

# HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: October 3, 2025



## INTRODUCTION

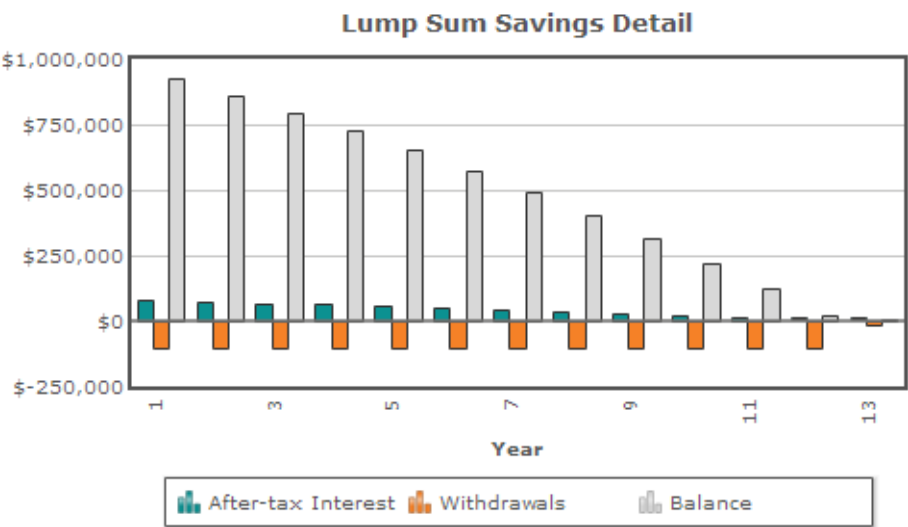
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

## SUMMARY OF INPUT

Current savings balance	\$980,009
Proposed monthly withdrawal amounts	\$9,000
Annual withdrawal increases (if any)	0.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	37.00%
Desired table display	Monthly

## ANALYSIS

Your money will last approximately 12 years with systematic withdrawals totalling \$1,312,611.



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 37.00%	Withdrawals	Ending Balance
1	\$980,009	\$6,533	\$2,417	-\$9,000	\$975,125
2	975,125	6,501	2,405	-9,000	970,221
3	970,221	6,468	2,393	-9,000	965,295
4	965,295	6,435	2,381	-9,000	960,350
5	960,350	6,402	2,369	-9,000	955,383
6	955,383	6,369	2,357	-9,000	950,396
7	950,396	6,336	2,344	-9,000	945,387
8	945,387	6,303	2,332	-9,000	940,358

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9	940,358	6,269	2,320	-9,000	935,308
10	935,308	6,235	2,307	-9,000	930,236
11	930,236	6,202	2,295	-9,000	925,143
12	925,143	6,168	2,282	-9,000	920,028
13	920,028	6,134	2,269	-9,000	914,893
14	914,893	6,099	2,257	-9,000	909,735
15	909,735	6,065	2,244	-9,000	904,556
16	904,556	6,030	2,231	-9,000	899,355
17	899,355	5,996	2,218	-9,000	894,132
18	894,132	5,961	2,206	-9,000	888,888
19	888,888	5,926	2,193	-9,000	883,621
20	883,621	5,891	2,180	-9,000	878,332
21	878,332	5,856	2,167	-9,000	873,021
22	873,021	5,820	2,153	-9,000	867,688
23	867,688	5,785	2,140	-9,000	862,332
24	862,332	5,749	2,127	-9,000	856,954
25	856,954	5,713	2,114	-9,000	851,553
26	851,553	5,677	2,100	-9,000	846,130
27	846,130	5,641	2,087	-9,000	840,684
28	840,684	5,605	2,074	-9,000	835,214
29	835,214	5,568	2,060	-9,000	829,722
30	829,722	5,531	2,047	-9,000	824,207
31	824,207	5,495	2,033	-9,000	818,669
32	818,669	5,458	2,019	-9,000	813,107
33	813,107	5,421	2,006	-9,000	807,522
34	807,522	5,383	1,992	-9,000	801,914
35	801,914	5,346	1,978	-9,000	796,282
36	796,282	5,309	1,964	-9,000	790,626
37	790,626	5,271	1,950	-9,000	784,947
38	784,947	5,233	1,936	-9,000	779,244
39	779,244	5,195	1,922	-9,000	773,517
40	773,517	5,157	1,908	-9,000	767,765
41	767,765	5,118	1,894	-9,000	761,990
42	761,990	5,080	1,880	-9,000	756,190
43	756,190	5,041	1,865	-9,000	750,366
44	750,366	5,002	1,851	-9,000	744,518
45	744,518	4,963	1,836	-9,000	738,645
46	738,645	4,924	1,822	-9,000	732,747
47	732,747	4,885	1,807	-9,000	726,825
48	726,825	4,845	1,793	-9,000	720,877
49	720,877	4,806	1,778	-9,000	714,905
50	714,905	4,766	1,763	-9,000	708,908
51	708,908	4,726	1,749	-9,000	702,885
52	702,885	4,686	1,734	-9,000	696,837

