



Financial Analysis Prepared For
Scottie and Mary Beth Glenn

Prepared By

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

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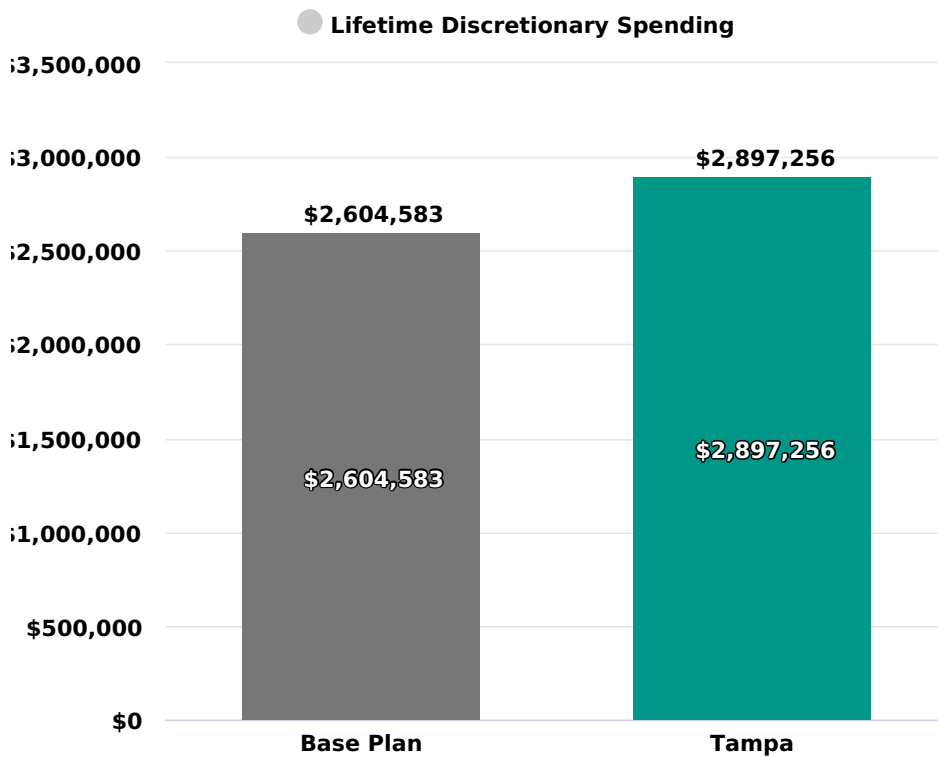
Profile Comparison

Lifetime Discretionary Spending

This report shows differences in lifetime present values between Base Plan and Tampa.

