

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Presented by: Michelle Flynn
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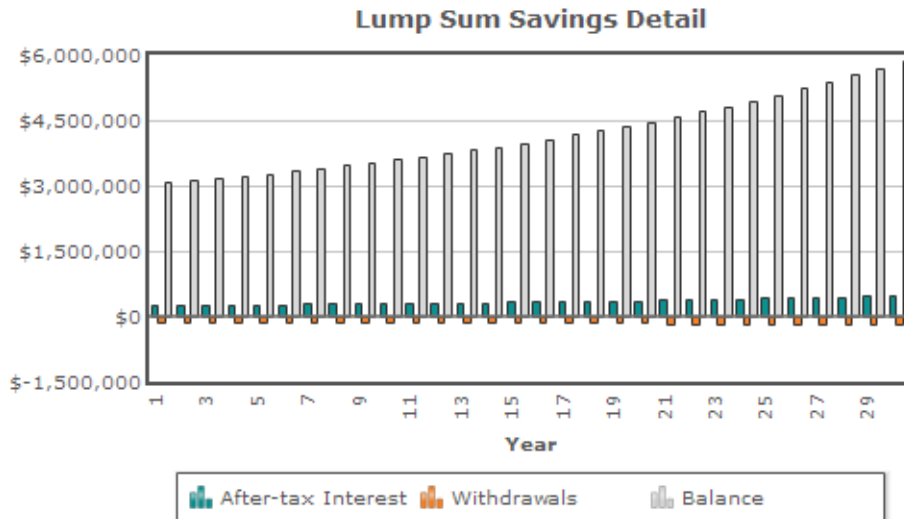


INTRODUCTION

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

ANALYSIS

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



Month	Beginning Balance	Annual Interest @ 8.00%	Taxes @ 20.00%	Withdrawals	Ending Balance
1	\$3,000,000	\$20,000	\$4,000	-\$12,000	\$3,004,000
2	3,004,000	20,027	4,005	-12,010	3,008,011
3	3,008,011	20,053	4,011	-12,020	3,012,034
4	3,012,034	20,080	4,016	-12,030	3,016,068
5	3,016,068	20,107	4,021	-12,040	3,020,114
6	3,020,114	20,134	4,027	-12,050	3,024,171
7	3,024,171	20,161	4,032	-12,060	3,028,240
8	3,028,240	20,188	4,038	-12,070	3,032,320
9	3,032,320	20,215	4,043	-12,080	3,036,412
10	3,036,412	20,243	4,049	-12,090	3,040,516
11	3,040,516	20,270	4,054	-12,100	3,044,632
12	3,044,632	20,298	4,060	-12,110	3,048,760
13	3,048,760	20,325	4,065	-12,121	3,052,899
14	3,052,899	20,353	4,071	-12,131	3,057,051
15	3,057,051	20,380	4,076	-12,141	3,061,214

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16	3,061,214	20,408	4,082	-12,151	3,065,390
17	3,065,390	20,436	4,087	-12,161	3,069,577
18	3,069,577	20,464	4,093	-12,171	3,073,777
19	3,073,777	20,492	4,098	-12,181	3,077,990
20	3,077,990	20,520	4,104	-12,191	3,082,214
21	3,082,214	20,548	4,110	-12,202	3,086,451
22	3,086,451	20,576	4,115	-12,212	3,090,700
23	3,090,700	20,605	4,121	-12,222	3,094,962
24	3,094,962	20,633	4,127	-12,232	3,099,236
25	3,099,236	20,662	4,132	-12,242	3,103,523
26	3,103,523	20,690	4,138	-12,253	3,107,823
27	3,107,823	20,719	4,144	-12,263	3,112,135
28	3,112,135	20,748	4,150	-12,273	3,116,460
29	3,116,460	20,776	4,155	-12,283	3,120,798
30	3,120,798	20,805	4,161	-12,293	3,125,149
31	3,125,149	20,834	4,167	-12,304	3,129,513
32	3,129,513	20,863	4,173	-12,314	3,133,890
33	3,133,890	20,893	4,179	-12,324	3,138,280
34	3,138,280	20,922	4,184	-12,334	3,142,683
35	3,142,683	20,951	4,190	-12,345	3,147,099
36	3,147,099	20,981	4,196	-12,355	3,151,529
37	3,151,529	21,010	4,202	-12,365	3,155,971
38	3,155,971	21,040	4,208	-12,376	3,160,428
39	3,160,428	21,070	4,214	-12,386	3,164,897
40	3,164,897	21,099	4,220	-12,396	3,169,381
41	3,169,381	21,129	4,226	-12,407	3,173,877
42	3,173,877	21,159	4,232	-12,417	3,178,388
43	3,178,388	21,189	4,238	-12,427	3,182,912
44	3,182,912	21,219	4,244	-12,438	3,187,450
45	3,187,450	21,250	4,250	-12,448	3,192,002
46	3,192,002	21,280	4,256	-12,458	3,196,567
47	3,196,567	21,310	4,262	-12,469	3,201,147
48	3,201,147	21,341	4,268	-12,479	3,205,741
49	3,205,741	21,372	4,274	-12,490	3,210,348
50	3,210,348	21,402	4,280	-12,500	3,214,970
51	3,214,970	21,433	4,287	-12,510	3,219,606
52	3,219,606	21,464	4,293	-12,521	3,224,257
53	3,224,257	21,495	4,299	-12,531	3,228,922
54	3,228,922	21,526	4,305	-12,542	3,233,601
55	3,233,601	21,557	4,311	-12,552	3,238,295
56	3,238,295	21,589	4,318	-12,563	3,243,003
57	3,243,003	21,620	4,324	-12,573	3,247,726
58	3,247,726	21,652	4,330	-12,584	3,252,464
59	3,252,464	21,683	4,337	-12,594	3,257,216

