



Financial Analysis Prepared For

Beth Hudson

Prepared By

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Enjoy the report! This is for educational purposes only and used with the intent to support a post on Substack. This report is the type of report used by my SMU students during our semester together.

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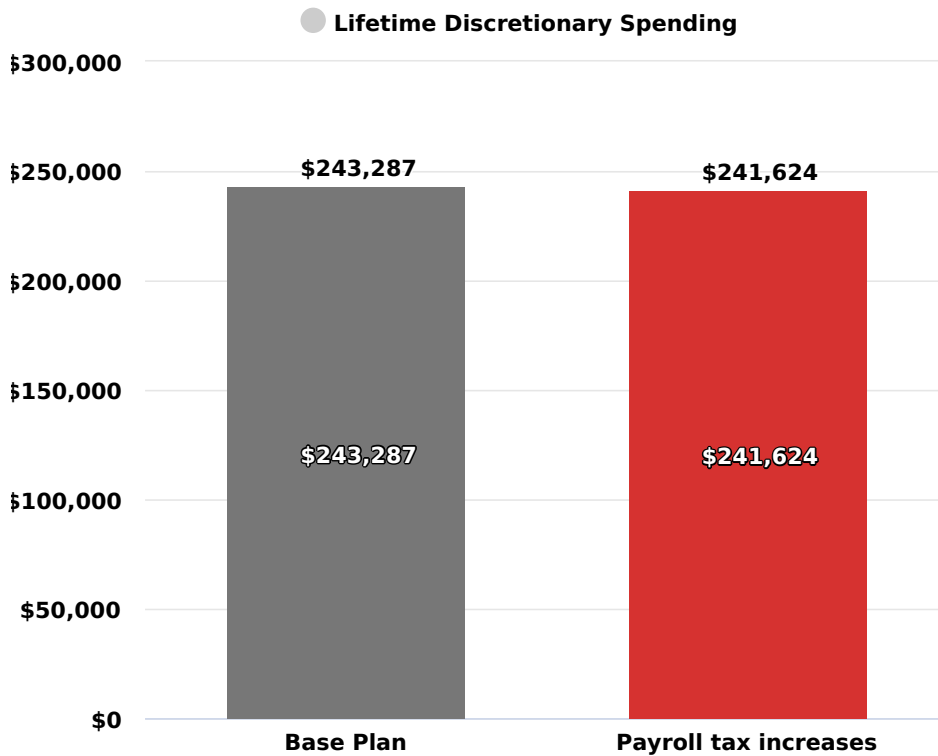
Profile Comparison

Lifetime Discretionary Spending

This report shows differences in lifetime present values between Base Plan and Payroll tax increases.

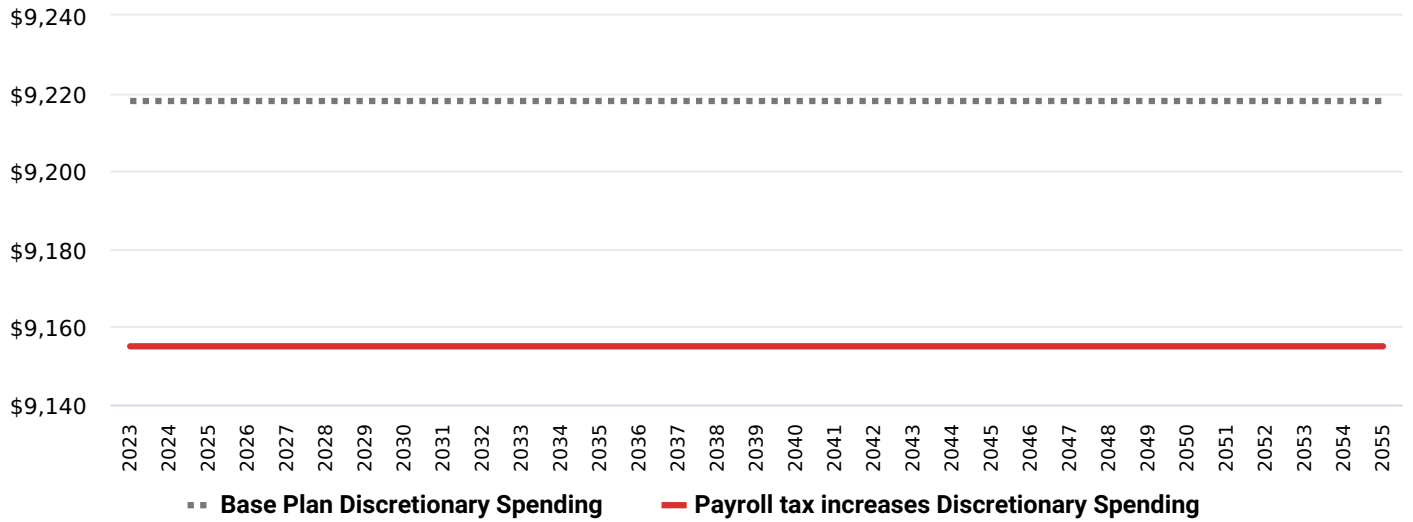
(\$1,663)

Lifetime Discretionary Spending decreased by (\$1,663) in **Payroll tax increases** compared with Base Plan



Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



What Went Up?

FICA Taxes increased by \$1,677.

What Went Down?

Federal Taxes decreased by (\$14).

Lifetime Resources

| Category | Base Plan | Payroll tax increases | Difference |
|---|------------------|-----------------------|------------|
| Labor Earnings | \$296,660 | \$296,660 | - |
| Employer Retirement Account Contributions | \$0 | \$0 | - |
| Social Security Benefits | \$462,352 | \$462,352 | - |
| Pensions | \$0 | \$0 | - |
| Annuities | \$0 | \$0 | - |
| Retirement Assets | \$46,640 | \$46,640 | - |
| Regular Assets | \$14,525 | \$14,525 | - |
| Reserve Fund Assets | \$0 | \$0 | - |
| 529 Assets | \$0 | \$0 | - |
| Special Receipts | \$23,257 | \$23,257 | - |
| Excess Regular Asset Income | \$0 | \$0 | - |
| Excess 529 Asset Income | \$0 | \$0 | - |
| Excess Retirement Account Asset Income | \$24,941 | \$24,941 | - |
| Housing Assets | \$0 | \$0 | - |
| Future Borrowing for Housing | \$0 | \$0 | - |
| Real Estate Assets | \$0 | \$0 | - |
| Future Borrowing for Real Estate | \$0 | \$0 | - |
| Real Estate Income | \$0 | \$0 | - |
| TOTAL | \$868,375 | \$868,375 | \$0 |

Lifetime Spending

| Category | Base Plan | Payroll tax increases | Difference |
|---------------------------------|------------------|-----------------------|------------------|
| Housing Expenses | \$506,741 | \$506,741 | - |
| Housing Equity Bequest | \$0 | \$0 | - |
| Housing Holding Costs | \$0 | \$0 | - |
| Real Estate Expenses | \$0 | \$0 | - |
| Real Estate Equity Bequest | \$0 | \$0 | - |
| Real Estate Holding Costs | \$0 | \$0 | - |
| Funeral Costs and Extra Bequest | \$0 | \$0 | - |
| Reserve Fund Bequests | \$0 | \$0 | - |
| Retirement Account Bequests | \$0 | \$0 | - |
| Special Expenses | \$0 | \$0 | - |
| 529 Expenses | \$0 | \$0 | - |
| Federal Taxes | \$26,659 | \$26,645 | (\$14) |
| FICA Taxes | \$22,695 | \$24,372 | \$1,677 |
| State Taxes | \$0 | \$0 | - |
| Medicare Part B Premiums | \$68,994 | \$68,994 | - |
| Life Insurance Premiums | \$0 | \$0 | - |
| Discretionary Spending | \$243,287 | \$241,624 | (\$1,663) |
| TOTAL | \$868,376 | \$868,376 | \$0 |

Lifetime Resources

| Category | Base Plan | Payroll tax increases | Difference |
|---|-----------|-----------------------|------------|
| Labor Earnings | 34.2% | 34.2% | - |
| Employer Retirement Account Contributions | 0% | 0% | - |
| Social Security Benefits | 53.2% | 53.2% | - |
| Pensions | 0% | 0% | - |
| Annuities | 0% | 0% | - |
| Retirement Assets | 5.4% | 5.4% | - |
| Regular Assets | 1.7% | 1.7% | - |
| Reserve Fund Assets | 0% | 0% | - |
| 529 Assets | 0% | 0% | - |
| Special Receipts | 2.7% | 2.7% | - |
| Excess Regular Asset Income | 0% | 0% | - |
| Excess 529 Asset Income | 0% | 0% | - |
| Excess Retirement Account Asset Income | 2.9% | 2.9% | - |
| Housing Assets | 0% | 0% | - |
| Future Borrowing for Housing | 0% | 0% | - |
| Real Estate Assets | 0% | 0% | - |
| Future Borrowing for Real Estate | 0% | 0% | - |
| Real Estate Income | 0% | 0% | - |

Lifetime Spending

| Category | Base Plan | Payroll tax increases | Difference |
|---------------------------------|------------|-----------------------|--------------|
| Housing Expenses | 58.4% | 58.4% | - |
| Housing Equity Bequest | 0% | 0% | - |
| Housing Holding Costs | 0% | 0% | - |
| Real Estate Expenses | 0% | 0% | - |
| Real Estate Equity Bequest | 0% | 0% | - |
| Real Estate Holding Costs | 0% | 0% | - |
| Funeral Costs and Extra Bequest | 0% | 0% | - |
| Reserve Fund Bequests | 0% | 0% | - |
| Retirement Account Bequests | 0% | 0% | - |
| Special Expenses | 0% | 0% | - |
| 529 Expenses | 0% | 0% | - |
| Federal Taxes | 3.1% | 3.1% | - |
| FICA Taxes | 2.6% | 2.8% | 0.2% |
| State Taxes | 0% | 0% | - |
| Medicare Part B Premiums | 7.9% | 7.9% | - |
| Life Insurance Premiums | 0% | 0% | - |
| Discretionary Spending | 28% | 27.8% | -0.2% |

The percentages for the line items in each plan represent each item's percentage of the total lifetime resources or spending. The percentages in the "Difference" column represent how much the percentage itself changed between the plans. Percentages are rounded to one decimal place and therefore the items may not add up to 100%.

Base Plan Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

| | |
|---|-----------|
| Labor Earnings | \$296,660 |
| Employer Retirement Account Contributions | \$0 |
| Social Security Benefits | \$462,352 |
| Pensions | \$0 |
| Annuities | \$0 |
| Retirement Assets | \$46,640 |
| Regular Assets | \$14,525 |
| Reserve Fund Assets | \$0 |
| 529 Assets | \$0 |
| Special Receipts | \$23,257 |
| Excess Regular Asset Income | \$0 |
| Excess 529 Asset Income | \$0 |
| Excess Retirement Account Asset Income | \$24,941 |
| Housing Assets | \$0 |
| Future Borrowing for Housing | \$0 |
| Real Estate Assets | \$0 |
| Future Borrowing for Real Estate | \$0 |
| Real Estate Income | \$0 |

Lifetime Spending

| | |
|---------------------------------|------------------|
| Housing Expenses | \$506,741 |
| Housing Equity Bequest | \$0 |
| Housing Holding Costs | \$0 |
| Real Estate Expenses | \$0 |
| Real Estate Equity Bequest | \$0 |
| Real Estate Holding Costs | \$0 |
| Funeral Costs and Extra Bequest | \$0 |
| Reserve Fund Bequests | \$0 |
| Retirement Account Bequests | \$0 |
| Special Expenses | \$0 |
| 529 Expenses | \$0 |
| Federal Taxes | \$26,659 |
| FICA Taxes | \$22,695 |
| State Taxes | \$0 |
| Medicare Part B Premiums | \$68,994 |
| Life Insurance Premiums | \$0 |
| Discretionary Spending | \$243,287 |

| | | | |
|--------------|------------------|--------------|------------------|
| TOTAL | \$868,375 | TOTAL | \$868,376 |
|--------------|------------------|--------------|------------------|

The above table is your lifetime budget. It shows your lifetime (current and future) resources and spending.

MaxiFi has ensured that your lifetime resources balance with your lifetime spending.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of 1.47% was used when computing the lifetime present values. If your profile contains future changes to the inflation rate or rate of return, then the appropriate real interest rate was calculated and used for every year of the plan.

Lifetime Balance Sheet - Percentages

Lifetime Resources

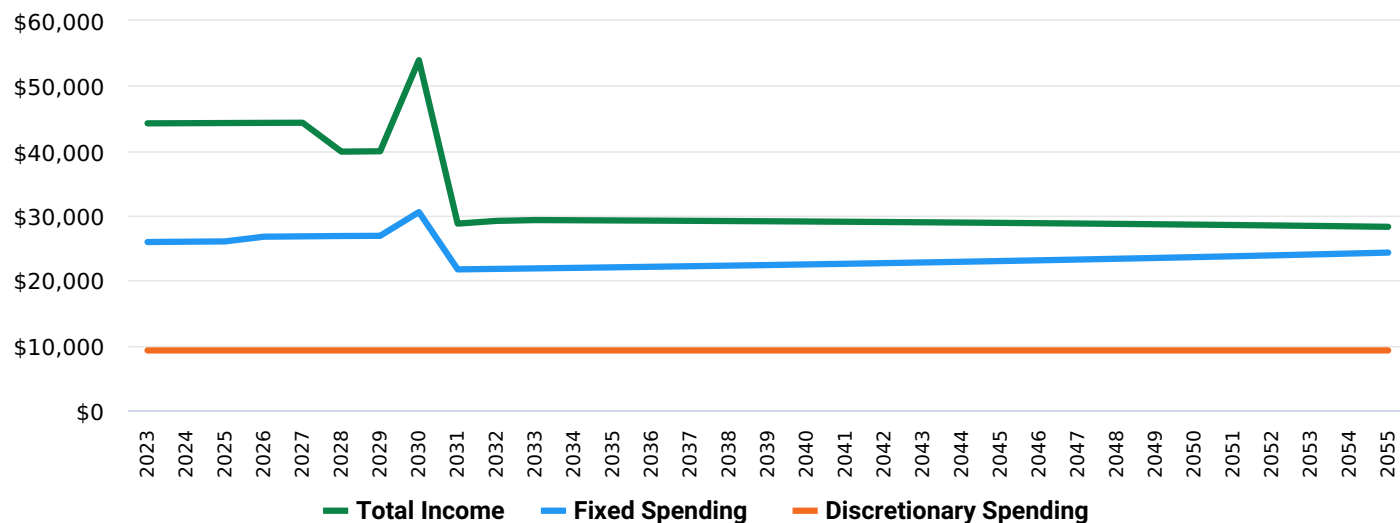
| | |
|---|-----|
| Labor Earnings | 34% |
| Employer Retirement Account Contributions | 0% |
| Social Security Benefits | 53% |
| Pensions | 0% |
| Annuities | 0% |
| Retirement Assets | 5% |
| Regular Assets | 2% |
| Reserve Fund Assets | 0% |
| 529 Assets | 0% |
| Special Receipts | 3% |
| Excess Regular Asset Income | 0% |
| Excess 529 Asset Income | 0% |
| Excess Retirement Account Asset Income | 3% |
| Housing Assets | 0% |
| Future Borrowing for Housing | 0% |
| Real Estate Assets | 0% |
| Future Borrowing for Real Estate | 0% |
| Real Estate Income | 0% |

Lifetime Spending

| | |
|---------------------------------|------------|
| Housing Expenses | 58% |
| Housing Equity Bequest | 0% |
| Housing Holding Costs | 0% |
| Real Estate Expenses | 0% |
| Real Estate Equity Bequest | 0% |
| Real Estate Holding Costs | 0% |
| Funeral Costs and Extra Bequest | 0% |
| Reserve Fund Bequests | 0% |
| Retirement Account Bequests | 0% |
| Special Expenses | 0% |
| 529 Expenses | 0% |
| Federal Taxes | 3% |
| FICA Taxes | 3% |
| State Taxes | 0% |
| Medicare Part B Premiums | 8% |
| Life Insurance Premiums | 0% |
| Discretionary Spending | 28% |

The percentages for the line items in each plan represent each item's percentage of the total lifetime resources or spending.

Income and Spending



This chart shows your household income and fixed spending can change -- sometimes significantly -- from year to year. This can be due to changes like a new job or an inheritance, or big expenses, like education costs, that might continue for a few years.

Given these changes, how can you maintain your discretionary spending and have a stable living standard from one year to the next?

MaxiFi Planner answers this question by computing Annual Discretionary Spending amounts that are as stable or "smooth" as possible from year to year.

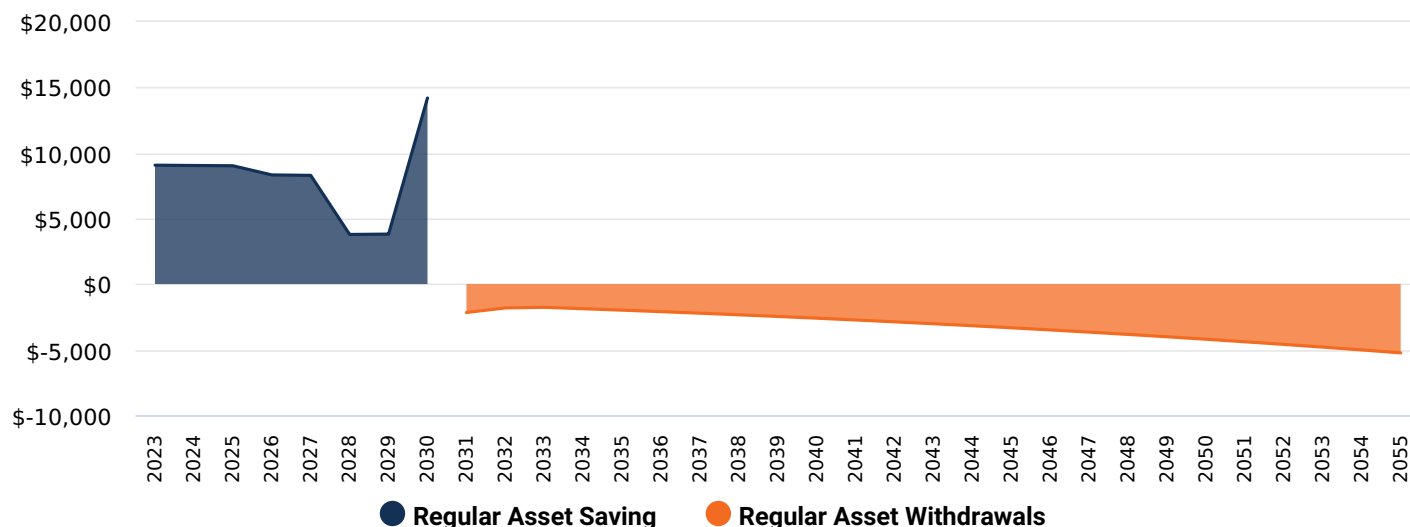
The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

| Year | Age | Total Income | Fixed Spending | Discretionary Spending |
|------|-----|--------------|----------------|------------------------|
| 2023 | 58 | \$44,210 | \$25,925 | \$9,218 |
| 2024 | 59 | \$44,233 | \$25,971 | \$9,218 |
| 2025 | 60 | \$44,258 | \$26,016 | \$9,218 |
| 2026 | 61 | \$44,285 | \$26,742 | \$9,218 |
| 2027 | 62 | \$44,304 | \$26,797 | \$9,218 |
| 2028 | 63 | \$39,852 | \$26,849 | \$9,218 |
| 2029 | 64 | \$39,907 | \$26,879 | \$9,218 |
| 2030 | 65 | \$53,947 | \$30,538 | \$9,218 |
| 2031 | 66 | \$28,758 | \$21,707 | \$9,218 |
| 2032 | 67 | \$29,180 | \$21,782 | \$9,218 |

| Year | Age | Total Income | Fixed Spending | Discretionary Spending |
|------|-----|--------------|----------------|------------------------|
| 2033 | 68 | \$29,303 | \$21,859 | \$9,218 |
| 2034 | 69 | \$29,277 | \$21,939 | \$9,218 |
| 2035 | 70 | \$29,249 | \$22,021 | \$9,218 |
| 2036 | 71 | \$29,220 | \$22,106 | \$9,218 |
| 2037 | 72 | \$29,189 | \$22,193 | \$9,218 |
| 2038 | 73 | \$29,157 | \$22,283 | \$9,218 |
| 2039 | 74 | \$29,122 | \$22,375 | \$9,218 |
| 2040 | 75 | \$29,086 | \$22,471 | \$9,218 |
| 2041 | 76 | \$29,048 | \$22,569 | \$9,218 |
| 2042 | 77 | \$29,008 | \$22,670 | \$9,218 |
| 2043 | 78 | \$28,965 | \$22,774 | \$9,218 |
| 2044 | 79 | \$28,921 | \$22,881 | \$9,218 |
| 2045 | 80 | \$28,874 | \$22,992 | \$9,218 |
| 2046 | 81 | \$28,825 | \$23,105 | \$9,218 |
| 2047 | 82 | \$28,774 | \$23,222 | \$9,218 |
| 2048 | 83 | \$28,720 | \$23,343 | \$9,218 |
| 2049 | 84 | \$28,664 | \$23,467 | \$9,218 |
| 2050 | 85 | \$28,605 | \$23,595 | \$9,218 |
| 2051 | 86 | \$28,543 | \$23,727 | \$9,218 |
| 2052 | 87 | \$28,479 | \$23,863 | \$9,218 |
| 2053 | 88 | \$28,411 | \$24,003 | \$9,218 |
| 2054 | 89 | \$28,341 | \$24,147 | \$9,218 |
| 2055 | 90 | \$28,267 | \$24,296 | \$9,218 |

Saving and Withdrawals



To maintain Annual Discretionary Spending at a stable or "smooth" level while income and fixed spending change from year to year, the software provides a plan for managing your Regular Assets -- the money you've saved or invested in checking, savings, and investment accounts. Regular Assets do not include money in Retirement Accounts.

