

How Long will Your Money Last?

Rate of annual withdrawal	Average Annual rate of return on your investment													
	1 %	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%
15%	6	7	7	7	8	8	9	9	10	11	12	13	16	21
14%	7	7	8	8	8	9	10	10	11	12	14	17	22	
13%	8	8	8	9	9	10	11	12	13	15	17	23		
12%	8	9	9	10	11	12	13	14	15	18	24			
11%	9	10	10	11	12	13	14	16	19	25				
10%	10	11	12	13	14	15	17	20	26					
9%	11	12	13	14	16	18	22	28						
8%	13	14	15	17	20	23	30							
7%	15	16	18	21	25	33								
6%	18	20	23	28	36									
5%	22	25	30	41										
4%	28	35	46											
3%	40	55												
2%	69													

The above table would tell you, that if your money earns eight % per year and you take out

ten % per year, you will hit zero in twenty years.

This does not take Taxes and inflation into consideration.