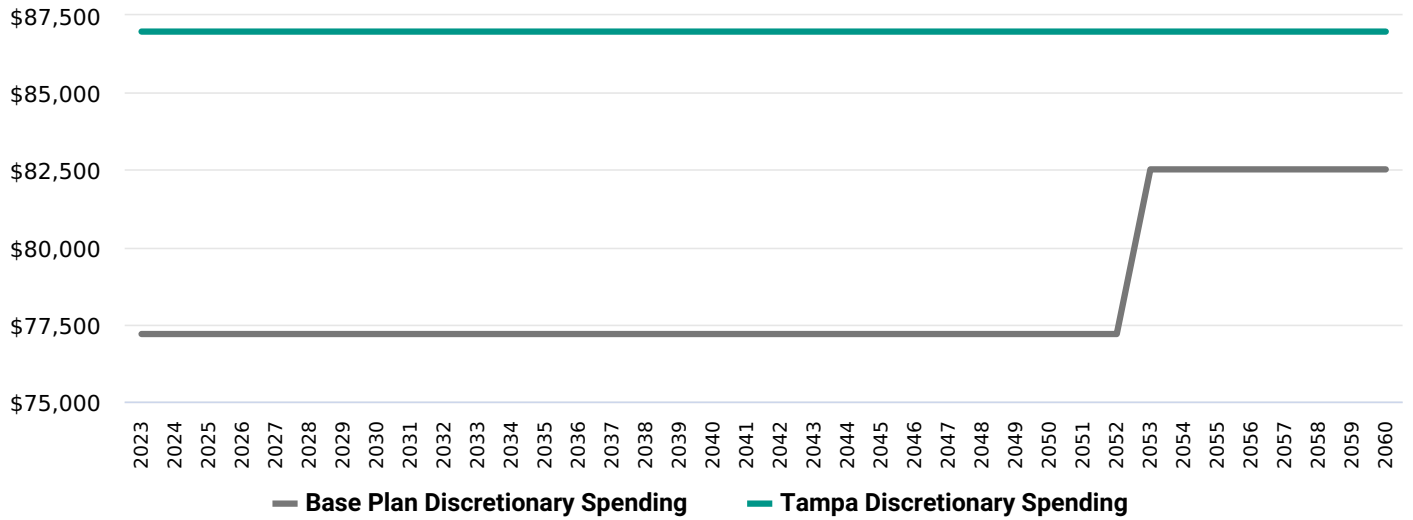
\$292,673

Lifetime Discretionary Spending increased by \$292,673 in **Tampa** compared with Base Plan



Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



What Went Up?

- Federal Taxes increased by \$63,496.

What Went Down?

- Housing Assets decreased by (\$94,900).
- Housing Expenses decreased by (\$222,998).
- Housing Equity Bequest decreased by (\$72,463).
- Housing Holding Costs decreased by (\$22,437).
- State Taxes decreased by (\$123,262).
- Life Insurance Premiums decreased by (\$9,909).

Lifetime Resources

Category	Base Plan	Tampa	Difference
Labor Earnings	\$1,451,906	\$1,451,906	-
Employer Retirement Account Contributions	\$72,595	\$72,595	-
Social Security Benefits	\$1,560,778	\$1,560,778	-
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Assets	\$1,755,250	\$1,755,250	-
Regular Assets	\$206,500	\$206,500	-
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	\$0	\$0	-
Housing Assets	\$2,250,000	\$2,155,100	(\$94,900)
Future Borrowing for Housing	\$0	\$0	-
Real Estate Assets	\$0	\$0	-
Future Borrowing for Real Estate	\$0	\$0	-
Real Estate Income	\$0	\$0	-
TOTAL	\$7,297,029	\$7,202,129	(\$94,900)

Lifetime Spending

Category	Base Plan	Tampa	Difference
Housing Expenses	\$1,473,878	\$1,250,880	(\$222,998)
Housing Equity Bequest	\$1,718,040	\$1,645,577	(\$72,463)
Housing Holding Costs	\$531,960	\$509,523	(\$22,437)
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	\$517,315	\$580,811	\$63,496
FICA Taxes	\$111,071	\$111,071	-
State Taxes	\$123,262	\$0	(\$123,262)
Medicare Part B Premiums	\$202,019	\$202,019	-
Life Insurance Premiums	\$14,902	\$4,993	(\$9,909)
Discretionary Spending	\$2,604,583	\$2,897,256	\$292,673
TOTAL	\$7,297,030	\$7,202,130	(\$94,900)

Lifetime Resources

Category	Base Plan	Tampa	Difference
Labor Earnings	19.9%	20.2%	0.3%
Employer Retirement Account Contributions	1%	1%	-
Social Security Benefits	21.4%	21.7%	0.3%
Pensions	0%	0%	-
Annuities	0%	0%	-
Retirement Assets	24.1%	24.4%	0.3%
Regular Assets	2.8%	2.9%	0.1%
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	0%	0%	-
Housing Assets	30.8%	29.9%	-0.9%
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	Tampa	Difference
Housing Expenses	20.2%	17.4%	-2.8%
Housing Equity Bequest	23.5%	22.8%	-0.7%
Housing Holding Costs	7.3%	7.1%	-0.2%
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	7.1%	8.1%	1%
FICA Taxes	1.5%	1.5%	-
State Taxes	1.7%	0%	-1.7%
Medicare Part B Premiums	2.8%	2.8%	-
Life Insurance Premiums	0.2%	0.1%	-0.1%
Discretionary Spending	35.7%	40.2%	4.5%

