



Financial Analysis Prepared For
Bubba and Helen Turner

Prepared By

Prof. Robert Puelz

rpuelz@smu.edu

214.768.4156

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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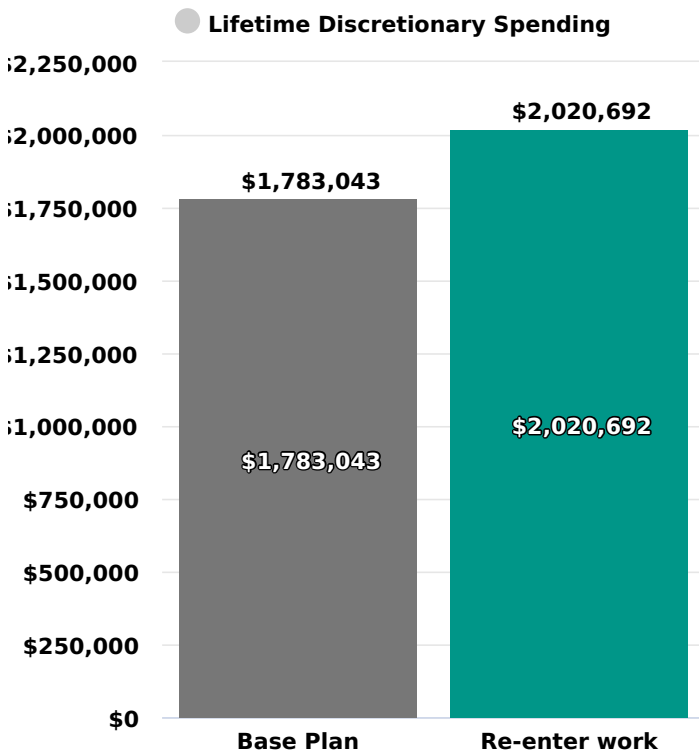
Profile Comparison

Lifetime Changes

This report shows differences in lifetime present values between Base Plan and Re-enter work.

\$237,649

Lifetime Discretionary Spending increased by \$237,649 in **Re-enter work** compared with Base Plan



What Went Up?

- Labor Earnings increased by \$134,626.
- Social Security Benefits increased by \$134,952.
- Federal Taxes increased by \$21,631.
- FICA Taxes increased by \$10,298.

What Went Down?

No values decreased.

Lifetime Resources

Category	Base Plan	Re-enter work	Difference
Labor Earnings	\$0	\$134,626	\$134,626
Employer Retirement Account Contributions	\$0	\$0	-
Social Security Benefits	\$1,619,521	\$1,754,473	\$134,952
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Assets	\$350,000	\$350,000	-
Regular Assets	\$80,799	\$80,799	-
Reserve Fund Assets	\$0	\$0	-
529 Assets	\$0	\$0	-
Special Receipts	\$0	\$0	-
Excess Regular Asset Income	\$0	\$0	-
Excess 529 Asset Income	\$0	\$0	-
Excess Retirement Account Asset Income	\$277,660	\$277,660	-
Housing Assets	\$255,000	\$255,000	-
Future Borrowing for Housing	\$0	\$0	-
Real Estate Assets	\$0	\$0	-
Future Borrowing for Real Estate	\$0	\$0	-
Real Estate Income	\$0	\$0	-
TOTAL	\$2,582,980	\$2,852,558	\$269,578

Lifetime Spending

Category	Base Plan	Re-enter work	Difference
Housing Expenses	\$283,592	\$283,592	-
Housing Equity Bequest	\$462,406	\$462,406	-
Housing Holding Costs	(\$207,406)	(\$207,406)	-
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	\$15,262	\$36,893	\$21,631
FICA Taxes	\$0	\$10,298	\$10,298
State Taxes	\$0	\$0	-
Medicare Part B Premiums	\$246,083	\$246,083	-
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$1,783,043	\$2,020,692	\$237,649
TOTAL	\$2,582,980	\$2,852,558	\$269,578

Lifetime Resources

Category	Base Plan	Re-enter work	Difference
Labor Earnings	0%	4.7%	4.7%
Employer Retirement Account Contributions	0%	0%	-
Social Security Benefits	62.7%	61.5%	-1.2%
Pensions	0%	0%	-
Annuities	0%	0%	-
Retirement Assets	13.6%	12.3%	-1.3%
Regular Assets	3.1%	2.8%	-0.3%
Reserve Fund Assets	0%	0%	-
529 Assets	0%	0%	-
Special Receipts	0%	0%	-
Excess Regular Asset Income	0%	0%	-
Excess 529 Asset Income	0%	0%	-
Excess Retirement Account Asset Income	10.7%	9.7%	-1%
Housing Assets	9.9%	8.9%	-1%
Future Borrowing for Housing	0%	0%	-
Real Estate Assets	0%	0%	-
Future Borrowing for Real Estate	0%	0%	-
Real Estate Income	0%	0%	-

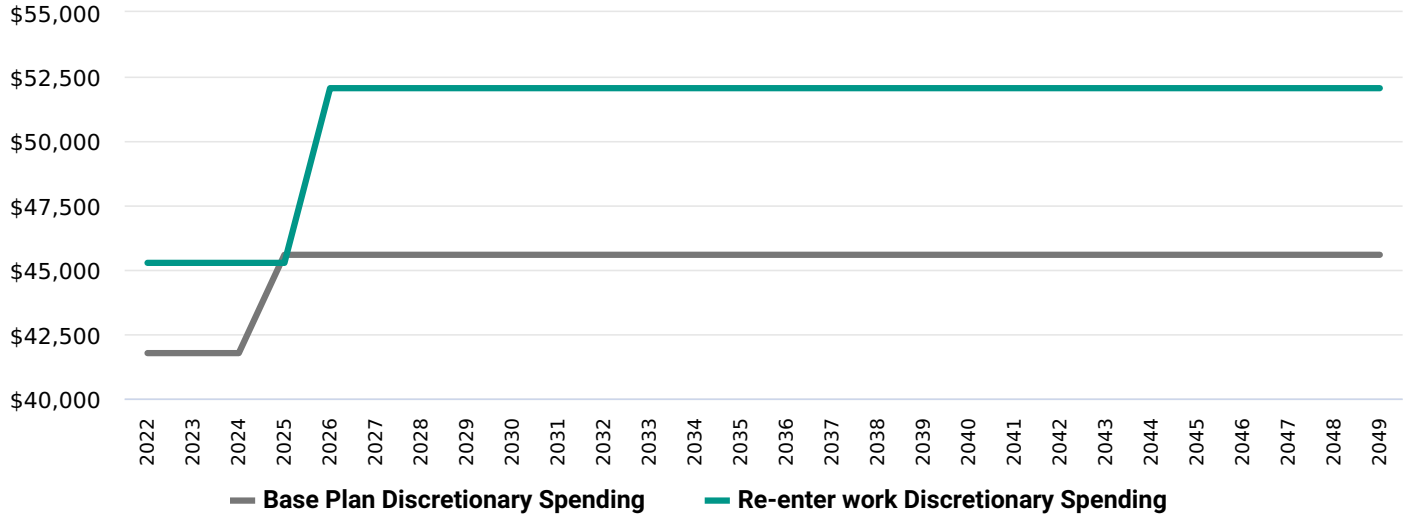
Lifetime Spending

Category	Base Plan	Re-enter work	Difference
Housing Expenses	11%	9.9%	-1.1%
Housing Equity Bequest	17.9%	16.2%	-1.7%
Housing Holding Costs	-8%	-7.3%	0.7%
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	0.6%	1.3%	0.7%
FICA Taxes	0%	0.4%	0.4%
State Taxes	0%	0%	-
Medicare Part B Premiums	9.5%	8.6%	-0.9%
Life Insurance Premiums	0%	0%	-
Discretionary Spending	69%	70.8%	1.8%

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%.

Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



Base Plan Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$0
Employer Retirement Account Contributions	\$0
Social Security Benefits	\$1,619,521
Pensions	\$0
Annuities	\$0
Retirement Assets	\$350,000
Regular Assets	\$80,799
Reserve Fund Assets	\$0
529 Assets	\$0
Special Receipts	\$0
Excess Regular Asset Income	\$0
Excess 529 Asset Income	\$0
Excess Retirement Account Asset Income	\$277,660
Housing Assets	\$255,000
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$283,592
Housing Equity Bequest	\$462,406
Housing Holding Costs	(\$207,406)
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	\$15,262
FICA Taxes	\$0
State Taxes	\$0
Medicare Part B Premiums	\$246,083
Life Insurance Premiums	\$0
Discretionary Spending	\$1,783,043

TOTAL	\$2,582,980	TOTAL	\$2,582,980
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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.

Your Lifetime Discretionary Spending, shown in orange, is the money left over in your budget after you cover all fixed spending, including taxes. This is the money you can freely spend on food, travel, clothes, entertainment, etc.

Now let's take a closer look at discretionary spending to see how MaxiFi Planner allocated it in each year.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of -8.18% 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. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

Lifetime Balance Sheet

Lifetime Resources

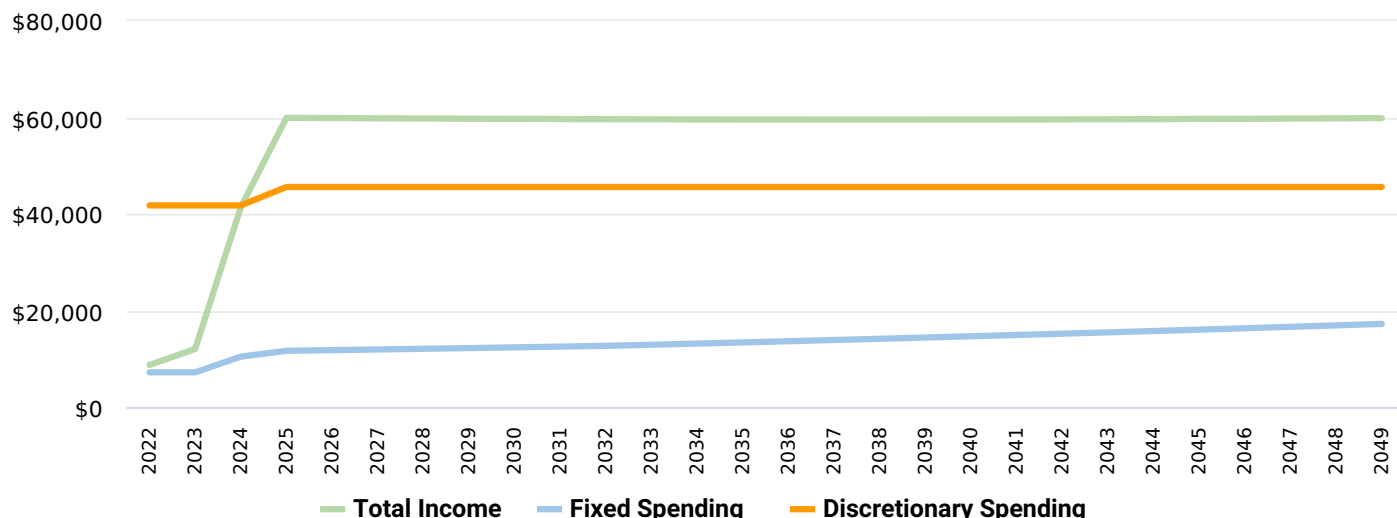
Labor Earnings	0%
Employer Retirement Account Contributions	0%
Social Security Benefits	63%
Pensions	0%
Annuities	0%
Retirement Assets	14%
Regular Assets	3%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	11%
Housing Assets	10%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	11%
Housing Equity Bequest	18%
Housing Holding Costs	-8%
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	1%
FICA Taxes	0%
State Taxes	0%
Medicare Part B Premiums	10%
Life Insurance Premiums	0%
Discretionary Spending	69%

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%.

Annual 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

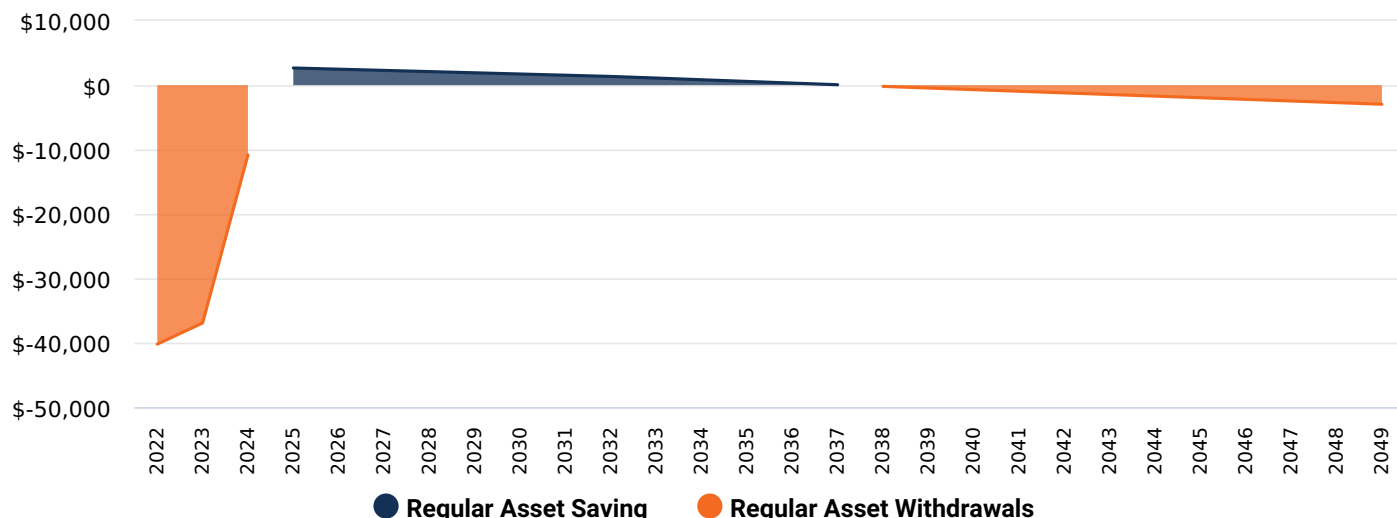
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Note: You set a life insurance coverage purchase age limit of 63 for Bubba. You set a life insurance coverage purchase age limit of 63 for Helen. The plan will not show any coverage amount after the age limit. However, if insurance would otherwise be recommended beyond the age limit, setting the limit may mean a lower living standard for survivors if you or your spouse/partner pass away beyond the age limit.

Year	Bubba's Age	Helen's Age	Total Income	Fixed Spending	Discretionary Spending
2022	63	63	\$8,735	\$7,200	\$41,762
2023	64	64	\$12,026	\$7,200	\$41,762
2024	65	65	\$41,372	\$10,448	\$41,762
2025	66	66	\$59,901	\$11,661	\$45,579
2026	67	67	\$59,849	\$11,795	\$45,579

Year	Bubba's Age	Helen's Age	Total Income	Fixed Spending	Discretionary Spending
2027	68	68	\$59,801	\$11,933	\$45,579
2028	69	69	\$59,757	\$12,075	\$45,579
2029	70	70	\$59,716	\$12,221	\$45,579
2030	71	71	\$59,679	\$12,371	\$45,579
2031	72	72	\$59,645	\$12,527	\$45,579
2032	73	73	\$59,615	\$12,686	\$45,579
2033	74	74	\$59,589	\$12,910	\$45,579
2034	75	75	\$59,568	\$13,152	\$45,579
2035	76	76	\$59,551	\$13,396	\$45,579
2036	77	77	\$59,540	\$13,643	\$45,579
2037	78	78	\$59,534	\$13,894	\$45,579
2038	79	79	\$59,533	\$14,148	\$45,579
2039	80	80	\$59,537	\$14,406	\$45,579
2040	81	81	\$59,545	\$14,667	\$45,579
2041	82	82	\$59,559	\$14,933	\$45,579
2042	83	83	\$59,577	\$15,202	\$45,579
2043	84	84	\$59,601	\$15,476	\$45,579
2044	85	85	\$59,629	\$15,755	\$45,579
2045	86	86	\$59,662	\$16,039	\$45,579
2046	87	87	\$59,700	\$16,329	\$45,579
2047	88	88	\$59,743	\$16,624	\$45,579
2048	89	89	\$59,791	\$16,924	\$45,579
2049	90	90	\$59,843	\$17,231	\$45,579

Annual 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

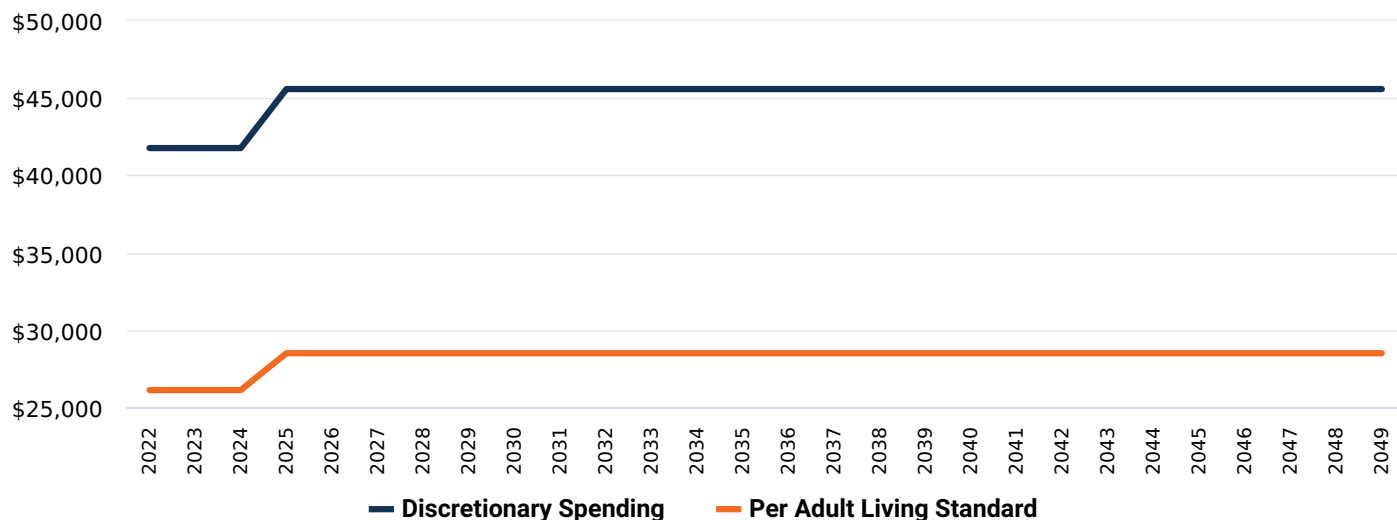
And:

