

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 |

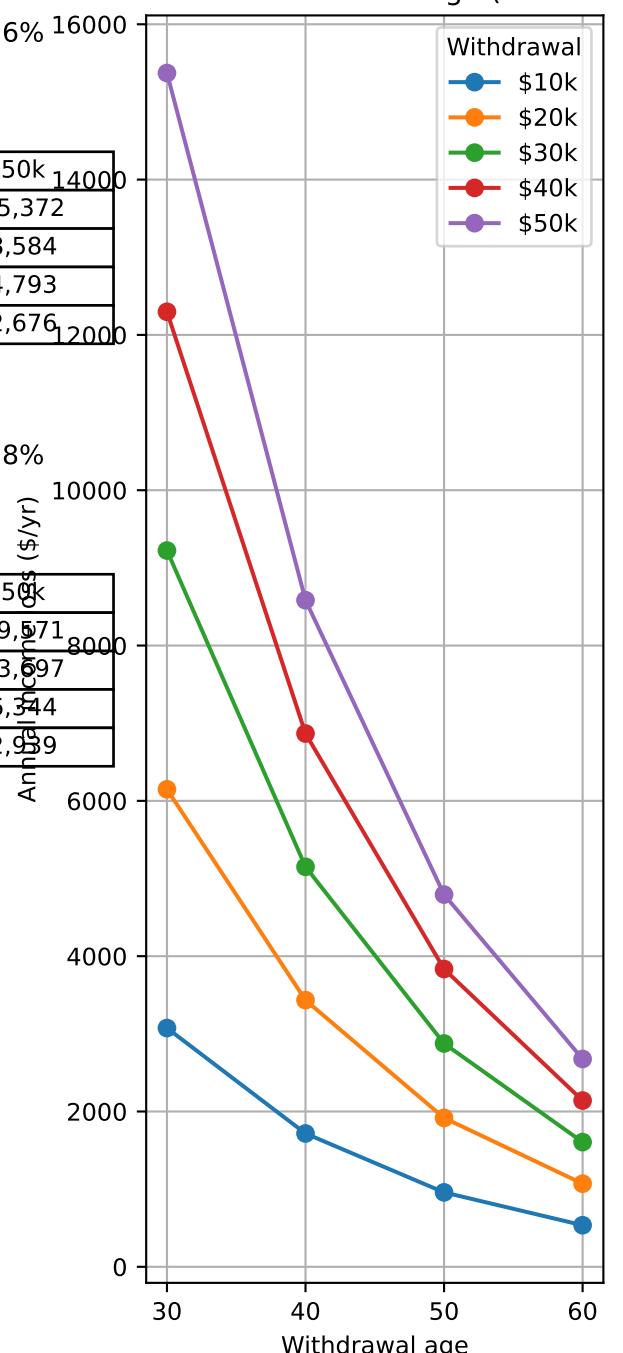
Annual income loss vs age (6% return)

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 | \$13,597 |
| Age 50 | \$1,269 | \$2,538  | \$3,807  | \$5,075  | \$6,344  |
| Age 60 | \$588   | \$1,175  | \$1,763  | \$2,351  | \$2,939  |



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 ( $0.04 \times \text{lost future value}$ ). 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.