Each year, the program suggests adding to or withdrawing from Regular Assets depending on whether you have more or less income than you need to cover your total spending for the year. The amounts shown are the annual savings or withdrawals needed to smooth your discretionary spending without borrowing.

Total Income *minus* Total Spending equals Regular Asset Saving/Withdrawals

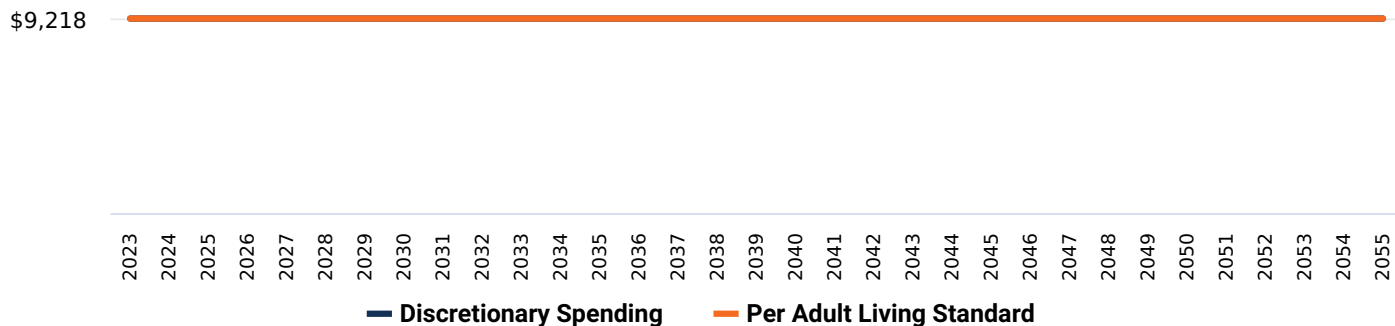
And:

Last Year's Regular Assets *plus* Saving/Withdrawals equals This Year's Regular Assets

| Year | Age | Total Income | Total Spending | Regular Asset Saving/Withdrawals | Last Year's Regular Assets | This Year's Regular Assets |
|------|-----|--------------|----------------|----------------------------------|----------------------------|----------------------------|
| 2023 | 58 | \$44,210 | \$35,143 | \$9,068 | \$14,315 | \$23,383 |
| 2024 | 59 | \$44,233 | \$35,189 | \$9,044 | \$23,383 | \$32,427 |
| 2025 | 60 | \$44,258 | \$35,234 | \$9,023 | \$32,427 | \$41,450 |
| 2026 | 61 | \$44,285 | \$35,960 | \$8,325 | \$41,450 | \$49,775 |
| 2027 | 62 | \$44,304 | \$36,015 | \$8,290 | \$49,775 | \$58,065 |
| 2028 | 63 | \$39,852 | \$36,067 | \$3,784 | \$58,066 | \$61,850 |
| 2029 | 64 | \$39,907 | \$36,097 | \$3,811 | \$61,850 | \$65,661 |
| 2030 | 65 | \$53,947 | \$39,756 | \$14,191 | \$65,661 | \$79,852 |
| 2031 | 66 | \$28,758 | \$30,925 | (\$2,167) | \$79,852 | \$77,685 |
| 2032 | 67 | \$29,180 | \$31,000 | (\$1,820) | \$77,685 | \$75,865 |
| 2033 | 68 | \$29,303 | \$31,077 | (\$1,774) | \$75,864 | \$74,090 |
| 2034 | 69 | \$29,277 | \$31,157 | (\$1,880) | \$74,090 | \$72,210 |
| 2035 | 70 | \$29,249 | \$31,239 | (\$1,990) | \$72,210 | \$70,220 |

| Year | Age | Total Income | Total Spending | Regular Asset Saving/Withdrawals | Last Year's Regular Assets | This Year's Regular Assets |
|------|-----|--------------|----------------|----------------------------------|----------------------------|----------------------------|
| 2036 | 71 | \$29,220 | \$31,324 | (\$2,104) | \$70,221 | \$68,117 |
| 2037 | 72 | \$29,189 | \$31,411 | (\$2,222) | \$68,117 | \$65,895 |
| 2038 | 73 | \$29,157 | \$31,501 | (\$2,344) | \$65,895 | \$63,551 |
| 2039 | 74 | \$29,122 | \$31,593 | (\$2,471) | \$63,551 | \$61,080 |
| 2040 | 75 | \$29,086 | \$31,689 | (\$2,603) | \$61,080 | \$58,477 |
| 2041 | 76 | \$29,048 | \$31,787 | (\$2,739) | \$58,478 | \$55,739 |
| 2042 | 77 | \$29,008 | \$31,888 | (\$2,880) | \$55,739 | \$52,859 |
| 2043 | 78 | \$28,965 | \$31,992 | (\$3,026) | \$52,858 | \$49,832 |
| 2044 | 79 | \$28,921 | \$32,099 | (\$3,178) | \$49,832 | \$46,654 |
| 2045 | 80 | \$28,874 | \$32,210 | (\$3,335) | \$46,654 | \$43,319 |
| 2046 | 81 | \$28,825 | \$32,323 | (\$3,498) | \$43,319 | \$39,821 |
| 2047 | 82 | \$28,774 | \$32,440 | (\$3,666) | \$39,821 | \$36,155 |
| 2048 | 83 | \$28,720 | \$32,561 | (\$3,841) | \$36,155 | \$32,314 |
| 2049 | 84 | \$28,664 | \$32,685 | (\$4,021) | \$32,314 | \$28,293 |
| 2050 | 85 | \$28,605 | \$32,813 | (\$4,208) | \$28,293 | \$24,085 |
| 2051 | 86 | \$28,543 | \$32,945 | (\$4,402) | \$24,085 | \$19,683 |
| 2052 | 87 | \$28,479 | \$33,081 | (\$4,602) | \$19,683 | \$15,081 |
| 2053 | 88 | \$28,411 | \$33,221 | (\$4,810) | \$15,081 | \$10,271 |
| 2054 | 89 | \$28,341 | \$33,365 | (\$5,024) | \$10,271 | \$5,247 |
| 2055 | 90 | \$28,267 | \$33,514 | (\$5,247) | \$5,247 | \$0 |

Living Standard



This table presents two very closely related numbers: Household Discretionary Spending and Per Adult Living Standard.

You're likely to focus on Household Discretionary Spending because it reflects your family's total annual discretionary budget. In contrast, Per Adult Living Standard is a number we use under the hood in suggesting how much to spend on a discretionary basis each year and also how much life insurance to purchase.

The Per Adult Living Standard is discretionary spending per adult *equivalent* in the family. For a single, childless adult the Per Adult Living Standard and Household Discretionary Spending will be equal. But for households with children and/or two adults, it gets a little more complicated.

First, children typically consume less than adults. By default we calculate that children consume at 70% of the level of an adult.

Secondly, two people living together in the same household typically consume less than two people living separately -- a married couple doesn't need two kitchen tables, or two toasters, for example. These are called "economies of shared living." Economies of shared living apply to children as well, so the more people in the family the more economies of shared living. By default our calculations assume rather than two people spending 2 times what one person would spend, two people only consume 1.6 times as much.

You can modify these assumptions under Settings and Assumptions.

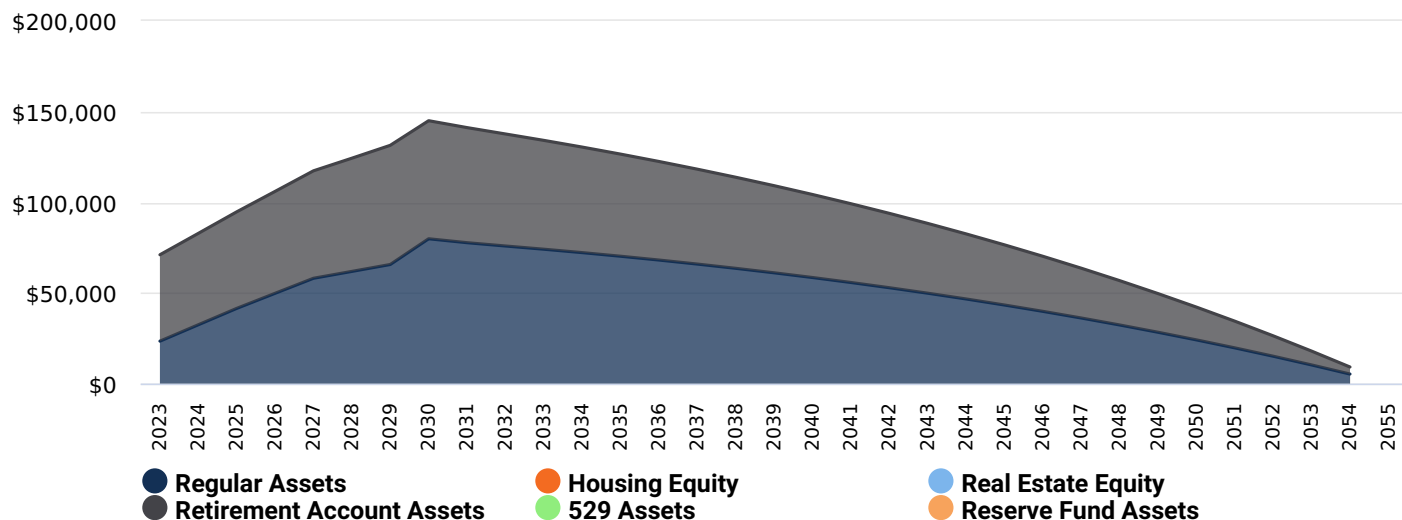
The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off your mortgage, get the kids through college, etc.), the software will smooth your household's Per Adult Living Standard over the period during which you are cash constrained and smooth it at higher levels in periods



thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

| Year | Age | Discretionary Spending | Per Adult Living Standard |
|------|-----|------------------------|---------------------------|
| 2023 | 58 | \$9,218 | \$9,218 |
| 2024 | 59 | \$9,218 | \$9,218 |
| 2025 | 60 | \$9,218 | \$9,218 |
| 2026 | 61 | \$9,218 | \$9,218 |
| 2027 | 62 | \$9,218 | \$9,218 |
| 2028 | 63 | \$9,218 | \$9,218 |
| 2029 | 64 | \$9,218 | \$9,218 |
| 2030 | 65 | \$9,218 | \$9,218 |
| 2031 | 66 | \$9,218 | \$9,218 |
| 2032 | 67 | \$9,218 | \$9,218 |
| 2033 | 68 | \$9,218 | \$9,218 |
| 2034 | 69 | \$9,218 | \$9,218 |
| 2035 | 70 | \$9,218 | \$9,218 |
| 2036 | 71 | \$9,218 | \$9,218 |
| 2037 | 72 | \$9,218 | \$9,218 |
| 2038 | 73 | \$9,218 | \$9,218 |
| 2039 | 74 | \$9,218 | \$9,218 |
| 2040 | 75 | \$9,218 | \$9,218 |
| 2041 | 76 | \$9,218 | \$9,218 |
| 2042 | 77 | \$9,218 | \$9,218 |
| 2043 | 78 | \$9,218 | \$9,218 |
| 2044 | 79 | \$9,218 | \$9,218 |
| 2045 | 80 | \$9,218 | \$9,218 |
| 2046 | 81 | \$9,218 | \$9,218 |
| 2047 | 82 | \$9,218 | \$9,218 |
| 2048 | 83 | \$9,218 | \$9,218 |
| 2049 | 84 | \$9,218 | \$9,218 |
| 2050 | 85 | \$9,218 | \$9,218 |
| 2051 | 86 | \$9,218 | \$9,218 |
| 2052 | 87 | \$9,218 | \$9,218 |
| 2053 | 88 | \$9,218 | \$9,218 |
| 2054 | 89 | \$9,218 | \$9,218 |
| 2055 | 90 | \$9,218 | \$9,218 |

Net Worth



This chart reflects your total Net Worth based on your Regular Assets, Housing Equity (after any mortgage is repaid), Retirement Accounts, Real Estate Equity and any 529 educational account assets. MaxiFi Planner uses all household assets -- except housing equity -- to support Annual Fixed and Discretionary Spending through the last year of life.

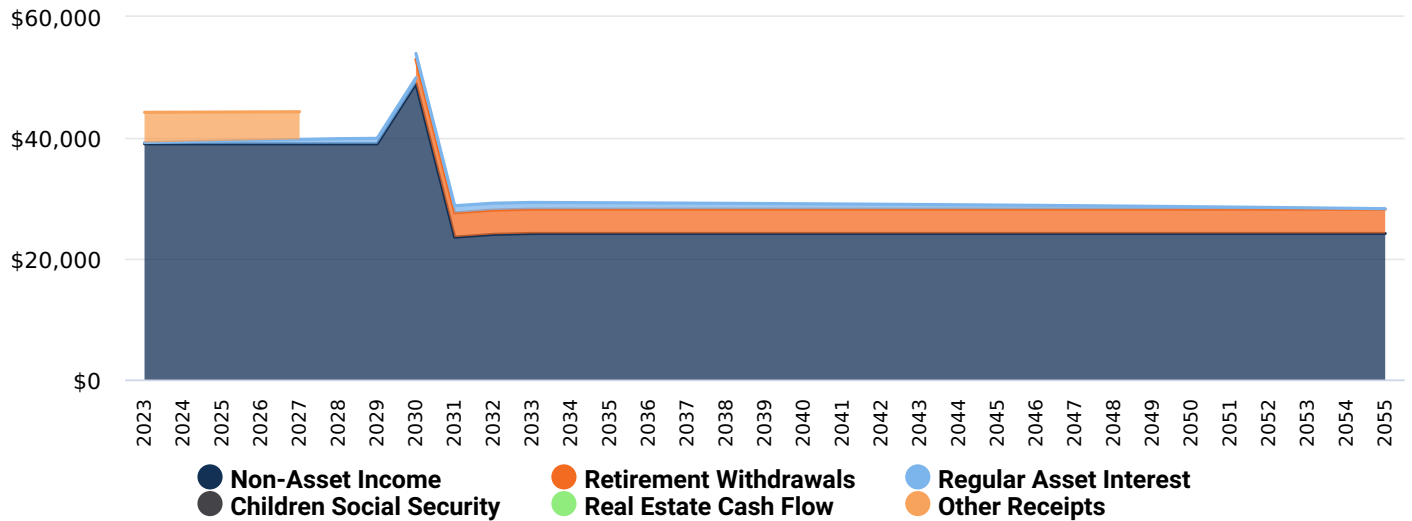
| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Total |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|-----------|
| 2023 | 58 | \$23,383 | \$0 | \$0 | \$47,640 | \$0 | \$0 | \$71,023 |
| 2024 | 59 | \$32,427 | \$0 | \$0 | \$50,387 | \$0 | \$0 | \$82,814 |
| 2025 | 60 | \$41,450 | \$0 | \$0 | \$53,235 | \$0 | \$0 | \$94,685 |
| 2026 | 61 | \$49,775 | \$0 | \$0 | \$56,188 | \$0 | \$0 | \$105,963 |
| 2027 | 62 | \$58,065 | \$0 | \$0 | \$59,248 | \$0 | \$0 | \$117,313 |
| 2028 | 63 | \$61,850 | \$0 | \$0 | \$62,421 | \$0 | \$0 | \$124,271 |
| 2029 | 64 | \$65,661 | \$0 | \$0 | \$65,710 | \$0 | \$0 | \$131,371 |
| 2030 | 65 | \$79,852 | \$0 | \$0 | \$65,098 | \$0 | \$0 | \$144,950 |
| 2031 | 66 | \$77,685 | \$0 | \$0 | \$63,464 | \$0 | \$0 | \$141,149 |
| 2032 | 67 | \$75,865 | \$0 | \$0 | \$61,770 | \$0 | \$0 | \$137,635 |
| 2033 | 68 | \$74,090 | \$0 | \$0 | \$60,013 | \$0 | \$0 | \$134,103 |
| 2034 | 69 | \$72,210 | \$0 | \$0 | \$58,192 | \$0 | \$0 | \$130,402 |
| 2035 | 70 | \$70,220 | \$0 | \$0 | \$56,304 | \$0 | \$0 | \$126,524 |
| 2036 | 71 | \$68,117 | \$0 | \$0 | \$54,347 | \$0 | \$0 | \$122,464 |
| 2037 | 72 | \$65,895 | \$0 | \$0 | \$52,319 | \$0 | \$0 | \$118,214 |
| 2038 | 73 | \$63,551 | \$0 | \$0 | \$50,216 | \$0 | \$0 | \$113,767 |
| 2039 | 74 | \$61,080 | \$0 | \$0 | \$48,035 | \$0 | \$0 | \$109,115 |
| 2040 | 75 | \$58,477 | \$0 | \$0 | \$45,775 | \$0 | \$0 | \$104,252 |
| 2041 | 76 | \$55,739 | \$0 | \$0 | \$43,432 | \$0 | \$0 | \$99,171 |
| 2042 | 77 | \$52,859 | \$0 | \$0 | \$41,003 | \$0 | \$0 | \$93,862 |
| 2043 | 78 | \$49,832 | \$0 | \$0 | \$38,485 | \$0 | \$0 | \$88,317 |
| 2044 | 79 | \$46,654 | \$0 | \$0 | \$35,874 | \$0 | \$0 | \$82,528 |
| 2045 | 80 | \$43,319 | \$0 | \$0 | \$33,168 | \$0 | \$0 | \$76,487 |

| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Total |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|----------|
| 2046 | 81 | \$39,821 | \$0 | \$0 | \$30,363 | \$0 | \$0 | \$70,184 |
| 2047 | 82 | \$36,155 | \$0 | \$0 | \$27,454 | \$0 | \$0 | \$63,609 |
| 2048 | 83 | \$32,314 | \$0 | \$0 | \$24,439 | \$0 | \$0 | \$56,753 |
| 2049 | 84 | \$28,293 | \$0 | \$0 | \$21,314 | \$0 | \$0 | \$49,607 |
| 2050 | 85 | \$24,085 | \$0 | \$0 | \$18,073 | \$0 | \$0 | \$42,158 |
| 2051 | 86 | \$19,683 | \$0 | \$0 | \$14,714 | \$0 | \$0 | \$34,397 |
| 2052 | 87 | \$15,081 | \$0 | \$0 | \$11,232 | \$0 | \$0 | \$26,313 |
| 2053 | 88 | \$10,271 | \$0 | \$0 | \$7,622 | \$0 | \$0 | \$17,893 |
| 2054 | 89 | \$5,247 | \$0 | \$0 | \$3,880 | \$0 | \$0 | \$9,127 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Estate

| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Life Insurance | Bequest | Funeral | Net Estate |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|----------------|---------|---------|------------|
| 2023 | 58 | \$23,383 | \$0 | \$0 | \$47,640 | \$0 | \$0 | \$0 | \$0 | \$0 | \$71,023 |
| 2024 | 59 | \$32,427 | \$0 | \$0 | \$50,387 | \$0 | \$0 | \$0 | \$0 | \$0 | \$82,814 |
| 2025 | 60 | \$41,450 | \$0 | \$0 | \$53,235 | \$0 | \$0 | \$0 | \$0 | \$0 | \$94,685 |
| 2026 | 61 | \$49,775 | \$0 | \$0 | \$56,188 | \$0 | \$0 | \$0 | \$0 | \$0 | \$105,963 |
| 2027 | 62 | \$58,065 | \$0 | \$0 | \$59,248 | \$0 | \$0 | \$0 | \$0 | \$0 | \$117,313 |
| 2028 | 63 | \$61,850 | \$0 | \$0 | \$62,421 | \$0 | \$0 | \$0 | \$0 | \$0 | \$124,271 |
| 2029 | 64 | \$65,661 | \$0 | \$0 | \$65,710 | \$0 | \$0 | \$0 | \$0 | \$0 | \$131,371 |
| 2030 | 65 | \$79,852 | \$0 | \$0 | \$65,098 | \$0 | \$0 | \$0 | \$0 | \$0 | \$144,950 |
| 2031 | 66 | \$77,685 | \$0 | \$0 | \$63,464 | \$0 | \$0 | \$0 | \$0 | \$0 | \$141,149 |
| 2032 | 67 | \$75,865 | \$0 | \$0 | \$61,770 | \$0 | \$0 | \$0 | \$0 | \$0 | \$137,635 |
| 2033 | 68 | \$74,090 | \$0 | \$0 | \$60,013 | \$0 | \$0 | \$0 | \$0 | \$0 | \$134,103 |
| 2034 | 69 | \$72,210 | \$0 | \$0 | \$58,192 | \$0 | \$0 | \$0 | \$0 | \$0 | \$130,402 |
| 2035 | 70 | \$70,220 | \$0 | \$0 | \$56,304 | \$0 | \$0 | \$0 | \$0 | \$0 | \$126,524 |
| 2036 | 71 | \$68,117 | \$0 | \$0 | \$54,347 | \$0 | \$0 | \$0 | \$0 | \$0 | \$122,464 |
| 2037 | 72 | \$65,895 | \$0 | \$0 | \$52,319 | \$0 | \$0 | \$0 | \$0 | \$0 | \$118,214 |
| 2038 | 73 | \$63,551 | \$0 | \$0 | \$50,216 | \$0 | \$0 | \$0 | \$0 | \$0 | \$113,767 |
| 2039 | 74 | \$61,080 | \$0 | \$0 | \$48,035 | \$0 | \$0 | \$0 | \$0 | \$0 | \$109,115 |
| 2040 | 75 | \$58,477 | \$0 | \$0 | \$45,775 | \$0 | \$0 | \$0 | \$0 | \$0 | \$104,252 |
| 2041 | 76 | \$55,739 | \$0 | \$0 | \$43,432 | \$0 | \$0 | \$0 | \$0 | \$0 | \$99,171 |
| 2042 | 77 | \$52,859 | \$0 | \$0 | \$41,003 | \$0 | \$0 | \$0 | \$0 | \$0 | \$93,862 |
| 2043 | 78 | \$49,832 | \$0 | \$0 | \$38,485 | \$0 | \$0 | \$0 | \$0 | \$0 | \$88,317 |
| 2044 | 79 | \$46,654 | \$0 | \$0 | \$35,874 | \$0 | \$0 | \$0 | \$0 | \$0 | \$82,528 |
| 2045 | 80 | \$43,319 | \$0 | \$0 | \$33,168 | \$0 | \$0 | \$0 | \$0 | \$0 | \$76,487 |
| 2046 | 81 | \$39,821 | \$0 | \$0 | \$30,363 | \$0 | \$0 | \$0 | \$0 | \$0 | \$70,184 |
| 2047 | 82 | \$36,155 | \$0 | \$0 | \$27,454 | \$0 | \$0 | \$0 | \$0 | \$0 | \$63,609 |
| 2048 | 83 | \$32,314 | \$0 | \$0 | \$24,439 | \$0 | \$0 | \$0 | \$0 | \$0 | \$56,753 |
| 2049 | 84 | \$28,293 | \$0 | \$0 | \$21,314 | \$0 | \$0 | \$0 | \$0 | \$0 | \$49,607 |
| 2050 | 85 | \$24,085 | \$0 | \$0 | \$18,073 | \$0 | \$0 | \$0 | \$0 | \$0 | \$42,158 |
| 2051 | 86 | \$19,683 | \$0 | \$0 | \$14,714 | \$0 | \$0 | \$0 | \$0 | \$0 | \$34,397 |
| 2052 | 87 | \$15,081 | \$0 | \$0 | \$11,232 | \$0 | \$0 | \$0 | \$0 | \$0 | \$26,313 |
| 2053 | 88 | \$10,271 | \$0 | \$0 | \$7,622 | \$0 | \$0 | \$0 | \$0 | \$0 | \$17,893 |
| 2054 | 89 | \$5,247 | \$0 | \$0 | \$3,880 | \$0 | \$0 | \$0 | \$0 | \$0 | \$9,127 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Income Overview

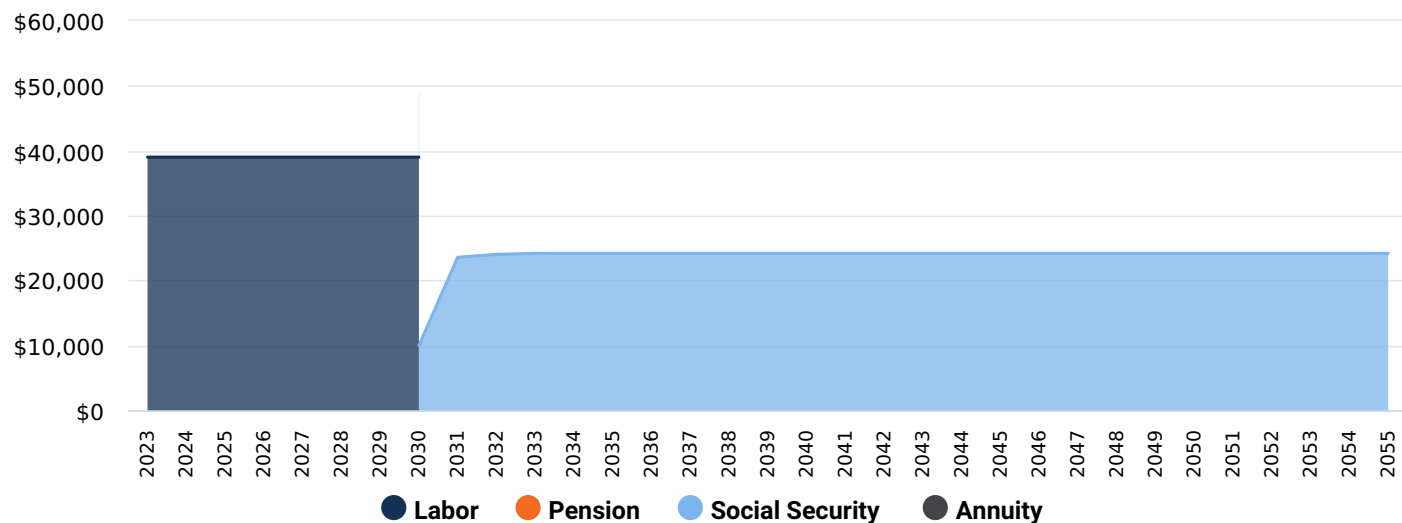


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've entered such as an inheritance, alimony payments, receipts from the sale of a business, etc.

| Year | Age | Non-Asset Income | Retirement Withdrawals | Regular Asset Interest | Children Social Security | Real Estate Cash Flow | Other Receipts | Total Income |
|------|-----|------------------|------------------------|------------------------|--------------------------|-----------------------|----------------|--------------|
| 2023 | 58 | \$39,000 | \$0 | \$210 | \$0 | \$0 | \$5,000 | \$44,210 |
| 2024 | 59 | \$39,000 | \$0 | \$343 | \$0 | \$0 | \$4,890 | \$44,233 |
| 2025 | 60 | \$39,000 | \$0 | \$476 | \$0 | \$0 | \$4,782 | \$44,258 |
| 2026 | 61 | \$39,000 | \$0 | \$608 | \$0 | \$0 | \$4,677 | \$44,285 |
| 2027 | 62 | \$39,000 | \$0 | \$730 | \$0 | \$0 | \$4,574 | \$44,304 |
| 2028 | 63 | \$39,000 | \$0 | \$852 | \$0 | \$0 | \$0 | \$39,852 |
| 2029 | 64 | \$39,000 | \$0 | \$907 | \$0 | \$0 | \$0 | \$39,907 |
| 2030 | 65 | \$48,962 | \$4,022 | \$963 | \$0 | \$0 | \$0 | \$53,947 |
| 2031 | 66 | \$23,565 | \$4,022 | \$1,171 | \$0 | \$0 | \$0 | \$28,758 |
| 2032 | 67 | \$24,018 | \$4,022 | \$1,140 | \$0 | \$0 | \$0 | \$29,180 |
| 2033 | 68 | \$24,168 | \$4,022 | \$1,113 | \$0 | \$0 | \$0 | \$29,303 |
| 2034 | 69 | \$24,168 | \$4,022 | \$1,087 | \$0 | \$0 | \$0 | \$29,277 |
| 2035 | 70 | \$24,168 | \$4,022 | \$1,059 | \$0 | \$0 | \$0 | \$29,249 |
| 2036 | 71 | \$24,168 | \$4,022 | \$1,030 | \$0 | \$0 | \$0 | \$29,220 |
| 2037 | 72 | \$24,168 | \$4,022 | \$999 | \$0 | \$0 | \$0 | \$29,189 |
| 2038 | 73 | \$24,168 | \$4,022 | \$967 | \$0 | \$0 | \$0 | \$29,157 |
| 2039 | 74 | \$24,168 | \$4,022 | \$932 | \$0 | \$0 | \$0 | \$29,122 |
| 2040 | 75 | \$24,168 | \$4,022 | \$896 | \$0 | \$0 | \$0 | \$29,086 |
| 2041 | 76 | \$24,168 | \$4,022 | \$858 | \$0 | \$0 | \$0 | \$29,048 |
| 2042 | 77 | \$24,168 | \$4,022 | \$818 | \$0 | \$0 | \$0 | \$29,008 |
| 2043 | 78 | \$24,168 | \$4,022 | \$775 | \$0 | \$0 | \$0 | \$28,965 |
| 2044 | 79 | \$24,168 | \$4,022 | \$731 | \$0 | \$0 | \$0 | \$28,921 |
| 2045 | 80 | \$24,168 | \$4,022 | \$684 | \$0 | \$0 | \$0 | \$28,874 |

| Year | Age | Non-Asset Income | Retirement Withdrawals | Regular Asset Interest | Children Social Security | Real Estate Cash Flow | Other Receipts | Total Income |
|------|-----|------------------|------------------------|------------------------|--------------------------|-----------------------|----------------|--------------|
| 2046 | 81 | \$24,168 | \$4,022 | \$635 | \$0 | \$0 | \$0 | \$28,825 |
| 2047 | 82 | \$24,168 | \$4,022 | \$584 | \$0 | \$0 | \$0 | \$28,774 |
| 2048 | 83 | \$24,168 | \$4,022 | \$530 | \$0 | \$0 | \$0 | \$28,720 |
| 2049 | 84 | \$24,168 | \$4,022 | \$474 | \$0 | \$0 | \$0 | \$28,664 |
| 2050 | 85 | \$24,168 | \$4,022 | \$415 | \$0 | \$0 | \$0 | \$28,605 |
| 2051 | 86 | \$24,168 | \$4,022 | \$353 | \$0 | \$0 | \$0 | \$28,543 |
| 2052 | 87 | \$24,168 | \$4,022 | \$289 | \$0 | \$0 | \$0 | \$28,479 |
| 2053 | 88 | \$24,168 | \$4,022 | \$221 | \$0 | \$0 | \$0 | \$28,411 |
| 2054 | 89 | \$24,168 | \$4,022 | \$151 | \$0 | \$0 | \$0 | \$28,341 |
| 2055 | 90 | \$24,168 | \$4,022 | \$77 | \$0 | \$0 | \$0 | \$28,267 |

Beth's Non-Asset Income



Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

| Year | Age | Labor | Pension | Social Security | Annuity | Total |
|------|-----|----------|---------|-----------------|---------|----------|
| 2023 | 58 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2024 | 59 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2025 | 60 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2026 | 61 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2027 | 62 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2028 | 63 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2029 | 64 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2030 | 65 | \$39,000 | \$0 | \$9,962 | \$0 | \$48,962 |
| 2031 | 66 | \$0 | \$0 | \$23,565 | \$0 | \$23,565 |
| 2032 | 67 | \$0 | \$0 | \$24,018 | \$0 | \$24,018 |
| 2033 | 68 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2034 | 69 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2035 | 70 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2036 | 71 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2037 | 72 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2038 | 73 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2039 | 74 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2040 | 75 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2041 | 76 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2042 | 77 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2043 | 78 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2044 | 79 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2045 | 80 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2046 | 81 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2047 | 82 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2048 | 83 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2049 | 84 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |

| Year | Age | Labor Pension | Social Security | Annuity | Total |
|------|-----|---------------|-----------------|----------|--------------|
| 2050 | 85 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2051 | 86 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2052 | 87 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2053 | 88 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2054 | 89 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2055 | 90 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |

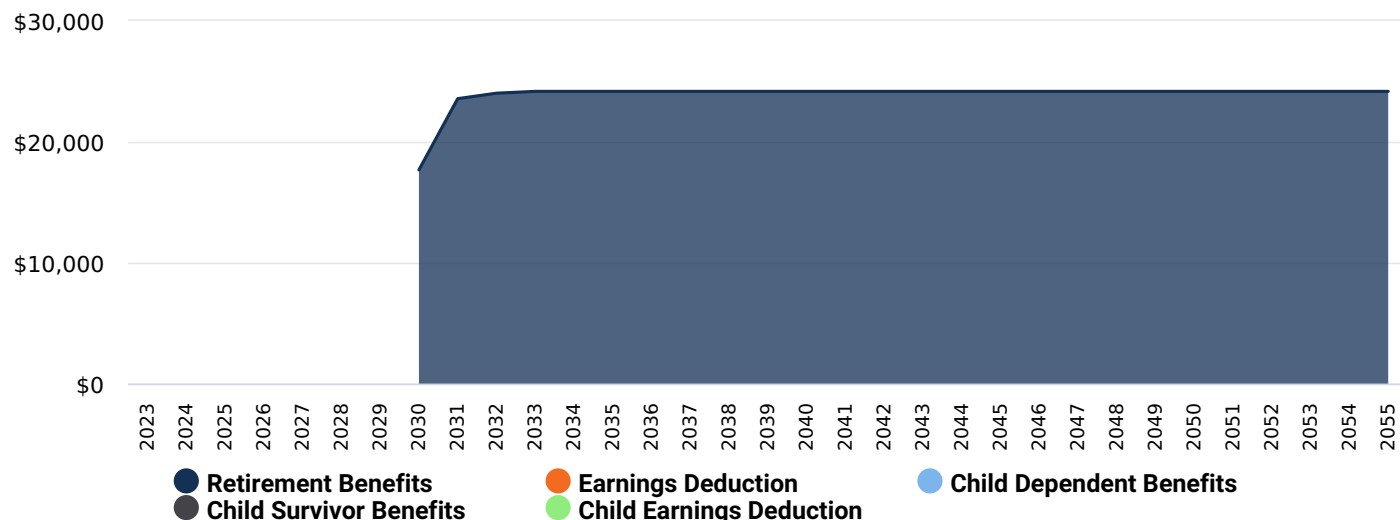


Beth's Retirement Accounts

This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts for the year. The Assets column shows assets in the account, which is Assets from the last year plus Net Account Additions for the year. The Annuity Income column shows any annuity payouts for the year. For the year you convert retirement assets to annuities, you will notice the assets that were converted as a negative amount in the Net Account Additions column.

| Year | Age | Retirement Asset Income | Employee Contributions | Employer Contributions | Roth Contributions | Non-Roth Withdrawals | Roth Withdrawals | Net Account Additions | Non-Roth Assets | Roth Assets | Annuity Income |
|------|-----|-------------------------|------------------------|------------------------|--------------------|----------------------|------------------|-----------------------|-----------------|-------------|----------------|
| 2023 | 58 | \$1,650 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,650 | \$47,640 | \$0 | \$0 |
| 2024 | 59 | \$1,747 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,747 | \$50,387 | \$0 | \$0 |
| 2025 | 60 | \$1,848 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,848 | \$53,235 | \$0 | \$0 |
| 2026 | 61 | \$1,952 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,952 | \$56,188 | \$0 | \$0 |
| 2027 | 62 | \$2,061 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,061 | \$59,248 | \$0 | \$0 |
| 2028 | 63 | \$2,173 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,173 | \$62,421 | \$0 | \$0 |
| 2029 | 64 | \$2,289 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,289 | \$65,710 | \$0 | \$0 |
| 2030 | 65 | \$2,410 | \$1,000 | \$0 | \$0 | (\$4,022) | \$0 | (\$612) | \$65,098 | \$0 | \$0 |
| 2031 | 66 | \$2,387 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,634) | \$63,464 | \$0 | \$0 |
| 2032 | 67 | \$2,328 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,694) | \$61,770 | \$0 | \$0 |
| 2033 | 68 | \$2,265 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,757) | \$60,013 | \$0 | \$0 |
| 2034 | 69 | \$2,201 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,821) | \$58,192 | \$0 | \$0 |
| 2035 | 70 | \$2,134 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,888) | \$56,304 | \$0 | \$0 |
| 2036 | 71 | \$2,065 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,957) | \$54,347 | \$0 | \$0 |
| 2037 | 72 | \$1,993 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,029) | \$52,319 | \$0 | \$0 |
| 2038 | 73 | \$1,919 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,103) | \$50,216 | \$0 | \$0 |
| 2039 | 74 | \$1,842 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,180) | \$48,035 | \$0 | \$0 |
| 2040 | 75 | \$1,762 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,260) | \$45,775 | \$0 | \$0 |
| 2041 | 76 | \$1,679 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,343) | \$43,432 | \$0 | \$0 |
| 2042 | 77 | \$1,593 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,429) | \$41,003 | \$0 | \$0 |
| 2043 | 78 | \$1,504 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,518) | \$38,485 | \$0 | \$0 |
| 2044 | 79 | \$1,411 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,610) | \$35,874 | \$0 | \$0 |
| 2045 | 80 | \$1,316 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,706) | \$33,168 | \$0 | \$0 |
| 2046 | 81 | \$1,216 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,805) | \$30,363 | \$0 | \$0 |
| 2047 | 82 | \$1,114 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,908) | \$27,454 | \$0 | \$0 |
| 2048 | 83 | \$1,007 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,015) | \$24,439 | \$0 | \$0 |
| 2049 | 84 | \$896 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,126) | \$21,314 | \$0 | \$0 |
| 2050 | 85 | \$782 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,240) | \$18,073 | \$0 | \$0 |
| 2051 | 86 | \$663 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,359) | \$14,714 | \$0 | \$0 |
| 2052 | 87 | \$540 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,482) | \$11,232 | \$0 | \$0 |
| 2053 | 88 | \$412 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,610) | \$7,622 | \$0 | \$0 |
| 2054 | 89 | \$280 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,742) | \$3,880 | \$0 | \$0 |
| 2055 | 90 | \$142 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,880) | \$0 | \$0 | \$0 |

Social Security



Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

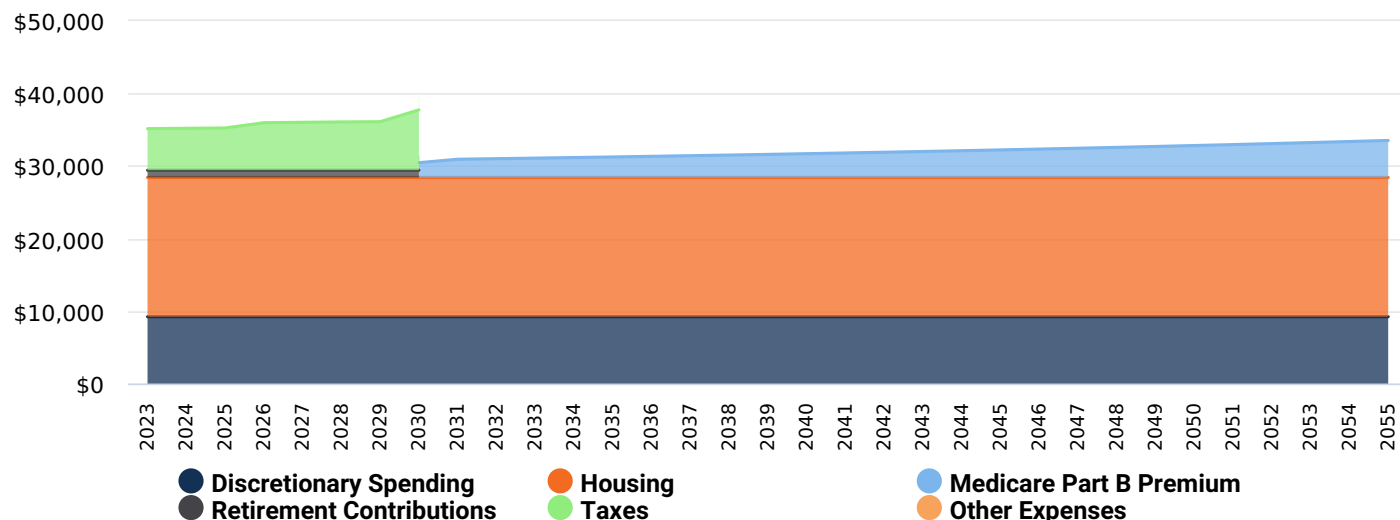
- Beth files for retirement benefits in Mar 2030, the year Beth turns 65