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

Year	Bubba's Age	Helen's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	63	63	\$8,735	\$48,962	(\$40,226)	\$88,000	\$47,774
2023	64	64	\$12,026	\$48,962	(\$36,935)	\$47,773	\$10,838
2024	65	65	\$41,372	\$52,210	(\$10,838)	\$10,838	\$0
2025	66	66	\$59,901	\$57,240	\$2,661	\$0	\$2,661
2026	67	67	\$59,849	\$57,374	\$2,476	\$2,661	\$5,137
2027	68	68	\$59,801	\$57,512	\$2,290	\$5,137	\$7,427
2028	69	69	\$59,757	\$57,654	\$2,103	\$7,427	\$9,530
2029	70	70	\$59,716	\$57,800	\$1,916	\$9,530	\$11,446
2030	71	71	\$59,679	\$57,950	\$1,728	\$11,447	\$13,175
2031	72	72	\$59,645	\$58,106	\$1,540	\$13,175	\$14,715
2032	73	73	\$59,615	\$58,265	\$1,350	\$14,715	\$16,065
2033	74	74	\$59,589	\$58,489	\$1,100	\$16,065	\$17,165
2034	75	75	\$59,568	\$58,731	\$837	\$17,165	\$18,002

Year	Bubba's Age	Helen's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	76	76	\$59,551	\$58,975	\$577	\$18,001	\$18,578
2036	77	77	\$59,540	\$59,222	\$318	\$18,578	\$18,896
2037	78	78	\$59,534	\$59,473	\$61	\$18,897	\$18,958
2038	79	79	\$59,533	\$59,727	(\$194)	\$18,958	\$18,764
2039	80	80	\$59,537	\$59,985	(\$447)	\$18,764	\$18,317
2040	81	81	\$59,545	\$60,246	(\$700)	\$18,317	\$17,617
2041	82	82	\$59,559	\$60,512	(\$952)	\$17,617	\$16,665
2042	83	83	\$59,577	\$60,781	(\$1,203)	\$16,665	\$15,462
2043	84	84	\$59,601	\$61,055	(\$1,454)	\$15,462	\$14,008
2044	85	85	\$59,629	\$61,334	(\$1,705)	\$14,007	\$12,302
2045	86	86	\$59,662	\$61,618	(\$1,956)	\$12,302	\$10,346
2046	87	87	\$59,700	\$61,908	(\$2,208)	\$10,347	\$8,139
2047	88	88	\$59,743	\$62,203	(\$2,460)	\$8,139	\$5,679
2048	89	89	\$59,791	\$62,503	(\$2,713)	\$5,680	\$2,967
2049	90	90	\$59,843	\$62,810	(\$2,967)	\$2,967	\$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.

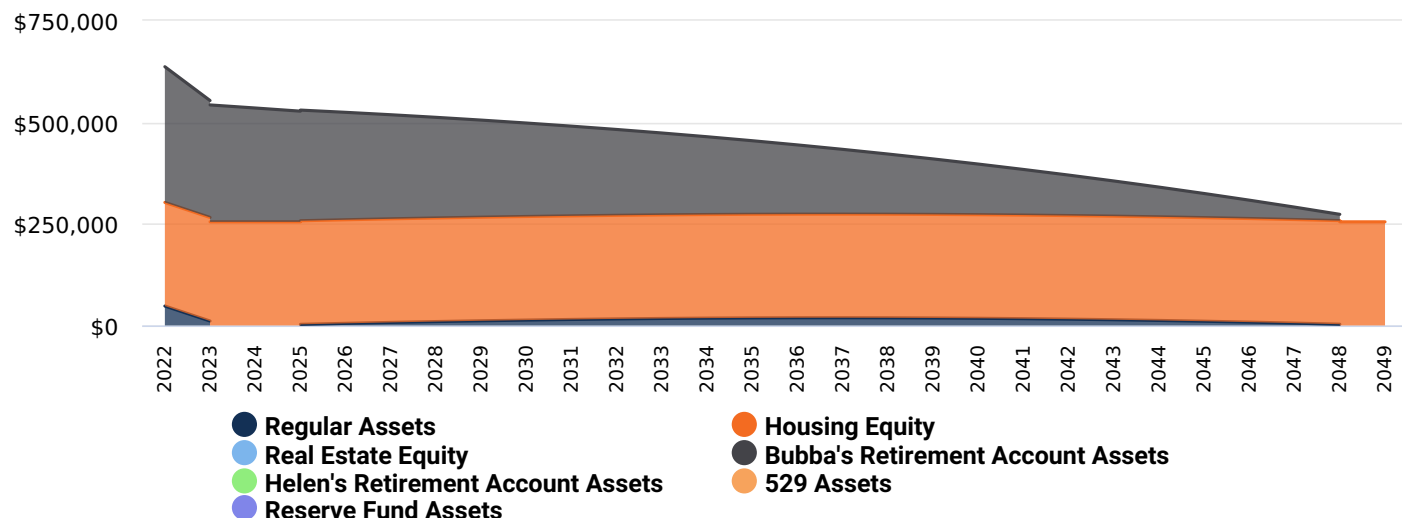
The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off 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	Bubba's Age	Helen's Age	Discretionary Spending	Per Adult Living Standard
2022	63	63	\$41,762	\$26,101
2023	64	64	\$41,762	\$26,101
2024	65	65	\$41,762	\$26,101
2025	66	66	\$45,579	\$28,487
2026	67	67	\$45,579	\$28,487
2027	68	68	\$45,579	\$28,487
2028	69	69	\$45,579	\$28,487
2029	70	70	\$45,579	\$28,487
2030	71	71	\$45,579	\$28,487
2031	72	72	\$45,579	\$28,487
2032	73	73	\$45,579	\$28,487
2033	74	74	\$45,579	\$28,487
2034	75	75	\$45,579	\$28,487
2035	76	76	\$45,579	\$28,487
2036	77	77	\$45,579	\$28,487
2037	78	78	\$45,579	\$28,487
2038	79	79	\$45,579	\$28,487
2039	80	80	\$45,579	\$28,487
2040	81	81	\$45,579	\$28,487
2041	82	82	\$45,579	\$28,487
2042	83	83	\$45,579	\$28,487
2043	84	84	\$45,579	\$28,487
2044	85	85	\$45,579	\$28,487
2045	86	86	\$45,579	\$28,487
2046	87	87	\$45,579	\$28,487
2047	88	88	\$45,579	\$28,487
2048	89	89	\$45,579	\$28,487
2049	90	90	\$45,579	\$28,487

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	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	Helen's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	63	63	\$47,774	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$636,839
2023	64	64	\$10,838	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$553,598
2024	65	65	\$0	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$535,206
2025	66	66	\$2,661	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$530,093
2026	67	67	\$5,137	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$524,568
2027	68	68	\$7,427	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$518,625
2028	69	69	\$9,530	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$512,255
2029	70	70	\$11,446	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$505,450
2030	71	71	\$13,175	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$498,205
2031	72	72	\$14,715	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$490,510
2032	73	73	\$16,065	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$482,356
2033	74	74	\$17,165	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$473,674
2034	75	75	\$18,002	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$464,445
2035	76	76	\$18,578	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$454,662
2036	77	77	\$18,896	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$444,319
2037	78	78	\$18,958	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$433,409
2038	79	79	\$18,764	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$421,924
2039	80	80	\$18,317	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$409,857
2040	81	81	\$17,617	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$397,199
2041	82	82	\$16,665	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$383,940
2042	83	83	\$15,462	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$370,072
2043	84	84	\$14,008	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$355,583

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	Helen's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	85	85	\$12,302	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$340,464
2045	86	86	\$10,346	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$324,703
2046	87	87	\$8,139	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$308,290
2047	88	88	\$5,679	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$291,209
2048	89	89	\$2,967	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$273,451
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$255,000

Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	63	63	\$47,774	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$0	\$0	\$636,839
2023	64	64	\$10,838	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$0	\$0	\$553,598
2024	65	65	\$0	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$0	\$0	\$535,206
2025	66	66	\$2,661	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$0	\$0	\$530,093
2026	67	67	\$5,137	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$0	\$0	\$524,568
2027	68	68	\$7,427	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$0	\$0	\$518,625
2028	69	69	\$9,530	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$0	\$0	\$512,255
2029	70	70	\$11,446	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$0	\$0	\$505,450
2030	71	71	\$13,175	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$0	\$0	\$498,205
2031	72	72	\$14,715	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$0	\$0	\$490,510
2032	73	73	\$16,065	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$0	\$0	\$482,356
2033	74	74	\$17,165	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$0	\$0	\$473,674
2034	75	75	\$18,002	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$0	\$0	\$464,445
2035	76	76	\$18,578	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$0	\$0	\$454,662
2036	77	77	\$18,896	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$0	\$0	\$444,319
2037	78	78	\$18,958	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$0	\$0	\$433,409
2038	79	79	\$18,764	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$0	\$0	\$421,924
2039	80	80	\$18,317	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$0	\$0	\$409,857
2040	81	81	\$17,617	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$0	\$0	\$397,199
2041	82	82	\$16,665	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$0	\$0	\$383,940
2042	83	83	\$15,462	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$0	\$0	\$370,072
2043	84	84	\$14,008	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$0	\$0	\$355,583
2044	85	85	\$12,302	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$0	\$0	\$340,464
2045	86	86	\$10,346	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$0	\$0	\$324,703
2046	87	87	\$8,139	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$0	\$0	\$308,290
2047	88	88	\$5,679	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$0	\$0	\$291,209
2048	89	89	\$2,967	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$0	\$0	\$273,451
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

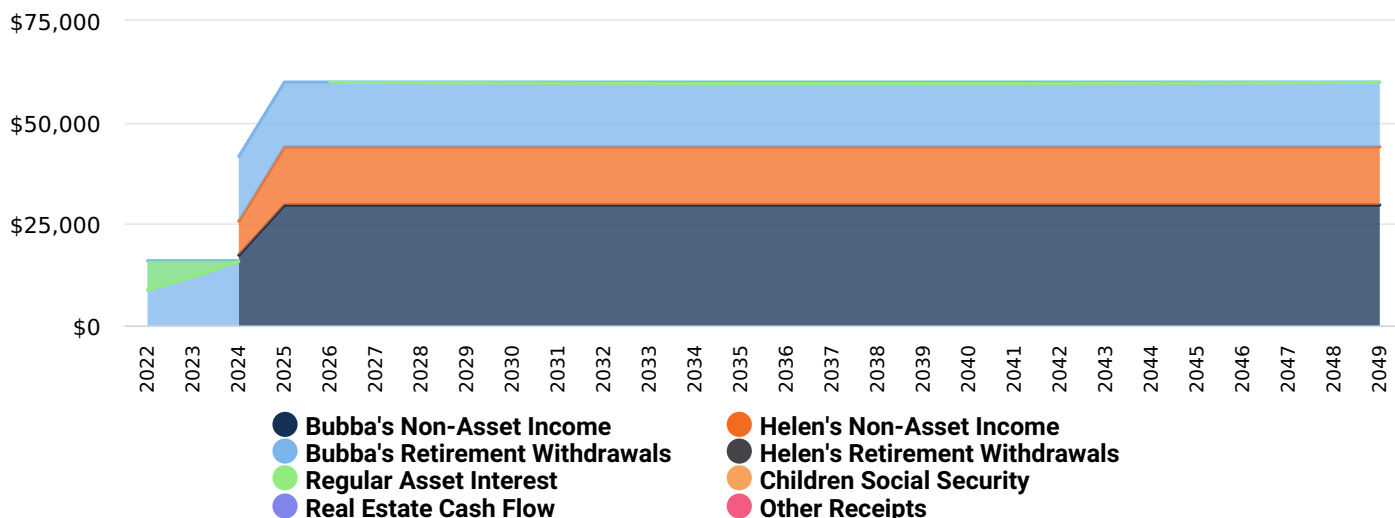
Bubba's Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	529 Assets	Reserve Fund	Bubba's Life Insurance	Bubba's Bequest	Bubba's Funeral	Bubba's Net Estate
2022	63	63	\$47,774	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$0	\$0	\$636,839
2023	64	64	\$10,838	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$0	\$0	\$553,598
2024	65	65	\$0	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$0	\$0	\$535,206
2025	66	66	\$2,661	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$0	\$0	\$530,093
2026	67	67	\$5,137	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$0	\$0	\$524,568
2027	68	68	\$7,427	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$0	\$0	\$518,625
2028	69	69	\$9,530	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$0	\$0	\$512,255
2029	70	70	\$11,446	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$0	\$0	\$505,450
2030	71	71	\$13,175	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$0	\$0	\$498,205
2031	72	72	\$14,715	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$0	\$0	\$490,510
2032	73	73	\$16,065	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$0	\$0	\$482,356
2033	74	74	\$17,165	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$0	\$0	\$473,674
2034	75	75	\$18,002	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$0	\$0	\$464,445
2035	76	76	\$18,578	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$0	\$0	\$454,662
2036	77	77	\$18,896	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$0	\$0	\$444,319
2037	78	78	\$18,958	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$0	\$0	\$433,409
2038	79	79	\$18,764	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$0	\$0	\$421,924
2039	80	80	\$18,317	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$0	\$0	\$409,857
2040	81	81	\$17,617	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$0	\$0	\$397,199
2041	82	82	\$16,665	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$0	\$0	\$383,940
2042	83	83	\$15,462	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$0	\$0	\$370,072
2043	84	84	\$14,008	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$0	\$0	\$355,583
2044	85	85	\$12,302	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$0	\$0	\$340,464
2045	86	86	\$10,346	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$0	\$0	\$324,703
2046	87	87	\$8,139	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$0	\$0	\$308,290
2047	88	88	\$5,679	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$0	\$0	\$291,209
2048	89	89	\$2,967	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$0	\$0	\$273,451
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

Helen's Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Helen's Retirement Account Assets	529 Assets	Reserve Fund	Helen's Life Insurance	Helen's Bequest	Helen's Funeral	Helen's Net Estate
2022	63	63	\$47,774	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$302,774
2023	64	64	\$10,838	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$265,838
2024	65	65	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000
2025	66	66	\$2,661	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$257,661
2026	67	67	\$5,137	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$260,137
2027	68	68	\$7,427	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$262,427
2028	69	69	\$9,530	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$264,530
2029	70	70	\$11,446	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$266,446
2030	71	71	\$13,175	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$268,175
2031	72	72	\$14,715	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$269,715
2032	73	73	\$16,065	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$271,065
2033	74	74	\$17,165	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$272,165
2034	75	75	\$18,002	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,002
2035	76	76	\$18,578	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,578
2036	77	77	\$18,896	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,896
2037	78	78	\$18,958	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,958
2038	79	79	\$18,764	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,764
2039	80	80	\$18,317	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,317
2040	81	81	\$17,617	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$272,617
2041	82	82	\$16,665	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$271,665
2042	83	83	\$15,462	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$270,462
2043	84	84	\$14,008	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$269,008
2044	85	85	\$12,302	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$267,302
2045	86	86	\$10,346	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$265,346
2046	87	87	\$8,139	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$263,139
2047	88	88	\$5,679	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$260,679
2048	89	89	\$2,967	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$257,967
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