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60	3,257,216	21,715	4,343	-12,604	3,261,984
61	3,261,984	21,747	4,349	-12,615	3,266,766
62	3,266,766	21,778	4,356	-12,626	3,271,563
63	3,271,563	21,810	4,362	-12,636	3,276,375
64	3,276,375	21,843	4,369	-12,647	3,281,203
65	3,281,203	21,875	4,375	-12,657	3,286,046
66	3,286,046	21,907	4,381	-12,668	3,290,904
67	3,290,904	21,939	4,388	-12,678	3,295,777
68	3,295,777	21,972	4,394	-12,689	3,300,666
69	3,300,666	22,004	4,401	-12,699	3,305,570
70	3,305,570	22,037	4,407	-12,710	3,310,490
71	3,310,490	22,070	4,414	-12,721	3,315,425
72	3,315,425	22,103	4,421	-12,731	3,320,376
73	3,320,376	22,136	4,427	-12,742	3,325,343
74	3,325,343	22,169	4,434	-12,752	3,330,326
75	3,330,326	22,202	4,440	-12,763	3,335,325
76	3,335,325	22,235	4,447	-12,774	3,340,339
77	3,340,339	22,269	4,454	-12,784	3,345,370
78	3,345,370	22,302	4,460	-12,795	3,350,417
79	3,350,417	22,336	4,467	-12,806	3,355,481
80	3,355,481	22,370	4,474	-12,816	3,360,560
81	3,360,560	22,404	4,481	-12,827	3,365,656
82	3,365,656	22,438	4,488	-12,838	3,370,769
83	3,370,769	22,472	4,494	-12,848	3,375,898
84	3,375,898	22,506	4,501	-12,859	3,381,044
85	3,381,044	22,540	4,508	-12,870	3,386,206
86	3,386,206	22,575	4,515	-12,880	3,391,386
87	3,391,386	22,609	4,522	-12,891	3,396,582
88	3,396,582	22,644	4,529	-12,902	3,401,795
89	3,401,795	22,679	4,536	-12,913	3,407,025
90	3,407,025	22,714	4,543	-12,923	3,412,273
91	3,412,273	22,748	4,550	-12,934	3,417,537
92	3,417,537	22,784	4,557	-12,945	3,422,819
93	3,422,819	22,819	4,564	-12,956	3,428,119
94	3,428,119	22,854	4,571	-12,967	3,433,435
95	3,433,435	22,890	4,578	-12,977	3,438,770
96	3,438,770	22,925	4,585	-12,988	3,444,121
97	3,444,121	22,961	4,592	-12,999	3,449,491
98	3,449,491	22,997	4,599	-13,010	3,454,879
99	3,454,879	23,033	4,607	-13,021	3,460,284
100	3,460,284	23,069	4,614	-13,032	3,465,707
101	3,465,707	23,105	4,621	-13,042	3,471,149
102	3,471,149	23,141	4,628	-13,053	3,476,608
103	3,476,608	23,177	4,635	-13,064	3,482,086