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

| Year | Age | Retirement Benefits | Earnings Deduction | Child Dependent Benefits | Child Survivor Benefits | Child Earnings Deduction |
|------|-----|---------------------|--------------------|--------------------------|-------------------------|--------------------------|
| 2023 | 58 | \$0 | \$0 | \$0 | | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | | \$0 |
| 2030 | 65 | \$17,674 | (\$7,712) | \$0 | | \$0 |
| 2031 | 66 | \$23,565 | \$0 | \$0 | | \$0 |
| 2032 | 67 | \$24,018 | \$0 | \$0 | | \$0 |
| 2033 | 68 | \$24,168 | \$0 | \$0 | | \$0 |
| 2034 | 69 | \$24,168 | \$0 | \$0 | | \$0 |
| 2035 | 70 | \$24,168 | \$0 | \$0 | | \$0 |
| 2036 | 71 | \$24,168 | \$0 | \$0 | | \$0 |
| 2037 | 72 | \$24,168 | \$0 | \$0 | | \$0 |
| 2038 | 73 | \$24,168 | \$0 | \$0 | | \$0 |
| 2039 | 74 | \$24,168 | \$0 | \$0 | | \$0 |
| 2040 | 75 | \$24,168 | \$0 | \$0 | | \$0 |

| Year | Age | Retirement Benefits | Earnings Deduction | Child Dependent Benefits | Child Survivor Benefits | Child Earnings Deduction |
|------|-----|---------------------|--------------------|--------------------------|-------------------------|--------------------------|
| 2041 | 76 | \$24,168 | \$0 | \$0 | | \$0 |
| 2042 | 77 | \$24,168 | \$0 | \$0 | | \$0 |
| 2043 | 78 | \$24,168 | \$0 | \$0 | | \$0 |
| 2044 | 79 | \$24,168 | \$0 | \$0 | | \$0 |
| 2045 | 80 | \$24,168 | \$0 | \$0 | | \$0 |
| 2046 | 81 | \$24,168 | \$0 | \$0 | | \$0 |
| 2047 | 82 | \$24,168 | \$0 | \$0 | | \$0 |
| 2048 | 83 | \$24,168 | \$0 | \$0 | | \$0 |
| 2049 | 84 | \$24,168 | \$0 | \$0 | | \$0 |
| 2050 | 85 | \$24,168 | \$0 | \$0 | | \$0 |
| 2051 | 86 | \$24,168 | \$0 | \$0 | | \$0 |
| 2052 | 87 | \$24,168 | \$0 | \$0 | | \$0 |
| 2053 | 88 | \$24,168 | \$0 | \$0 | | \$0 |
| 2054 | 89 | \$24,168 | \$0 | \$0 | | \$0 |
| 2055 | 90 | \$24,168 | \$0 | \$0 | | \$0 |

Spending Overview



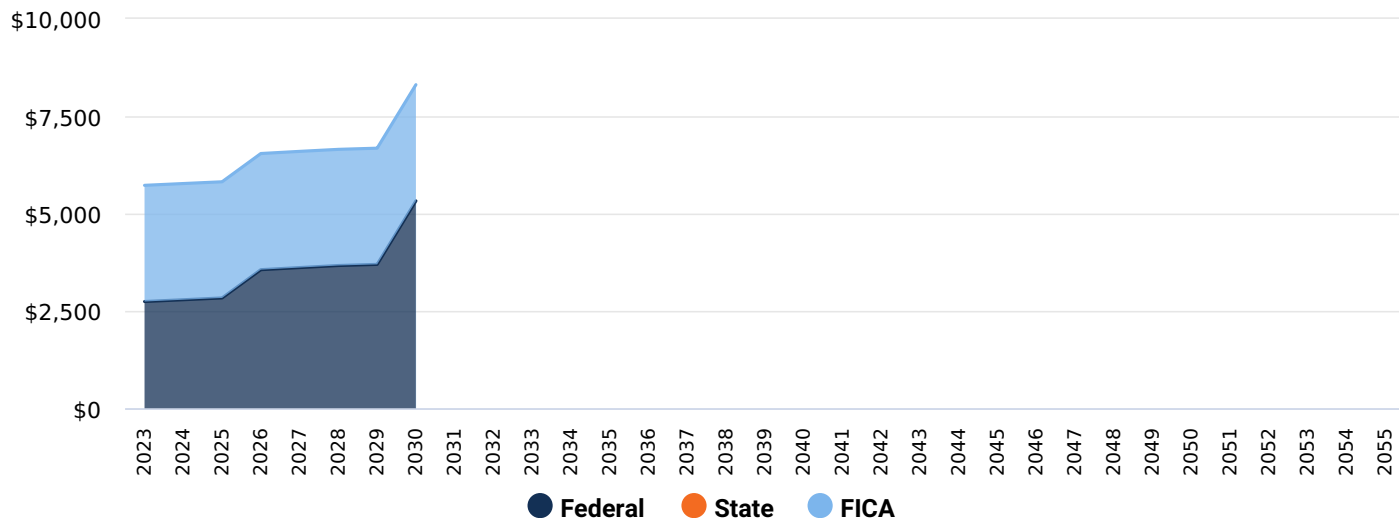
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, Annual Discretionary Spending is shown in the first column and fixed spending in all remaining columns. The Other Expenses column includes 529 account contributions and expenses, reserve fund contributions, funeral expenses, bequests, and any Special Expenses you entered.

| Year | Age | Discretionary Spending | Housing | Medicare Part B Premium | Life Premium | Retirement Contributions | Taxes | Other Expenses | Total |
|------|-----|------------------------|----------|-------------------------|--------------|--------------------------|---------|----------------|----------|
| 2023 | 58 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$5,725 | \$0 | \$35,143 |
| 2024 | 59 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$5,771 | \$0 | \$35,189 |
| 2025 | 60 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$5,816 | \$0 | \$35,234 |
| 2026 | 61 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,542 | \$0 | \$35,960 |
| 2027 | 62 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,597 | \$0 | \$36,015 |
| 2028 | 63 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,649 | \$0 | \$36,067 |
| 2029 | 64 | \$9,218 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,679 | \$0 | \$36,097 |
| 2030 | 65 | \$9,218 | \$19,200 | \$2,028 | \$0 | \$1,000 | \$8,310 | \$0 | \$39,756 |
| 2031 | 66 | \$9,218 | \$19,200 | \$2,507 | \$0 | \$0 | \$0 | \$0 | \$30,925 |
| 2032 | 67 | \$9,218 | \$19,200 | \$2,582 | \$0 | \$0 | \$0 | \$0 | \$31,000 |
| 2033 | 68 | \$9,218 | \$19,200 | \$2,659 | \$0 | \$0 | \$0 | \$0 | \$31,077 |
| 2034 | 69 | \$9,218 | \$19,200 | \$2,739 | \$0 | \$0 | \$0 | \$0 | \$31,157 |
| 2035 | 70 | \$9,218 | \$19,200 | \$2,821 | \$0 | \$0 | \$0 | \$0 | \$31,239 |
| 2036 | 71 | \$9,218 | \$19,200 | \$2,906 | \$0 | \$0 | \$0 | \$0 | \$31,324 |
| 2037 | 72 | \$9,218 | \$19,200 | \$2,993 | \$0 | \$0 | \$0 | \$0 | \$31,411 |
| 2038 | 73 | \$9,218 | \$19,200 | \$3,083 | \$0 | \$0 | \$0 | \$0 | \$31,501 |
| 2039 | 74 | \$9,218 | \$19,200 | \$3,175 | \$0 | \$0 | \$0 | \$0 | \$31,593 |
| 2040 | 75 | \$9,218 | \$19,200 | \$3,271 | \$0 | \$0 | \$0 | \$0 | \$31,689 |
| 2041 | 76 | \$9,218 | \$19,200 | \$3,369 | \$0 | \$0 | \$0 | \$0 | \$31,787 |
| 2042 | 77 | \$9,218 | \$19,200 | \$3,470 | \$0 | \$0 | \$0 | \$0 | \$31,888 |
| 2043 | 78 | \$9,218 | \$19,200 | \$3,574 | \$0 | \$0 | \$0 | \$0 | \$31,992 |



| Year | Age | Discretionary Spending | Housing | Medicare Part B Premium | Life Premium | Retirement Contributions | Taxes | Other Expenses | Total |
|------|-----|------------------------|----------|-------------------------|--------------|--------------------------|-------|----------------|----------|
| 2044 | 79 | \$9,218 | \$19,200 | \$3,681 | \$0 | \$0 | \$0 | \$0 | \$32,099 |
| 2045 | 80 | \$9,218 | \$19,200 | \$3,792 | \$0 | \$0 | \$0 | \$0 | \$32,210 |
| 2046 | 81 | \$9,218 | \$19,200 | \$3,905 | \$0 | \$0 | \$0 | \$0 | \$32,323 |
| 2047 | 82 | \$9,218 | \$19,200 | \$4,022 | \$0 | \$0 | \$0 | \$0 | \$32,440 |
| 2048 | 83 | \$9,218 | \$19,200 | \$4,143 | \$0 | \$0 | \$0 | \$0 | \$32,561 |
| 2049 | 84 | \$9,218 | \$19,200 | \$4,267 | \$0 | \$0 | \$0 | \$0 | \$32,685 |
| 2050 | 85 | \$9,218 | \$19,200 | \$4,395 | \$0 | \$0 | \$0 | \$0 | \$32,813 |
| 2051 | 86 | \$9,218 | \$19,200 | \$4,527 | \$0 | \$0 | \$0 | \$0 | \$32,945 |
| 2052 | 87 | \$9,218 | \$19,200 | \$4,663 | \$0 | \$0 | \$0 | \$0 | \$33,081 |
| 2053 | 88 | \$9,218 | \$19,200 | \$4,803 | \$0 | \$0 | \$0 | \$0 | \$33,221 |
| 2054 | 89 | \$9,218 | \$19,200 | \$4,947 | \$0 | \$0 | \$0 | \$0 | \$33,365 |
| 2055 | 90 | \$9,218 | \$19,200 | \$5,096 | \$0 | \$0 | \$0 | \$0 | \$33,514 |

Taxes



Your Federal, State, and FICA taxes are calculated and shown below. The State taxes are based on your state of residence or your future state of residence if your plan involves changing your primary home. FICA or payroll taxes are adjusted accordingly if your income is from self-employment or non-covered wages. Federal tax calculations include adjustments for exemptions, AMT, capital gains and interest income, and standard deductions.

| Year | Age | Federal | State | FICA | Total |
|------|-----|---------|-------|---------|---------|
| 2023 | 58 | \$2,741 | \$0 | \$2,984 | \$5,725 |
| 2024 | 59 | \$2,787 | \$0 | \$2,984 | \$5,771 |
| 2025 | 60 | \$2,833 | \$0 | \$2,983 | \$5,816 |
| 2026 | 61 | \$3,559 | \$0 | \$2,983 | \$6,542 |
| 2027 | 62 | \$3,613 | \$0 | \$2,984 | \$6,597 |
| 2028 | 63 | \$3,666 | \$0 | \$2,983 | \$6,649 |
| 2029 | 64 | \$3,695 | \$0 | \$2,984 | \$6,679 |
| 2030 | 65 | \$5,326 | \$0 | \$2,984 | \$8,310 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 |

| Year | Age | Federal | State | FICA | Total |
|------|-----|---------|-------|------|-------|
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 |

Federal Tax Detail

This table presents detailed information used in computing taxes each year.

| Year | Age | Adjusted Gross Income | Deductions | Exemptions | Taxable Income | Tax | Marginal Bracket | Effective Rate | Alternative Minimum Tax | Credits | Refundable Credits | Net Tax |
|------|-----|-----------------------|------------|------------|----------------|---------|------------------|----------------|-------------------------|---------|--------------------|---------|
| 2023 | 58 | \$38,525 | (\$13,850) | \$0 | \$24,675 | \$2,741 | 12% | 11% | \$0 | \$0 | \$0 | \$2,741 |
| 2024 | 59 | \$38,858 | (\$13,803) | \$0 | \$25,054 | \$2,787 | 12% | 11% | \$0 | \$0 | \$0 | \$2,787 |
| 2025 | 60 | \$39,189 | (\$13,757) | \$0 | \$25,432 | \$2,833 | 12% | 11% | \$0 | \$0 | \$0 | \$2,833 |
| 2026 | 61 | \$39,520 | (\$7,426) | (\$4,741) | \$27,353 | \$3,559 | 15% | 13% | \$0 | \$0 | \$0 | \$3,559 |
| 2027 | 62 | \$39,825 | (\$7,401) | (\$4,725) | \$27,699 | \$3,613 | 15% | 13% | \$0 | \$0 | \$0 | \$3,613 |
| 2028 | 63 | \$40,130 | (\$7,376) | (\$4,709) | \$28,044 | \$3,666 | 15% | 13% | \$0 | \$0 | \$0 | \$3,666 |
| 2029 | 64 | \$40,268 | (\$7,351) | (\$4,694) | \$28,223 | \$3,695 | 15% | 13% | \$0 | \$0 | \$0 | \$3,695 |
| 2030 | 65 | \$52,897 | (\$9,134) | (\$4,678) | \$39,086 | \$5,326 | 15% | 14% | \$0 | \$0 | \$0 | \$5,326 |
| 2031 | 66 | \$6,950 | (\$9,103) | (\$4,662) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$6,871 | (\$9,072) | (\$4,646) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$6,804 | (\$9,042) | (\$4,631) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$6,739 | (\$9,011) | (\$4,615) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$6,670 | (\$8,981) | (\$4,600) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$6,597 | (\$8,951) | (\$4,584) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$6,668 | (\$8,921) | (\$4,569) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$6,747 | (\$8,891) | (\$4,553) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$6,815 | (\$8,861) | (\$4,538) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$6,872 | (\$8,831) | (\$4,523) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$6,917 | (\$8,801) | (\$4,508) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$6,951 | (\$8,772) | (\$4,492) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$6,973 | (\$8,742) | (\$4,477) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$6,982 | (\$8,713) | (\$4,462) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$6,980 | (\$8,683) | (\$4,447) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$6,965 | (\$8,654) | (\$4,432) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$6,937 | (\$8,625) | (\$4,417) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$6,897 | (\$8,596) | (\$4,402) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$6,843 | (\$8,567) | (\$4,388) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$6,776 | (\$8,538) | (\$4,373) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$6,696 | (\$8,509) | (\$4,358) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$6,601 | (\$8,481) | (\$4,344) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$6,492 | (\$8,452) | (\$4,329) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$6,369 | (\$8,424) | (\$4,314) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$6,230 | (\$8,396) | (\$4,300) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |

Housing

Housing Expenses, like other expenses in this report are shown in "current year dollars" or "today's dollars." For example, since your mortgage is at a fixed rate, you are making payments with cheaper dollars each year, and this is reflected in the declining amounts relative to today's dollars as the years go by. Your property tax and insurance, on the other hand, are either holding steady with inflation each year, or possibly rising if you have indicated that the value of your home will rise faster than inflation.

| Year | Age | Rent & Rental Expenses | Mortgage | Property Tax | Maintenance, Utilities, and Fees | Insurance | Net Purchases | Mortgage Balance | Equity |
|------|-----|------------------------|----------|--------------|----------------------------------|-----------|---------------|------------------|--------|
| 2023 | 58 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$19,200 | \$0 | \$0 | | \$0 | \$0 | \$0 | \$0 |

529 Accounts

This table presents annual details for your 529 education savings accounts. MaxiFi calculates how much you need to contribute each year to meet the qualified educational expenses you entered into each account and spreads the contributions evenly over the years leading up to the start of expenses for the account. The Income column shows interest earned on the assets in the accounts, and the Saving column is the total of this income and any contributions. If there are more assets than needed in the year of the last qualified withdrawal, MaxiFi will include an unqualified withdrawal in that year for all remaining assets.

If you look in the Year at a Glance report, you will see a withdrawal from the 529 account balancing the qualified expense in each year there is an expense. Similarly, the Progress Tracker will include a 529 withdrawal matching any 529 expense for the year.

| Year | Age | 529 Income | 529 Contributions | 529 Qualified Withdrawals | 529 Unqualified Withdrawals | 529 Saving | 529 Assets |
|------|-----|------------|-------------------|---------------------------|-----------------------------|------------|------------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Reserve Funds

This table presents annual details for your reserve funds, which remain available as emergency funds until the death of all adults in the family at which point they are part of your family's bequest.