Income Overview

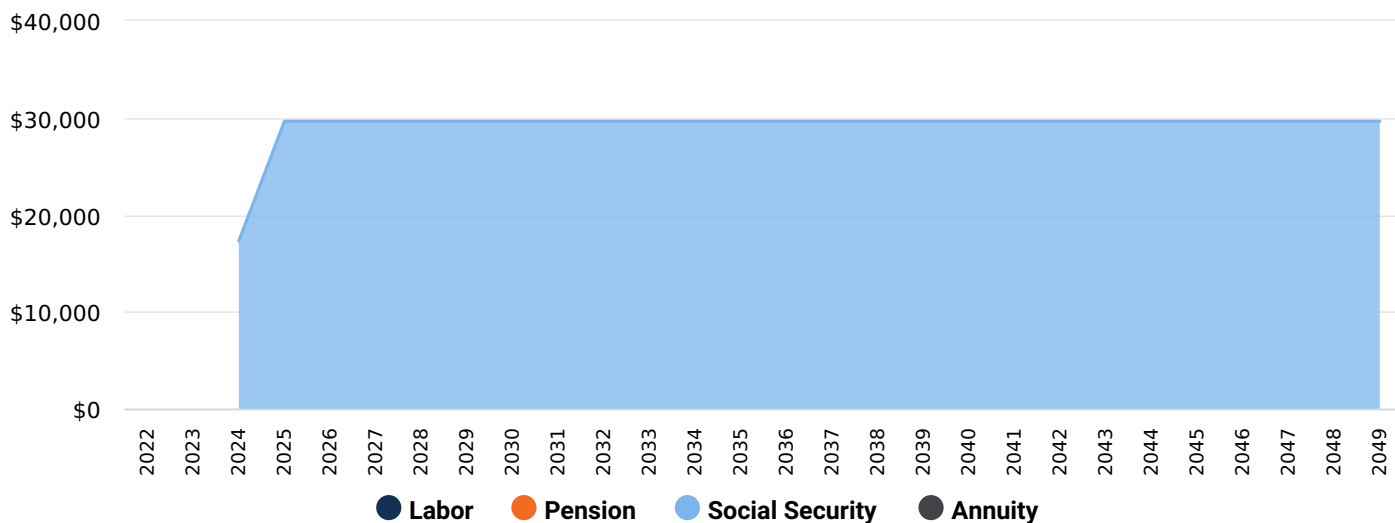


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Bubba's Age	Helen's Age	Bubba's Non-Asset Income	Helen's Non-Asset Income	Bubba's Retirement Withdrawals	Helen's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	63	63	\$0	\$0	\$15,935	\$0	(\$7,200)	\$0	\$0	\$0	\$8,735
2023	64	64	\$0	\$0	\$15,935	\$0	(\$3,909)	\$0	\$0	\$0	\$12,026
2024	65	65	\$17,288	\$8,359	\$15,935	\$0	(\$210)	\$0	\$0	\$0	\$41,372
2025	66	66	\$29,637	\$14,329	\$15,935	\$0	\$0	\$0	\$0	\$0	\$59,901
2026	67	67	\$29,637	\$14,329	\$15,935	\$0	(\$52)	\$0	\$0	\$0	\$59,849
2027	68	68	\$29,637	\$14,329	\$15,935	\$0	(\$100)	\$0	\$0	\$0	\$59,801
2028	69	69	\$29,637	\$14,329	\$15,935	\$0	(\$144)	\$0	\$0	\$0	\$59,757
2029	70	70	\$29,637	\$14,329	\$15,935	\$0	(\$185)	\$0	\$0	\$0	\$59,716
2030	71	71	\$29,637	\$14,329	\$15,935	\$0	(\$222)	\$0	\$0	\$0	\$59,679
2031	72	72	\$29,637	\$14,329	\$15,935	\$0	(\$256)	\$0	\$0	\$0	\$59,645
2032	73	73	\$29,637	\$14,329	\$15,935	\$0	(\$286)	\$0	\$0	\$0	\$59,615
2033	74	74	\$29,637	\$14,329	\$15,935	\$0	(\$312)	\$0	\$0	\$0	\$59,589
2034	75	75	\$29,637	\$14,329	\$15,935	\$0	(\$333)	\$0	\$0	\$0	\$59,568
2035	76	76	\$29,637	\$14,329	\$15,935	\$0	(\$350)	\$0	\$0	\$0	\$59,551
2036	77	77	\$29,637	\$14,329	\$15,935	\$0	(\$361)	\$0	\$0	\$0	\$59,540
2037	78	78	\$29,637	\$14,329	\$15,935	\$0	(\$367)	\$0	\$0	\$0	\$59,534
2038	79	79	\$29,637	\$14,329	\$15,935	\$0	(\$368)	\$0	\$0	\$0	\$59,533
2039	80	80	\$29,637	\$14,329	\$15,935	\$0	(\$364)	\$0	\$0	\$0	\$59,537
2040	81	81	\$29,637	\$14,329	\$15,935	\$0	(\$356)	\$0	\$0	\$0	\$59,545
2041	82	82	\$29,637	\$14,329	\$15,935	\$0	(\$342)	\$0	\$0	\$0	\$59,559
2042	83	83	\$29,637	\$14,329	\$15,935	\$0	(\$324)	\$0	\$0	\$0	\$59,577
2043	84	84	\$29,637	\$14,329	\$15,935	\$0	(\$300)	\$0	\$0	\$0	\$59,601

Year	Bubba's Age	Helen's Age	Bubba's Non-Asset Income	Helen's Non-Asset Income	Bubba's Retirement Withdrawals	Helen's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	85	85	\$29,637	\$14,329	\$15,935	\$0	(\$272)	\$0	\$0	\$0	\$59,629
2045	86	86	\$29,637	\$14,329	\$15,935	\$0	(\$239)	\$0	\$0	\$0	\$59,662
2046	87	87	\$29,637	\$14,329	\$15,935	\$0	(\$201)	\$0	\$0	\$0	\$59,700
2047	88	88	\$29,637	\$14,329	\$15,935	\$0	(\$158)	\$0	\$0	\$0	\$59,743
2048	89	89	\$29,637	\$14,329	\$15,935	\$0	(\$110)	\$0	\$0	\$0	\$59,791
2049	90	90	\$29,637	\$14,329	\$15,935	\$0	(\$58)	\$0	\$0	\$0	\$59,843

Bubba's Non-Asset Income



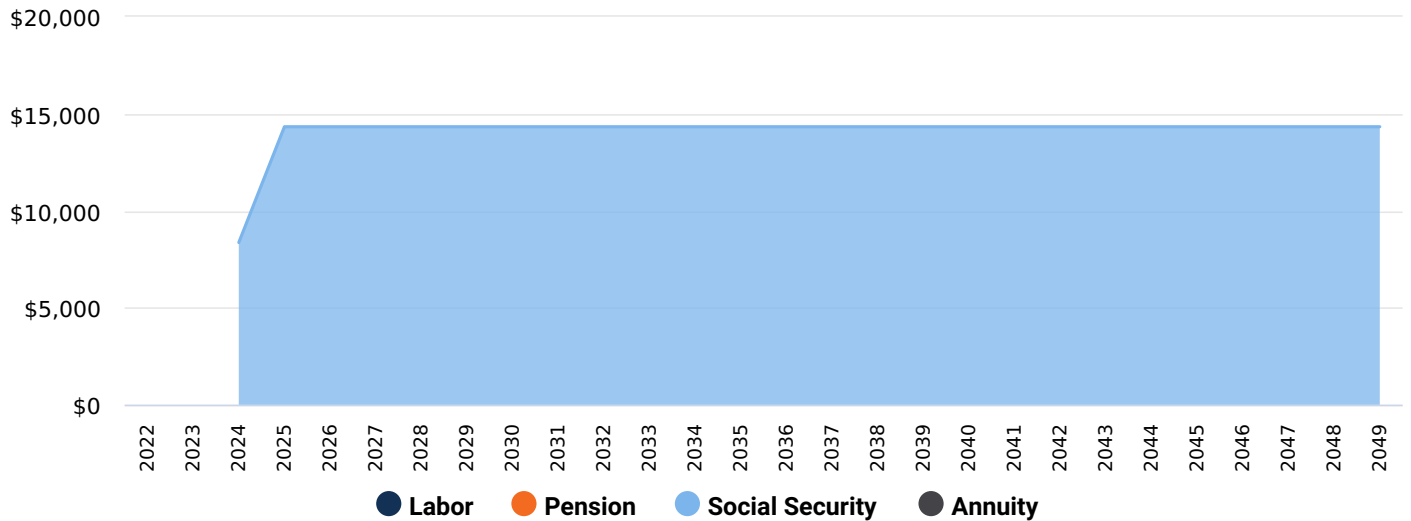
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Bubba's Age	Helen's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$17,288	\$0	\$17,288
2025	66	66	\$0	\$0	\$29,637	\$0	\$29,637
2026	67	67	\$0	\$0	\$29,637	\$0	\$29,637
2027	68	68	\$0	\$0	\$29,637	\$0	\$29,637
2028	69	69	\$0	\$0	\$29,637	\$0	\$29,637
2029	70	70	\$0	\$0	\$29,637	\$0	\$29,637
2030	71	71	\$0	\$0	\$29,637	\$0	\$29,637
2031	72	72	\$0	\$0	\$29,637	\$0	\$29,637
2032	73	73	\$0	\$0	\$29,637	\$0	\$29,637
2033	74	74	\$0	\$0	\$29,637	\$0	\$29,637
2034	75	75	\$0	\$0	\$29,637	\$0	\$29,637
2035	76	76	\$0	\$0	\$29,637	\$0	\$29,637
2036	77	77	\$0	\$0	\$29,637	\$0	\$29,637
2037	78	78	\$0	\$0	\$29,637	\$0	\$29,637
2038	79	79	\$0	\$0	\$29,637	\$0	\$29,637
2039	80	80	\$0	\$0	\$29,637	\$0	\$29,637
2040	81	81	\$0	\$0	\$29,637	\$0	\$29,637
2041	82	82	\$0	\$0	\$29,637	\$0	\$29,637
2042	83	83	\$0	\$0	\$29,637	\$0	\$29,637
2043	84	84	\$0	\$0	\$29,637	\$0	\$29,637
2044	85	85	\$0	\$0	\$29,637	\$0	\$29,637
2045	86	86	\$0	\$0	\$29,637	\$0	\$29,637
2046	87	87	\$0	\$0	\$29,637	\$0	\$29,637
2047	88	88	\$0	\$0	\$29,637	\$0	\$29,637



Year	Bubba's Age	Helen's Age	Labor Pension	Social Security	Annuity	Total
2048	89	89	\$0	\$0	\$29,637	\$0 \$29,637
2049	90	90	\$0	\$0	\$29,637	\$0 \$29,637

Helen's Non-Asset Income



Year	Bubba's Age	Helen's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$8,359	\$0	\$8,359
2025	66	66	\$0	\$0	\$14,329	\$0	\$14,329
2026	67	67	\$0	\$0	\$14,329	\$0	\$14,329
2027	68	68	\$0	\$0	\$14,329	\$0	\$14,329
2028	69	69	\$0	\$0	\$14,329	\$0	\$14,329
2029	70	70	\$0	\$0	\$14,329	\$0	\$14,329
2030	71	71	\$0	\$0	\$14,329	\$0	\$14,329
2031	72	72	\$0	\$0	\$14,329	\$0	\$14,329
2032	73	73	\$0	\$0	\$14,329	\$0	\$14,329
2033	74	74	\$0	\$0	\$14,329	\$0	\$14,329
2034	75	75	\$0	\$0	\$14,329	\$0	\$14,329
2035	76	76	\$0	\$0	\$14,329	\$0	\$14,329
2036	77	77	\$0	\$0	\$14,329	\$0	\$14,329
2037	78	78	\$0	\$0	\$14,329	\$0	\$14,329
2038	79	79	\$0	\$0	\$14,329	\$0	\$14,329
2039	80	80	\$0	\$0	\$14,329	\$0	\$14,329
2040	81	81	\$0	\$0	\$14,329	\$0	\$14,329
2041	82	82	\$0	\$0	\$14,329	\$0	\$14,329
2042	83	83	\$0	\$0	\$14,329	\$0	\$14,329
2043	84	84	\$0	\$0	\$14,329	\$0	\$14,329
2044	85	85	\$0	\$0	\$14,329	\$0	\$14,329
2045	86	86	\$0	\$0	\$14,329	\$0	\$14,329
2046	87	87	\$0	\$0	\$14,329	\$0	\$14,329
2047	88	88	\$0	\$0	\$14,329	\$0	\$14,329
2048	89	89	\$0	\$0	\$14,329	\$0	\$14,329
2049	90	90	\$0	\$0	\$14,329	\$0	\$14,329

Bubba's Retirement Accounts

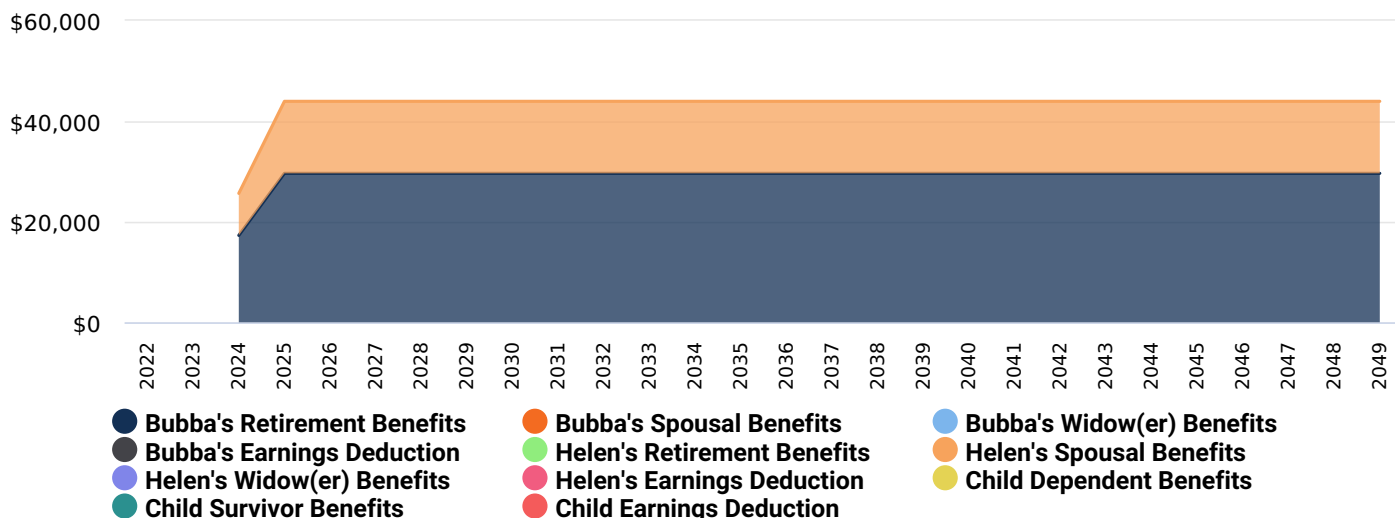
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	Bubba's Age	Helen's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Bubba's Non-Roth Withdrawals	Bubba's Roth Withdrawals	Net Account Additions	Bubba's Non-Roth Assets	Bubba's Roth Assets	Annuity Income
2022	63	63	(\$35,000)	\$0	\$0	\$0	(\$15,935)	\$0	(\$50,935)	\$334,065	\$0	\$0
2023	64	64	(\$30,370)	\$0	\$0	\$0	(\$15,935)	\$0	(\$46,305)	\$287,760	\$0	\$0
2024	65	65	\$8,381	\$0	\$0	\$0	(\$15,935)	\$0	(\$7,554)	\$280,206	\$0	\$0
2025	66	66	\$8,161	\$0	\$0	\$0	(\$15,935)	\$0	(\$7,774)	\$272,432	\$0	\$0
2026	67	67	\$7,935	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,000)	\$264,431	\$0	\$0
2027	68	68	\$7,702	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,233)	\$256,198	\$0	\$0
2028	69	69	\$7,462	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,473)	\$247,725	\$0	\$0
2029	70	70	\$7,215	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,720)	\$239,004	\$0	\$0
2030	71	71	\$6,961	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,974)	\$230,030	\$0	\$0
2031	72	72	\$6,700	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,235)	\$220,795	\$0	\$0
2032	73	73	\$6,431	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,504)	\$211,291	\$0	\$0
2033	74	74	\$6,154	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,781)	\$201,509	\$0	\$0
2034	75	75	\$5,869	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,066)	\$191,443	\$0	\$0
2035	76	76	\$5,576	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,359)	\$181,084	\$0	\$0
2036	77	77	\$5,274	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,661)	\$170,423	\$0	\$0
2037	78	78	\$4,964	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,972)	\$159,451	\$0	\$0
2038	79	79	\$4,644	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,291)	\$148,160	\$0	\$0
2039	80	80	\$4,315	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,620)	\$136,540	\$0	\$0
2040	81	81	\$3,977	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,958)	\$124,582	\$0	\$0
2041	82	82	\$3,629	\$0	\$0	\$0	(\$15,935)	\$0	(\$12,307)	\$112,275	\$0	\$0
2042	83	83	\$3,270	\$0	\$0	\$0	(\$15,935)	\$0	(\$12,665)	\$99,610	\$0	\$0
2043	84	84	\$2,901	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,034)	\$86,575	\$0	\$0
2044	85	85	\$2,522	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,414)	\$73,162	\$0	\$0
2045	86	86	\$2,131	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,804)	\$59,357	\$0	\$0
2046	87	87	\$1,729	\$0	\$0	\$0	(\$15,935)	\$0	(\$14,207)	\$45,151	\$0	\$0
2047	88	88	\$1,315	\$0	\$0	\$0	(\$15,935)	\$0	(\$14,620)	\$30,530	\$0	\$0
2048	89	89	\$889	\$0	\$0	\$0	(\$15,935)	\$0	(\$15,046)	\$15,484	\$0	\$0
2049	90	90	\$451	\$0	\$0	\$0	(\$15,935)	\$0	(\$15,484)	\$0	\$0	\$0

Helen's Retirement Accounts

Year	Bubba's Age	Helen's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Helen's Non-Roth Withdrawals	Helen's Roth Withdrawals	Net Account Additions	Helen's Non-Roth Assets	Helen's Roth Assets	Annuity Income
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Social Security



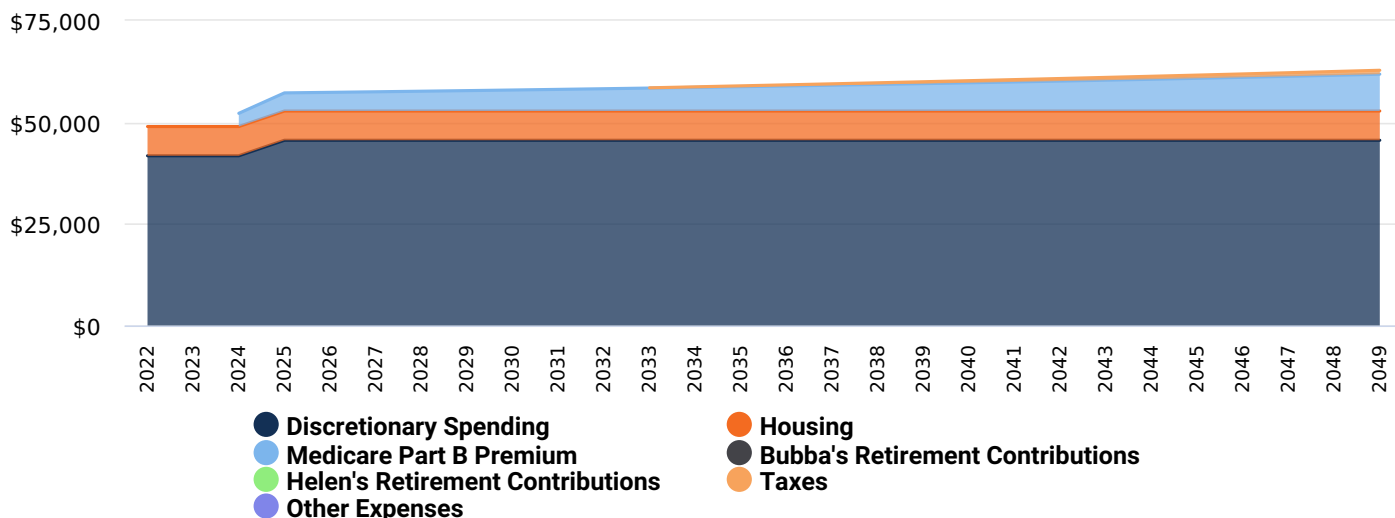
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- Bubba files for retirement benefits in May 2024, the year Bubba turns 65
- Helen files for spousal benefits in May 2024, the year Helen turns 65

