

AI-01693 150000 For 2 Years

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Can the \$150000 investment last for 2 years with a withdrawal amount of \$4000/month with ROI of 12%. Tabulate the amortization.

Yes, a \$150,000 investment with a 12% annual ROI and \$4,000 monthly withdrawals can last for 2 years. Here is the 24-month amortization schedule:

Month	Interest Earned	Withdrawal	Ending Balance
1	\$1,500.00	\$4,000	\$147,500.00
2	\$1,475.00	\$4,000	\$144,975.00
3	\$1,449.75	\$4,000	\$142,424.75
4	\$1,424.25	\$4,000	\$139,849.00
5	\$1,398.49	\$4,000	\$137,247.49
6	\$1,372.47	\$4,000	\$134,619.96
7	\$1,346.20	\$4,000	\$131,966.16
8	\$1,319.66	\$4,000	\$129,285.82
9	\$1,292.86	\$4,000	\$126,578.68
10	\$1,265.79	\$4,000	\$123,844.47
11	\$1,238.44	\$4,000	\$121,082.91
12	\$1,210.83	\$4,000	\$118,293.74
13	\$1,182.94	\$4,000	\$115,476.68
14	\$1,154.77	\$4,000	\$112,631.45
15	\$1,126.31	\$4,000	\$109,757.76
16	\$1,097.58	\$4,000	\$106,855.34
17	\$1,068.55	\$4,000	\$103,923.89

18	\$1,039.24	\$4,000	\$100,963.13
19	\$1,009.63	\$4,000	\$97,972.76
20	\$979.73	\$4,000	\$94,952.49
21	\$949.52	\$4,000	\$91,902.01
22	\$919.02	\$4,000	\$88,821.04
23	\$888.21	\$4,000	\$85,709.25
24	\$857.09	\$4,000	\$82,566.34

✓ Conclusion:

After 24 months of withdrawing \$4,000/month, the investment would still have \$82,566.34 remaining, thanks to the compounding interest at 12% annually.

From Gemini:

Can the \$150000 investment last for 2 years with a withdrawal amount of \$4000/month with ROI of 15%. Tabulate the amortization.

Sure, let's break down the amortization for your investment.

First, we need to adjust the annual ROI to a monthly ROI since your withdrawals are monthly.

Given:

Initial Investment = \$150,000

Withdrawal Amount = \$4,000/month

Annual ROI = 15%

Let's calculate the monthly ROI:

Monthly ROI (r) = $(1 + \text{Annual ROI})^{\{1/12\}} - 1$

$r = (1 + 0.15)^{\{1/12\}} - 1$

$r \approx 0.011714$ or 1.1714%

Now, let's create an amortization table to see if your investment of \$150,000 can last for 2 years (24 months) with a withdrawal of \$4,000 per month, considering the monthly ROI.

We'll track the beginning balance, interest earned, withdrawal, and ending balance for each month.

Here's the amortization table:

Amortization Table

Month	Beginning Balance	Interest Earned (approx)	Withdrawal	Ending Balance (approx)
1	\$150,000.00	\$1,757.10	\$4,000.00	\$147,757.10
2	\$147,757.10	\$1,731.42	\$4,000.00	\$145,488.52
3	\$145,488.52	\$1,705.41	\$4,000.00	\$143,193.93
4	\$143,193.93	\$1,679.06	\$4,000.00	\$140,873.00
5	\$140,873.00	\$1,652.37	\$4,000.00	\$138,525.37
6	\$138,525.37	\$1,625.34	\$4,000.00	\$136,150.71
7	\$136,150.71	\$1,597.97	\$4,000.00	\$133,748.68
8	\$133,748.68	\$1,570.26	\$4,000.00	\$131,318.94
9	\$131,318.94	\$1,542.21	\$4,000.00	\$128,861.15
10	\$128,861.15	\$1,513.82	\$4,000.00	\$126,374.97
11	\$126,374.97	\$1,485.08	\$4,000.00	\$123,860.05
12	\$123,860.05	\$1,455.99	\$4,000.00	\$121,316.04
13	\$121,316.04	\$1,426.56	\$4,000.00	\$118,742.60
14	\$118,742.60	\$1,396.78	\$4,000.00	\$116,139.38
15	\$116,139.38	\$1,366.65	\$4,000.00	\$113,506.03
16	\$113,506.03	\$1,336.17	\$4,000.00	\$110,842.20
17	\$110,842.20	\$1,305.34	\$4,000.00	\$108,147.54
18	\$108,147.54	\$1,274.15	\$4,000.00	\$105,421.69
19	\$105,421.69	\$1,242.61	\$4,000.00	\$102,664.30
20	\$102,664.30	\$1,210.70	\$4,000.00	\$99,875.00
21	\$99,875.00	\$1,178.43	\$4,000.00	\$97,053.43
22	\$97,053.43	\$1,145.79	\$4,000.00	\$94,199.22
23	\$94,199.22	\$1,112.79	\$4,000.00	\$91,312.01
24	\$91,312.01	\$1,079.42	\$4,000.00	\$88,391.43
Conclusion:				
Based on the amortization table, your \$150,000 investment can				

last for 2 years (24 months) with a withdrawal of \$4,000 per month and a 15% annual ROI (approximately 1.1714% monthly). At the end of 24 months, you would still have approximately \$88,391.43 remaining in your investment.				
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