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104	3,482,086	23,214	4,643	-13,075	3,487,582
105	3,487,582	23,251	4,650	-13,086	3,493,096
106	3,493,096	23,287	4,657	-13,097	3,498,629
107	3,498,629	23,324	4,665	-13,108	3,504,181
108	3,504,181	23,361	4,672	-13,119	3,509,751
109	3,509,751	23,398	4,680	-13,130	3,515,340
110	3,515,340	23,436	4,687	-13,141	3,520,948
111	3,520,948	23,473	4,695	-13,151	3,526,575
112	3,526,575	23,511	4,702	-13,162	3,532,221
113	3,532,221	23,548	4,710	-13,173	3,537,886
114	3,537,886	23,586	4,717	-13,184	3,543,571
115	3,543,571	23,624	4,725	-13,195	3,549,274
116	3,549,274	23,662	4,732	-13,206	3,554,997
117	3,554,997	23,700	4,740	-13,217	3,560,740
118	3,560,740	23,738	4,748	-13,228	3,566,502
119	3,566,502	23,777	4,755	-13,239	3,572,284
120	3,572,284	23,815	4,763	-13,250	3,578,086
121	3,578,086	23,854	4,771	-13,261	3,583,907
122	3,583,907	23,893	4,779	-13,273	3,589,749
123	3,589,749	23,932	4,786	-13,284	3,595,611
124	3,595,611	23,971	4,794	-13,295	3,601,493
125	3,601,493	24,010	4,802	-13,306	3,607,395
126	3,607,395	24,049	4,810	-13,317	3,613,318
127	3,613,318	24,089	4,818	-13,328	3,619,261
128	3,619,261	24,128	4,826	-13,339	3,625,224
129	3,625,224	24,168	4,834	-13,350	3,631,209
130	3,631,209	24,208	4,842	-13,361	3,637,214
131	3,637,214	24,248	4,850	-13,372	3,643,240
132	3,643,240	24,288	4,858	-13,384	3,649,287
133	3,649,287	24,329	4,866	-13,395	3,655,355
134	3,655,355	24,369	4,874	-13,406	3,661,444
135	3,661,444	24,410	4,882	-13,417	3,667,555
136	3,667,555	24,450	4,890	-13,428	3,673,687
137	3,673,687	24,491	4,898	-13,439	3,679,841
138	3,679,841	24,532	4,906	-13,451	3,686,016
139	3,686,016	24,573	4,915	-13,462	3,692,213
140	3,692,213	24,615	4,923	-13,473	3,698,431
141	3,698,431	24,656	4,931	-13,484	3,704,672
142	3,704,672	24,698	4,940	-13,496	3,710,935
143	3,710,935	24,740	4,948	-13,507	3,717,220
144	3,717,220	24,781	4,956	-13,518	3,723,527
145	3,723,527	24,824	4,965	-13,529	3,729,856
146	3,729,856	24,866	4,973	-13,541	3,736,208
147	3,736,208	24,908	4,982	-13,552	3,742,583