Year	Bubba's Age	Helen's Age	Bubba's Retirement Benefits	Bubba's Spousal Benefits	Bubba's Widow(er) Benefits	Bubba's Earnings Deduction	Helen's Retirement Benefits	Helen's Spousal Benefits	Helen's Widow(er) Benefits	Helen's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$17,288	\$0	\$0	\$0	\$0	\$8,359	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0

Year	Bubba's Age	Helen's Age	Bubba's Retirement Benefits	Bubba's Spousal Benefits	Bubba's Widow(er) Benefits	Bubba's Earnings Deduction	Helen's Retirement Benefits	Helen's Spousal Benefits	Helen's Widow(er) Benefits	Helen's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2042	83	83	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0
2049	90	90	\$29,637	\$0	\$0	\$0	\$0	\$14,329	\$0	\$0	\$0	\$0	\$0

Spending Overview



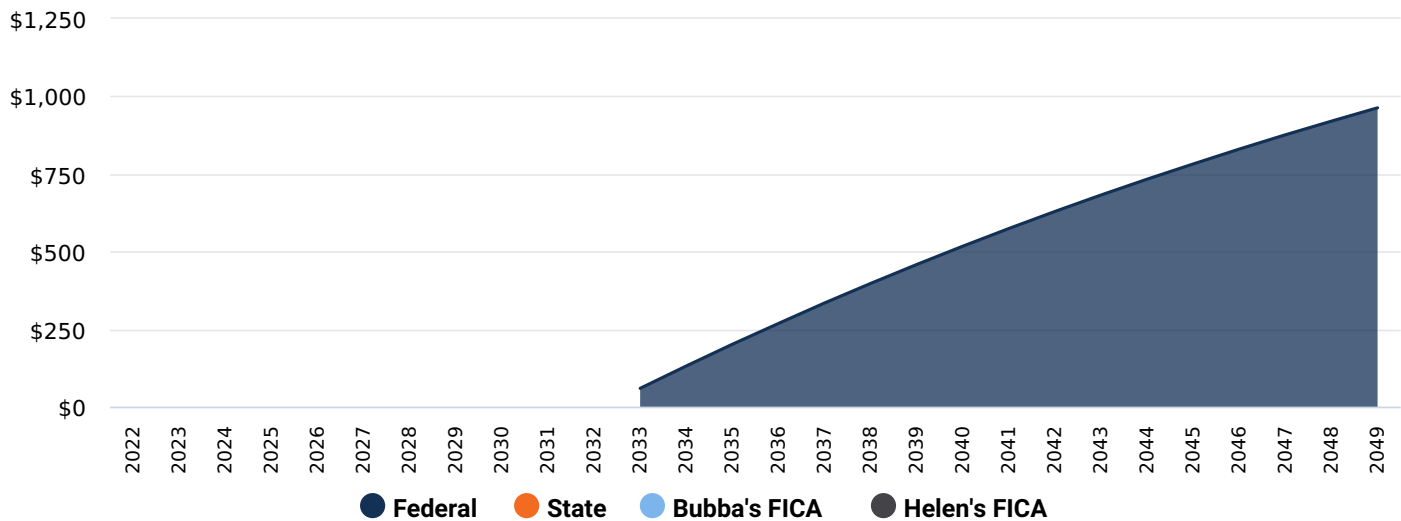
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	Bubba's Age	Helen's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Bubba's Retirement Contributions	Helen's Retirement Contributions	Taxes	Other Expenses	Total
2022	63	63	\$41,762	\$7,200	\$0	\$0	\$0	\$0	\$0	\$0	\$48,962
2023	64	64	\$41,762	\$7,200	\$0	\$0	\$0	\$0	\$0	\$0	\$48,962
2024	65	65	\$41,762	\$7,200	\$3,248	\$0	\$0	\$0	\$0	\$0	\$52,210
2025	66	66	\$45,579	\$7,200	\$4,461	\$0	\$0	\$0	\$0	\$0	\$57,240
2026	67	67	\$45,579	\$7,200	\$4,595	\$0	\$0	\$0	\$0	\$0	\$57,374
2027	68	68	\$45,579	\$7,200	\$4,733	\$0	\$0	\$0	\$0	\$0	\$57,512
2028	69	69	\$45,579	\$7,200	\$4,875	\$0	\$0	\$0	\$0	\$0	\$57,654
2029	70	70	\$45,579	\$7,200	\$5,021	\$0	\$0	\$0	\$0	\$0	\$57,800
2030	71	71	\$45,579	\$7,200	\$5,171	\$0	\$0	\$0	\$0	\$0	\$57,950
2031	72	72	\$45,579	\$7,200	\$5,327	\$0	\$0	\$0	\$0	\$0	\$58,106
2032	73	73	\$45,579	\$7,200	\$5,486	\$0	\$0	\$0	\$0	\$0	\$58,265
2033	74	74	\$45,579	\$7,200	\$5,651	\$0	\$0	\$0	\$59	\$0	\$58,489
2034	75	75	\$45,579	\$7,200	\$5,821	\$0	\$0	\$0	\$131	\$0	\$58,731
2035	76	76	\$45,579	\$7,200	\$5,995	\$0	\$0	\$0	\$201	\$0	\$58,975
2036	77	77	\$45,579	\$7,200	\$6,175	\$0	\$0	\$0	\$268	\$0	\$59,222
2037	78	78	\$45,579	\$7,200	\$6,360	\$0	\$0	\$0	\$334	\$0	\$59,473
2038	79	79	\$45,579	\$7,200	\$6,551	\$0	\$0	\$0	\$397	\$0	\$59,727
2039	80	80	\$45,579	\$7,200	\$6,748	\$0	\$0	\$0	\$458	\$0	\$59,985
2040	81	81	\$45,579	\$7,200	\$6,950	\$0	\$0	\$0	\$517	\$0	\$60,246
2041	82	82	\$45,579	\$7,200	\$7,159	\$0	\$0	\$0	\$574	\$0	\$60,512



Year	Bubba's Age	Helen's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Bubba's Retirement Contributions	Helen's Retirement Contributions	Taxes	Other Expenses	Total
2042	83	83	\$45,579	\$7,200	\$7,373	\$0	\$0	\$0	\$629	\$0	\$60,781
2043	84	84	\$45,579	\$7,200	\$7,594	\$0	\$0	\$0	\$682	\$0	\$61,055
2044	85	85	\$45,579	\$7,200	\$7,822	\$0	\$0	\$0	\$733	\$0	\$61,334
2045	86	86	\$45,579	\$7,200	\$8,057	\$0	\$0	\$0	\$782	\$0	\$61,618
2046	87	87	\$45,579	\$7,200	\$8,299	\$0	\$0	\$0	\$830	\$0	\$61,908
2047	88	88	\$45,579	\$7,200	\$8,548	\$0	\$0	\$0	\$876	\$0	\$62,203
2048	89	89	\$45,579	\$7,200	\$8,804	\$0	\$0	\$0	\$920	\$0	\$62,503
2049	90	90	\$45,579	\$7,200	\$9,068	\$0	\$0	\$0	\$963	\$0	\$62,810

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	Bubba's Age	Helen's Age	Federal	State	Bubba's FICA	Helen's FICA	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$59	\$0	\$0	\$0	\$59
2034	75	75	\$131	\$0	\$0	\$0	\$131
2035	76	76	\$201	\$0	\$0	\$0	\$201
2036	77	77	\$268	\$0	\$0	\$0	\$268
2037	78	78	\$334	\$0	\$0	\$0	\$334
2038	79	79	\$397	\$0	\$0	\$0	\$397
2039	80	80	\$458	\$0	\$0	\$0	\$458
2040	81	81	\$517	\$0	\$0	\$0	\$517
2041	82	82	\$574	\$0	\$0	\$0	\$574
2042	83	83	\$629	\$0	\$0	\$0	\$629
2043	84	84	\$682	\$0	\$0	\$0	\$682



Year	Bubba's Age	Helen's Age	Federal	State	Bubba's FICA	Helen's FICA	Total
2044	85	85	\$733	\$0	\$0	\$0	\$733
2045	86	86	\$782	\$0	\$0	\$0	\$782
2046	87	87	\$830	\$0	\$0	\$0	\$830
2047	88	88	\$876	\$0	\$0	\$0	\$876
2048	89	89	\$920	\$0	\$0	\$0	\$920
2049	90	90	\$963	\$0	\$0	\$0	\$963

Federal Tax Detail

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

Year	Bubba's Age	Helen's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	63	63	\$16,735	(\$25,900)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2023	64	64	\$16,370	(\$25,826)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2024	65	65	\$16,351	(\$28,531)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2025	66	66	\$21,259	(\$28,444)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2026	67	67	\$22,090	(\$17,676)	(\$9,519)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2027	68	68	\$22,896	(\$17,622)	(\$9,490)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2028	69	69	\$23,676	(\$17,569)	(\$9,461)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2029	70	70	\$24,431	(\$17,515)	(\$9,432)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2030	71	71	\$25,161	(\$17,462)	(\$9,404)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2031	72	72	\$25,868	(\$17,409)	(\$9,375)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2032	73	73	\$26,552	(\$17,356)	(\$9,347)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2033	74	74	\$27,214	(\$17,303)	(\$9,318)	\$593	\$59	10%	10%	\$0	\$0	\$0	\$59
2034	75	75	\$27,852	(\$17,250)	(\$9,290)	\$1,312	\$131	10%	10%	\$0	\$0	\$0	\$131
2035	76	76	\$28,468	(\$17,198)	(\$9,261)	\$2,009	\$201	10%	10%	\$0	\$0	\$0	\$201
2036	77	77	\$29,061	(\$17,145)	(\$9,233)	\$2,683	\$268	10%	10%	\$0	\$0	\$0	\$268
2037	78	78	\$29,633	(\$17,093)	(\$9,205)	\$3,335	\$334	10%	10%	\$0	\$0	\$0	\$334
2038	79	79	\$30,184	(\$17,041)	(\$9,177)	\$3,966	\$397	10%	10%	\$0	\$0	\$0	\$397
2039	80	80	\$30,714	(\$16,989)	(\$9,149)	\$4,576	\$458	10%	10%	\$0	\$0	\$0	\$458
2040	81	81	\$31,224	(\$16,937)	(\$9,121)	\$5,166	\$517	10%	10%	\$0	\$0	\$0	\$517
2041	82	82	\$31,715	(\$16,886)	(\$9,094)	\$5,735	\$574	10%	10%	\$0	\$0	\$0	\$574
2042	83	83	\$32,186	(\$16,834)	(\$9,066)	\$6,286	\$629	10%	10%	\$0	\$0	\$0	\$629
2043	84	84	\$32,639	(\$16,783)	(\$9,038)	\$6,817	\$682	10%	10%	\$0	\$0	\$0	\$682
2044	85	85	\$33,073	(\$16,732)	(\$9,011)	\$7,330	\$733	10%	10%	\$0	\$0	\$0	\$733
2045	86	86	\$33,489	(\$16,681)	(\$8,983)	\$7,825	\$782	10%	10%	\$0	\$0	\$0	\$782
2046	87	87	\$33,888	(\$16,630)	(\$8,956)	\$8,302	\$830	10%	10%	\$0	\$0	\$0	\$830
2047	88	88	\$34,270	(\$16,580)	(\$8,929)	\$8,761	\$876	10%	10%	\$0	\$0	\$0	\$876
2048	89	89	\$34,634	(\$16,529)	(\$8,902)	\$9,204	\$920	10%	10%	\$0	\$0	\$0	\$920
2049	90	90	\$34,983	(\$16,479)	(\$8,874)	\$9,629	\$963	10%	10%	\$0	\$0	\$0	\$963

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	Bubba's Age	Helen's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	63	63	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2023	64	64	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2024	65	65	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2025	66	66	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2026	67	67	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2027	68	68	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2028	69	69	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2029	70	70	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2030	71	71	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2031	72	72	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2032	73	73	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2033	74	74	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2034	75	75	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2035	76	76	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2036	77	77	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2037	78	78	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2038	79	79	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2039	80	80	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2040	81	81	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2041	82	82	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2042	83	83	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2043	84	84	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2044	85	85	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2045	86	86	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2046	87	87	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2047	88	88	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2048	89	89	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2049	90	90	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000

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	Bubba's Age	Helen's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	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.

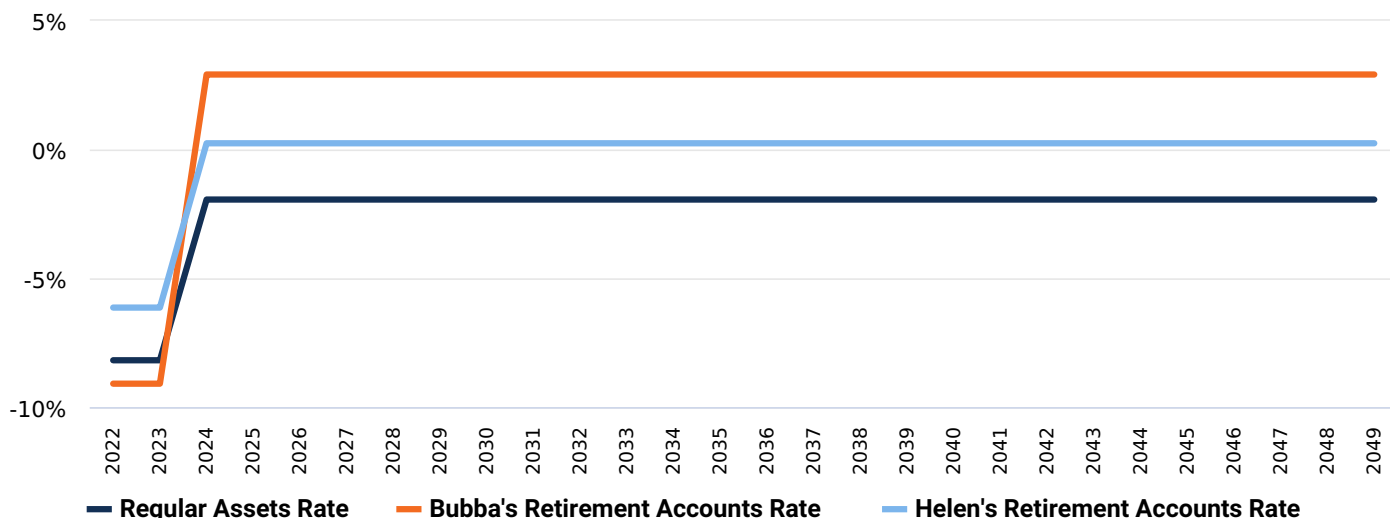
Year	Bubba's Age	Helen's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	63	63	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0
2049	90	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	Bubba's Age	Helen's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	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	Bubba's Age	Helen's Age	Regular Assets Rate	Bubba's Retirement Accounts Rate	Helen's Retirement Accounts Rate
2022	63	63	(8.18)	(9.09)	(6.14)
2023	64	64	(8.18)	(9.09)	(6.14)
2024	65	65	(1.94)	2.91	0.24
2025	66	66	(1.94)	2.91	0.24
2026	67	67	(1.94)	2.91	0.24
2027	68	68	(1.94)	2.91	0.24
2028	69	69	(1.94)	2.91	0.24
2029	70	70	(1.94)	2.91	0.24
2030	71	71	(1.94)	2.91	0.24
2031	72	72	(1.94)	2.91	0.24
2032	73	73	(1.94)	2.91	0.24
2033	74	74	(1.94)	2.91	0.24
2034	75	75	(1.94)	2.91	0.24
2035	76	76	(1.94)	2.91	0.24
2036	77	77	(1.94)	2.91	0.24
2037	78	78	(1.94)	2.91	0.24
2038	79	79	(1.94)	2.91	0.24
2039	80	80	(1.94)	2.91	0.24
2040	81	81	(1.94)	2.91	0.24
2041	82	82	(1.94)	2.91	0.24
2042	83	83	(1.94)	2.91	0.24
2043	84	84	(1.94)	2.91	0.24
2044	85	85	(1.94)	2.91	0.24
2045	86	86	(1.94)	2.91	0.24

Year	Bubba's Age	Helen's Age	Regular Assets Rate	Bubba's Retirement Accounts Rate	Helen's Retirement Accounts Rate
2046	87	87	(1.94)	2.91	0.24
2047	88	88	(1.94)	2.91	0.24
2048	89	89	(1.94)	2.91	0.24
2049	90	90	(1.94)	2.91	0.24

Re-enter work Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$134,626
Employer Retirement Account Contributions	\$0
Social Security Benefits	\$1,754,473
Pensions	\$0
Annuities	\$0
Retirement Assets	\$350,000
Regular Assets	\$80,799
Reserve Fund Assets	\$0
529 Assets	\$0
Special Receipts	\$0
Excess Regular Asset Income	\$0
Excess 529 Asset Income	\$0
Excess Retirement Account Asset Income	\$277,660
Housing Assets	\$255,000
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$283,592
Housing Equity Bequest	\$462,406
Housing Holding Costs	(\$207,406)
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	\$36,893
FICA Taxes	\$10,298
State Taxes	\$0
Medicare Part B Premiums	\$246,083
Life Insurance Premiums	\$0
Discretionary Spending	\$2,020,692

TOTAL	\$2,852,558	TOTAL	\$2,852,558
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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.

