-7,650	919,919
23	919,919	3,833	0	-7,650	916,102
24	916,102	3,817	0	-7,650	912,269
25	912,269	3,801	0	-7,650	908,420
26	908,420	3,785	0	-7,650	904,555
27	904,555	3,769	0	-7,650	900,674
28	900,674	3,753	0	-7,650	896,777
29	896,777	3,737	0	-7,650	892,864
30	892,864	3,720	0	-7,650	888,934
31	888,934	3,704	0	-7,650	884,988
32	884,988	3,687	0	-7,650	881,025
33	881,025	3,671	0	-7,650	877,046
34	877,046	3,654	0	-7,650	873,051
35	873,051	3,638	0	-7,650	869,038
36	869,038	3,621	0	-7,650	865,009
37	865,009	3,604	0	-7,650	860,963
38	860,963	3,587	0	-7,650	856,901
39	856,901	3,570	0	-7,650	852,821
40	852,821	3,553	0	-7,650	848,725
41	848,725	3,536	0	-7,650	844,611
42	844,611	3,519	0	-7,650	840,480
43	840,480	3,502	0	-7,650	836,332
44	836,332	3,485	0	-7,650	832,167
45	832,167	3,467	0	-7,650	827,984
46	827,984	3,450	0	-7,650	823,784
47	823,784	3,432	0	-7,650	819,567
48	819,567	3,415	0	-7,650	815,331
49	815,331	3,397	0	-7,650	811,079
50	811,079	3,379	0	-7,650	806,808
51	806,808	3,362	0	-7,650	802,520
52	802,520	3,344	0	-7,650	798,214

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53	798,214	3,326	0	-7,650	793,890
54	793,890	3,308	0	-7,650	789,547
55	789,547	3,290	0	-7,650	785,187
56	785,187	3,272	0	-7,650	780,809
57	780,809	3,253	0	-7,650	776,412
58	776,412	3,235	0	-7,650	771,997
59	771,997	3,217	0	-7,650	767,564
60	767,564	3,198	0	-7,650	763,112
61	763,112	3,180	0	-7,650	758,642
62	758,642	3,161	0	-7,650	754,153
63	754,153	3,142	0	-7,650	749,645
64	749,645	3,124	0	-7,650	745,119
65	745,119	3,105	0	-7,650	740,573
66	740,573	3,086	0	-7,650	736,009
67	736,009	3,067	0	-7,650	731,426
68	731,426	3,048	0	-7,650	726,823
69	726,823	3,028	0	-7,650	722,202
70	722,202	3,009	0	-7,650	717,561
71	717,561	2,990	0	-7,650	712,901
72	712,901	2,970	0	-7,650	708,221
73	708,221	2,951	0	-7,650	703,522
74	703,522	2,931	0	-7,650	698,803
75	698,803	2,912	0	-7,650	694,065
76	694,065	2,892	0	-7,650	689,307
77	689,307	2,872	0	-7,650	684,529
78	684,529	2,852	0	-7,650	679,731
79	679,731	2,832	0	-7,650	674,914
80	674,914	2,812	0	-7,650	670,076
81	670,076	2,792	0	-7,650	665,218
82	665,218	2,772	0	-7,650	660,339
83	660,339	2,751	0	-7,650	655,441
84	655,441	2,731	0	-7,650	650,522
85	650,522	2,711	0	-7,650	645,582
86	645,582	2,690	0	-7,650	640,622
87	640,622	2,669	0	-7,650	635,642
88	635,642	2,649	0	-7,650	630,640
89	630,640	2,628	0	-7,650	625,618
90	625,618	2,607	0	-7,650	620,574
91	620,574	2,586	0	-7,650	615,510
92	615,510	2,565	0	-7,650	610,425
93	610,425	2,543	0	-7,650	605,318
94	605,318	2,522	0	-7,650	600,190
95	600,190	2,501	0	-7,650	595,041
96	595,041	2,479	0	-7,650	589,871

