

MONEY 101 EDUCATION

7.04 - ILLUSTRATION OF WITHDRAWAL from an investment account - VARIABLE WITHDRAWAL

6%

Start \$ 1,000,000

Growth 4%

Withdrawal 6% of prior year balance

	Start	Earn	Subtotal	Withdraw	End
1	\$ 1,000,000	\$ 40,000	\$ 1,040,000	\$ (60,000)	\$ 980,000
2	\$ 980,000	\$ 39,200	\$ 1,019,200	\$ (58,800)	\$ 960,400
3	\$ 960,400	\$ 38,416	\$ 998,816	\$ (57,624)	\$ 941,192
4	\$ 941,192	\$ 37,648	\$ 978,840	\$ (56,472)	\$ 922,368
5	\$ 922,368	\$ 36,895	\$ 959,263	\$ (55,342)	\$ 903,921
6	\$ 903,921	\$ 36,157	\$ 940,078	\$ (54,235)	\$ 885,842
7	\$ 885,842	\$ 35,434	\$ 921,276	\$ (53,151)	\$ 868,126
8	\$ 868,126	\$ 34,725	\$ 902,851	\$ (52,088)	\$ 850,763
9	\$ 850,763	\$ 34,031	\$ 884,794	\$ (51,046)	\$ 833,748
10	\$ 833,748	\$ 33,350	\$ 867,098	\$ (50,025)	\$ 817,073
11	\$ 817,073	\$ 32,683	\$ 849,756	\$ (49,024)	\$ 800,731
12	\$ 800,731	\$ 32,029	\$ 832,761	\$ (48,044)	\$ 784,717
13	\$ 784,717	\$ 31,389	\$ 816,105	\$ (47,083)	\$ 769,022
14	\$ 769,022	\$ 30,761	\$ 799,783	\$ (46,141)	\$ 753,642
15	\$ 753,642	\$ 30,146	\$ 783,788	\$ (45,219)	\$ 738,569
16	\$ 738,569	\$ 29,543	\$ 768,112	\$ (44,314)	\$ 723,798
17	\$ 723,798	\$ 28,952	\$ 752,750	\$ (43,428)	\$ 709,322
18	\$ 709,322	\$ 28,373	\$ 737,695	\$ (42,559)	\$ 695,135
19	\$ 695,135	\$ 27,805	\$ 722,941	\$ (41,708)	\$ 681,233
20	\$ 681,233	\$ 27,249	\$ 708,482	\$ (40,874)	\$ 667,608
21	\$ 667,608	\$ 26,704	\$ 694,312	\$ (40,056)	\$ 654,256
22	\$ 654,256	\$ 26,170	\$ 680,426	\$ (39,255)	\$ 641,171
23	\$ 641,171	\$ 25,647	\$ 666,818	\$ (38,470)	\$ 628,347
24	\$ 628,347	\$ 25,134	\$ 653,481	\$ (37,701)	\$ 615,780
25	\$ 615,780	\$ 24,631	\$ 640,412	\$ (36,947)	\$ 603,465
26	\$ 603,465	\$ 24,139	\$ 627,603	\$ (36,208)	\$ 591,395
27	\$ 591,395	\$ 23,656	\$ 615,051	\$ (35,484)	\$ 579,568
28	\$ 579,568	\$ 23,183	\$ 602,750	\$ (34,774)	\$ 567,976
29	\$ 567,976	\$ 22,719	\$ 590,695	\$ (34,079)	\$ 556,617
30	\$ 556,617	\$ 22,265	\$ 578,881	\$ (33,397)	\$ 545,484
31	\$ 545,484	\$ 21,819	\$ 567,304	\$ (32,729)	\$ 534,575
32	\$ 534,575	\$ 21,383	\$ 555,958	\$ (32,074)	\$ 523,883
33	\$ 523,883	\$ 20,955	\$ 544,838	\$ (31,433)	\$ 513,405
34	\$ 513,405	\$ 20,536	\$ 533,942	\$ (30,804)	\$ 503,137
35	\$ 503,137	\$ 20,125	\$ 523,263	\$ (30,188)	\$ 493,075
36	\$ 493,075	\$ 19,723	\$ 512,798	\$ (29,584)	\$ 483,213

37	\$	483,213	\$	19,329	\$	502,542	\$	(28,993)	\$	473,549
38	\$	473,549	\$	18,942	\$	492,491	\$	(28,413)	\$	464,078
39	\$	464,078	\$	18,563	\$	482,641	\$	(27,845)	\$	454,796
40	\$	454,796	\$	18,192	\$	472,988	\$	(27,288)	\$	445,700
41	\$	445,700	\$	17,828	\$	463,528	\$	(26,742)	\$	436,786
42	\$	436,786	\$	17,471	\$	454,258	\$	(26,207)	\$	428,051
43	\$	428,051	\$	17,122	\$	445,173	\$	(25,683)	\$	419,490
44	\$	419,490	\$	16,780	\$	436,269	\$	(25,169)	\$	411,100
45	\$	411,100	\$	16,444	\$	427,544	\$	(24,666)	\$	402,878
46	\$	402,878	\$	16,115	\$	418,993	\$	(24,173)	\$	394,820