Your Lifetime Discretionary Spending, shown in orange, is the money left over in your budget after you cover all fixed spending, including taxes. This is the money you can freely spend on food, travel, clothes, entertainment, etc.

Now let's take a closer look at discretionary spending to see how MaxiFi Planner allocated it in each year.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of -8.18% 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. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

Lifetime Balance Sheet

Lifetime Resources

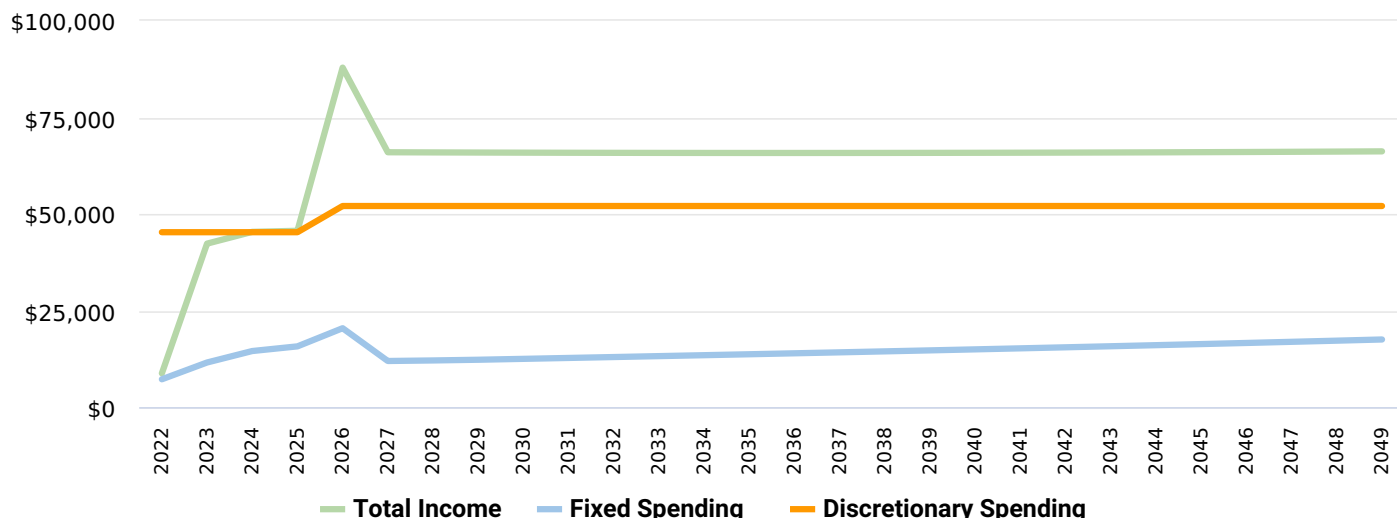
Labor Earnings	5%
Employer Retirement Account Contributions	0%
Social Security Benefits	62%
Pensions	0%
Annuities	0%
Retirement Assets	12%
Regular Assets	3%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	10%
Housing Assets	9%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	10%
Housing Equity Bequest	16%
Housing Holding Costs	-7%
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	1%
FICA Taxes	0%
State Taxes	0%
Medicare Part B Premiums	9%
Life Insurance Premiums	0%
Discretionary Spending	71%

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%.

Annual 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

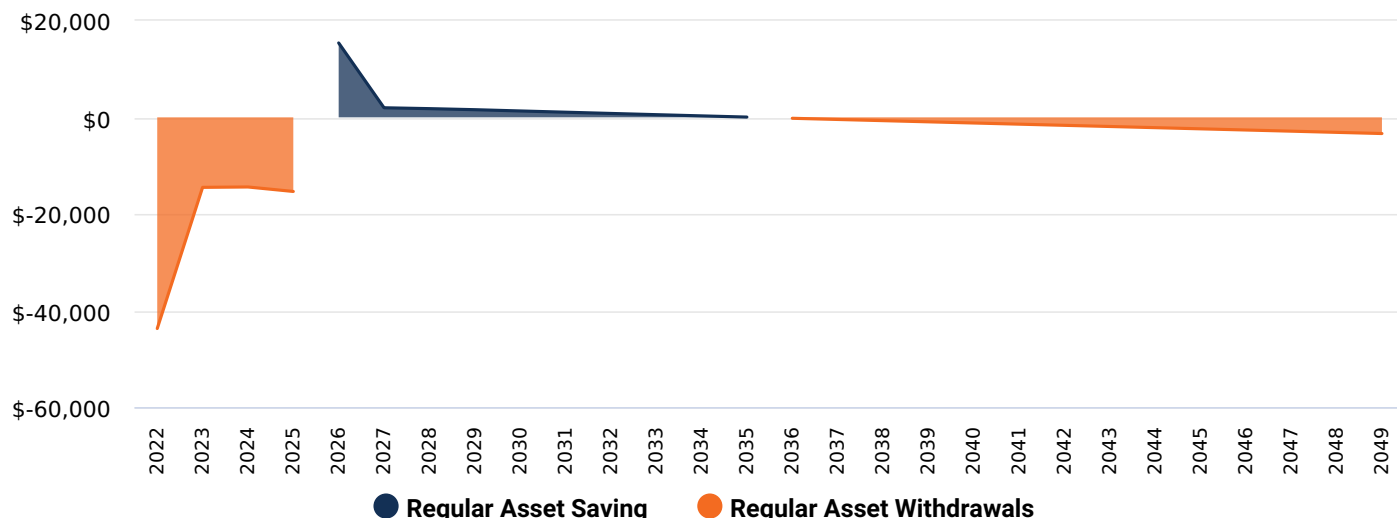
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Note: You set a life insurance coverage purchase age limit of 60 for Bubba. You set a life insurance coverage purchase age limit of 60 for Helen. The plan will not show any coverage amount after the age limit. However, if insurance would otherwise be recommended beyond the age limit, setting the limit may mean a lower living standard for survivors if you or your spouse/partner pass away beyond the age limit.

Year	Bubba's Age	Helen's Age	Total Income	Fixed Spending	Discretionary Spending
2022	63	63	\$8,735	\$7,200	\$45,266
2023	64	64	\$42,313	\$11,546	\$45,266
2024	65	65	\$45,357	\$14,512	\$45,266
2025	66	66	\$45,637	\$15,720	\$45,266
2026	67	67	\$87,872	\$20,420	\$52,048

Year	Bubba's Age	Helen's Age	Total Income	Fixed Spending	Discretionary Spending
2027	68	68	\$65,961	\$11,933	\$52,048
2028	69	69	\$65,922	\$12,075	\$52,048
2029	70	70	\$65,887	\$12,257	\$52,048
2030	71	71	\$65,857	\$12,488	\$52,048
2031	72	72	\$65,831	\$12,722	\$52,048
2032	73	73	\$65,811	\$12,956	\$52,048
2033	74	74	\$65,795	\$13,195	\$52,048
2034	75	75	\$65,784	\$13,436	\$52,048
2035	76	76	\$65,778	\$13,678	\$52,048
2036	77	77	\$65,777	\$13,925	\$52,048
2037	78	78	\$65,781	\$14,174	\$52,048
2038	79	79	\$65,790	\$14,427	\$52,048
2039	80	80	\$65,803	\$14,684	\$52,048
2040	81	81	\$65,821	\$14,945	\$52,048
2041	82	82	\$65,844	\$15,210	\$52,048
2042	83	83	\$65,871	\$15,478	\$52,048
2043	84	84	\$65,903	\$15,751	\$52,048
2044	85	85	\$65,940	\$16,030	\$52,048
2045	86	86	\$65,982	\$16,313	\$52,048
2046	87	87	\$66,028	\$16,602	\$52,048
2047	88	88	\$66,079	\$16,897	\$52,048
2048	89	89	\$66,134	\$17,196	\$52,048
2049	90	90	\$66,195	\$17,502	\$52,048

Annual 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

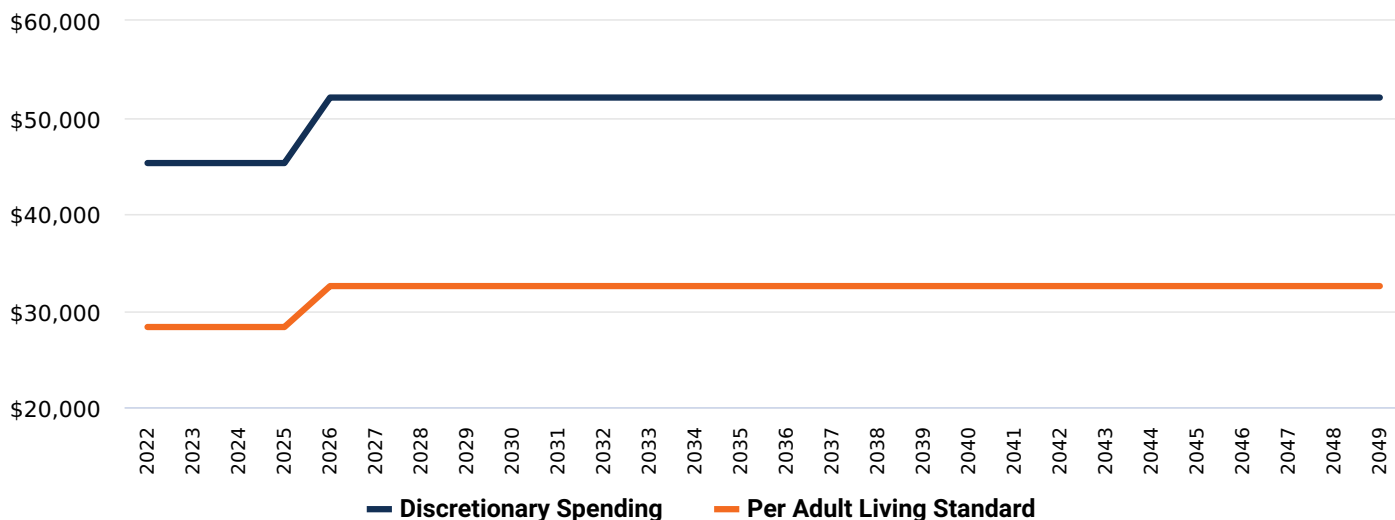
And:

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

Year	Bubba's Age	Helen's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	63	63	\$8,735	\$52,466	(\$43,731)	\$88,000	\$44,269
2023	64	64	\$42,313	\$56,812	(\$14,499)	\$44,269	\$29,770
2024	65	65	\$45,357	\$59,778	(\$14,421)	\$29,770	\$15,349
2025	66	66	\$45,637	\$60,986	(\$15,349)	\$15,349	\$0
2026	67	67	\$87,872	\$72,468	\$15,404	\$0	\$15,404
2027	68	68	\$65,961	\$63,981	\$1,980	\$15,405	\$17,385
2028	69	69	\$65,922	\$64,123	\$1,800	\$17,384	\$19,184
2029	70	70	\$65,887	\$64,305	\$1,583	\$19,184	\$20,767
2030	71	71	\$65,857	\$64,536	\$1,321	\$20,767	\$22,088
2031	72	72	\$65,831	\$64,770	\$1,062	\$22,087	\$23,149
2032	73	73	\$65,811	\$65,004	\$806	\$23,149	\$23,955
2033	74	74	\$65,795	\$65,243	\$552	\$23,955	\$24,507
2034	75	75	\$65,784	\$65,484	\$301	\$24,507	\$24,808

Year	Bubba's Age	Helen's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	76	76	\$65,778	\$65,726	\$52	\$24,807	\$24,859
2036	77	77	\$65,777	\$65,973	(\$196)	\$24,860	\$24,664
2037	78	78	\$65,781	\$66,222	(\$441)	\$24,663	\$24,222
2038	79	79	\$65,790	\$66,475	(\$686)	\$24,222	\$23,536
2039	80	80	\$65,803	\$66,732	(\$929)	\$23,536	\$22,607
2040	81	81	\$65,821	\$66,993	(\$1,172)	\$22,607	\$21,435
2041	82	82	\$65,844	\$67,258	(\$1,414)	\$21,436	\$20,022
2042	83	83	\$65,871	\$67,526	(\$1,655)	\$20,022	\$18,367
2043	84	84	\$65,903	\$67,799	(\$1,896)	\$18,367	\$16,471
2044	85	85	\$65,940	\$68,078	(\$2,138)	\$16,471	\$14,333
2045	86	86	\$65,982	\$68,361	(\$2,380)	\$14,333	\$11,953
2046	87	87	\$66,028	\$68,650	(\$2,622)	\$11,953	\$9,331
2047	88	88	\$66,079	\$68,945	(\$2,865)	\$9,330	\$6,465
2048	89	89	\$66,134	\$69,244	(\$3,110)	\$6,465	\$3,355
2049	90	90	\$66,195	\$69,550	(\$3,355)	\$3,355	\$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.

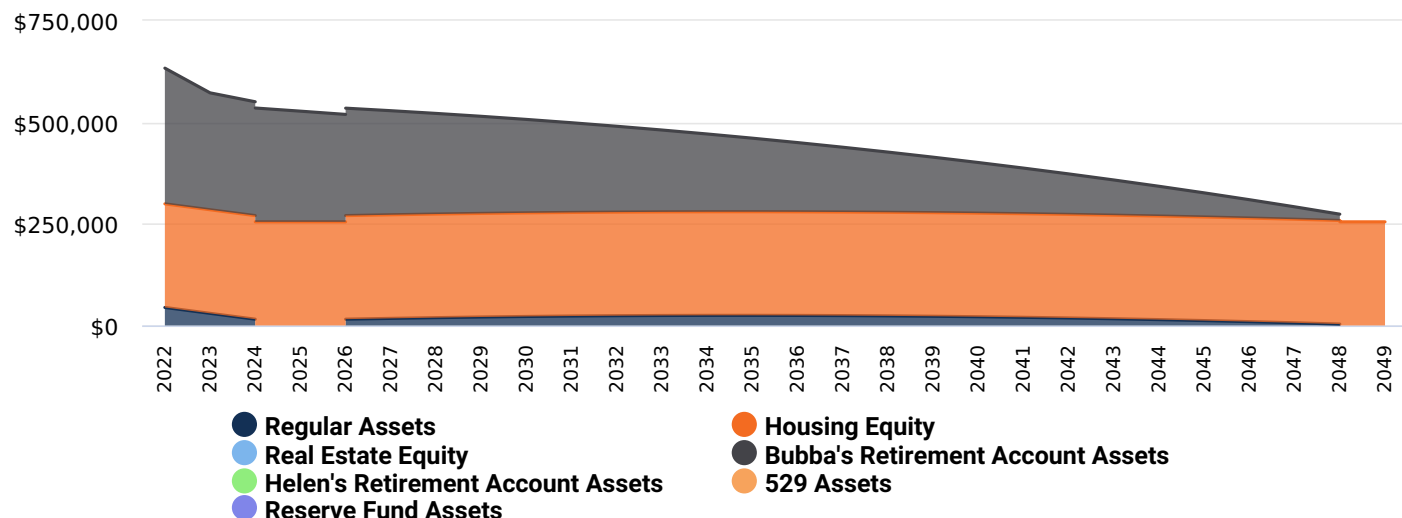
You can modify these assumptions under Settings and Assumptions.