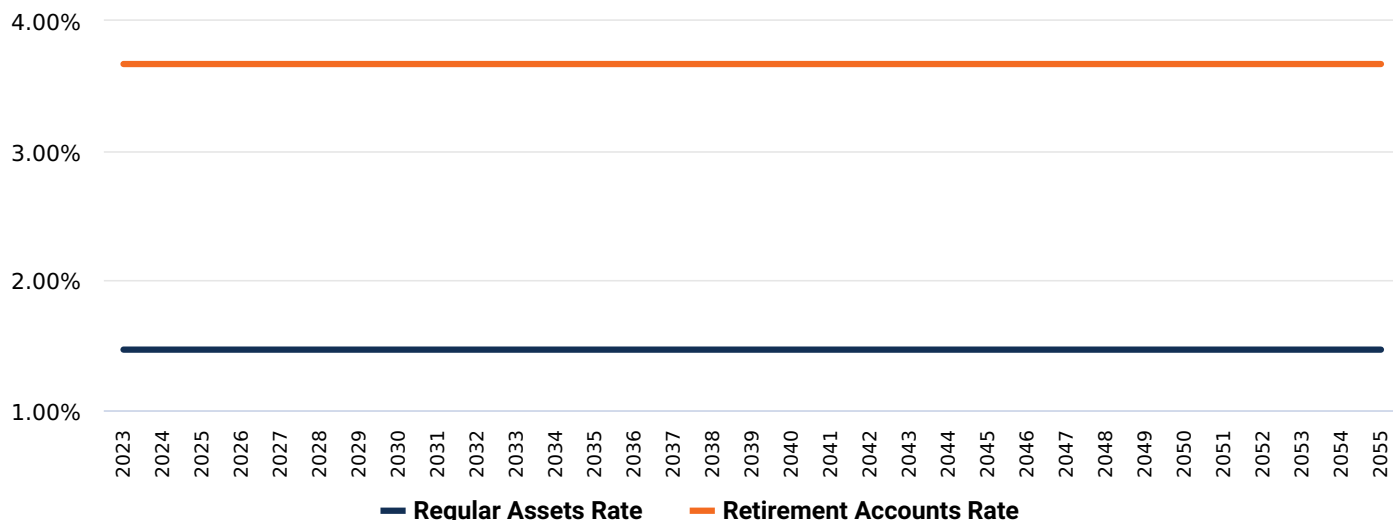
| Year | Age | Reserve Fund Income | Reserve Fund Contributions | Reserve Fund Saving | Reserve Fund Assets |
|------|-----|---------------------|----------------------------|---------------------|---------------------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 |

Real Estate

This table presents detail for your Real Estate properties. The Net Cash Flow will also show up in the Income Overview report and equity is also shown in the Net Worth report.

| Year | Age | Receipts | Expenses | Mortgage Payments | Net Purchases | Net Cash Flow | Mortgage Balance | Equity |
|------|-----|----------|----------|-------------------|---------------|---------------|------------------|--------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Real Rates of Return



Return rates shown are the real return rates (rates adjusted for inflation) used to determine returns on assets for this plan. These are either rates you entered or are the mean rates based on your investment strategies.

| Year | Age | Regular Assets Rate | Retirement Accounts Rate |
|------|-----|---------------------|--------------------------|
| 2023 | 58 | 1.47 | 3.67 |
| 2024 | 59 | 1.47 | 3.67 |
| 2025 | 60 | 1.47 | 3.67 |
| 2026 | 61 | 1.47 | 3.67 |
| 2027 | 62 | 1.47 | 3.67 |
| 2028 | 63 | 1.47 | 3.67 |
| 2029 | 64 | 1.47 | 3.67 |
| 2030 | 65 | 1.47 | 3.67 |
| 2031 | 66 | 1.47 | 3.67 |
| 2032 | 67 | 1.47 | 3.67 |
| 2033 | 68 | 1.47 | 3.67 |
| 2034 | 69 | 1.47 | 3.67 |
| 2035 | 70 | 1.47 | 3.67 |
| 2036 | 71 | 1.47 | 3.67 |
| 2037 | 72 | 1.47 | 3.67 |
| 2038 | 73 | 1.47 | 3.67 |
| 2039 | 74 | 1.47 | 3.67 |
| 2040 | 75 | 1.47 | 3.67 |
| 2041 | 76 | 1.47 | 3.67 |
| 2042 | 77 | 1.47 | 3.67 |
| 2043 | 78 | 1.47 | 3.67 |
| 2044 | 79 | 1.47 | 3.67 |
| 2045 | 80 | 1.47 | 3.67 |
| 2046 | 81 | 1.47 | 3.67 |

| Year | Age | Regular Assets Rate | Retirement Accounts Rate |
|------|-----|---------------------|--------------------------|
| 2047 | 82 | 1.47 | 3.67 |
| 2048 | 83 | 1.47 | 3.67 |
| 2049 | 84 | 1.47 | 3.67 |
| 2050 | 85 | 1.47 | 3.67 |
| 2051 | 86 | 1.47 | 3.67 |
| 2052 | 87 | 1.47 | 3.67 |
| 2053 | 88 | 1.47 | 3.67 |
| 2054 | 89 | 1.47 | 3.67 |
| 2055 | 90 | 1.47 | 3.67 |

Payroll tax increases Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

| | |
|---|-----------|
| Labor Earnings | \$296,660 |
| Employer Retirement Account Contributions | \$0 |
| Social Security Benefits | \$462,352 |
| Pensions | \$0 |
| Annuities | \$0 |
| Retirement Assets | \$46,640 |
| Regular Assets | \$14,525 |
| Reserve Fund Assets | \$0 |
| 529 Assets | \$0 |
| Special Receipts | \$23,257 |
| Excess Regular Asset Income | \$0 |
| Excess 529 Asset Income | \$0 |
| Excess Retirement Account Asset Income | \$24,941 |
| Housing Assets | \$0 |
| Future Borrowing for Housing | \$0 |
| Real Estate Assets | \$0 |
| Future Borrowing for Real Estate | \$0 |
| Real Estate Income | \$0 |

Lifetime Spending

| | |
|---------------------------------|------------------|
| Housing Expenses | \$506,741 |
| Housing Equity Bequest | \$0 |
| Housing Holding Costs | \$0 |
| Real Estate Expenses | \$0 |
| Real Estate Equity Bequest | \$0 |
| Real Estate Holding Costs | \$0 |
| Funeral Costs and Extra Bequest | \$0 |
| Reserve Fund Bequests | \$0 |
| Retirement Account Bequests | \$0 |
| Special Expenses | \$0 |
| 529 Expenses | \$0 |
| Federal Taxes | \$26,645 |
| FICA Taxes | \$24,372 |
| State Taxes | \$0 |
| Medicare Part B Premiums | \$68,994 |
| Life Insurance Premiums | \$0 |
| Discretionary Spending | \$241,624 |

| | | | |
|--------------|------------------|--------------|------------------|
| TOTAL | \$868,375 | TOTAL | \$868,376 |
|--------------|------------------|--------------|------------------|

The above table is your lifetime budget. It shows your lifetime (current and future) resources and spending.

MaxiFi has ensured that your lifetime resources balance with your lifetime spending.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of 1.47% was used when computing the lifetime present values. If your profile contains future changes to the inflation rate or rate of return, then the appropriate real interest rate was calculated and used for every year of the plan.

Lifetime Balance Sheet - Percentages

Lifetime Resources

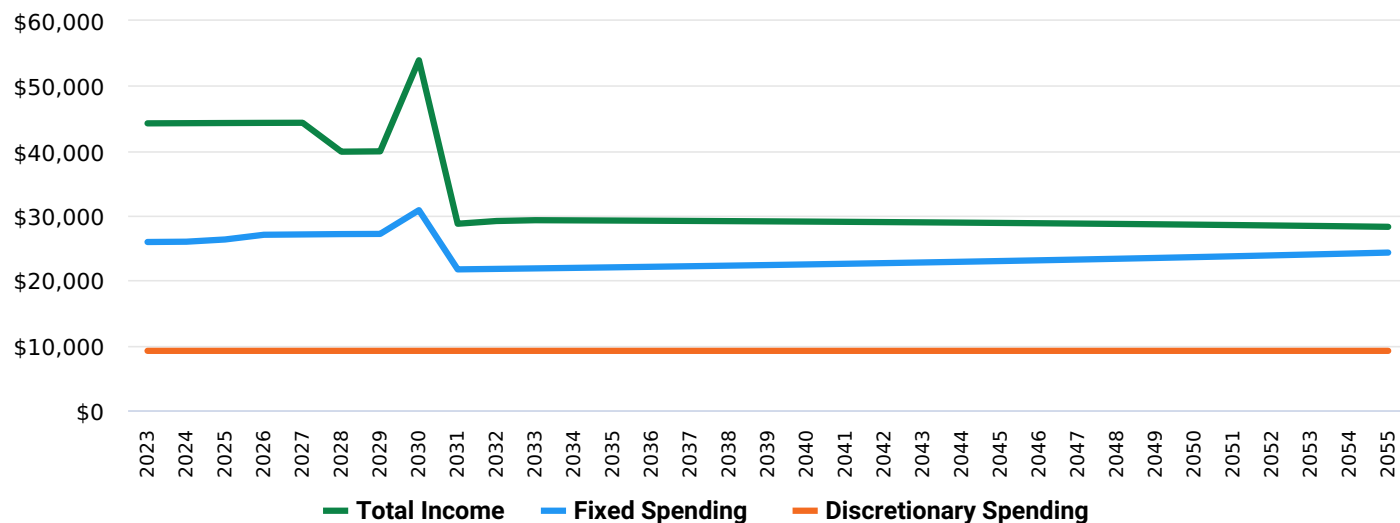
| | |
|---|-----|
| Labor Earnings | 34% |
| Employer Retirement Account Contributions | 0% |
| Social Security Benefits | 53% |
| Pensions | 0% |
| Annuities | 0% |
| Retirement Assets | 5% |
| Regular Assets | 2% |
| Reserve Fund Assets | 0% |
| 529 Assets | 0% |
| Special Receipts | 3% |
| Excess Regular Asset Income | 0% |
| Excess 529 Asset Income | 0% |
| Excess Retirement Account Asset Income | 3% |
| Housing Assets | 0% |
| Future Borrowing for Housing | 0% |
| Real Estate Assets | 0% |
| Future Borrowing for Real Estate | 0% |
| Real Estate Income | 0% |

Lifetime Spending

| | |
|---------------------------------|------------|
| Housing Expenses | 58% |
| Housing Equity Bequest | 0% |
| Housing Holding Costs | 0% |
| Real Estate Expenses | 0% |
| Real Estate Equity Bequest | 0% |
| Real Estate Holding Costs | 0% |
| Funeral Costs and Extra Bequest | 0% |
| Reserve Fund Bequests | 0% |
| Retirement Account Bequests | 0% |
| Special Expenses | 0% |
| 529 Expenses | 0% |
| Federal Taxes | 3% |
| FICA Taxes | 3% |
| State Taxes | 0% |
| Medicare Part B Premiums | 8% |
| Life Insurance Premiums | 0% |
| Discretionary Spending | 28% |

The percentages for the line items in each plan represent each item's percentage of the total lifetime resources or spending.

Income and Spending



This chart shows your household income and fixed spending can change -- sometimes significantly -- from year to year. This can be due to changes like a new job or an inheritance, or big expenses, like education costs, that might continue for a few years.

Given these changes, how can you maintain your discretionary spending and have a stable living standard from one year to the next?

MaxiFi Planner answers this question by computing Annual Discretionary Spending amounts that are as stable or "smooth" as possible from year to year.

The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

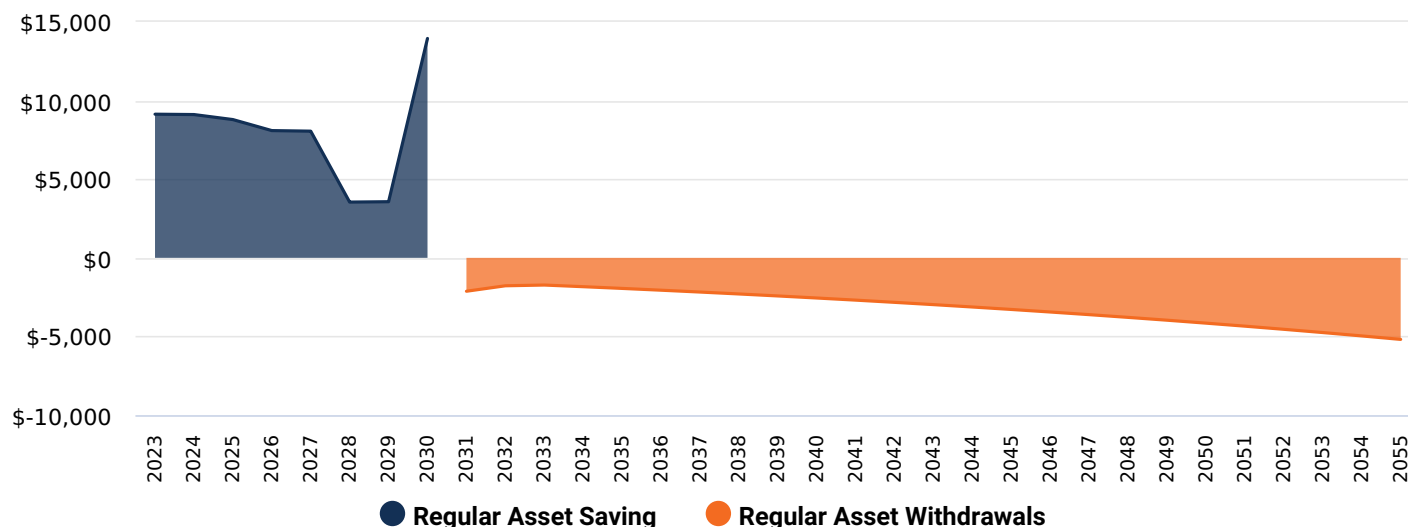
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

| Year | Age | Total Income | Fixed Spending | Discretionary Spending |
|------|-----|--------------|----------------|------------------------|
| 2023 | 58 | \$44,210 | \$25,925 | \$9,155 |
| 2024 | 59 | \$44,234 | \$25,972 | \$9,155 |
| 2025 | 60 | \$44,260 | \$26,316 | \$9,155 |
| 2026 | 61 | \$44,283 | \$27,040 | \$9,155 |
| 2027 | 62 | \$44,299 | \$27,093 | \$9,155 |
| 2028 | 63 | \$39,843 | \$27,145 | \$9,155 |
| 2029 | 64 | \$39,895 | \$27,172 | \$9,155 |
| 2030 | 65 | \$53,932 | \$30,830 | \$9,155 |
| 2031 | 66 | \$28,739 | \$21,707 | \$9,155 |
| 2032 | 67 | \$29,161 | \$21,782 | \$9,155 |



| Year | Age | Total Income | Fixed Spending | Discretionary Spending |
|------|-----|--------------|----------------|------------------------|
| 2033 | 68 | \$29,285 | \$21,859 | \$9,155 |
| 2034 | 69 | \$29,260 | \$21,939 | \$9,155 |
| 2035 | 70 | \$29,233 | \$22,021 | \$9,155 |
| 2036 | 71 | \$29,204 | \$22,106 | \$9,155 |
| 2037 | 72 | \$29,174 | \$22,193 | \$9,155 |
| 2038 | 73 | \$29,142 | \$22,283 | \$9,155 |
| 2039 | 74 | \$29,108 | \$22,375 | \$9,155 |
| 2040 | 75 | \$29,073 | \$22,471 | \$9,155 |
| 2041 | 76 | \$29,035 | \$22,569 | \$9,155 |
| 2042 | 77 | \$28,996 | \$22,670 | \$9,155 |
| 2043 | 78 | \$28,955 | \$22,774 | \$9,155 |
| 2044 | 79 | \$28,911 | \$22,881 | \$9,155 |
| 2045 | 80 | \$28,865 | \$22,992 | \$9,155 |
| 2046 | 81 | \$28,817 | \$23,105 | \$9,155 |
| 2047 | 82 | \$28,766 | \$23,222 | \$9,155 |
| 2048 | 83 | \$28,713 | \$23,343 | \$9,155 |
| 2049 | 84 | \$28,658 | \$23,467 | \$9,155 |
| 2050 | 85 | \$28,600 | \$23,595 | \$9,155 |
| 2051 | 86 | \$28,539 | \$23,727 | \$9,155 |
| 2052 | 87 | \$28,475 | \$23,863 | \$9,155 |
| 2053 | 88 | \$28,409 | \$24,003 | \$9,155 |
| 2054 | 89 | \$28,339 | \$24,147 | \$9,155 |
| 2055 | 90 | \$28,266 | \$24,296 | \$9,155 |

Saving and Withdrawals



To maintain Annual Discretionary Spending at a stable or "smooth" level while income and fixed spending change from year to year, the software provides a plan for managing your Regular Assets -- the money you've saved or invested in checking, savings, and investment accounts. Regular Assets do not include money in Retirement Accounts.

Each year, the program suggests adding to or withdrawing from Regular Assets depending on whether you have more or less income than you need to cover your total spending for the year. The amounts shown are the annual savings or withdrawals needed to smooth your discretionary spending without borrowing.

Total Income *minus* Total Spending equals Regular Asset Saving/Withdrawals

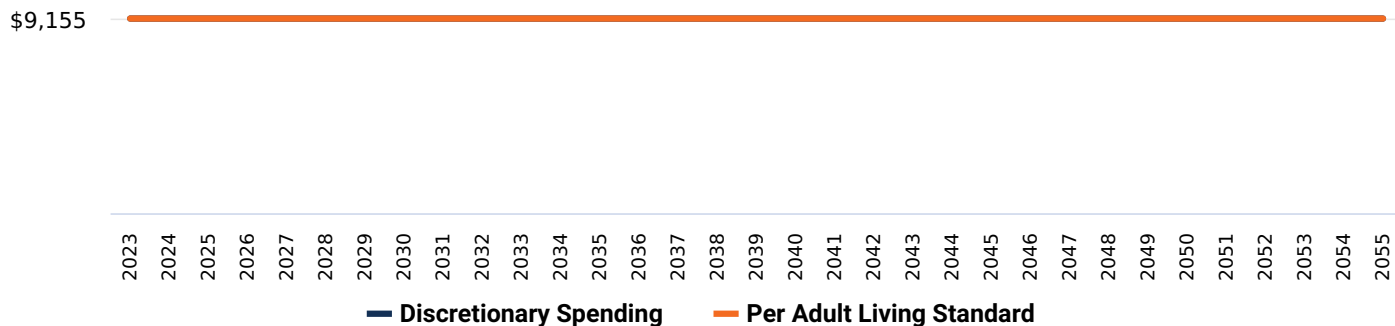
And:

Last Year's Regular Assets *plus* Saving/Withdrawals equals This Year's Regular Assets

| Year | Age | Total Income | Total Spending | Regular Asset Saving/Withdrawals | Last Year's Regular Assets | This Year's Regular Assets |
|------|-----|--------------|----------------|----------------------------------|----------------------------|----------------------------|
| 2023 | 58 | \$44,210 | \$35,080 | \$9,131 | \$14,315 | \$23,446 |
| 2024 | 59 | \$44,234 | \$35,127 | \$9,108 | \$23,446 | \$32,554 |
| 2025 | 60 | \$44,260 | \$35,471 | \$8,789 | \$32,554 | \$41,343 |
| 2026 | 61 | \$44,283 | \$36,195 | \$8,089 | \$41,342 | \$49,431 |
| 2027 | 62 | \$44,299 | \$36,248 | \$8,052 | \$49,431 | \$57,483 |
| 2028 | 63 | \$39,843 | \$36,300 | \$3,544 | \$57,483 | \$61,027 |
| 2029 | 64 | \$39,895 | \$36,327 | \$3,568 | \$61,027 | \$64,595 |
| 2030 | 65 | \$53,932 | \$39,985 | \$13,946 | \$64,595 | \$78,541 |
| 2031 | 66 | \$28,739 | \$30,862 | (\$2,123) | \$78,541 | \$76,418 |
| 2032 | 67 | \$29,161 | \$30,937 | (\$1,776) | \$76,418 | \$74,642 |
| 2033 | 68 | \$29,285 | \$31,014 | (\$1,729) | \$74,642 | \$72,913 |
| 2034 | 69 | \$29,260 | \$31,094 | (\$1,834) | \$72,913 | \$71,079 |
| 2035 | 70 | \$29,233 | \$31,176 | (\$1,943) | \$71,078 | \$69,135 |

| Year | Age | Total Income | Total Spending | Regular Asset Saving/Withdrawals | Last Year's Regular Assets | This Year's Regular Assets |
|------|-----|--------------|----------------|----------------------------------|----------------------------|----------------------------|
| 2036 | 71 | \$29,204 | \$31,261 | (\$2,057) | \$69,135 | \$67,078 |
| 2037 | 72 | \$29,174 | \$31,348 | (\$2,174) | \$67,079 | \$64,905 |
| 2038 | 73 | \$29,142 | \$31,438 | (\$2,296) | \$64,905 | \$62,609 |
| 2039 | 74 | \$29,108 | \$31,530 | (\$2,422) | \$62,609 | \$60,187 |
| 2040 | 75 | \$29,073 | \$31,626 | (\$2,553) | \$60,187 | \$57,634 |
| 2041 | 76 | \$29,035 | \$31,724 | (\$2,688) | \$57,634 | \$54,946 |
| 2042 | 77 | \$28,996 | \$31,825 | (\$2,829) | \$54,947 | \$52,118 |
| 2043 | 78 | \$28,955 | \$31,929 | (\$2,974) | \$52,117 | \$49,143 |
| 2044 | 79 | \$28,911 | \$32,036 | (\$3,125) | \$49,143 | \$46,018 |
| 2045 | 80 | \$28,865 | \$32,147 | (\$3,281) | \$46,018 | \$42,737 |
| 2046 | 81 | \$28,817 | \$32,260 | (\$3,443) | \$42,737 | \$39,294 |
| 2047 | 82 | \$28,766 | \$32,377 | (\$3,611) | \$39,294 | \$35,683 |
| 2048 | 83 | \$28,713 | \$32,498 | (\$3,785) | \$35,683 | \$31,898 |
| 2049 | 84 | \$28,658 | \$32,622 | (\$3,964) | \$31,898 | \$27,934 |
| 2050 | 85 | \$28,600 | \$32,750 | (\$4,151) | \$27,934 | \$23,783 |
| 2051 | 86 | \$28,539 | \$32,882 | (\$4,343) | \$23,783 | \$19,440 |
| 2052 | 87 | \$28,475 | \$33,018 | (\$4,543) | \$19,440 | \$14,897 |
| 2053 | 88 | \$28,409 | \$33,158 | (\$4,749) | \$14,897 | \$10,148 |
| 2054 | 89 | \$28,339 | \$33,302 | (\$4,963) | \$10,147 | \$5,184 |
| 2055 | 90 | \$28,266 | \$33,451 | (\$5,184) | \$5,184 | \$0 |

Living Standard



This table presents two very closely related numbers: Household Discretionary Spending and Per Adult Living Standard.

You're likely to focus on Household Discretionary Spending because it reflects your family's total annual discretionary budget. In contrast, Per Adult Living Standard is a number we use under the hood in suggesting how much to spend on a discretionary basis each year and also how much life insurance to purchase.

The Per Adult Living Standard is discretionary spending per adult *equivalent* in the family. For a single, childless adult the Per Adult Living Standard and Household Discretionary Spending will be equal. But for households with children and/or two adults, it gets a little more complicated.

