Return	0.1	
Current	$ 50,000	
Deposits	$ 10,000	
Withdrawals	$ 37,348	=(B2*(1+B1)^5 + FV(B1,5,-B3))/PV(B1,5,-1)

Year	Beginning Balance	Return	Gain (Loss)	Deposit (Withdrawal)
1	$ 50,000	0.1	$ 5,000	$ 10,000
2	$ 65,000	0.1	$ 6,500	$ 10,000
3	$ 81,500	0.1	$ 8,150	$ 10,000
4	$ 99,650	0.1	$ 9,965	$ 10,000
5	$ 119,615	0.1	$ 11,962	$ 10,000
6	$ 141,577	0.1	$ 14,158	$ (37,348)
7	$ 118,387	0.1	$ 11,839	$ (37,348)
8	$ 92,878	0.1	$ 9,288	$ (37,348)
9	$ 64,818	0.1	$ 6,482	$ (37,348)
10	$ 33,952	0.1	$ 3,395	$ (37,348)
	=B15+D15+E15	=B1	=[@[Beginning Balance]]*[@Return]	
Ending	$ -			

Given current account balance C, deposit D for n years and rate of return r, we can withdraw W for k years if account balance at end of year 5 equals PV of k years of withdrawals.

FV at year n of C now + D for n years = PV at year n of W for k years

C *(1+r)^n + FV(D for n years) = PV(W for k years) = W * PV(1 for k years)

W = (C *(1+r)^n + FV(D for n years)) / PV(1 for k years)