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	Bubba's Age	Helen's Age	Discretionary Spending	Per Adult Living Standard
2022	63	63	\$45,266	\$28,291
2023	64	64	\$45,266	\$28,291
2024	65	65	\$45,266	\$28,291
2025	66	66	\$45,266	\$28,291
2026	67	67	\$52,048	\$32,530
2027	68	68	\$52,048	\$32,530
2028	69	69	\$52,048	\$32,530
2029	70	70	\$52,048	\$32,530
2030	71	71	\$52,048	\$32,530
2031	72	72	\$52,048	\$32,530
2032	73	73	\$52,048	\$32,530
2033	74	74	\$52,048	\$32,530
2034	75	75	\$52,048	\$32,530
2035	76	76	\$52,048	\$32,530
2036	77	77	\$52,048	\$32,530
2037	78	78	\$52,048	\$32,530
2038	79	79	\$52,048	\$32,530
2039	80	80	\$52,048	\$32,530
2040	81	81	\$52,048	\$32,530
2041	82	82	\$52,048	\$32,530
2042	83	83	\$52,048	\$32,530
2043	84	84	\$52,048	\$32,530
2044	85	85	\$52,048	\$32,530
2045	86	86	\$52,048	\$32,530
2046	87	87	\$52,048	\$32,530
2047	88	88	\$52,048	\$32,530
2048	89	89	\$52,048	\$32,530
2049	90	90	\$52,048	\$32,530

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	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	Helen's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	63	63	\$44,269	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$633,334
2023	64	64	\$29,770	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$572,530
2024	65	65	\$15,349	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$550,555
2025	66	66	\$0	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$527,432
2026	67	67	\$15,404	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$534,835
2027	68	68	\$17,385	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$528,583
2028	69	69	\$19,184	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$521,909
2029	70	70	\$20,767	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$514,771
2030	71	71	\$22,088	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$507,118
2031	72	72	\$23,149	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$498,944
2032	73	73	\$23,955	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$490,246
2033	74	74	\$24,507	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$481,016
2034	75	75	\$24,808	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$471,251
2035	76	76	\$24,859	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$460,943
2036	77	77	\$24,664	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$450,087
2037	78	78	\$24,222	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$438,673
2038	79	79	\$23,536	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$426,696
2039	80	80	\$22,607	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$414,147
2040	81	81	\$21,435	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$401,017
2041	82	82	\$20,022	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$387,297
2042	83	83	\$18,367	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$372,977
2043	84	84	\$16,471	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$358,046

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	Helen's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	85	85	\$14,333	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$342,495
2045	86	86	\$11,953	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$326,310
2046	87	87	\$9,331	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$309,482
2047	88	88	\$6,465	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$291,995
2048	89	89	\$3,355	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$273,839
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$255,000

Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	63	63	\$44,269	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$0	\$0	\$633,334
2023	64	64	\$29,770	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$0	\$0	\$572,530
2024	65	65	\$15,349	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$0	\$0	\$550,555
2025	66	66	\$0	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$0	\$0	\$527,432
2026	67	67	\$15,404	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$0	\$0	\$534,835
2027	68	68	\$17,385	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$0	\$0	\$528,583
2028	69	69	\$19,184	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$0	\$0	\$521,909
2029	70	70	\$20,767	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$0	\$0	\$514,771
2030	71	71	\$22,088	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$0	\$0	\$507,118
2031	72	72	\$23,149	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$0	\$0	\$498,944
2032	73	73	\$23,955	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$0	\$0	\$490,246
2033	74	74	\$24,507	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$0	\$0	\$481,016
2034	75	75	\$24,808	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$0	\$0	\$471,251
2035	76	76	\$24,859	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$0	\$0	\$460,943
2036	77	77	\$24,664	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$0	\$0	\$450,087
2037	78	78	\$24,222	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$0	\$0	\$438,673
2038	79	79	\$23,536	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$0	\$0	\$426,696
2039	80	80	\$22,607	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$0	\$0	\$414,147
2040	81	81	\$21,435	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$0	\$0	\$401,017
2041	82	82	\$20,022	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$0	\$0	\$387,297
2042	83	83	\$18,367	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$0	\$0	\$372,977
2043	84	84	\$16,471	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$0	\$0	\$358,046
2044	85	85	\$14,333	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$0	\$0	\$342,495
2045	86	86	\$11,953	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$0	\$0	\$326,310
2046	87	87	\$9,331	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$0	\$0	\$309,482
2047	88	88	\$6,465	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$0	\$0	\$291,995
2048	89	89	\$3,355	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$0	\$0	\$273,839
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

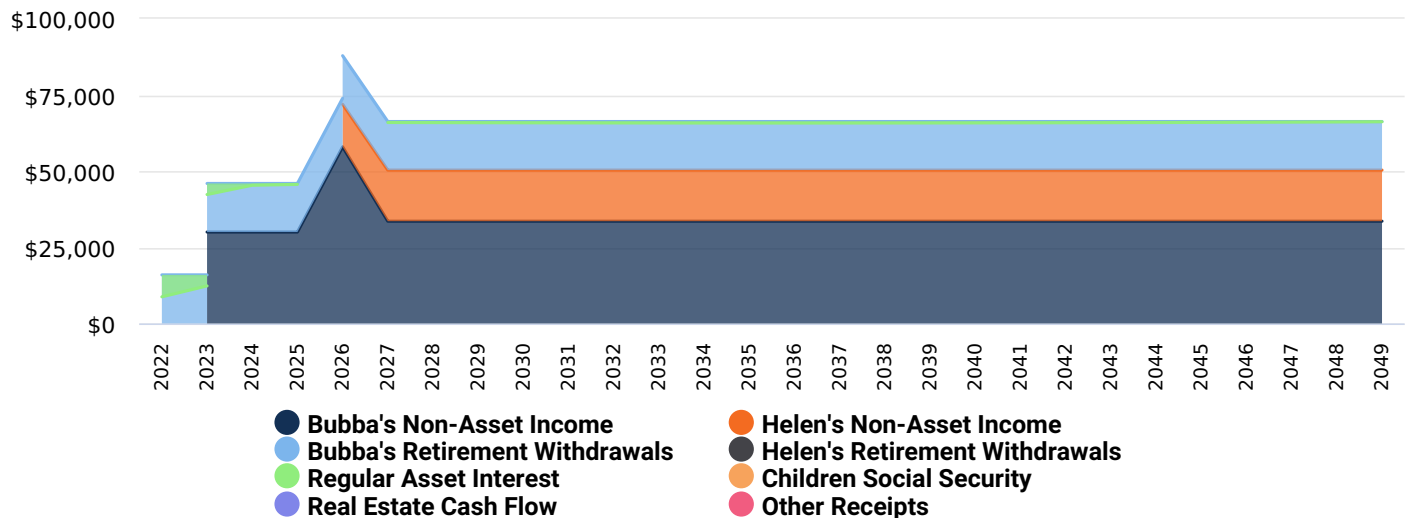
Bubba's Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Bubba's Retirement Account Assets	529 Assets	Reserve Fund	Bubba's Life Insurance	Bubba's Bequest	Bubba's Funeral	Bubba's Net Estate
2022	63	63	\$44,269	\$255,000	\$0	\$334,065	\$0	\$0	\$0	\$0	\$0	\$633,334
2023	64	64	\$29,770	\$255,000	\$0	\$287,760	\$0	\$0	\$0	\$0	\$0	\$572,530
2024	65	65	\$15,349	\$255,000	\$0	\$280,206	\$0	\$0	\$0	\$0	\$0	\$550,555
2025	66	66	\$0	\$255,000	\$0	\$272,432	\$0	\$0	\$0	\$0	\$0	\$527,432
2026	67	67	\$15,404	\$255,000	\$0	\$264,431	\$0	\$0	\$0	\$0	\$0	\$534,835
2027	68	68	\$17,385	\$255,000	\$0	\$256,198	\$0	\$0	\$0	\$0	\$0	\$528,583
2028	69	69	\$19,184	\$255,000	\$0	\$247,725	\$0	\$0	\$0	\$0	\$0	\$521,909
2029	70	70	\$20,767	\$255,000	\$0	\$239,004	\$0	\$0	\$0	\$0	\$0	\$514,771
2030	71	71	\$22,088	\$255,000	\$0	\$230,030	\$0	\$0	\$0	\$0	\$0	\$507,118
2031	72	72	\$23,149	\$255,000	\$0	\$220,795	\$0	\$0	\$0	\$0	\$0	\$498,944
2032	73	73	\$23,955	\$255,000	\$0	\$211,291	\$0	\$0	\$0	\$0	\$0	\$490,246
2033	74	74	\$24,507	\$255,000	\$0	\$201,509	\$0	\$0	\$0	\$0	\$0	\$481,016
2034	75	75	\$24,808	\$255,000	\$0	\$191,443	\$0	\$0	\$0	\$0	\$0	\$471,251
2035	76	76	\$24,859	\$255,000	\$0	\$181,084	\$0	\$0	\$0	\$0	\$0	\$460,943
2036	77	77	\$24,664	\$255,000	\$0	\$170,423	\$0	\$0	\$0	\$0	\$0	\$450,087
2037	78	78	\$24,222	\$255,000	\$0	\$159,451	\$0	\$0	\$0	\$0	\$0	\$438,673
2038	79	79	\$23,536	\$255,000	\$0	\$148,160	\$0	\$0	\$0	\$0	\$0	\$426,696
2039	80	80	\$22,607	\$255,000	\$0	\$136,540	\$0	\$0	\$0	\$0	\$0	\$414,147
2040	81	81	\$21,435	\$255,000	\$0	\$124,582	\$0	\$0	\$0	\$0	\$0	\$401,017
2041	82	82	\$20,022	\$255,000	\$0	\$112,275	\$0	\$0	\$0	\$0	\$0	\$387,297
2042	83	83	\$18,367	\$255,000	\$0	\$99,610	\$0	\$0	\$0	\$0	\$0	\$372,977
2043	84	84	\$16,471	\$255,000	\$0	\$86,575	\$0	\$0	\$0	\$0	\$0	\$358,046
2044	85	85	\$14,333	\$255,000	\$0	\$73,162	\$0	\$0	\$0	\$0	\$0	\$342,495
2045	86	86	\$11,953	\$255,000	\$0	\$59,357	\$0	\$0	\$0	\$0	\$0	\$326,310
2046	87	87	\$9,331	\$255,000	\$0	\$45,151	\$0	\$0	\$0	\$0	\$0	\$309,482
2047	88	88	\$6,465	\$255,000	\$0	\$30,530	\$0	\$0	\$0	\$0	\$0	\$291,995
2048	89	89	\$3,355	\$255,000	\$0	\$15,484	\$0	\$0	\$0	\$0	\$0	\$273,839
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

Helen's Estate

Year	Bubba's Age	Helen's Age	Regular Assets	Housing Equity	Real Estate Equity	Helen's Retirement Account Assets	529 Assets	Reserve Fund	Helen's Life Insurance	Helen's Bequest	Helen's Funeral	Helen's Net Estate
2022	63	63	\$44,269	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$299,269
2023	64	64	\$29,770	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$284,770
2024	65	65	\$15,349	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$270,349
2025	66	66	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000
2026	67	67	\$15,404	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$270,404
2027	68	68	\$17,385	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$272,385
2028	69	69	\$19,184	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$274,184
2029	70	70	\$20,767	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$275,767
2030	71	71	\$22,088	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$277,088
2031	72	72	\$23,149	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$278,149
2032	73	73	\$23,955	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$278,955
2033	74	74	\$24,507	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,507
2034	75	75	\$24,808	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,808
2035	76	76	\$24,859	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,859
2036	77	77	\$24,664	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,664
2037	78	78	\$24,222	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,222
2038	79	79	\$23,536	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$278,536
2039	80	80	\$22,607	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$277,607
2040	81	81	\$21,435	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$276,435
2041	82	82	\$20,022	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$275,022
2042	83	83	\$18,367	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$273,367
2043	84	84	\$16,471	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$271,471
2044	85	85	\$14,333	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$269,333
2045	86	86	\$11,953	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$266,953
2046	87	87	\$9,331	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$264,331
2047	88	88	\$6,465	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$261,465
2048	89	89	\$3,355	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$258,355
2049	90	90	\$0	\$255,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,000

Income Overview

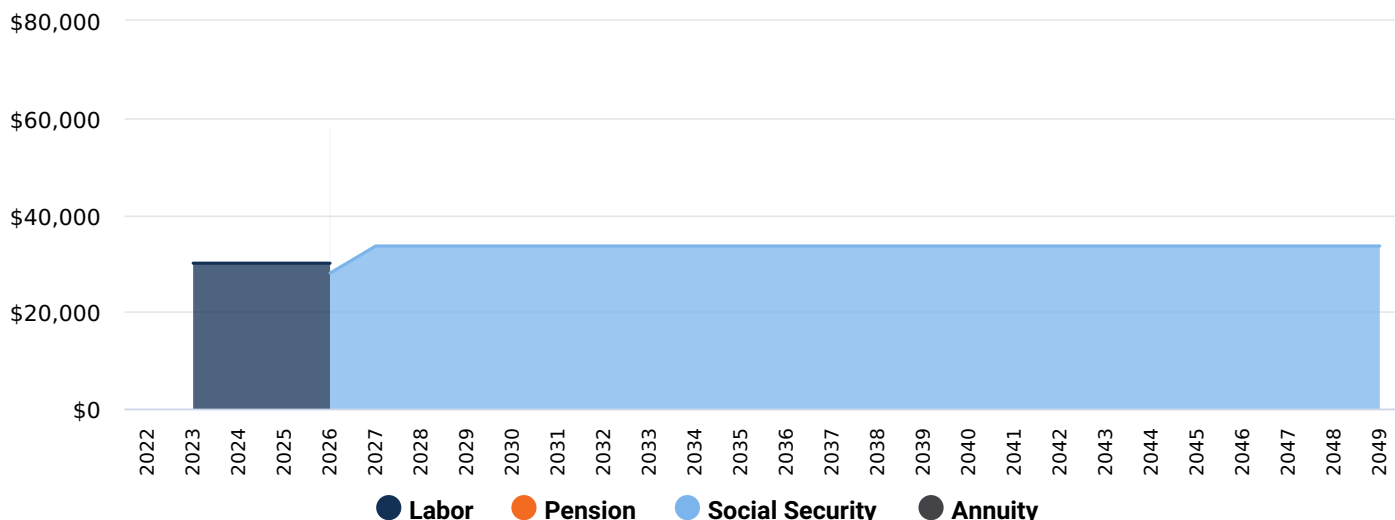


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Bubba's Age	Helen's Age	Bubba's Non-Asset Income	Helen's Non-Asset Income	Bubba's Retirement Withdrawals	Helen's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	63	63	\$0	\$0	\$15,935	\$0	(\$7,200)	\$0	\$0	\$0	\$8,735
2023	64	64	\$30,000	\$0	\$15,935	\$0	(\$3,622)	\$0	\$0	\$0	\$42,313
2024	65	65	\$30,000	\$0	\$15,935	\$0	(\$578)	\$0	\$0	\$0	\$45,357
2025	66	66	\$30,000	\$0	\$15,935	\$0	(\$298)	\$0	\$0	\$0	\$45,637
2026	67	67	\$57,958	\$13,979	\$15,935	\$0	\$0	\$0	\$0	\$0	\$87,872
2027	68	68	\$33,550	\$16,775	\$15,935	\$0	(\$299)	\$0	\$0	\$0	\$65,961
2028	69	69	\$33,550	\$16,775	\$15,935	\$0	(\$338)	\$0	\$0	\$0	\$65,922
2029	70	70	\$33,550	\$16,775	\$15,935	\$0	(\$373)	\$0	\$0	\$0	\$65,887
2030	71	71	\$33,550	\$16,775	\$15,935	\$0	(\$403)	\$0	\$0	\$0	\$65,857
2031	72	72	\$33,550	\$16,775	\$15,935	\$0	(\$429)	\$0	\$0	\$0	\$65,831
2032	73	73	\$33,550	\$16,775	\$15,935	\$0	(\$449)	\$0	\$0	\$0	\$65,811
2033	74	74	\$33,550	\$16,775	\$15,935	\$0	(\$465)	\$0	\$0	\$0	\$65,795
2034	75	75	\$33,550	\$16,775	\$15,935	\$0	(\$476)	\$0	\$0	\$0	\$65,784
2035	76	76	\$33,550	\$16,775	\$15,935	\$0	(\$482)	\$0	\$0	\$0	\$65,778
2036	77	77	\$33,550	\$16,775	\$15,935	\$0	(\$483)	\$0	\$0	\$0	\$65,777
2037	78	78	\$33,550	\$16,775	\$15,935	\$0	(\$479)	\$0	\$0	\$0	\$65,781
2038	79	79	\$33,550	\$16,775	\$15,935	\$0	(\$470)	\$0	\$0	\$0	\$65,790
2039	80	80	\$33,550	\$16,775	\$15,935	\$0	(\$457)	\$0	\$0	\$0	\$65,803
2040	81	81	\$33,550	\$16,775	\$15,935	\$0	(\$439)	\$0	\$0	\$0	\$65,821
2041	82	82	\$33,550	\$16,775	\$15,935	\$0	(\$416)	\$0	\$0	\$0	\$65,844
2042	83	83	\$33,550	\$16,775	\$15,935	\$0	(\$389)	\$0	\$0	\$0	\$65,871
2043	84	84	\$33,550	\$16,775	\$15,935	\$0	(\$357)	\$0	\$0	\$0	\$65,903

Year	Bubba's Age	Helen's Age	Bubba's Non-Asset Income	Helen's Non-Asset Income	Bubba's Retirement Withdrawals	Helen's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	85	85	\$33,550	\$16,775	\$15,935	\$0	(\$320)	\$0	\$0	\$0	\$65,940
2045	86	86	\$33,550	\$16,775	\$15,935	\$0	(\$278)	\$0	\$0	\$0	\$65,982
2046	87	87	\$33,550	\$16,775	\$15,935	\$0	(\$232)	\$0	\$0	\$0	\$66,028
2047	88	88	\$33,550	\$16,775	\$15,935	\$0	(\$181)	\$0	\$0	\$0	\$66,079
2048	89	89	\$33,550	\$16,775	\$15,935	\$0	(\$126)	\$0	\$0	\$0	\$66,134
2049	90	90	\$33,550	\$16,775	\$15,935	\$0	(\$65)	\$0	\$0	\$0	\$66,195