First, children typically consume less than adults. By default we calculate that children consume at 70% of the level of an adult.

Secondly, two people living together in the same household typically consume less than two people living separately -- a married couple doesn't need two kitchen tables, or two toasters, for example. These are called "economies of shared living." Economies of shared living apply to children as well, so the more people in the family the more economies of shared living. By default our calculations assume rather than two people spending 2 times what one person would spend, two people only consume 1.6 times as much.

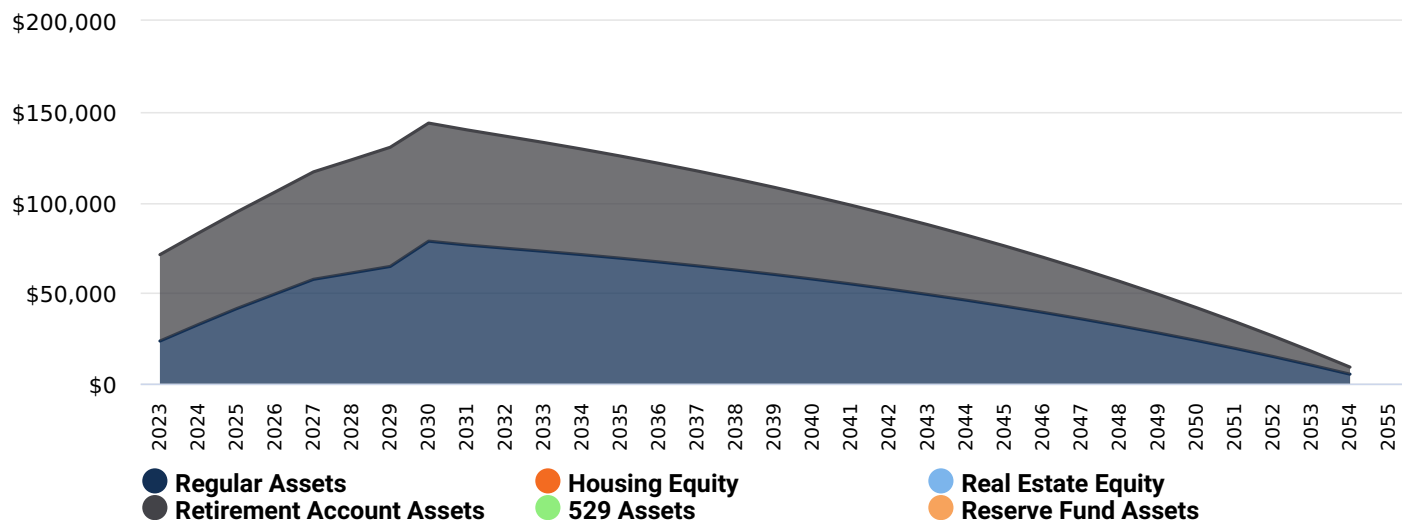
You can modify these assumptions under Settings and Assumptions.

The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off your mortgage, get the kids through college, etc.), the software will smooth your household's Per Adult Living Standard over the period during which you are cash constrained and smooth it at higher levels in periods

thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

| Year | Age | Discretionary Spending | Per Adult Living Standard |
|------|-----|------------------------|---------------------------|
| 2023 | 58 | \$9,155 | \$9,155 |
| 2024 | 59 | \$9,155 | \$9,155 |
| 2025 | 60 | \$9,155 | \$9,155 |
| 2026 | 61 | \$9,155 | \$9,155 |
| 2027 | 62 | \$9,155 | \$9,155 |
| 2028 | 63 | \$9,155 | \$9,155 |
| 2029 | 64 | \$9,155 | \$9,155 |
| 2030 | 65 | \$9,155 | \$9,155 |
| 2031 | 66 | \$9,155 | \$9,155 |
| 2032 | 67 | \$9,155 | \$9,155 |
| 2033 | 68 | \$9,155 | \$9,155 |
| 2034 | 69 | \$9,155 | \$9,155 |
| 2035 | 70 | \$9,155 | \$9,155 |
| 2036 | 71 | \$9,155 | \$9,155 |
| 2037 | 72 | \$9,155 | \$9,155 |
| 2038 | 73 | \$9,155 | \$9,155 |
| 2039 | 74 | \$9,155 | \$9,155 |
| 2040 | 75 | \$9,155 | \$9,155 |
| 2041 | 76 | \$9,155 | \$9,155 |
| 2042 | 77 | \$9,155 | \$9,155 |
| 2043 | 78 | \$9,155 | \$9,155 |
| 2044 | 79 | \$9,155 | \$9,155 |
| 2045 | 80 | \$9,155 | \$9,155 |
| 2046 | 81 | \$9,155 | \$9,155 |
| 2047 | 82 | \$9,155 | \$9,155 |
| 2048 | 83 | \$9,155 | \$9,155 |
| 2049 | 84 | \$9,155 | \$9,155 |
| 2050 | 85 | \$9,155 | \$9,155 |
| 2051 | 86 | \$9,155 | \$9,155 |
| 2052 | 87 | \$9,155 | \$9,155 |
| 2053 | 88 | \$9,155 | \$9,155 |
| 2054 | 89 | \$9,155 | \$9,155 |
| 2055 | 90 | \$9,155 | \$9,155 |

Net Worth



This chart reflects your total Net Worth based on your Regular Assets, Housing Equity (after any mortgage is repaid), Retirement Accounts, Real Estate Equity and any 529 educational account assets. MaxiFi Planner uses all household assets -- except housing equity -- to support Annual Fixed and Discretionary Spending through the last year of life.

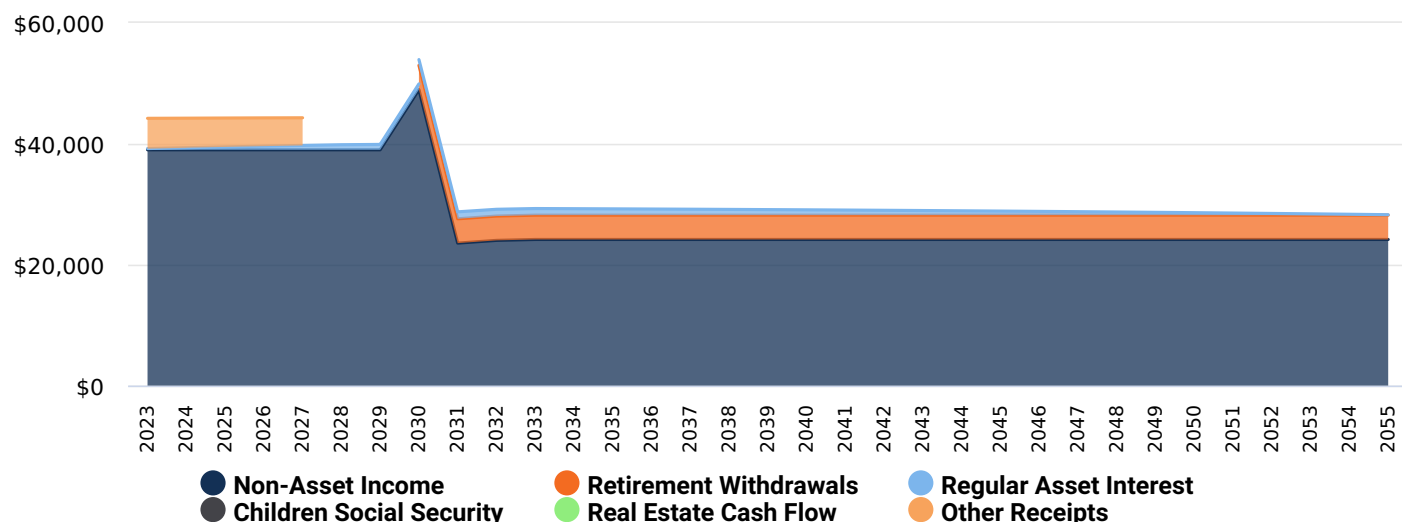
| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Total |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|-----------|
| 2023 | 58 | \$23,446 | \$0 | \$0 | \$47,640 | \$0 | \$0 | \$71,086 |
| 2024 | 59 | \$32,554 | \$0 | \$0 | \$50,387 | \$0 | \$0 | \$82,941 |
| 2025 | 60 | \$41,343 | \$0 | \$0 | \$53,235 | \$0 | \$0 | \$94,578 |
| 2026 | 61 | \$49,431 | \$0 | \$0 | \$56,188 | \$0 | \$0 | \$105,619 |
| 2027 | 62 | \$57,483 | \$0 | \$0 | \$59,248 | \$0 | \$0 | \$116,731 |
| 2028 | 63 | \$61,027 | \$0 | \$0 | \$62,421 | \$0 | \$0 | \$123,448 |
| 2029 | 64 | \$64,595 | \$0 | \$0 | \$65,710 | \$0 | \$0 | \$130,305 |
| 2030 | 65 | \$78,541 | \$0 | \$0 | \$65,098 | \$0 | \$0 | \$143,639 |
| 2031 | 66 | \$76,418 | \$0 | \$0 | \$63,464 | \$0 | \$0 | \$139,882 |
| 2032 | 67 | \$74,642 | \$0 | \$0 | \$61,770 | \$0 | \$0 | \$136,412 |
| 2033 | 68 | \$72,913 | \$0 | \$0 | \$60,013 | \$0 | \$0 | \$132,926 |
| 2034 | 69 | \$71,079 | \$0 | \$0 | \$58,192 | \$0 | \$0 | \$129,271 |
| 2035 | 70 | \$69,135 | \$0 | \$0 | \$56,304 | \$0 | \$0 | \$125,439 |
| 2036 | 71 | \$67,078 | \$0 | \$0 | \$54,347 | \$0 | \$0 | \$121,425 |
| 2037 | 72 | \$64,905 | \$0 | \$0 | \$52,319 | \$0 | \$0 | \$117,224 |
| 2038 | 73 | \$62,609 | \$0 | \$0 | \$50,216 | \$0 | \$0 | \$112,825 |
| 2039 | 74 | \$60,187 | \$0 | \$0 | \$48,035 | \$0 | \$0 | \$108,222 |
| 2040 | 75 | \$57,634 | \$0 | \$0 | \$45,775 | \$0 | \$0 | \$103,409 |
| 2041 | 76 | \$54,946 | \$0 | \$0 | \$43,432 | \$0 | \$0 | \$98,378 |
| 2042 | 77 | \$52,118 | \$0 | \$0 | \$41,003 | \$0 | \$0 | \$93,121 |
| 2043 | 78 | \$49,143 | \$0 | \$0 | \$38,485 | \$0 | \$0 | \$87,628 |
| 2044 | 79 | \$46,018 | \$0 | \$0 | \$35,874 | \$0 | \$0 | \$81,892 |
| 2045 | 80 | \$42,737 | \$0 | \$0 | \$33,168 | \$0 | \$0 | \$75,905 |

| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Total |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|----------|
| 2046 | 81 | \$39,294 | \$0 | \$0 | \$30,363 | \$0 | \$0 | \$69,657 |
| 2047 | 82 | \$35,683 | \$0 | \$0 | \$27,454 | \$0 | \$0 | \$63,137 |
| 2048 | 83 | \$31,898 | \$0 | \$0 | \$24,439 | \$0 | \$0 | \$56,337 |
| 2049 | 84 | \$27,934 | \$0 | \$0 | \$21,314 | \$0 | \$0 | \$49,248 |
| 2050 | 85 | \$23,783 | \$0 | \$0 | \$18,073 | \$0 | \$0 | \$41,856 |
| 2051 | 86 | \$19,440 | \$0 | \$0 | \$14,714 | \$0 | \$0 | \$34,154 |
| 2052 | 87 | \$14,897 | \$0 | \$0 | \$11,232 | \$0 | \$0 | \$26,129 |
| 2053 | 88 | \$10,148 | \$0 | \$0 | \$7,622 | \$0 | \$0 | \$17,770 |
| 2054 | 89 | \$5,184 | \$0 | \$0 | \$3,880 | \$0 | \$0 | \$9,064 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Estate

| Year | Age | Regular Assets | Housing Equity | Real Estate Equity | Retirement Account Assets | 529 Assets | Reserve Fund Assets | Life Insurance | Bequest | Funeral | Net Estate |
|------|-----|----------------|----------------|--------------------|---------------------------|------------|---------------------|----------------|---------|---------|------------|
| 2023 | 58 | \$23,446 | \$0 | \$0 | \$47,640 | \$0 | \$0 | \$0 | \$0 | \$0 | \$71,086 |
| 2024 | 59 | \$32,554 | \$0 | \$0 | \$50,387 | \$0 | \$0 | \$0 | \$0 | \$0 | \$82,941 |
| 2025 | 60 | \$41,343 | \$0 | \$0 | \$53,235 | \$0 | \$0 | \$0 | \$0 | \$0 | \$94,578 |
| 2026 | 61 | \$49,431 | \$0 | \$0 | \$56,188 | \$0 | \$0 | \$0 | \$0 | \$0 | \$105,619 |
| 2027 | 62 | \$57,483 | \$0 | \$0 | \$59,248 | \$0 | \$0 | \$0 | \$0 | \$0 | \$116,731 |
| 2028 | 63 | \$61,027 | \$0 | \$0 | \$62,421 | \$0 | \$0 | \$0 | \$0 | \$0 | \$123,448 |
| 2029 | 64 | \$64,595 | \$0 | \$0 | \$65,710 | \$0 | \$0 | \$0 | \$0 | \$0 | \$130,305 |
| 2030 | 65 | \$78,541 | \$0 | \$0 | \$65,098 | \$0 | \$0 | \$0 | \$0 | \$0 | \$143,639 |
| 2031 | 66 | \$76,418 | \$0 | \$0 | \$63,464 | \$0 | \$0 | \$0 | \$0 | \$0 | \$139,882 |
| 2032 | 67 | \$74,642 | \$0 | \$0 | \$61,770 | \$0 | \$0 | \$0 | \$0 | \$0 | \$136,412 |
| 2033 | 68 | \$72,913 | \$0 | \$0 | \$60,013 | \$0 | \$0 | \$0 | \$0 | \$0 | \$132,926 |
| 2034 | 69 | \$71,079 | \$0 | \$0 | \$58,192 | \$0 | \$0 | \$0 | \$0 | \$0 | \$129,271 |
| 2035 | 70 | \$69,135 | \$0 | \$0 | \$56,304 | \$0 | \$0 | \$0 | \$0 | \$0 | \$125,439 |
| 2036 | 71 | \$67,078 | \$0 | \$0 | \$54,347 | \$0 | \$0 | \$0 | \$0 | \$0 | \$121,425 |
| 2037 | 72 | \$64,905 | \$0 | \$0 | \$52,319 | \$0 | \$0 | \$0 | \$0 | \$0 | \$117,224 |
| 2038 | 73 | \$62,609 | \$0 | \$0 | \$50,216 | \$0 | \$0 | \$0 | \$0 | \$0 | \$112,825 |
| 2039 | 74 | \$60,187 | \$0 | \$0 | \$48,035 | \$0 | \$0 | \$0 | \$0 | \$0 | \$108,222 |
| 2040 | 75 | \$57,634 | \$0 | \$0 | \$45,775 | \$0 | \$0 | \$0 | \$0 | \$0 | \$103,409 |
| 2041 | 76 | \$54,946 | \$0 | \$0 | \$43,432 | \$0 | \$0 | \$0 | \$0 | \$0 | \$98,378 |
| 2042 | 77 | \$52,118 | \$0 | \$0 | \$41,003 | \$0 | \$0 | \$0 | \$0 | \$0 | \$93,121 |
| 2043 | 78 | \$49,143 | \$0 | \$0 | \$38,485 | \$0 | \$0 | \$0 | \$0 | \$0 | \$87,628 |
| 2044 | 79 | \$46,018 | \$0 | \$0 | \$35,874 | \$0 | \$0 | \$0 | \$0 | \$0 | \$81,892 |
| 2045 | 80 | \$42,737 | \$0 | \$0 | \$33,168 | \$0 | \$0 | \$0 | \$0 | \$0 | \$75,905 |
| 2046 | 81 | \$39,294 | \$0 | \$0 | \$30,363 | \$0 | \$0 | \$0 | \$0 | \$0 | \$69,657 |
| 2047 | 82 | \$35,683 | \$0 | \$0 | \$27,454 | \$0 | \$0 | \$0 | \$0 | \$0 | \$63,137 |
| 2048 | 83 | \$31,898 | \$0 | \$0 | \$24,439 | \$0 | \$0 | \$0 | \$0 | \$0 | \$56,337 |
| 2049 | 84 | \$27,934 | \$0 | \$0 | \$21,314 | \$0 | \$0 | \$0 | \$0 | \$0 | \$49,248 |
| 2050 | 85 | \$23,783 | \$0 | \$0 | \$18,073 | \$0 | \$0 | \$0 | \$0 | \$0 | \$41,856 |
| 2051 | 86 | \$19,440 | \$0 | \$0 | \$14,714 | \$0 | \$0 | \$0 | \$0 | \$0 | \$34,154 |
| 2052 | 87 | \$14,897 | \$0 | \$0 | \$11,232 | \$0 | \$0 | \$0 | \$0 | \$0 | \$26,129 |
| 2053 | 88 | \$10,148 | \$0 | \$0 | \$7,622 | \$0 | \$0 | \$0 | \$0 | \$0 | \$17,770 |
| 2054 | 89 | \$5,184 | \$0 | \$0 | \$3,880 | \$0 | \$0 | \$0 | \$0 | \$0 | \$9,064 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Income Overview

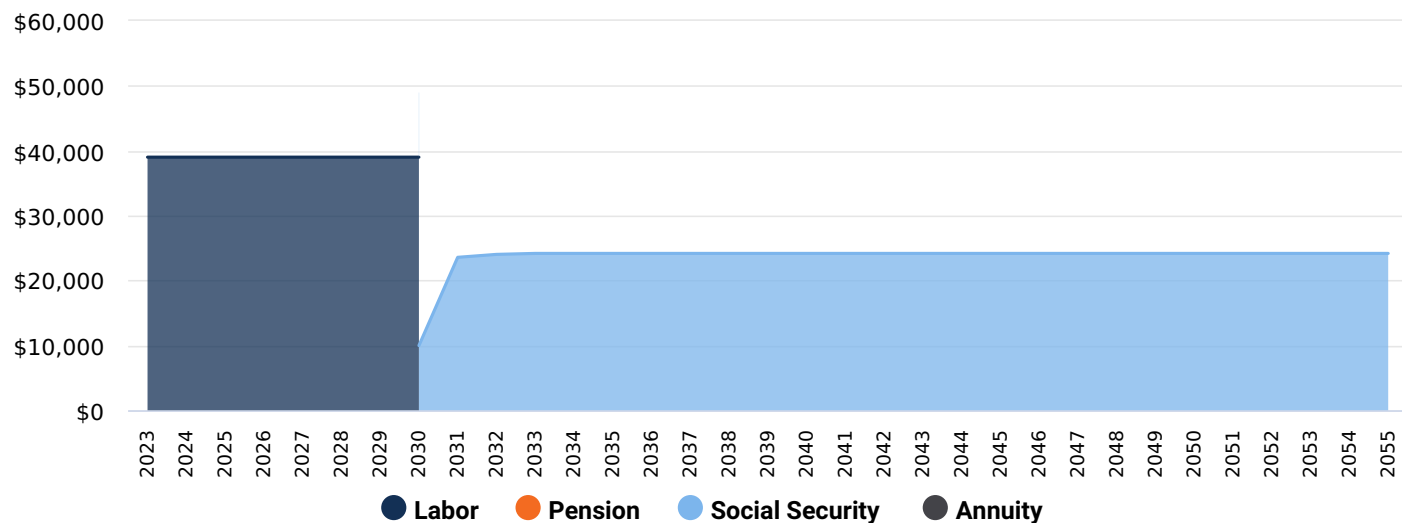


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've entered such as an inheritance, alimony payments, receipts from the sale of a business, etc.