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53	696,837	4,646	1,719	-9,000	690,764
54	690,764	4,605	1,704	-9,000	684,665
55	684,665	4,564	1,689	-9,000	678,541
56	678,541	4,524	1,674	-9,000	672,391
57	672,391	4,483	1,659	-9,000	666,215
58	666,215	4,441	1,643	-9,000	660,013
59	660,013	4,400	1,628	-9,000	653,785
60	653,785	4,359	1,613	-9,000	647,531
61	647,531	4,317	1,597	-9,000	641,250
62	641,250	4,275	1,582	-9,000	634,944
63	634,944	4,233	1,566	-9,000	628,610
64	628,610	4,191	1,551	-9,000	622,250
65	622,250	4,148	1,535	-9,000	615,864
66	615,864	4,106	1,519	-9,000	609,451
67	609,451	4,063	1,503	-9,000	603,010
68	603,010	4,020	1,487	-9,000	596,543
69	596,543	3,977	1,471	-9,000	590,048
70	590,048	3,934	1,455	-9,000	583,527
71	583,527	3,890	1,439	-9,000	576,977
72	576,977	3,847	1,423	-9,000	570,401
73	570,401	3,803	1,407	-9,000	563,796
74	563,796	3,759	1,391	-9,000	557,164
75	557,164	3,714	1,374	-9,000	550,504
76	550,504	3,670	1,358	-9,000	543,817
77	543,817	3,625	1,341	-9,000	537,101
78	537,101	3,581	1,325	-9,000	530,356
79	530,356	3,536	1,308	-9,000	523,584
80	523,584	3,491	1,292	-9,000	516,783
81	516,783	3,445	1,275	-9,000	509,953
82	509,953	3,400	1,258	-9,000	503,095
83	503,095	3,354	1,241	-9,000	496,208
84	496,208	3,308	1,224	-9,000	489,292
85	489,292	3,262	1,207	-9,000	482,347
86	482,347	3,216	1,190	-9,000	475,373
87	475,373	3,169	1,173	-9,000	468,370
88	468,370	3,122	1,155	-9,000	461,337
89	461,337	3,076	1,138	-9,000	454,275
90	454,275	3,028	1,121	-9,000	447,182
91	447,182	2,981	1,103	-9,000	440,061
92	440,061	2,934	1,085	-9,000	432,909
93	432,909	2,886	1,068	-9,000	425,727
94	425,727	2,838	1,050	-9,000	418,515
95	418,515	2,790	1,032	-9,000	411,273
96	411,273	2,742	1,014	-9,000	404,000

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97	404,000	2,693	997	-9,000	396,697
98	396,697	2,645	979	-9,000	389,363
99	389,363	2,596	960	-9,000	381,999
100	381,999	2,547	942	-9,000	374,603
101	374,603	2,497	924	-9,000	367,176
102	367,176	2,448	906	-9,000	359,718
103	359,718	2,398	887	-9,000	352,229
104	352,229	2,348	869	-9,000	344,709
105	344,709	2,298	850	-9,000	337,156
106	337,156	2,248	832	-9,000	329,572
107	329,572	2,197	813	-9,000	321,957
108	321,957	2,146	794	-9,000	314,309
109	314,309	2,095	775	-9,000	306,629
110	306,629	2,044	756	-9,000	298,917
111	298,917	1,993	737	-9,000	291,172
112	291,172	1,941	718	-9,000	283,395
113	283,395	1,889	699	-9,000	275,585
114	275,585	1,837	680	-9,000	267,743
115	267,743	1,785	660	-9,000	259,867
116	259,867	1,732	641	-9,000	251,959
117	251,959	1,680	621	-9,000	244,017
118	244,017	1,627	602	-9,000	236,042
119	236,042	1,574	582	-9,000	228,033
120	228,033	1,520	562	-9,000	219,991
121	219,991	1,467	543	-9,000	211,915
122	211,915	1,413	523	-9,000	203,805
123	203,805	1,359	503	-9,000	195,661
124	195,661	1,304	483	-9,000	187,483
125	187,483	1,250	462	-9,000	179,270
126	179,270	1,195	442	-9,000	171,023
127	171,023	1,140	422	-9,000	162,741
128	162,741	1,085	401	-9,000	154,425
129	154,425	1,029	381	-9,000	146,074
130	146,074	974	360	-9,000	137,687
131	137,687	918	340	-9,000	129,265
132	129,265	862	319	-9,000	120,808
133	120,808	805	298	-9,000	112,316
134	112,316	749	277	-9,000	103,787
135	103,787	692	256	-9,000	95,223
136	95,223	635	235	-9,000	86,623
137	86,623	577	214	-9,000	77,987
138	77,987	520	192	-9,000	69,315
139	69,315	462	171	-9,000	60,606
140	60,606	404	149	-9,000	51,860

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141	51,860	346	128	-9,000	43,078
142	43,078	287	106	-9,000	34,259
143	34,259	228	85	-9,000	25,403
144	25,403	169	63	-9,000	16,510
145	16,510	110	41	-9,000	7,579
146	\$7,579	\$51	\$19	\$-7,611	\$0

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