Bubba's Non-Asset Income

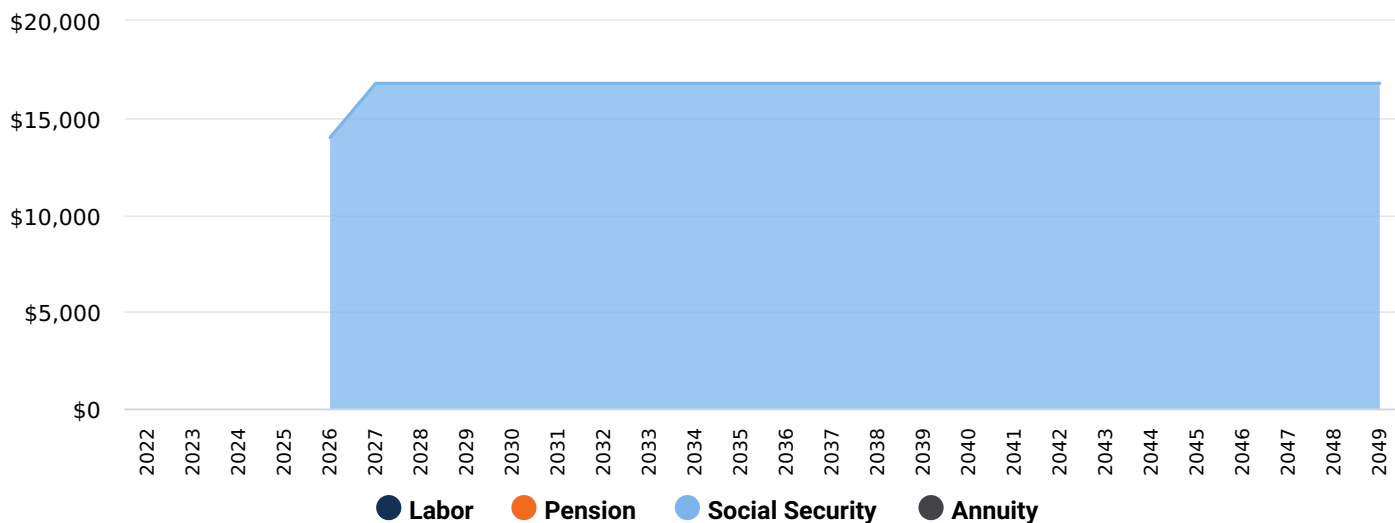


Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Bubba's Age	Helen's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$30,000	\$0	\$0	\$0	\$30,000
2024	65	65	\$30,000	\$0	\$0	\$0	\$30,000
2025	66	66	\$30,000	\$0	\$0	\$0	\$30,000
2026	67	67	\$30,000	\$0	\$27,958	\$0	\$57,958
2027	68	68	\$0	\$0	\$33,550	\$0	\$33,550
2028	69	69	\$0	\$0	\$33,550	\$0	\$33,550
2029	70	70	\$0	\$0	\$33,550	\$0	\$33,550
2030	71	71	\$0	\$0	\$33,550	\$0	\$33,550
2031	72	72	\$0	\$0	\$33,550	\$0	\$33,550
2032	73	73	\$0	\$0	\$33,550	\$0	\$33,550
2033	74	74	\$0	\$0	\$33,550	\$0	\$33,550
2034	75	75	\$0	\$0	\$33,550	\$0	\$33,550
2035	76	76	\$0	\$0	\$33,550	\$0	\$33,550
2036	77	77	\$0	\$0	\$33,550	\$0	\$33,550
2037	78	78	\$0	\$0	\$33,550	\$0	\$33,550
2038	79	79	\$0	\$0	\$33,550	\$0	\$33,550
2039	80	80	\$0	\$0	\$33,550	\$0	\$33,550
2040	81	81	\$0	\$0	\$33,550	\$0	\$33,550
2041	82	82	\$0	\$0	\$33,550	\$0	\$33,550
2042	83	83	\$0	\$0	\$33,550	\$0	\$33,550
2043	84	84	\$0	\$0	\$33,550	\$0	\$33,550
2044	85	85	\$0	\$0	\$33,550	\$0	\$33,550
2045	86	86	\$0	\$0	\$33,550	\$0	\$33,550
2046	87	87	\$0	\$0	\$33,550	\$0	\$33,550
2047	88	88	\$0	\$0	\$33,550	\$0	\$33,550

Year	Bubba's Age	Helen's Age	Labor Pension	Social Security	Annuity	Total
2048	89	89	\$0	\$0	\$33,550	\$0 \$33,550
2049	90	90	\$0	\$0	\$33,550	\$0 \$33,550

Helen's Non-Asset Income



Year	Bubba's Age	Helen's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$13,979	\$0	\$13,979
2027	68	68	\$0	\$0	\$16,775	\$0	\$16,775
2028	69	69	\$0	\$0	\$16,775	\$0	\$16,775
2029	70	70	\$0	\$0	\$16,775	\$0	\$16,775
2030	71	71	\$0	\$0	\$16,775	\$0	\$16,775
2031	72	72	\$0	\$0	\$16,775	\$0	\$16,775
2032	73	73	\$0	\$0	\$16,775	\$0	\$16,775
2033	74	74	\$0	\$0	\$16,775	\$0	\$16,775
2034	75	75	\$0	\$0	\$16,775	\$0	\$16,775
2035	76	76	\$0	\$0	\$16,775	\$0	\$16,775
2036	77	77	\$0	\$0	\$16,775	\$0	\$16,775
2037	78	78	\$0	\$0	\$16,775	\$0	\$16,775
2038	79	79	\$0	\$0	\$16,775	\$0	\$16,775
2039	80	80	\$0	\$0	\$16,775	\$0	\$16,775
2040	81	81	\$0	\$0	\$16,775	\$0	\$16,775
2041	82	82	\$0	\$0	\$16,775	\$0	\$16,775
2042	83	83	\$0	\$0	\$16,775	\$0	\$16,775
2043	84	84	\$0	\$0	\$16,775	\$0	\$16,775
2044	85	85	\$0	\$0	\$16,775	\$0	\$16,775
2045	86	86	\$0	\$0	\$16,775	\$0	\$16,775
2046	87	87	\$0	\$0	\$16,775	\$0	\$16,775
2047	88	88	\$0	\$0	\$16,775	\$0	\$16,775
2048	89	89	\$0	\$0	\$16,775	\$0	\$16,775
2049	90	90	\$0	\$0	\$16,775	\$0	\$16,775

Bubba's Retirement Accounts

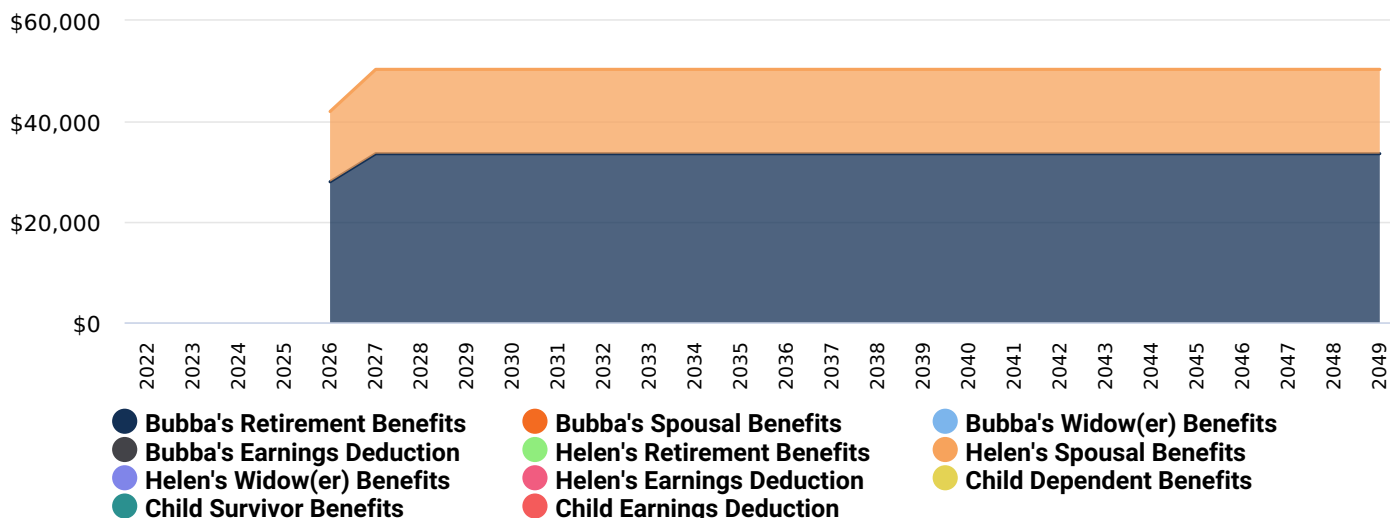
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	Bubba's Age	Helen's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Bubba's Non-Roth Withdrawals	Bubba's Roth Withdrawals	Net Account Additions	Bubba's Non-Roth Assets	Bubba's Roth Assets	Annuity Income
2022	63	63	(\$35,000)	\$0	\$0	\$0	(\$15,935)	\$0	(\$50,935)	\$334,065	\$0	\$0
2023	64	64	(\$30,370)	\$0	\$0	\$0	(\$15,935)	\$0	(\$46,305)	\$287,760	\$0	\$0
2024	65	65	\$8,381	\$0	\$0	\$0	(\$15,935)	\$0	(\$7,554)	\$280,206	\$0	\$0
2025	66	66	\$8,161	\$0	\$0	\$0	(\$15,935)	\$0	(\$7,774)	\$272,432	\$0	\$0
2026	67	67	\$7,935	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,000)	\$264,431	\$0	\$0
2027	68	68	\$7,702	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,233)	\$256,198	\$0	\$0
2028	69	69	\$7,462	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,473)	\$247,725	\$0	\$0
2029	70	70	\$7,215	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,720)	\$239,004	\$0	\$0
2030	71	71	\$6,961	\$0	\$0	\$0	(\$15,935)	\$0	(\$8,974)	\$230,030	\$0	\$0
2031	72	72	\$6,700	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,235)	\$220,795	\$0	\$0
2032	73	73	\$6,431	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,504)	\$211,291	\$0	\$0
2033	74	74	\$6,154	\$0	\$0	\$0	(\$15,935)	\$0	(\$9,781)	\$201,509	\$0	\$0
2034	75	75	\$5,869	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,066)	\$191,443	\$0	\$0
2035	76	76	\$5,576	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,359)	\$181,084	\$0	\$0
2036	77	77	\$5,274	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,661)	\$170,423	\$0	\$0
2037	78	78	\$4,964	\$0	\$0	\$0	(\$15,935)	\$0	(\$10,972)	\$159,451	\$0	\$0
2038	79	79	\$4,644	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,291)	\$148,160	\$0	\$0
2039	80	80	\$4,315	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,620)	\$136,540	\$0	\$0
2040	81	81	\$3,977	\$0	\$0	\$0	(\$15,935)	\$0	(\$11,958)	\$124,582	\$0	\$0
2041	82	82	\$3,629	\$0	\$0	\$0	(\$15,935)	\$0	(\$12,307)	\$112,275	\$0	\$0
2042	83	83	\$3,270	\$0	\$0	\$0	(\$15,935)	\$0	(\$12,665)	\$99,610	\$0	\$0
2043	84	84	\$2,901	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,034)	\$86,575	\$0	\$0
2044	85	85	\$2,522	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,414)	\$73,162	\$0	\$0
2045	86	86	\$2,131	\$0	\$0	\$0	(\$15,935)	\$0	(\$13,804)	\$59,357	\$0	\$0
2046	87	87	\$1,729	\$0	\$0	\$0	(\$15,935)	\$0	(\$14,207)	\$45,151	\$0	\$0
2047	88	88	\$1,315	\$0	\$0	\$0	(\$15,935)	\$0	(\$14,620)	\$30,530	\$0	\$0
2048	89	89	\$889	\$0	\$0	\$0	(\$15,935)	\$0	(\$15,046)	\$15,484	\$0	\$0
2049	90	90	\$451	\$0	\$0	\$0	(\$15,935)	\$0	(\$15,484)	\$0	\$0	\$0

Helen's Retirement Accounts

Year	Bubba's Age	Helen's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Helen's Non-Roth Withdrawals	Helen's Roth Withdrawals	Net Account Additions	Helen's Non-Roth Assets	Helen's Roth Assets	Annuity Income
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Social Security



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

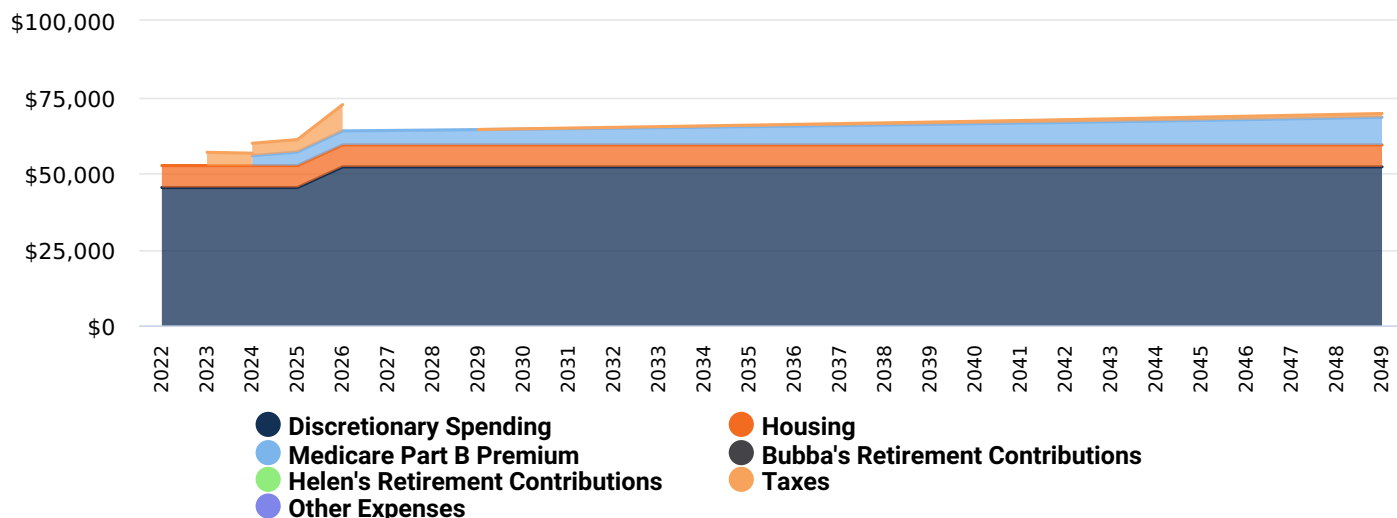
- Bubba files for retirement benefits in Feb 2026, the year Bubba turns 67
- Helen files for spousal benefits in Feb 2026, the year Helen turns 67

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	Bubba's Age	Helen's Age	Bubba's Retirement Benefits	Bubba's Spousal Benefits	Bubba's Widow(er) Benefits	Bubba's Earnings Deduction	Helen's Retirement Benefits	Helen's Spousal Benefits	Helen's Widow(er) Benefits	Helen's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$27,958	\$0	\$0	\$0	\$0	\$13,979	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0

Year	Bubba's Age	Helen's Age	Bubba's Retirement Benefits	Bubba's Spousal Benefits	Bubba's Widow(er) Benefits	Bubba's Earnings Deduction	Helen's Retirement Benefits	Helen's Spousal Benefits	Helen's Widow(er) Benefits	Helen's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2038	79	79	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0
2049	90	90	\$33,550	\$0	\$0	\$0	\$0	\$16,775	\$0	\$0	\$0	\$0	\$0

Spending Overview

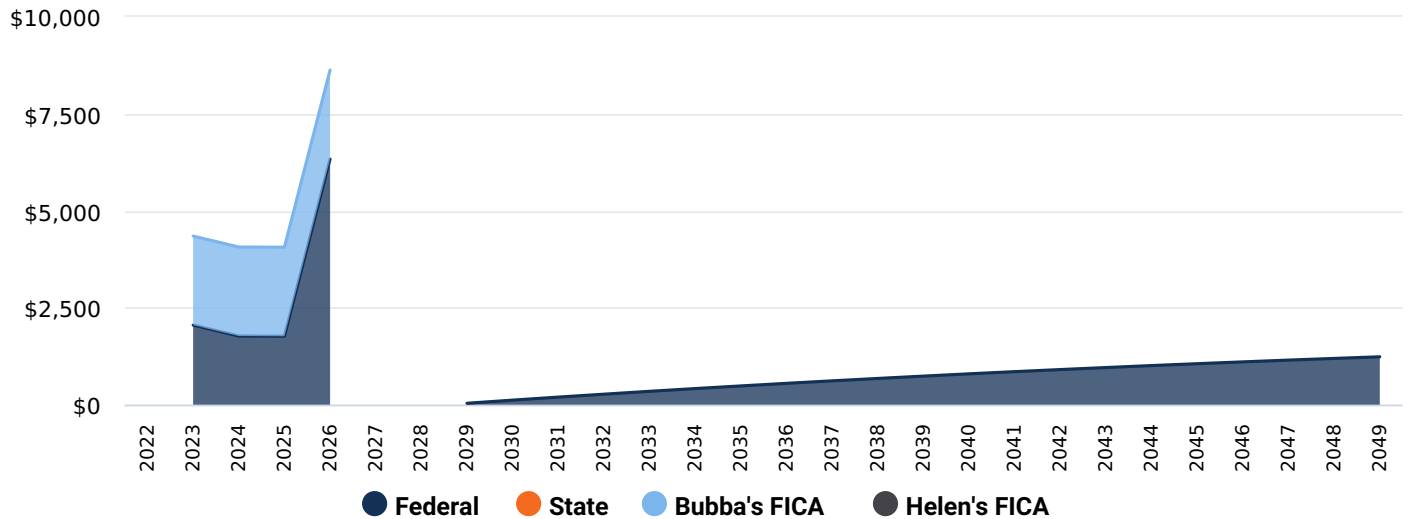


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	Bubba's Age	Helen's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Bubba's Retirement Contributions	Helen's Retirement Contributions	Taxes	Other Expenses	Total
2022	63	63	\$45,266	\$7,200	\$0	\$0	\$0	\$0	\$0	\$0	\$52,466
2023	64	64	\$45,266	\$7,200	\$0	\$0	\$0	\$0	\$4,346	\$0	\$56,812
2024	65	65	\$45,266	\$7,200	\$3,248	\$0	\$0	\$0	\$4,064	\$0	\$59,778
2025	66	66	\$45,266	\$7,200	\$4,461	\$0	\$0	\$0	\$4,059	\$0	\$60,986
2026	67	67	\$52,048	\$7,200	\$4,595	\$0	\$0	\$0	\$8,625	\$0	\$72,468
2027	68	68	\$52,048	\$7,200	\$4,733	\$0	\$0	\$0	\$0	\$0	\$63,981
2028	69	69	\$52,048	\$7,200	\$4,875	\$0	\$0	\$0	\$0	\$0	\$64,123
2029	70	70	\$52,048	\$7,200	\$5,021	\$0	\$0	\$0	\$36	\$0	\$64,305
2030	71	71	\$52,048	\$7,200	\$5,171	\$0	\$0	\$0	\$117	\$0	\$64,536
2031	72	72	\$52,048	\$7,200	\$5,327	\$0	\$0	\$0	\$195	\$0	\$64,770
2032	73	73	\$52,048	\$7,200	\$5,486	\$0	\$0	\$0	\$270	\$0	\$65,004
2033	74	74	\$52,048	\$7,200	\$5,651	\$0	\$0	\$0	\$344	\$0	\$65,243
2034	75	75	\$52,048	\$7,200	\$5,821	\$0	\$0	\$0	\$415	\$0	\$65,484
2035	76	76	\$52,048	\$7,200	\$5,995	\$0	\$0	\$0	\$483	\$0	\$65,726
2036	77	77	\$52,048	\$7,200	\$6,175	\$0	\$0	\$0	\$550	\$0	\$65,973
2037	78	78	\$52,048	\$7,200	\$6,360	\$0	\$0	\$0	\$614	\$0	\$66,222
2038	79	79	\$52,048	\$7,200	\$6,551	\$0	\$0	\$0	\$676	\$0	\$66,475
2039	80	80	\$52,048	\$7,200	\$6,748	\$0	\$0	\$0	\$736	\$0	\$66,732
2040	81	81	\$52,048	\$7,200	\$6,950	\$0	\$0	\$0	\$795	\$0	\$66,993
2041	82	82	\$52,048	\$7,200	\$7,159	\$0	\$0	\$0	\$851	\$0	\$67,258