| Year | Age | Non-Asset Income | Retirement Withdrawals | Regular Asset Interest | Children Social Security | Real Estate Cash Flow | Other Receipts | Total Income |
|------|-----|------------------|------------------------|------------------------|--------------------------|-----------------------|----------------|--------------|
| 2023 | 58 | \$39,000 | \$0 | \$210 | \$0 | \$0 | \$5,000 | \$44,210 |
| 2024 | 59 | \$39,000 | \$0 | \$344 | \$0 | \$0 | \$4,890 | \$44,234 |
| 2025 | 60 | \$39,000 | \$0 | \$478 | \$0 | \$0 | \$4,782 | \$44,260 |
| 2026 | 61 | \$39,000 | \$0 | \$606 | \$0 | \$0 | \$4,677 | \$44,283 |
| 2027 | 62 | \$39,000 | \$0 | \$725 | \$0 | \$0 | \$4,574 | \$44,299 |
| 2028 | 63 | \$39,000 | \$0 | \$843 | \$0 | \$0 | \$0 | \$39,843 |
| 2029 | 64 | \$39,000 | \$0 | \$895 | \$0 | \$0 | \$0 | \$39,895 |
| 2030 | 65 | \$48,962 | \$4,022 | \$948 | \$0 | \$0 | \$0 | \$53,932 |
| 2031 | 66 | \$23,565 | \$4,022 | \$1,152 | \$0 | \$0 | \$0 | \$28,739 |
| 2032 | 67 | \$24,018 | \$4,022 | \$1,121 | \$0 | \$0 | \$0 | \$29,161 |
| 2033 | 68 | \$24,168 | \$4,022 | \$1,095 | \$0 | \$0 | \$0 | \$29,285 |
| 2034 | 69 | \$24,168 | \$4,022 | \$1,070 | \$0 | \$0 | \$0 | \$29,260 |
| 2035 | 70 | \$24,168 | \$4,022 | \$1,043 | \$0 | \$0 | \$0 | \$29,233 |
| 2036 | 71 | \$24,168 | \$4,022 | \$1,014 | \$0 | \$0 | \$0 | \$29,204 |
| 2037 | 72 | \$24,168 | \$4,022 | \$984 | \$0 | \$0 | \$0 | \$29,174 |
| 2038 | 73 | \$24,168 | \$4,022 | \$952 | \$0 | \$0 | \$0 | \$29,142 |
| 2039 | 74 | \$24,168 | \$4,022 | \$918 | \$0 | \$0 | \$0 | \$29,108 |
| 2040 | 75 | \$24,168 | \$4,022 | \$883 | \$0 | \$0 | \$0 | \$29,073 |
| 2041 | 76 | \$24,168 | \$4,022 | \$845 | \$0 | \$0 | \$0 | \$29,035 |
| 2042 | 77 | \$24,168 | \$4,022 | \$806 | \$0 | \$0 | \$0 | \$28,996 |
| 2043 | 78 | \$24,168 | \$4,022 | \$765 | \$0 | \$0 | \$0 | \$28,955 |
| 2044 | 79 | \$24,168 | \$4,022 | \$721 | \$0 | \$0 | \$0 | \$28,911 |
| 2045 | 80 | \$24,168 | \$4,022 | \$675 | \$0 | \$0 | \$0 | \$28,865 |

| Year | Age | Non-Asset Income | Retirement Withdrawals | Regular Asset Interest | Children Social Security | Real Estate Cash Flow | Other Receipts | Total Income |
|------|-----|------------------|------------------------|------------------------|--------------------------|-----------------------|----------------|--------------|
| 2046 | 81 | \$24,168 | \$4,022 | \$627 | \$0 | \$0 | \$0 | \$28,817 |
| 2047 | 82 | \$24,168 | \$4,022 | \$576 | \$0 | \$0 | \$0 | \$28,766 |
| 2048 | 83 | \$24,168 | \$4,022 | \$523 | \$0 | \$0 | \$0 | \$28,713 |
| 2049 | 84 | \$24,168 | \$4,022 | \$468 | \$0 | \$0 | \$0 | \$28,658 |
| 2050 | 85 | \$24,168 | \$4,022 | \$410 | \$0 | \$0 | \$0 | \$28,600 |
| 2051 | 86 | \$24,168 | \$4,022 | \$349 | \$0 | \$0 | \$0 | \$28,539 |
| 2052 | 87 | \$24,168 | \$4,022 | \$285 | \$0 | \$0 | \$0 | \$28,475 |
| 2053 | 88 | \$24,168 | \$4,022 | \$219 | \$0 | \$0 | \$0 | \$28,409 |
| 2054 | 89 | \$24,168 | \$4,022 | \$149 | \$0 | \$0 | \$0 | \$28,339 |
| 2055 | 90 | \$24,168 | \$4,022 | \$76 | \$0 | \$0 | \$0 | \$28,266 |

Beth's Non-Asset Income



Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

| Year | Age | Labor | Pension | Social Security | Annuity | Total |
|------|-----|----------|---------|-----------------|---------|----------|
| 2023 | 58 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2024 | 59 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2025 | 60 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2026 | 61 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2027 | 62 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2028 | 63 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2029 | 64 | \$39,000 | \$0 | \$0 | \$0 | \$39,000 |
| 2030 | 65 | \$39,000 | \$0 | \$9,962 | \$0 | \$48,962 |
| 2031 | 66 | \$0 | \$0 | \$23,565 | \$0 | \$23,565 |
| 2032 | 67 | \$0 | \$0 | \$24,018 | \$0 | \$24,018 |
| 2033 | 68 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2034 | 69 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2035 | 70 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2036 | 71 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2037 | 72 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2038 | 73 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2039 | 74 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2040 | 75 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2041 | 76 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2042 | 77 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2043 | 78 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2044 | 79 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2045 | 80 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2046 | 81 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2047 | 82 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2048 | 83 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |
| 2049 | 84 | \$0 | \$0 | \$24,168 | \$0 | \$24,168 |

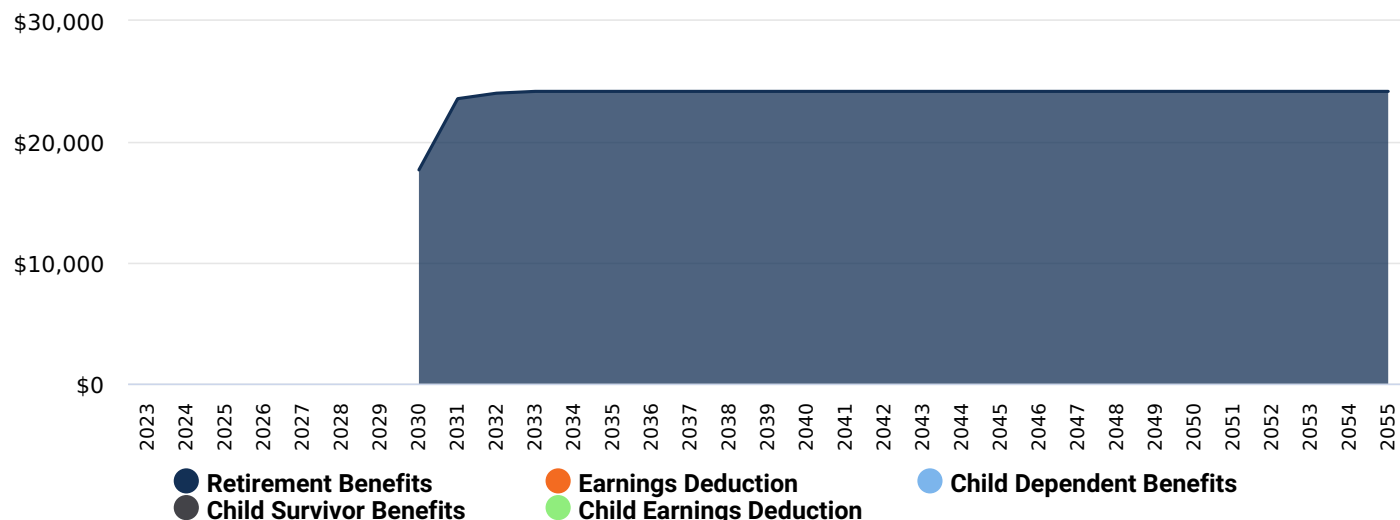
| Year | Age | Labor Pension | Social Security | Annuity | Total |
|------|-----|---------------|-----------------|----------|--------------|
| 2050 | 85 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2051 | 86 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2052 | 87 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2053 | 88 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2054 | 89 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |
| 2055 | 90 | \$0 | \$0 | \$24,168 | \$0 \$24,168 |

Beth's Retirement Accounts

This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts for the year. The Assets column shows assets in the account, which is Assets from the last year plus Net Account Additions for the year. The Annuity Income column shows any annuity payouts for the year. For the year you convert retirement assets to annuities, you will notice the assets that were converted as a negative amount in the Net Account Additions column.

| Year | Age | Retirement Asset Income | Employee Contributions | Employer Contributions | Roth Contributions | Non-Roth Withdrawals | Roth Withdrawals | Net Account Additions | Non-Roth Assets | Roth Assets | Annuity Income |
|------|-----|-------------------------|------------------------|------------------------|--------------------|----------------------|------------------|-----------------------|-----------------|-------------|----------------|
| 2023 | 58 | \$1,650 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,650 | \$47,640 | \$0 | \$0 |
| 2024 | 59 | \$1,747 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,747 | \$50,387 | \$0 | \$0 |
| 2025 | 60 | \$1,848 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,848 | \$53,235 | \$0 | \$0 |
| 2026 | 61 | \$1,952 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$2,952 | \$56,188 | \$0 | \$0 |
| 2027 | 62 | \$2,061 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,061 | \$59,248 | \$0 | \$0 |
| 2028 | 63 | \$2,173 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,173 | \$62,421 | \$0 | \$0 |
| 2029 | 64 | \$2,289 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$3,289 | \$65,710 | \$0 | \$0 |
| 2030 | 65 | \$2,410 | \$1,000 | \$0 | \$0 | (\$4,022) | \$0 | (\$612) | \$65,098 | \$0 | \$0 |
| 2031 | 66 | \$2,387 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,634) | \$63,464 | \$0 | \$0 |
| 2032 | 67 | \$2,328 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,694) | \$61,770 | \$0 | \$0 |
| 2033 | 68 | \$2,265 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,757) | \$60,013 | \$0 | \$0 |
| 2034 | 69 | \$2,201 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,821) | \$58,192 | \$0 | \$0 |
| 2035 | 70 | \$2,134 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,888) | \$56,304 | \$0 | \$0 |
| 2036 | 71 | \$2,065 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$1,957) | \$54,347 | \$0 | \$0 |
| 2037 | 72 | \$1,993 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,029) | \$52,319 | \$0 | \$0 |
| 2038 | 73 | \$1,919 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,103) | \$50,216 | \$0 | \$0 |
| 2039 | 74 | \$1,842 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,180) | \$48,035 | \$0 | \$0 |
| 2040 | 75 | \$1,762 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,260) | \$45,775 | \$0 | \$0 |
| 2041 | 76 | \$1,679 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,343) | \$43,432 | \$0 | \$0 |
| 2042 | 77 | \$1,593 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,429) | \$41,003 | \$0 | \$0 |
| 2043 | 78 | \$1,504 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,518) | \$38,485 | \$0 | \$0 |
| 2044 | 79 | \$1,411 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,610) | \$35,874 | \$0 | \$0 |
| 2045 | 80 | \$1,316 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,706) | \$33,168 | \$0 | \$0 |
| 2046 | 81 | \$1,216 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,805) | \$30,363 | \$0 | \$0 |
| 2047 | 82 | \$1,114 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$2,908) | \$27,454 | \$0 | \$0 |
| 2048 | 83 | \$1,007 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,015) | \$24,439 | \$0 | \$0 |
| 2049 | 84 | \$896 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,126) | \$21,314 | \$0 | \$0 |
| 2050 | 85 | \$782 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,240) | \$18,073 | \$0 | \$0 |
| 2051 | 86 | \$663 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,359) | \$14,714 | \$0 | \$0 |
| 2052 | 87 | \$540 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,482) | \$11,232 | \$0 | \$0 |
| 2053 | 88 | \$412 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,610) | \$7,622 | \$0 | \$0 |
| 2054 | 89 | \$280 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,742) | \$3,880 | \$0 | \$0 |
| 2055 | 90 | \$142 | \$0 | \$0 | \$0 | (\$4,022) | \$0 | (\$3,880) | \$0 | \$0 | \$0 |

Social Security



Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

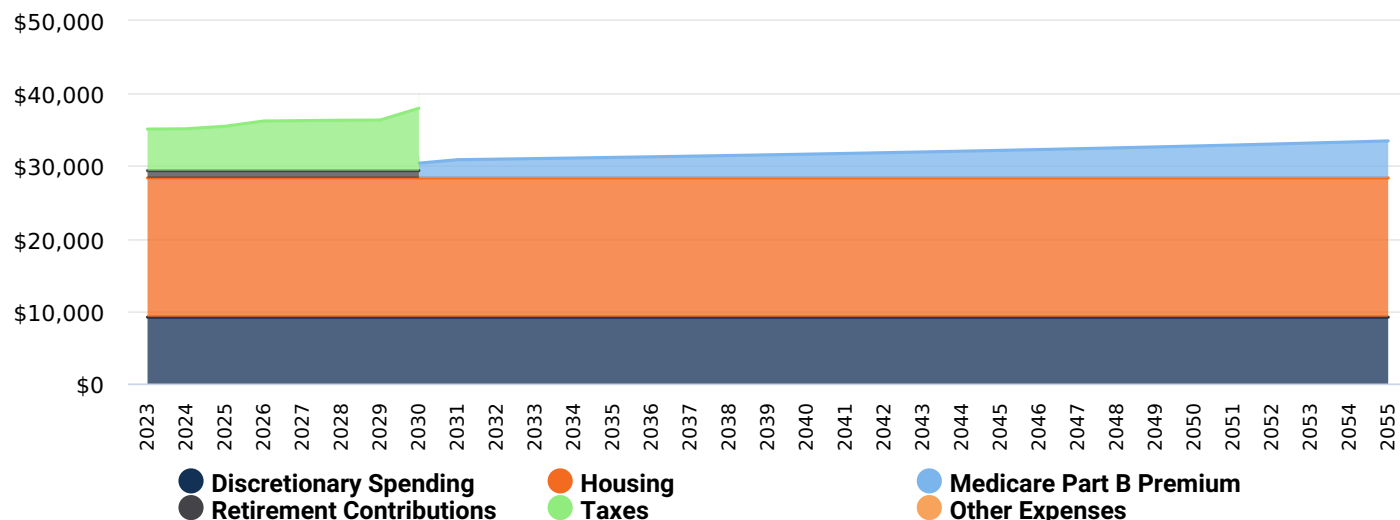
- Beth files for retirement benefits in Mar 2030, the year Beth turns 65

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

| Year | Age | Retirement Benefits | Earnings Deduction | Child Dependent Benefits | Child Survivor Benefits | Child Earnings Deduction |
|------|-----|---------------------|--------------------|--------------------------|-------------------------|--------------------------|
| 2023 | 58 | \$0 | \$0 | \$0 | | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | | \$0 |
| 2030 | 65 | \$17,674 | (\$7,712) | \$0 | | \$0 |
| 2031 | 66 | \$23,565 | \$0 | \$0 | | \$0 |
| 2032 | 67 | \$24,018 | \$0 | \$0 | | \$0 |
| 2033 | 68 | \$24,168 | \$0 | \$0 | | \$0 |
| 2034 | 69 | \$24,168 | \$0 | \$0 | | \$0 |
| 2035 | 70 | \$24,168 | \$0 | \$0 | | \$0 |
| 2036 | 71 | \$24,168 | \$0 | \$0 | | \$0 |
| 2037 | 72 | \$24,168 | \$0 | \$0 | | \$0 |
| 2038 | 73 | \$24,168 | \$0 | \$0 | | \$0 |
| 2039 | 74 | \$24,168 | \$0 | \$0 | | \$0 |
| 2040 | 75 | \$24,168 | \$0 | \$0 | | \$0 |

| Year | Age | Retirement Benefits | Earnings Deduction | Child Dependent Benefits | Child Survivor Benefits | Child Earnings Deduction |
|------|-----|---------------------|--------------------|--------------------------|-------------------------|--------------------------|
| 2041 | 76 | \$24,168 | \$0 | \$0 | | \$0 |
| 2042 | 77 | \$24,168 | \$0 | \$0 | | \$0 |
| 2043 | 78 | \$24,168 | \$0 | \$0 | | \$0 |
| 2044 | 79 | \$24,168 | \$0 | \$0 | | \$0 |
| 2045 | 80 | \$24,168 | \$0 | \$0 | | \$0 |
| 2046 | 81 | \$24,168 | \$0 | \$0 | | \$0 |
| 2047 | 82 | \$24,168 | \$0 | \$0 | | \$0 |
| 2048 | 83 | \$24,168 | \$0 | \$0 | | \$0 |
| 2049 | 84 | \$24,168 | \$0 | \$0 | | \$0 |
| 2050 | 85 | \$24,168 | \$0 | \$0 | | \$0 |
| 2051 | 86 | \$24,168 | \$0 | \$0 | | \$0 |
| 2052 | 87 | \$24,168 | \$0 | \$0 | | \$0 |
| 2053 | 88 | \$24,168 | \$0 | \$0 | | \$0 |
| 2054 | 89 | \$24,168 | \$0 | \$0 | | \$0 |
| 2055 | 90 | \$24,168 | \$0 | \$0 | | \$0 |

Spending Overview

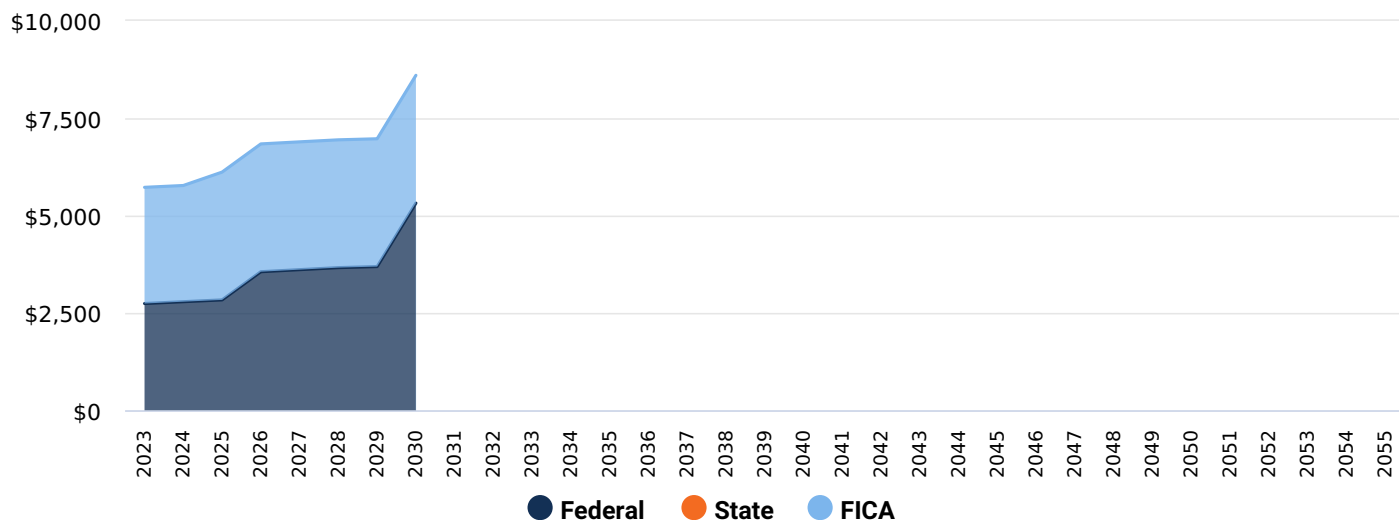


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, Annual Discretionary Spending is shown in the first column and fixed spending in all remaining columns. The Other Expenses column includes 529 account contributions and expenses, reserve fund contributions, funeral expenses, bequests, and any Special Expenses you entered.

