

401(k) Withdrawal Impact Calculator — One-page Summary
Assumes starting balance \$100,000, retirement age 65,
annual retirement income proxy = 4% of retirement balance

Annual retirement income loss if you withdraw now — Rate 4%

	\$10k	\$20k	\$30k	\$40k	\$50k
Age 30	\$1,578	\$3,157	\$4,735	\$6,314	\$7,892
Age 40	\$1,066	\$2,133	\$3,199	\$4,265	\$5,332
Age 50	\$720	\$1,441	\$2,161	\$2,882	\$3,602
Age 60	\$487	\$973	\$1,460	\$1,947	\$2,433

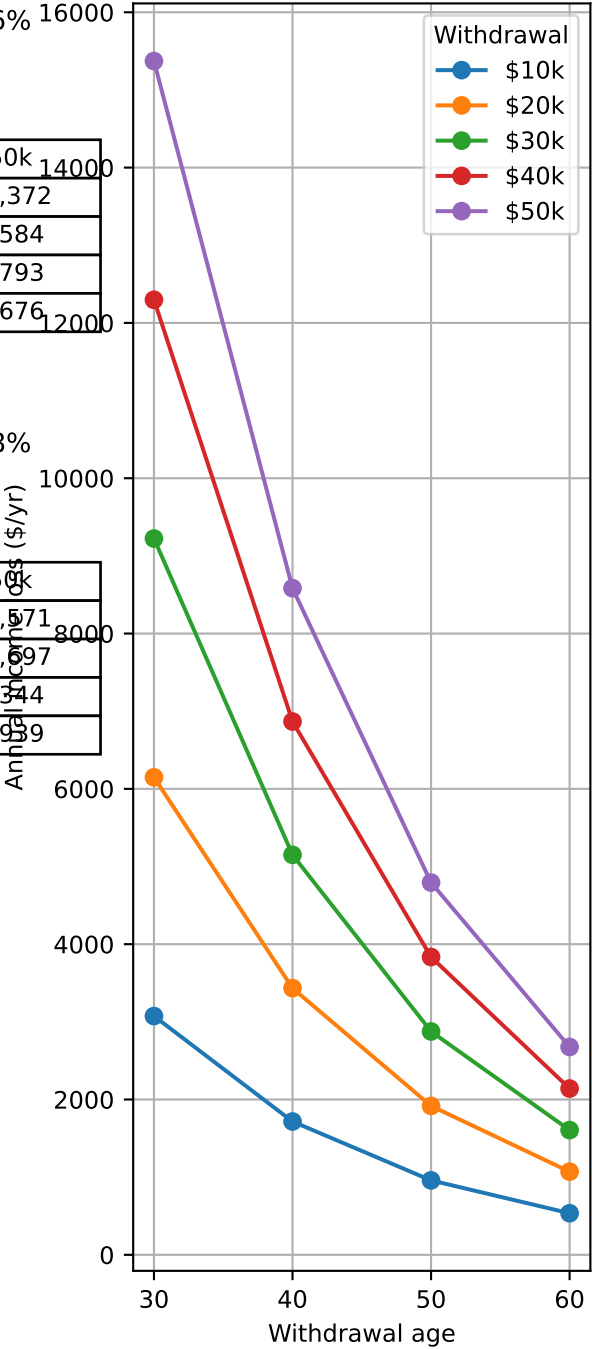
Annual retirement income loss if you withdraw now — Rate 6%

	\$10k	\$20k	\$30k	\$40k	\$50k
Age 30	\$3,074	\$6,149	\$9,223	\$12,298	\$15,372
Age 40	\$1,717	\$3,433	\$5,150	\$6,867	\$8,584
Age 50	\$959	\$1,917	\$2,876	\$3,834	\$4,793
Age 60	\$535	\$1,071	\$1,606	\$2,141	\$2,676

Annual retirement income loss if you withdraw now — Rate 8%

	\$10k	\$20k	\$30k	\$40k	\$50k
Age 30	\$5,914	\$11,828	\$17,742	\$23,657	\$29,571
Age 40	\$2,739	\$5,479	\$8,218	\$10,958	\$13,697
Age 50	\$1,269	\$2,538	\$3,807	\$5,075	\$6,344
Age 60	\$588	\$1,175	\$1,763	\$2,351	\$2,939

Annual income loss vs age (6% return)



Notes: This calculator assumes an initial 401(k) balance of \$100,000 and projects the impact of a one-time withdrawal today that is NOT restored. Annual income loss is approximated using a 4% rule ($0.04 \times$ lost future value). Results are illustrative; for personalized advice consult a financial advisor. To change assumptions (starting balance, retirement age, rates), re-run the calculator with different inputs.