Year	Bubba's Age	Helen's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Bubba's Retirement Contributions	Helen's Retirement Contributions	Taxes	Other Expenses	Total
2042	83	83	\$52,048	\$7,200	\$7,373	\$0	\$0	\$0	\$905	\$0	\$67,526
2043	84	84	\$52,048	\$7,200	\$7,594	\$0	\$0	\$0	\$957	\$0	\$67,799
2044	85	85	\$52,048	\$7,200	\$7,822	\$0	\$0	\$0	\$1,008	\$0	\$68,078
2045	86	86	\$52,048	\$7,200	\$8,057	\$0	\$0	\$0	\$1,056	\$0	\$68,361
2046	87	87	\$52,048	\$7,200	\$8,299	\$0	\$0	\$0	\$1,103	\$0	\$68,650
2047	88	88	\$52,048	\$7,200	\$8,548	\$0	\$0	\$0	\$1,149	\$0	\$68,945
2048	89	89	\$52,048	\$7,200	\$8,804	\$0	\$0	\$0	\$1,192	\$0	\$69,244
2049	90	90	\$52,048	\$7,200	\$9,068	\$0	\$0	\$0	\$1,234	\$0	\$69,550

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	Bubba's Age	Helen's Age	Federal	State	Bubba's FICA	Helen's FICA	Total
2022	63	63	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$2,051	\$0	\$2,295	\$0	\$4,346
2024	65	65	\$1,769	\$0	\$2,295	\$0	\$4,064
2025	66	66	\$1,764	\$0	\$2,295	\$0	\$4,059
2026	67	67	\$6,330	\$0	\$2,295	\$0	\$8,625
2027	68	68	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$36	\$0	\$0	\$0	\$36
2030	71	71	\$117	\$0	\$0	\$0	\$117
2031	72	72	\$195	\$0	\$0	\$0	\$195
2032	73	73	\$270	\$0	\$0	\$0	\$270
2033	74	74	\$344	\$0	\$0	\$0	\$344
2034	75	75	\$415	\$0	\$0	\$0	\$415
2035	76	76	\$483	\$0	\$0	\$0	\$483
2036	77	77	\$550	\$0	\$0	\$0	\$550
2037	78	78	\$614	\$0	\$0	\$0	\$614
2038	79	79	\$676	\$0	\$0	\$0	\$676
2039	80	80	\$736	\$0	\$0	\$0	\$736
2040	81	81	\$795	\$0	\$0	\$0	\$795
2041	82	82	\$851	\$0	\$0	\$0	\$851
2042	83	83	\$905	\$0	\$0	\$0	\$905
2043	84	84	\$957	\$0	\$0	\$0	\$957

Year	Bubba's Age	Helen's Age	Federal	State	Bubba's FICA	Helen's FICA	Total
2044	85	85	\$1,008	\$0	\$0	\$0	\$1,008
2045	86	86	\$1,056	\$0	\$0	\$0	\$1,056
2046	87	87	\$1,103	\$0	\$0	\$0	\$1,103
2047	88	88	\$1,149	\$0	\$0	\$0	\$1,149
2048	89	89	\$1,192	\$0	\$0	\$0	\$1,192
2049	90	90	\$1,234	\$0	\$0	\$0	\$1,234

Federal Tax Detail

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

Year	Bubba's Age	Helen's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	63	63	\$16,735	(\$25,900)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2023	64	64	\$46,338	(\$25,826)	\$0	\$20,512	\$2,051	10%	10%	\$0	\$0	\$0	\$2,051
2024	65	65	\$46,224	(\$28,531)	\$0	\$17,693	\$1,769	10%	10%	\$0	\$0	\$0	\$1,769
2025	66	66	\$46,084	(\$28,444)	\$0	\$17,640	\$1,764	10%	10%	\$0	\$0	\$0	\$1,764
2026	67	67	\$76,681	(\$17,676)	(\$9,519)	\$49,485	\$6,330	15%	13%	\$0	\$0	\$0	\$6,330
2027	68	68	\$25,783	(\$17,622)	(\$9,490)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2028	69	69	\$26,557	(\$17,569)	(\$9,461)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2029	70	70	\$27,307	(\$17,515)	(\$9,432)	\$359	\$36	10%	10%	\$0	\$0	\$0	\$36
2030	71	71	\$28,031	(\$17,462)	(\$9,404)	\$1,166	\$117	10%	10%	\$0	\$0	\$0	\$117
2031	72	72	\$28,731	(\$17,409)	(\$9,375)	\$1,947	\$195	10%	10%	\$0	\$0	\$0	\$195
2032	73	73	\$29,407	(\$17,356)	(\$9,347)	\$2,704	\$270	10%	10%	\$0	\$0	\$0	\$270
2033	74	74	\$30,058	(\$17,303)	(\$9,318)	\$3,437	\$344	10%	10%	\$0	\$0	\$0	\$344
2034	75	75	\$30,687	(\$17,250)	(\$9,290)	\$4,147	\$415	10%	10%	\$0	\$0	\$0	\$415
2035	76	76	\$31,293	(\$17,198)	(\$9,261)	\$4,834	\$483	10%	10%	\$0	\$0	\$0	\$483
2036	77	77	\$31,877	(\$17,145)	(\$9,233)	\$5,498	\$550	10%	10%	\$0	\$0	\$0	\$550
2037	78	78	\$32,440	(\$17,093)	(\$9,205)	\$6,141	\$614	10%	10%	\$0	\$0	\$0	\$614
2038	79	79	\$32,981	(\$17,041)	(\$9,177)	\$6,763	\$676	10%	10%	\$0	\$0	\$0	\$676
2039	80	80	\$33,503	(\$16,989)	(\$9,149)	\$7,364	\$736	10%	10%	\$0	\$0	\$0	\$736
2040	81	81	\$34,004	(\$16,937)	(\$9,121)	\$7,945	\$795	10%	10%	\$0	\$0	\$0	\$795
2041	82	82	\$34,486	(\$16,886)	(\$9,094)	\$8,507	\$851	10%	10%	\$0	\$0	\$0	\$851
2042	83	83	\$34,949	(\$16,834)	(\$9,066)	\$9,049	\$905	10%	10%	\$0	\$0	\$0	\$905
2043	84	84	\$35,393	(\$16,783)	(\$9,038)	\$9,572	\$957	10%	10%	\$0	\$0	\$0	\$957
2044	85	85	\$35,820	(\$16,732)	(\$9,011)	\$10,077	\$1,008	10%	10%	\$0	\$0	\$0	\$1,008
2045	86	86	\$36,228	(\$16,681)	(\$8,983)	\$10,564	\$1,056	10%	10%	\$0	\$0	\$0	\$1,056
2046	87	87	\$36,619	(\$16,630)	(\$8,956)	\$11,033	\$1,103	10%	10%	\$0	\$0	\$0	\$1,103
2047	88	88	\$36,994	(\$16,580)	(\$8,929)	\$11,485	\$1,149	10%	10%	\$0	\$0	\$0	\$1,149
2048	89	89	\$37,351	(\$16,529)	(\$8,902)	\$11,920	\$1,192	10%	10%	\$0	\$0	\$0	\$1,192
2049	90	90	\$37,692	(\$16,479)	(\$8,874)	\$12,339	\$1,234	10%	10%	\$0	\$0	\$0	\$1,234

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	Bubba's Age	Helen's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	63	63	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2023	64	64	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2024	65	65	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2025	66	66	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2026	67	67	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2027	68	68	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2028	69	69	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2029	70	70	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2030	71	71	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2031	72	72	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2032	73	73	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2033	74	74	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2034	75	75	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2035	76	76	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2036	77	77	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2037	78	78	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2038	79	79	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2039	80	80	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2040	81	81	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2041	82	82	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2042	83	83	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2043	84	84	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2044	85	85	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2045	86	86	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2046	87	87	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2047	88	88	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2048	89	89	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000
2049	90	90	\$0	\$0	\$4,000	\$2,000	\$1,200	\$0	\$0	\$255,000

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	Bubba's Age	Helen's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	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.

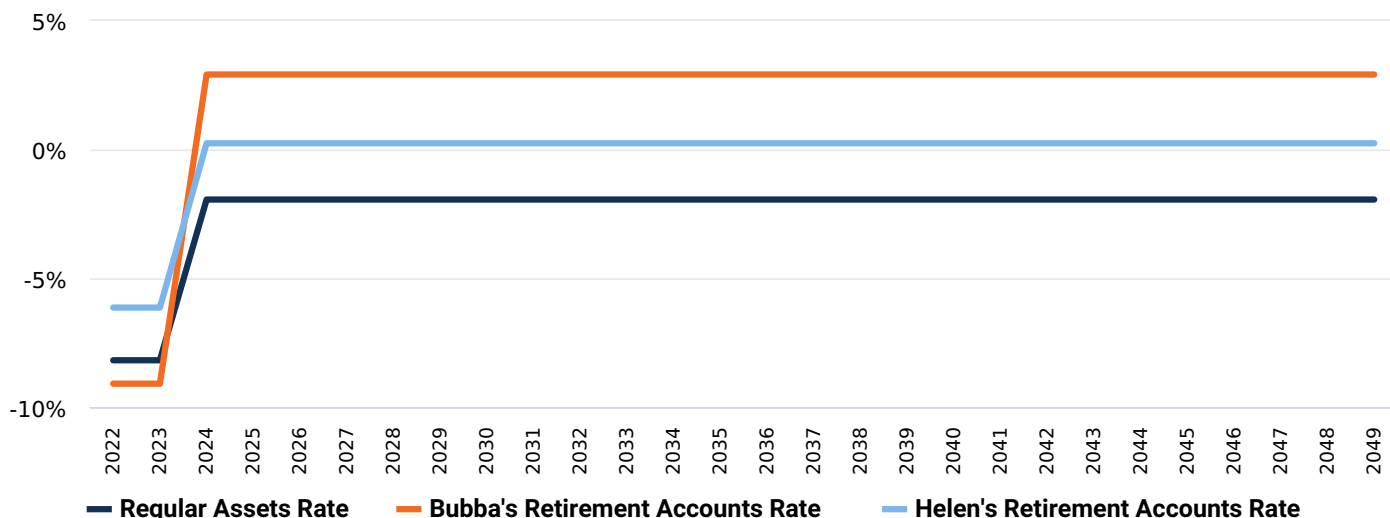
Year	Bubba's Age	Helen's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	63	63	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0
2049	90	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	Bubba's Age	Helen's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	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	Bubba's Age	Helen's Age	Regular Assets Rate	Bubba's Retirement Accounts Rate	Helen's Retirement Accounts Rate
2022	63	63	(8.18)	(9.09)	(6.14)
2023	64	64	(8.18)	(9.09)	(6.14)
2024	65	65	(1.94)	2.91	0.24
2025	66	66	(1.94)	2.91	0.24
2026	67	67	(1.94)	2.91	0.24
2027	68	68	(1.94)	2.91	0.24
2028	69	69	(1.94)	2.91	0.24
2029	70	70	(1.94)	2.91	0.24
2030	71	71	(1.94)	2.91	0.24
2031	72	72	(1.94)	2.91	0.24
2032	73	73	(1.94)	2.91	0.24
2033	74	74	(1.94)	2.91	0.24
2034	75	75	(1.94)	2.91	0.24
2035	76	76	(1.94)	2.91	0.24
2036	77	77	(1.94)	2.91	0.24
2037	78	78	(1.94)	2.91	0.24
2038	79	79	(1.94)	2.91	0.24
2039	80	80	(1.94)	2.91	0.24
2040	81	81	(1.94)	2.91	0.24
2041	82	82	(1.94)	2.91	0.24
2042	83	83	(1.94)	2.91	0.24
2043	84	84	(1.94)	2.91	0.24
2044	85	85	(1.94)	2.91	0.24
2045	86	86	(1.94)	2.91	0.24

Year	Bubba's Age	Helen's Age	Regular Assets Rate	Bubba's Retirement Accounts Rate	Helen's Retirement Accounts Rate
2046	87	87	(1.94)	2.91	0.24
2047	88	88	(1.94)	2.91	0.24
2048	89	89	(1.94)	2.91	0.24
2049	90	90	(1.94)	2.91	0.24

Base Plan Inputs

Current Marital Status: Married

Bubba

Date of Birth: 26 Apr 1959
Maximum Age (Year of Death): 90 (2049)
Retirement Age (Year): 62 (2021)

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A
Spousal: N/A
Widow(er)'s: N/A

Planned Benefits

Retirement File Date: May 2024
Spousal File Date: May 2024
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
1975	16	\$0
1976	17	\$0
1977	18	\$0
1978	19	\$0
1979	20	\$0
1980	21	\$26,690
1981	22	\$27,357
1982	23	\$28,041
1983	24	\$28,742
1984	25	\$29,461
1985	26	\$30,197
1986	27	\$30,952
1987	28	\$31,726
1988	29	\$32,519
1989	30	\$33,332
1990	31	\$34,165
1991	32	\$35,020

Year	Age	Covered Earnings
1992	33	\$35,895
1993	34	\$36,792
1994	35	\$37,712
1995	36	\$38,655
1996	37	\$39,621
1997	38	\$40,612
1998	39	\$41,627
1999	40	\$42,668
2000	41	\$43,735
2001	42	\$44,828
2002	43	\$45,949
2003	44	\$47,097
2004	45	\$48,275
2005	46	\$49,482
2006	47	\$50,719
2007	48	\$51,987
2008	49	\$53,286
2009	50	\$54,619
2010	51	\$55,984
2011	52	\$57,384
2012	53	\$58,818
2013	54	\$60,289
2014	55	\$61,796
2015	56	\$63,341
2016	57	\$64,924
2017	58	\$66,547
2018	59	\$68,211
2019	60	\$69,916
2020	61	\$71,664
2021	62	\$73,456

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$350,000

Employee Contributions



No Contributions

Employer Contributions

No Contributions

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 0%
Future Safe Rate of Return for Retirement Accounts Year: 2024, Percent: 6%
Smooth Withdrawal Start Age 62
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 3.25%
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 63
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Helen

Date of Birth: 26 Apr 1959
Maximum Age (Year of Death): 90 (2049)
Retirement Age (Year): 62 (2021)

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A
Spousal: N/A
Widow(er)'s: N/A

Planned Benefits

Retirement File Date: May 2024
Spousal File Date: May 2024
Widow(er)'s: N/A

Social Security Past Earnings

Year Age Covered Earnings		
1975	16	\$0

10/10/2022 at 4:54 PM

Year	Age	Covered Earnings
1976	17	\$0
1977	18	\$0
1978	19	\$0
1979	20	\$0
1980	21	\$0
1981	22	\$0
1982	23	\$0
1983	24	\$0
1984	25	\$0
1985	26	\$0
1986	27	\$0
1987	28	\$0
1988	29	\$0
1989	30	\$0
1990	31	\$0
1991	32	\$0
1992	33	\$0
1993	34	\$0
1994	35	\$0
1995	36	\$0
1996	37	\$0
1997	38	\$0
1998	39	\$0
1999	40	\$0
2000	41	\$0
2001	42	\$0
2002	43	\$0
2003	44	\$0
2004	45	\$0
2005	46	\$0
2006	47	\$0
2007	48	\$0
2008	49	\$0
2009	50	\$0
2010	51	\$0
2011	52	\$0
2012	53	\$0

Year	Age	Covered Earnings
2013	54	\$0
2014	55	\$0
2015	56	\$0
2016	57	\$0
2017	58	\$0
2018	59	\$0
2019	60	\$0
2020	61	\$0
2021	62	\$0

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 3.25%
 Future Safe Rate of Return for Retirement Accounts No future rate change
 Smooth Withdrawal Start Age 65
 Smooth Withdrawal End Age 100
 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 3.25%
 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 63
 Change in Survivors' Living Standard 0%
 Special Bequest Amount \$0
 Funeral Expenses \$0

Household

Primary Residence

State: TX
 Market Value: \$255,000
 Purchase Price: \$80,000
 Property Taxes: \$4,000
 Homeowners Insurance: \$1,200
 Maintenance, Utilities, and Fees: \$2,000
 Real Appreciation Rate: 0%

Regular Assets

Checking

Assets: \$80,000



Asset Type: Checking Account

Settings and Assumptions

Inflation Rate 10%
Future Inflation Rate Year: 2024, Percent: 3%
Regular Assets Nominal Safe Rate of Return 1%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 3.25%
Social Security Benefit Change Year: 2022, 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: 2022, Percent: 0%
Payroll (FICA) Tax Change Year: 2022, Percent: 0%
State Income Tax Change Year: 2022, 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

Re-enter work 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.

Bubba

Current/Future Earnings

Back to work

Start Year: 2023
Annual Amount: \$30,000
End Year: After 4 years
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A
Spousal: N/A
Widow(er)'s: N/A

Planned Benefits

Retirement File Date: Feb 2026
Spousal File Date: Feb 2026
Widow(er)'s: N/A

Settings and Assumptions

Life Insurance Age Limit 60

Helen

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A
Spousal: N/A
Widow(er)'s: N/A

Planned Benefits

Retirement File Date: Feb 2026



Spousal File Date: Feb 2026
Widow(er)'s: N/A

Settings and Assumptions

Life Insurance Age Limit 60