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

Base Plan Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$1,451,906
Employer Retirement Account Contributions	\$72,595
Social Security Benefits	\$1,560,778
Pensions	\$0
Annuities	\$0
Retirement Assets	\$1,755,250
Regular Assets	\$206,500
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	\$0
Housing Assets	\$2,250,000
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$1,473,878
Housing Equity Bequest	\$1,718,040
Housing Holding Costs	\$531,960
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	\$517,315
FICA Taxes	\$111,071
State Taxes	\$123,262
Medicare Part B Premiums	\$202,019
Life Insurance Premiums	\$14,902
Discretionary Spending	\$2,604,583

TOTAL	\$7,297,029	TOTAL	\$7,297,030
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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.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of 0.73% 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

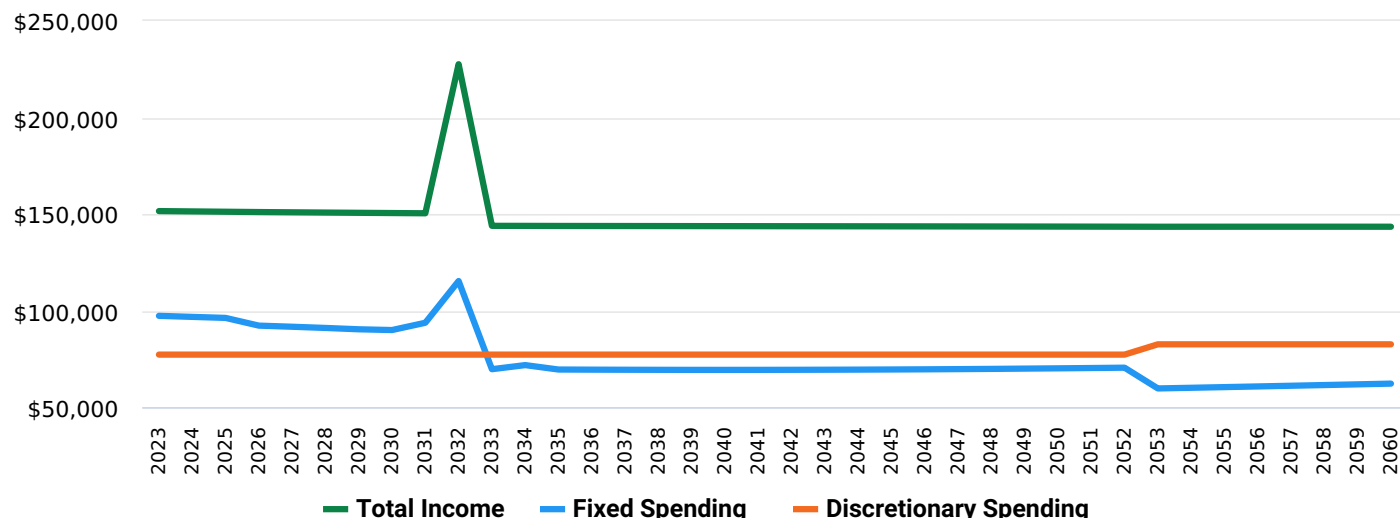
Labor Earnings	20%
Employer Retirement Account Contributions	1%
Social Security Benefits	21%
Pensions	0%
Annuities	0%
Retirement Assets	24%
Regular Assets	3%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	0%
Housing Assets	31%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	20%
Housing Equity Bequest	24%
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	7%
FICA Taxes	2%
State Taxes	2%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
Discretionary Spending	36%

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.