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148	3,742,583	24,951	4,990	-13,563	3,748,980
149	3,748,980	24,993	4,999	-13,574	3,755,401
150	3,755,401	25,036	5,007	-13,586	3,761,844
151	3,761,844	25,079	5,016	-13,597	3,768,310
152	3,768,310	25,122	5,024	-13,608	3,774,799
153	3,774,799	25,165	5,033	-13,620	3,781,311
154	3,781,311	25,209	5,042	-13,631	3,787,847
155	3,787,847	25,252	5,050	-13,642	3,794,407
156	3,794,407	25,296	5,059	-13,654	3,800,990
157	3,800,990	25,340	5,068	-13,665	3,807,596
158	3,807,596	25,384	5,077	-13,677	3,814,227
159	3,814,227	25,428	5,086	-13,688	3,820,882
160	3,820,882	25,473	5,095	-13,699	3,827,560
161	3,827,560	25,517	5,103	-13,711	3,834,263
162	3,834,263	25,562	5,112	-13,722	3,840,990
163	3,840,990	25,607	5,121	-13,734	3,847,742
164	3,847,742	25,652	5,130	-13,745	3,854,518
165	3,854,518	25,697	5,139	-13,757	3,861,319
166	3,861,319	25,742	5,148	-13,768	3,868,145
167	3,868,145	25,788	5,158	-13,780	3,874,995
168	3,874,995	25,833	5,167	-13,791	3,881,871
169	3,881,871	25,879	5,176	-13,802	3,888,772
170	3,888,772	25,925	5,185	-13,814	3,895,698
171	3,895,698	25,971	5,194	-13,825	3,902,649
172	3,902,649	26,018	5,204	-13,837	3,909,626
173	3,909,626	26,064	5,213	-13,849	3,916,629
174	3,916,629	26,111	5,222	-13,860	3,923,658
175	3,923,658	26,158	5,232	-13,872	3,930,712
176	3,930,712	26,205	5,241	-13,883	3,937,793
177	3,937,793	26,252	5,250	-13,895	3,944,900
178	3,944,900	26,299	5,260	-13,906	3,952,033
179	3,952,033	26,347	5,269	-13,918	3,959,193
180	3,959,193	26,395	5,279	-13,930	3,966,379
181	3,966,379	26,443	5,289	-13,941	3,973,592
182	3,973,592	26,491	5,298	-13,953	3,980,831
183	3,980,831	26,539	5,308	-13,964	3,988,098
184	3,988,098	26,587	5,317	-13,976	3,995,392
185	3,995,392	26,636	5,327	-13,988	4,002,713
186	4,002,713	26,685	5,337	-13,999	4,010,061
187	4,010,061	26,734	5,347	-14,011	4,017,437
188	4,017,437	26,783	5,357	-14,023	4,024,841
189	4,024,841	26,832	5,366	-14,034	4,032,273
190	4,032,273	26,882	5,376	-14,046	4,039,732
191	4,039,732	26,932	5,386	-14,058	4,047,219

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192	4,047,219	26,981	5,396	-14,069	4,054,735
193	4,054,735	27,032	5,406	-14,081	4,062,279
194	4,062,279	27,082	5,416	-14,093	4,069,852
195	4,069,852	27,132	5,426	-14,105	4,077,453
196	4,077,453	27,183	5,437	-14,116	4,085,083
197	4,085,083	27,234	5,447	-14,128	4,092,742
198	4,092,742	27,285	5,457	-14,140	4,100,430
199	4,100,430	27,336	5,467	-14,152	4,108,147
200	4,108,147	27,388	5,478	-14,164	4,115,894
201	4,115,894	27,439	5,488	-14,175	4,123,670
202	4,123,670	27,491	5,498	-14,187	4,131,476
203	4,131,476	27,543	5,509	-14,199	4,139,311
204	4,139,311	27,595	5,519	-14,211	4,147,177
205	4,147,177	27,648	5,530	-14,223	4,155,072
206	4,155,072	27,700	5,540	-14,235	4,162,998
207	4,162,998	27,753	5,551	-14,246	4,170,954
208	4,170,954	27,806	5,561	-14,258	4,178,941
209	4,178,941	27,860	5,572	-14,270	4,186,959
210	4,186,959	27,913	5,583	-14,282	4,195,007
211	4,195,007	27,967	5,593	-14,294	4,203,087
212	4,203,087	28,021	5,604	-14,306	4,211,197
213	4,211,197	28,075	5,615	-14,318	4,219,339
214	4,219,339	28,129	5,626	-14,330	4,227,513
215	4,227,513	28,183	5,637	-14,342	4,235,718
216	4,235,718	28,238	5,648	-14,354	4,243,955
217	4,243,955	28,293	5,659	-14,366	4,252,224
218	4,252,224	28,348	5,670	-14,378	4,260,525
219	4,260,525	28,403	5,681	-14,389	4,268,858
220	4,268,858	28,459	5,692	-14,401	4,277,224
221	4,277,224	28,515	5,703	-14,413	4,285,622
222	4,285,622	28,571	5,714	-14,425	4,294,053
223	4,294,053	28,627	5,725	-14,438	4,302,517
224	4,302,517	28,683	5,737	-14,450	4,311,015
225	4,311,015	28,740	5,748	-14,462	4,319,545
226	4,319,545	28,797	5,759	-14,474	4,328,109
227	4,328,109	28,854	5,771	-14,486	4,336,707
228	4,336,707	28,911	5,782	-14,498	4,345,338
229	4,345,338	28,969	5,794	-14,510	4,354,003
230	4,354,003	29,027	5,805	-14,522	4,362,703
231	4,362,703	29,085	5,817	-14,534	4,371,436
232	4,371,436	29,143	5,829	-14,546	4,380,205
233	4,380,205	29,201	5,840	-14,558	4,389,007
234	4,389,007	29,260	5,852	-14,570	4,397,845
235	4,397,845	29,319	5,864	-14,583	4,406,718

