Assumptions:

Starting investment: **$740,000**
You withdraw **$38,000 at the end of each year**
Remaining balance continues to earn interest
Rates stay constant for the full 10 years

Scenario 1: 5.09% Yield

Year	Start Balance	Interest	Balance Before Withdrawal	Withdrawal	End Balance
1	$740,000	$37,666	$777,666	$38,000	$739,666
2	$739,666	$37,649	$777,315	$38,000	$739,315
3	$739,315	$37,631	$776,946	$38,000	$738,946
4	$738,946	$37,613	$776,559	$38,000	$738,559
5	$738,559	$37,593	$776,152	$38,000	$738,152
6	$738,152	$37,574	$775,726	$38,000	$737,726
7	$737,726	$37,553	$775,279	$38,000	$737,279
8	$737,279	$37,530	$774,810	$38,000	$736,810
9	$736,810	$37,508	$774,319	$38,000	$736,319
10	$736,319	$37,479	$773,798	$38,000	**$735,798**

$380,000 Withdrawl Amount
$735,798 Balance at the end of 10 years

Scenario 2: 4.0% Yield

Year	Start Balance	Interest	Balance Before Withdrawal	Withdrawal	End Balance
1	$740,000	$29,600	$769,600	$38,000	$731,600
2	$731,600	$29,264	$760,864	$38,000	$722,864
3	$722,864	$28,915	$751,779	$38,000	$713,779
4	$713,779	$28,551	$742,330	$38,000	$704,330
5	$704,330	$28,173	$732,503	$38,000	$694,503
6	$694,503	$27,780	$722,283	$38,000	$684,283
7	$684,283	$27,371	$711,655	$38,000	$673,655
8	$673,655	$26,946	$700,601	$38,000	$662,601
9	$662,601	$26,504	$689,105	$38,000	$651,105
10	$651,105	$26,044	$677,149	$38,000	$639,149

$380,000 Withdrawl Amount
$639,149 Balance at the end of 10 years

Scenario 3: 3.5% Yield

Year	Start Balance	Interest	Balance Before Withdrawal	Withdrawal	End Balance
1	$740,000	$25,900	$765,900	$38,000	$727,900
2	$727,900	$25,477	$753,377	$38,000	$715,377
3	$715,377	$25,038	$740,415	$38,000	$702,415
4	$702,415	$24,584	$726,999	$38,000	$688,999
5	$688,999	$24,115	$713,114	$38,000	$675,114
6	$675,114	$23,629	$698,743	$38,000	$660,743
7	$660,743	$23,126	$683,869	$38,000	$645,869
8	$645,869	$22,605	$668,475	$38,000	$630,475
9	$630,475	$22,067	$652,542	$38,000	$614,542
10	$614,542	$21,509	$636,051	$38,000	$598,051

$380,000 Withdrawl Amount
$598,051 Balance at the end of 10 years

Results

Yield	Years Until Depleted
5.09%	95.4 years
4.00%	38.5 years
3.50%	33.3 years