

How Many Years Before Your Money Runs Out?

Annual Withdrawal Rate (%)	<u>Annual Interest or Growth Rate (%)</u>									
	5	6	7	8	9	10	11	12	13	14
6	36									
7	25	33								
8	20	23	30							
9	16	18	22	28						
10	14	15	17	20	26					
11	12	13	14	16	19	25				
12	11	11	12	14	15	18	23			
13	9	10	11	12	13	15	17	21		
14	9	9	10	11	11	13	14	17	21	
15	8	8	9	9	10	11	12	14	16	20

This chart shows you how long a given amount of money earning a certain rate of interest will last. As an example, let's say you have \$100,000 in savings earning 10% a year (after tax), and you're going to withdraw \$12,000 (12% of the beginning principal) each year. Go down the column "Annual Withdrawal Rate" to 12 and then across the "Annual Interest or Growth Rate" row under the number 10. At that intersection is the number 23. That's how many years your after-tax dollars will last.