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236	4,406,718	29,378	5,876	-14,595	4,415,625
237	4,415,625	29,438	5,888	-14,607	4,424,569
238	4,424,569	29,497	5,899	-14,619	4,433,547
239	4,433,547	29,557	5,911	-14,631	4,442,562
240	4,442,562	29,617	5,923	-14,643	4,451,612
241	4,451,612	29,677	5,935	-14,656	4,460,698
242	4,460,698	29,738	5,948	-14,668	4,469,821
243	4,469,821	29,799	5,960	-14,680	4,478,980
244	4,478,980	29,860	5,972	-14,692	4,488,175
245	4,488,175	29,921	5,984	-14,705	4,497,408
246	4,497,408	29,983	5,997	-14,717	4,506,677
247	4,506,677	30,045	6,009	-14,729	4,515,984
248	4,515,984	30,107	6,021	-14,741	4,525,328
249	4,525,328	30,169	6,034	-14,754	4,534,709
250	4,534,709	30,231	6,046	-14,766	4,544,128
251	4,544,128	30,294	6,059	-14,778	4,553,586
252	4,553,586	30,357	6,071	-14,791	4,563,081
253	4,563,081	30,421	6,084	-14,803	4,572,614
254	4,572,614	30,484	6,097	-14,815	4,582,187
255	4,582,187	30,548	6,110	-14,828	4,591,797
256	4,591,797	30,612	6,122	-14,840	4,601,447
257	4,601,447	30,676	6,135	-14,852	4,611,136
258	4,611,136	30,741	6,148	-14,865	4,620,864
259	4,620,864	30,806	6,161	-14,877	4,630,632
260	4,630,632	30,871	6,174	-14,889	4,640,439
261	4,640,439	30,936	6,187	-14,902	4,650,286
262	4,650,286	31,002	6,200	-14,914	4,660,173
263	4,660,173	31,068	6,214	-14,927	4,670,101
264	4,670,101	31,134	6,227	-14,939	4,680,069
265	4,680,069	31,200	6,240	-14,952	4,690,078
266	4,690,078	31,267	6,253	-14,964	4,700,128
267	4,700,128	31,334	6,267	-14,976	4,710,218
268	4,710,218	31,401	6,280	-14,989	4,720,351
269	4,720,351	31,469	6,294	-15,001	4,730,524
270	4,730,524	31,537	6,307	-15,014	4,740,740
271	4,740,740	31,605	6,321	-15,026	4,750,997
272	4,750,997	31,673	6,335	-15,039	4,761,297
273	4,761,297	31,742	6,348	-15,052	4,771,639
274	4,771,639	31,811	6,362	-15,064	4,782,024
275	4,782,024	31,880	6,376	-15,077	4,792,451
276	4,792,451	31,950	6,390	-15,089	4,802,922
277	4,802,922	32,019	6,404	-15,102	4,813,436
278	4,813,436	32,090	6,418	-15,114	4,823,993
279	4,823,993	32,160	6,432	-15,127	4,834,594