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97	589,871	2,458	0	-7,650	584,678
98	584,678	2,436	0	-7,650	579,465
99	579,465	2,414	0	-7,650	574,229
100	574,229	2,393	0	-7,650	568,972
101	568,972	2,371	0	-7,650	563,692
102	563,692	2,349	0	-7,650	558,391
103	558,391	2,327	0	-7,650	553,068
104	553,068	2,304	0	-7,650	547,722
105	547,722	2,282	0	-7,650	542,354
106	542,354	2,260	0	-7,650	536,964
107	536,964	2,237	0	-7,650	531,551
108	531,551	2,215	0	-7,650	526,116
109	526,116	2,192	0	-7,650	520,658
110	520,658	2,169	0	-7,650	515,178
111	515,178	2,147	0	-7,650	509,674
112	509,674	2,124	0	-7,650	504,148
113	504,148	2,101	0	-7,650	498,599
114	498,599	2,077	0	-7,650	493,026
115	493,026	2,054	0	-7,650	487,430
116	487,430	2,031	0	-7,650	481,811
117	481,811	2,008	0	-7,650	476,169
118	476,169	1,984	0	-7,650	470,503
119	470,503	1,960	0	-7,650	464,813
120	464,813	1,937	0	-7,650	459,100
121	459,100	1,913	0	-7,650	453,363
122	453,363	1,889	0	-7,650	447,602
123	447,602	1,865	0	-7,650	441,817
124	441,817	1,841	0	-7,650	436,008
125	436,008	1,817	0	-7,650	430,175
126	430,175	1,792	0	-7,650	424,317
127	424,317	1,768	0	-7,650	418,435
128	418,435	1,743	0	-7,650	412,528
129	412,528	1,719	0	-7,650	406,597
130	406,597	1,694	0	-7,650	400,641
131	400,641	1,669	0	-7,650	394,661
132	394,661	1,644	0	-7,650	388,655
133	388,655	1,619	0	-7,650	382,625
134	382,625	1,594	0	-7,650	376,569
135	376,569	1,569	0	-7,650	370,488
136	370,488	1,544	0	-7,650	364,382
137	364,382	1,518	0	-7,650	358,250
138	358,250	1,493	0	-7,650	352,093
139	352,093	1,467	0	-7,650	345,910
140	345,910	1,441	0	-7,650	339,701

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141	339,701	1,415	0	-7,650	333,466
142	333,466	1,389	0	-7,650	327,206
143	327,206	1,363	0	-7,650	320,919
144	320,919	1,337	0	-7,650	314,606
145	314,606	1,311	0	-7,650	308,267
146	308,267	1,284	0	-7,650	301,902
147	301,902	1,258	0	-7,650	295,510
148	295,510	1,231	0	-7,650	289,091
149	289,091	1,205	0	-7,650	282,645
150	282,645	1,178	0	-7,650	276,173
151	276,173	1,151	0	-7,650	269,674
152	269,674	1,124	0	-7,650	263,147
153	263,147	1,096	0	-7,650	256,594
154	256,594	1,069	0	-7,650	250,013
155	250,013	1,042	0	-7,650	243,405
156	243,405	1,014	0	-7,650	236,769
157	236,769	987	0	-7,650	230,105
158	230,105	959	0	-7,650	223,414
159	223,414	931	0	-7,650	216,695
160	216,695	903	0	-7,650	209,948
161	209,948	875	0	-7,650	203,173
162	203,173	847	0	-7,650	196,369
163	196,369	818	0	-7,650	189,538
164	189,538	790	0	-7,650	182,677
165	182,677	761	0	-7,650	175,788
166	175,788	732	0	-7,650	168,871
167	168,871	704	0	-7,650	161,925
168	161,925	675	0	-7,650	154,949
169	154,949	646	0	-7,650	147,945
170	147,945	616	0	-7,650	140,911
171	140,911	587	0	-7,650	133,848
172	133,848	558	0	-7,650	126,756
173	126,756	528	0	-7,650	119,634
174	119,634	498	0	-7,650	112,483
175	112,483	469	0	-7,650	105,301
176	105,301	439	0	-7,650	98,090
177	98,090	409	0	-7,650	90,849
178	90,849	379	0	-7,650	83,577
179	83,577	348	0	-7,650	76,276
180	76,276	318	0	-7,650	68,944
181	68,944	287	0	-7,650	61,581
182	61,581	257	0	-7,650	54,187
183	54,187	226	0	-7,650	46,763
184	46,763	195	0	-7,650	39,308

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185	39,308	164	0	-7,650	31,822
186	31,822	133	0	-7,650	24,304
187	24,304	101	0	-7,650	16,756
188	16,756	70	0	-7,650	9,175
189	9,175	38	0	-7,650	1,564
190	\$1,564	\$7	\$0	\$-1,570	\$0

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