| Year | Age | Discretionary Spending | Housing | Medicare Part B Premium | Life Premium | Retirement Contributions | Taxes | Other Expenses | Total |
|------|-----|------------------------|----------|-------------------------|--------------|--------------------------|---------|----------------|----------|
| 2023 | 58 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$5,725 | \$0 | \$35,080 |
| 2024 | 59 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$5,772 | \$0 | \$35,127 |
| 2025 | 60 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,116 | \$0 | \$35,471 |
| 2026 | 61 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,840 | \$0 | \$36,195 |
| 2027 | 62 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,893 | \$0 | \$36,248 |
| 2028 | 63 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,945 | \$0 | \$36,300 |
| 2029 | 64 | \$9,155 | \$19,200 | \$0 | \$0 | \$1,000 | \$6,972 | \$0 | \$36,327 |
| 2030 | 65 | \$9,155 | \$19,200 | \$2,028 | \$0 | \$1,000 | \$8,602 | \$0 | \$39,985 |
| 2031 | 66 | \$9,155 | \$19,200 | \$2,507 | \$0 | \$0 | \$0 | \$0 | \$30,862 |
| 2032 | 67 | \$9,155 | \$19,200 | \$2,582 | \$0 | \$0 | \$0 | \$0 | \$30,937 |
| 2033 | 68 | \$9,155 | \$19,200 | \$2,659 | \$0 | \$0 | \$0 | \$0 | \$31,014 |
| 2034 | 69 | \$9,155 | \$19,200 | \$2,739 | \$0 | \$0 | \$0 | \$0 | \$31,094 |
| 2035 | 70 | \$9,155 | \$19,200 | \$2,821 | \$0 | \$0 | \$0 | \$0 | \$31,176 |
| 2036 | 71 | \$9,155 | \$19,200 | \$2,906 | \$0 | \$0 | \$0 | \$0 | \$31,261 |
| 2037 | 72 | \$9,155 | \$19,200 | \$2,993 | \$0 | \$0 | \$0 | \$0 | \$31,348 |
| 2038 | 73 | \$9,155 | \$19,200 | \$3,083 | \$0 | \$0 | \$0 | \$0 | \$31,438 |
| 2039 | 74 | \$9,155 | \$19,200 | \$3,175 | \$0 | \$0 | \$0 | \$0 | \$31,530 |
| 2040 | 75 | \$9,155 | \$19,200 | \$3,271 | \$0 | \$0 | \$0 | \$0 | \$31,626 |
| 2041 | 76 | \$9,155 | \$19,200 | \$3,369 | \$0 | \$0 | \$0 | \$0 | \$31,724 |
| 2042 | 77 | \$9,155 | \$19,200 | \$3,470 | \$0 | \$0 | \$0 | \$0 | \$31,825 |
| 2043 | 78 | \$9,155 | \$19,200 | \$3,574 | \$0 | \$0 | \$0 | \$0 | \$31,929 |

| Year | Age | Discretionary Spending | Housing | Medicare Part B Premium | Life Premium | Retirement Contributions | Taxes | Other Expenses | Total |
|------|-----|------------------------|----------|-------------------------|--------------|--------------------------|-------|----------------|----------|
| 2044 | 79 | \$9,155 | \$19,200 | \$3,681 | \$0 | \$0 | \$0 | \$0 | \$32,036 |
| 2045 | 80 | \$9,155 | \$19,200 | \$3,792 | \$0 | \$0 | \$0 | \$0 | \$32,147 |
| 2046 | 81 | \$9,155 | \$19,200 | \$3,905 | \$0 | \$0 | \$0 | \$0 | \$32,260 |
| 2047 | 82 | \$9,155 | \$19,200 | \$4,022 | \$0 | \$0 | \$0 | \$0 | \$32,377 |
| 2048 | 83 | \$9,155 | \$19,200 | \$4,143 | \$0 | \$0 | \$0 | \$0 | \$32,498 |
| 2049 | 84 | \$9,155 | \$19,200 | \$4,267 | \$0 | \$0 | \$0 | \$0 | \$32,622 |
| 2050 | 85 | \$9,155 | \$19,200 | \$4,395 | \$0 | \$0 | \$0 | \$0 | \$32,750 |
| 2051 | 86 | \$9,155 | \$19,200 | \$4,527 | \$0 | \$0 | \$0 | \$0 | \$32,882 |
| 2052 | 87 | \$9,155 | \$19,200 | \$4,663 | \$0 | \$0 | \$0 | \$0 | \$33,018 |
| 2053 | 88 | \$9,155 | \$19,200 | \$4,803 | \$0 | \$0 | \$0 | \$0 | \$33,158 |
| 2054 | 89 | \$9,155 | \$19,200 | \$4,947 | \$0 | \$0 | \$0 | \$0 | \$33,302 |
| 2055 | 90 | \$9,155 | \$19,200 | \$5,096 | \$0 | \$0 | \$0 | \$0 | \$33,451 |

Taxes



Your Federal, State, and FICA taxes are calculated and shown below. The State taxes are based on your state of residence or your future state of residence if your plan involves changing your primary home. FICA or payroll taxes are adjusted accordingly if your income is from self-employment or non-covered wages. Federal tax calculations include adjustments for exemptions, AMT, capital gains and interest income, and standard deductions.

| Year | Age | Federal | State | FICA | Total |
|------|-----|---------|-------|---------|---------|
| 2023 | 58 | \$2,741 | \$0 | \$2,984 | \$5,725 |
| 2024 | 59 | \$2,788 | \$0 | \$2,984 | \$5,772 |
| 2025 | 60 | \$2,834 | \$0 | \$3,282 | \$6,116 |
| 2026 | 61 | \$3,558 | \$0 | \$3,282 | \$6,840 |
| 2027 | 62 | \$3,611 | \$0 | \$3,282 | \$6,893 |
| 2028 | 63 | \$3,663 | \$0 | \$3,282 | \$6,945 |
| 2029 | 64 | \$3,690 | \$0 | \$3,282 | \$6,972 |
| 2030 | 65 | \$5,320 | \$0 | \$3,282 | \$8,602 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 |



| Year | Age | Federal | State | FICA | Total |
|------|-----|---------|-------|------|-------|
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 |

Federal Tax Detail

This table presents detailed information used in computing taxes each year.

| Year | Age | Adjusted Gross Income | Deductions | Exemptions | Taxable Income | Tax | Marginal Bracket | Effective Rate | Alternative Minimum Tax | Credits | Refundable Credits | Net Tax |
|------|-----|-----------------------|------------|------------|----------------|---------|------------------|----------------|-------------------------|---------|--------------------|---------|
| 2023 | 58 | \$38,525 | (\$13,850) | \$0 | \$24,675 | \$2,741 | 12% | 11% | \$0 | \$0 | \$0 | \$2,741 |
| 2024 | 59 | \$38,860 | (\$13,803) | \$0 | \$25,056 | \$2,788 | 12% | 11% | \$0 | \$0 | \$0 | \$2,788 |
| 2025 | 60 | \$39,194 | (\$13,757) | \$0 | \$25,437 | \$2,834 | 12% | 11% | \$0 | \$0 | \$0 | \$2,834 |
| 2026 | 61 | \$39,516 | (\$7,426) | (\$4,741) | \$27,349 | \$3,558 | 15% | 13% | \$0 | \$0 | \$0 | \$3,558 |
| 2027 | 62 | \$39,813 | (\$7,401) | (\$4,725) | \$27,686 | \$3,611 | 15% | 13% | \$0 | \$0 | \$0 | \$3,611 |
| 2028 | 63 | \$40,108 | (\$7,376) | (\$4,709) | \$28,023 | \$3,663 | 15% | 13% | \$0 | \$0 | \$0 | \$3,663 |
| 2029 | 64 | \$40,238 | (\$7,351) | (\$4,694) | \$28,193 | \$3,690 | 15% | 13% | \$0 | \$0 | \$0 | \$3,690 |
| 2030 | 65 | \$52,858 | (\$9,134) | (\$4,678) | \$39,047 | \$5,320 | 15% | 14% | \$0 | \$0 | \$0 | \$5,320 |
| 2031 | 66 | \$6,902 | (\$9,103) | (\$4,662) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$6,825 | (\$9,072) | (\$4,646) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$6,759 | (\$9,042) | (\$4,631) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$6,696 | (\$9,011) | (\$4,615) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$6,629 | (\$8,981) | (\$4,600) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$6,557 | (\$8,951) | (\$4,584) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$6,611 | (\$8,921) | (\$4,569) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$6,693 | (\$8,891) | (\$4,553) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$6,763 | (\$8,861) | (\$4,538) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$6,823 | (\$8,831) | (\$4,523) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$6,871 | (\$8,801) | (\$4,508) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$6,907 | (\$8,772) | (\$4,492) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$6,932 | (\$8,742) | (\$4,477) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$6,944 | (\$8,713) | (\$4,462) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$6,945 | (\$8,683) | (\$4,447) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$6,933 | (\$8,654) | (\$4,432) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$6,908 | (\$8,625) | (\$4,417) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$6,871 | (\$8,596) | (\$4,402) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$6,821 | (\$8,567) | (\$4,388) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$6,757 | (\$8,538) | (\$4,373) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$6,679 | (\$8,509) | (\$4,358) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$6,588 | (\$8,481) | (\$4,344) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$6,482 | (\$8,452) | (\$4,329) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$6,362 | (\$8,424) | (\$4,314) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$6,227 | (\$8,396) | (\$4,300) | \$0 | \$0 | 10% | 0% | \$0 | \$0 | \$0 | \$0 |

Housing

Housing Expenses, like other expenses in this report are shown in "current year dollars" or "today's dollars." For example, since your mortgage is at a fixed rate, you are making payments with cheaper dollars each year, and this is reflected in the declining amounts relative to today's dollars as the years go by. Your property tax and insurance, on the other hand, are either holding steady with inflation each year, or possibly rising if you have indicated that the value of your home will rise faster than inflation.

| Year | Age | Rent & Rental Expenses | Mortgage | Property Tax | Maintenance, Utilities, and Fees | Insurance | Net Purchases | Mortgage Balance | Equity |
|------|-----|------------------------|----------|--------------|----------------------------------|-----------|---------------|------------------|--------|
| 2023 | 58 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$19,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

529 Accounts

This table presents annual details for your 529 education savings accounts. MaxiFi calculates how much you need to contribute each year to meet the qualified educational expenses you entered into each account and spreads the contributions evenly over the years leading up to the start of expenses for the account. The Income column shows interest earned on the assets in the accounts, and the Saving column is the total of this income and any contributions. If there are more assets than needed in the year of the last qualified withdrawal, MaxiFi will include an unqualified withdrawal in that year for all remaining assets.

If you look in the Year at a Glance report, you will see a withdrawal from the 529 account balancing the qualified expense in each year there is an expense. Similarly, the Progress Tracker will include a 529 withdrawal matching any 529 expense for the year.

| Year | Age | 529 Income | 529 Contributions | 529 Qualified Withdrawals | 529 Unqualified Withdrawals | 529 Saving | 529 Assets |
|------|-----|------------|-------------------|---------------------------|-----------------------------|------------|------------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Reserve Funds

This table presents annual details for your reserve funds, which remain available as emergency funds until the death of all adults in the family at which point they are part of your family's bequest.

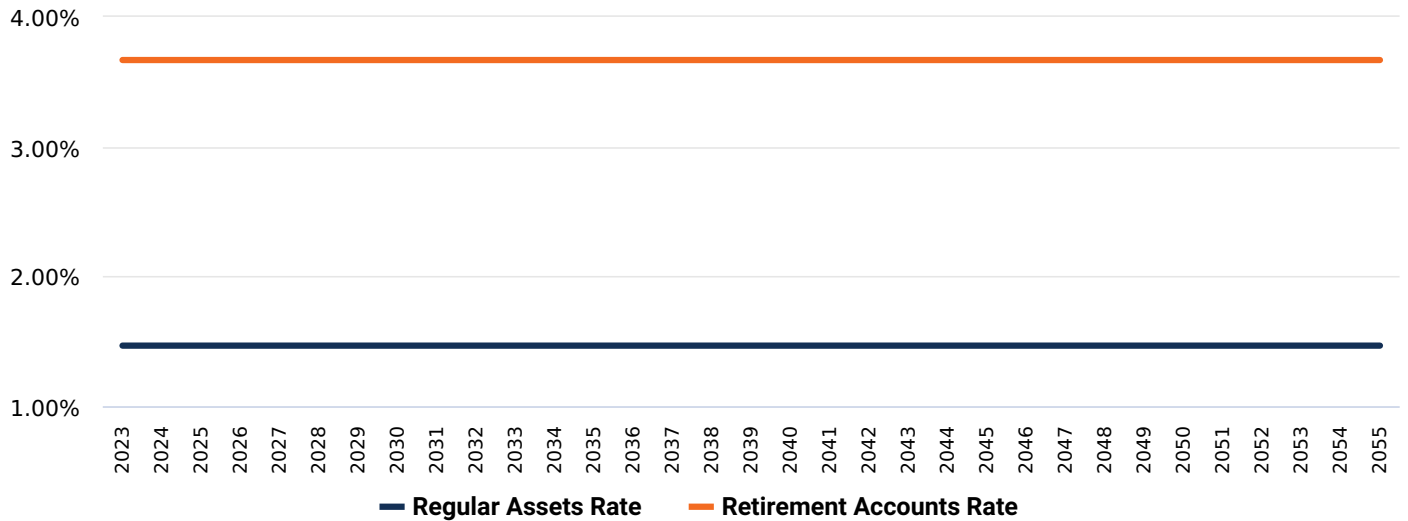
| Year | Age | Reserve Fund Income | Reserve Fund Contributions | Reserve Fund Saving | Reserve Fund Assets |
|------|-----|---------------------|----------------------------|---------------------|---------------------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 |

Real Estate

This table presents detail for your Real Estate properties. The Net Cash Flow will also show up in the Income Overview report and equity is also shown in the Net Worth report.

| Year | Age | Receipts | Expenses | Mortgage Payments | Net Purchases | Net Cash Flow | Mortgage Balance | Equity |
|------|-----|----------|----------|-------------------|---------------|---------------|------------------|--------|
| 2023 | 58 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2024 | 59 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2025 | 60 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2026 | 61 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2027 | 62 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2028 | 63 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2029 | 64 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2030 | 65 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2031 | 66 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2032 | 67 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2033 | 68 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2034 | 69 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2035 | 70 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2036 | 71 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2037 | 72 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2038 | 73 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2039 | 74 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2040 | 75 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2041 | 76 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2042 | 77 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2043 | 78 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2044 | 79 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2045 | 80 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2046 | 81 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2047 | 82 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2048 | 83 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2049 | 84 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2050 | 85 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2051 | 86 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2052 | 87 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2053 | 88 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2054 | 89 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 2055 | 90 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Real Rates of Return



Return rates shown are the real return rates (rates adjusted for inflation) used to determine returns on assets for this plan. These are either rates you entered or are the mean rates based on your investment strategies.

| Year | Age | Regular Assets Rate | Retirement Accounts Rate |
|------|-----|---------------------|--------------------------|
| 2023 | 58 | 1.47 | 3.67 |
| 2024 | 59 | 1.47 | 3.67 |
| 2025 | 60 | 1.47 | 3.67 |
| 2026 | 61 | 1.47 | 3.67 |
| 2027 | 62 | 1.47 | 3.67 |
| 2028 | 63 | 1.47 | 3.67 |
| 2029 | 64 | 1.47 | 3.67 |
| 2030 | 65 | 1.47 | 3.67 |
| 2031 | 66 | 1.47 | 3.67 |
| 2032 | 67 | 1.47 | 3.67 |
| 2033 | 68 | 1.47 | 3.67 |
| 2034 | 69 | 1.47 | 3.67 |
| 2035 | 70 | 1.47 | 3.67 |
| 2036 | 71 | 1.47 | 3.67 |
| 2037 | 72 | 1.47 | 3.67 |
| 2038 | 73 | 1.47 | 3.67 |
| 2039 | 74 | 1.47 | 3.67 |
| 2040 | 75 | 1.47 | 3.67 |
| 2041 | 76 | 1.47 | 3.67 |
| 2042 | 77 | 1.47 | 3.67 |
| 2043 | 78 | 1.47 | 3.67 |
| 2044 | 79 | 1.47 | 3.67 |
| 2045 | 80 | 1.47 | 3.67 |
| 2046 | 81 | 1.47 | 3.67 |

| Year | Age | Regular Assets Rate | Retirement Accounts Rate |
|------|-----|---------------------|--------------------------|
| 2047 | 82 | 1.47 | 3.67 |
| 2048 | 83 | 1.47 | 3.67 |
| 2049 | 84 | 1.47 | 3.67 |
| 2050 | 85 | 1.47 | 3.67 |
| 2051 | 86 | 1.47 | 3.67 |
| 2052 | 87 | 1.47 | 3.67 |
| 2053 | 88 | 1.47 | 3.67 |
| 2054 | 89 | 1.47 | 3.67 |
| 2055 | 90 | 1.47 | 3.67 |

Base Plan Inputs

Current Marital Status: Single

Beth

Date of Birth: 10 Mar 1965
Maximum Age (Year of Death): 90 (2055)
Retirement Age (Year): 65 (2030)

Current/Future Earnings

Retail worker at Pottery Barn

Start Year: 2023
Annual Amount: \$39,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Mar 2030

Social Security Past Earnings

| Year | Age | Covered Earnings |
|------|-----|------------------|
| 1981 | 16 | \$0 |
| 1982 | 17 | \$0 |
| 1983 | 18 | \$0 |
| 1984 | 19 | \$0 |
| 1985 | 20 | \$0 |
| 1986 | 21 | \$0 |
| 1987 | 22 | \$20,000 |
| 1988 | 23 | \$20,400 |
| 1989 | 24 | \$20,808 |
| 1990 | 25 | \$21,224 |
| 1991 | 26 | \$21,649 |
| 1992 | 27 | \$22,082 |
| 1993 | 28 | \$22,523 |

| Year | Age | Covered Earnings |
|-------------|------------|-------------------------|
| 1994 | 29 | \$22,974 |
| 1995 | 30 | \$23,433 |
| 1996 | 31 | \$23,902 |
| 1997 | 32 | \$24,380 |
| 1998 | 33 | \$24,867 |
| 1999 | 34 | \$25,365 |
| 2000 | 35 | \$25,872 |
| 2001 | 36 | \$26,390 |
| 2002 | 37 | \$26,917 |
| 2003 | 38 | \$27,456 |
| 2004 | 39 | \$28,005 |
| 2005 | 40 | \$28,565 |
| 2006 | 41 | \$29,136 |
| 2007 | 42 | \$29,719 |
| 2008 | 43 | \$30,313 |
| 2009 | 44 | \$30,920 |
| 2010 | 45 | \$31,538 |
| 2011 | 46 | \$32,169 |
| 2012 | 47 | \$32,812 |
| 2013 | 48 | \$33,468 |
| 2014 | 49 | \$34,138 |
| 2015 | 50 | \$34,820 |
| 2016 | 51 | \$35,517 |
| 2017 | 52 | \$36,227 |
| 2018 | 53 | \$36,952 |
| 2019 | 54 | \$37,691 |
| 2020 | 55 | \$38,445 |
| 2021 | 56 | \$39,214 |
| 2022 | 57 | \$39,998 |

Retirement Accounts

IRA

Type: Individual Account
Assets: \$44,000

Contributions

Start Year: 2023
Annual Amount: \$1,000



End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 6%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 65
Smooth Withdrawal End Age 90
Withdraw from Roth Accounts First? No
Percent of Non-Annuitized Assets to Spend 100%
Percentage of Retirement Assets to Annuitize 0%
Nominal Rate of Return for Annuitized Assets 3.75%
Guaranteed Payment Years 0
Does annuity stop after guarantee period? No
Survivor Percentage 50%
Annuity Growth Rate 0%
Medicare Part B Enrollment Age 65
Life Insurance Age Limit No Limit - always consider life insurance
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Household

Primary Residence

State: FL
Rent: \$1,400
Rental Expense: \$200
Real Appreciation Rate: 0%

Special Receipts

Gift from Tricia and Jack

Tax Treatment: Not taxable
Start Year: 2023
Annual Amount: \$5,000
End Year: 2027
Value: Nominal Dollars
Annual Growth/Reduction: 0%

Regular Assets

Bank savings

Assets: \$10,000



Asset Type: Savings Account

Bank checking

Assets: \$4,000

Asset Type: Checking Account

Settings and Assumptions

Inflation Rate 2.25%
Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 3.75%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 3.75%
Social Security Benefit Change Year: 2023, Percent: 0%
Medicare Part B Premium Real Growth Rate 3%
Load on Life Insurance 15%
Maximum Indebtedness 0
Cost of Debt 5.25%
Cost of Selling Home or Real Estate 6%
Municipal Bonds Percentage 0%
Dividends and Realized Capital Gains Percentage 0%
Unrealized Capital Gains Percentage 0%
Unrealized Capital Gains \$0
Federal Tax Policy Current Tax Law
Federal Income Tax Change Year: 2023, Percent: 0%
Payroll (FICA) Tax Change Year: 2023, Percent: 0%
State Income Tax Change Year: 2023, Percent: 0%
Annual Living Standard Index 100% for all years
Two people can live as cheaply as... 1.6
Cost of Children 70% for all years

Payroll tax increases Inputs

This profile includes all Base Plan inputs, settings, and assumptions by default. Inputs, settings, and assumptions for this profile are only listed here if they modify or exclude those items in the Base Plan, or if they are unique to this profile.

Household

Settings and Assumptions

Payroll (FICA) Tax Change Year: 2025, Percent: 10%