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280	4,834,594	32,231	6,446	-15,140	4,845,239
281	4,845,239	32,302	6,460	-15,152	4,855,928
282	4,855,928	32,373	6,475	-15,165	4,866,662
283	4,866,662	32,444	6,489	-15,177	4,877,440
284	4,877,440	32,516	6,503	-15,190	4,888,263
285	4,888,263	32,588	6,518	-15,203	4,899,131
286	4,899,131	32,661	6,532	-15,215	4,910,044
287	4,910,044	32,734	6,547	-15,228	4,921,003
288	4,921,003	32,807	6,561	-15,241	4,932,007
289	4,932,007	32,880	6,576	-15,253	4,943,058
290	4,943,058	32,954	6,591	-15,266	4,954,155
291	4,954,155	33,028	6,606	-15,279	4,965,298
292	4,965,298	33,102	6,620	-15,292	4,976,488
293	4,976,488	33,177	6,635	-15,304	4,987,725
294	4,987,725	33,251	6,650	-15,317	4,999,009
295	4,999,009	33,327	6,665	-15,330	5,010,340
296	5,010,340	33,402	6,680	-15,343	5,021,720
297	5,021,720	33,478	6,696	-15,355	5,033,147
298	5,033,147	33,554	6,711	-15,368	5,044,622
299	5,044,622	33,631	6,726	-15,381	5,056,145
300	5,056,145	33,708	6,742	-15,394	5,067,718
301	5,067,718	33,785	6,757	-15,407	5,079,339
302	5,079,339	33,862	6,772	-15,420	5,091,009
303	5,091,009	33,940	6,788	-15,432	5,102,729
304	5,102,729	34,018	6,804	-15,445	5,114,498
305	5,114,498	34,097	6,819	-15,458	5,126,317
306	5,126,317	34,175	6,835	-15,471	5,138,187
307	5,138,187	34,255	6,851	-15,484	5,150,106
308	5,150,106	34,334	6,867	-15,497	5,162,077
309	5,162,077	34,414	6,883	-15,510	5,174,098
310	5,174,098	34,494	6,899	-15,523	5,186,171
311	5,186,171	34,574	6,915	-15,536	5,198,295
312	5,198,295	34,655	6,931	-15,549	5,210,470
313	5,210,470	34,736	6,947	-15,561	5,222,698
314	5,222,698	34,818	6,964	-15,574	5,234,978
315	5,234,978	34,900	6,980	-15,587	5,247,311
316	5,247,311	34,982	6,996	-15,600	5,259,696
317	5,259,696	35,065	7,013	-15,613	5,272,134
318	5,272,134	35,148	7,030	-15,626	5,284,626
319	5,284,626	35,231	7,046	-15,639	5,297,171
320	5,297,171	35,314	7,063	-15,652	5,309,770
321	5,309,770	35,398	7,080	-15,666	5,322,423
322	5,322,423	35,483	7,097	-15,679	5,335,131
323	5,335,131	35,568	7,114	-15,692	5,347,893

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324	5,347,893	35,653	7,131	-15,705	5,360,711
325	5,360,711	35,738	7,148	-15,718	5,373,583
326	5,373,583	35,824	7,165	-15,731	5,386,512
327	5,386,512	35,910	7,182	-15,744	5,399,496
328	5,399,496	35,997	7,199	-15,757	5,412,536
329	5,412,536	36,084	7,217	-15,770	5,425,632
330	5,425,632	36,171	7,234	-15,783	5,438,786
331	5,438,786	36,259	7,252	-15,797	5,451,996
332	5,451,996	36,347	7,269	-15,810	5,465,264
333	5,465,264	36,435	7,287	-15,823	5,478,589
334	5,478,589	36,524	7,305	-15,836	5,491,972
335	5,491,972	36,613	7,323	-15,849	5,505,413
336	5,505,413	36,703	7,341	-15,862	5,518,913
337	5,518,913	36,793	7,359	-15,876	5,532,471
338	5,532,471	36,883	7,377	-15,889	5,546,089
339	5,546,089	36,974	7,395	-15,902	5,559,766
340	5,559,766	37,065	7,413	-15,915	5,573,502
341	5,573,502	37,157	7,431	-15,929	5,587,299
342	5,587,299	37,249	7,450	-15,942	5,601,156
343	5,601,156	37,341	7,468	-15,955	5,615,074
344	5,615,074	37,434	7,487	-15,969	5,629,052
345	5,629,052	37,527	7,505	-15,982	5,643,092
346	5,643,092	37,621	7,524	-15,995	5,657,193
347	5,657,193	37,715	7,543	-16,009	5,671,356
348	5,671,356	37,809	7,562	-16,022	5,685,582
349	5,685,582	37,904	7,581	-16,035	5,699,870
350	5,699,870	37,999	7,600	-16,049	5,714,220
351	5,714,220	38,095	7,619	-16,062	5,728,634
352	5,728,634	38,191	7,638	-16,075	5,743,112
353	5,743,112	38,287	7,657	-16,089	5,757,653
354	5,757,653	38,384	7,677	-16,102	5,772,258
355	5,772,258	38,482	7,696	-16,116	5,786,928
356	5,786,928	38,580	7,716	-16,129	5,801,663
357	5,801,663	38,678	7,736	-16,142	5,816,463
358	5,816,463	38,776	7,755	-16,156	5,831,328
359	5,831,328	38,876	7,775	-16,169	5,846,259
360	\$5,846,259	\$38,975	\$7,795	\$-16,183	\$5,861,256

SUMMARY OF INPUT

Current savings balance	\$3,000,000
Proposed monthly withdrawal amounts	\$12,000
Annual withdrawal increases (if any)	1.00%
Annual before-tax return on savings	8.00%
Federal marginal tax bracket	20.00%

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Desired table display	Monthly
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