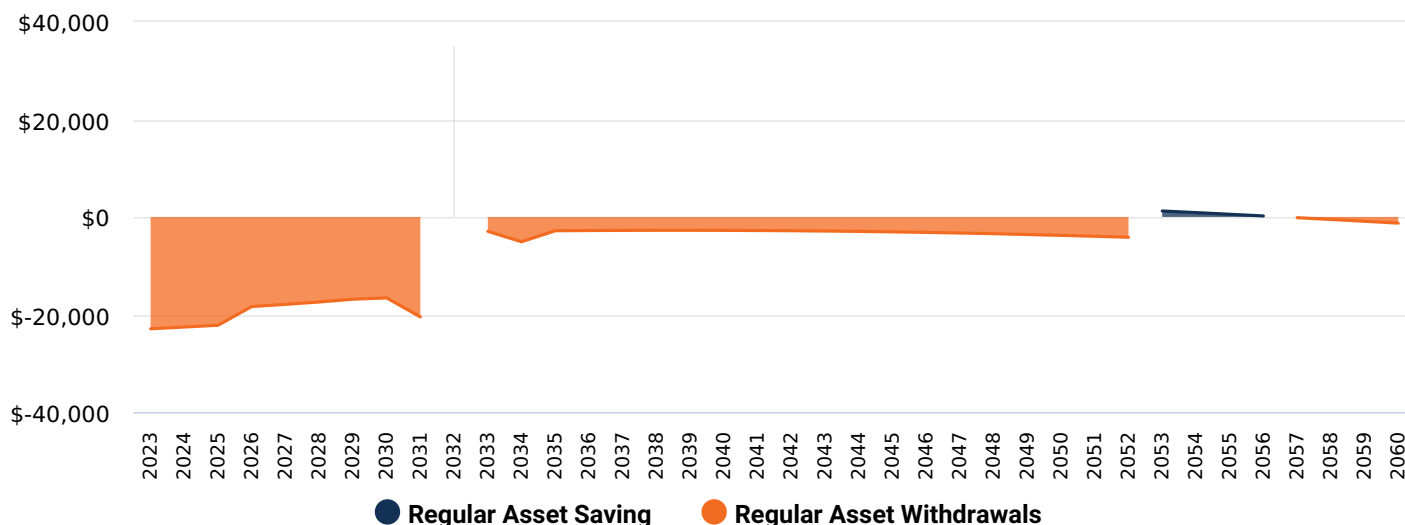
The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

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.

Year	Scottie's Age	Mary Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2023	58	58	\$151,500	\$97,259	\$77,186
2024	59	59	\$151,332	\$96,722	\$77,186
2025	60	60	\$151,167	\$96,193	\$77,186
2026	61	61	\$151,004	\$92,194	\$77,186
2027	62	62	\$150,870	\$91,616	\$77,186
2028	63	63	\$150,739	\$90,994	\$77,186
2029	64	64	\$150,611	\$90,297	\$77,186
2030	65	65	\$150,488	\$89,907	\$77,186
2031	66	66	\$150,366	\$93,674	\$77,186
2032	67	67	\$227,568	\$115,291	\$77,186
2033	68	68	\$143,869	\$69,631	\$77,186

Year	Scottie's Age	Mary Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2034	69	69	\$143,847	\$71,747	\$77,186
2035	70	70	\$143,810	\$69,462	\$77,186
2036	71	71	\$143,789	\$69,393	\$77,186
2037	72	72	\$143,769	\$69,344	\$77,186
2038	73	73	\$143,749	\$69,307	\$77,186
2039	74	74	\$143,729	\$69,284	\$77,186
2040	75	75	\$143,709	\$69,279	\$77,186
2041	76	76	\$143,689	\$69,291	\$77,186
2042	77	77	\$143,668	\$69,316	\$77,186
2043	78	78	\$143,647	\$69,356	\$77,186
2044	79	79	\$143,626	\$69,411	\$77,186
2045	80	80	\$143,605	\$69,482	\$77,186
2046	81	81	\$143,582	\$69,567	\$77,186
2047	82	82	\$143,559	\$69,670	\$77,186
2048	83	83	\$143,535	\$69,786	\$77,186
2049	84	84	\$143,510	\$69,936	\$77,186
2050	85	85	\$143,483	\$70,079	\$77,186
2051	86	86	\$143,456	\$70,239	\$77,186
2052	87	87	\$143,427	\$70,414	\$77,186
2053	88	88	\$143,396	\$59,667	\$82,515
2054	89	89	\$143,405	\$60,006	\$82,515
2055	90	90	\$143,411	\$60,352	\$82,515
2056	91	91	\$143,415	\$60,703	\$82,515
2057	92	92	\$143,417	\$61,059	\$82,515
2058	93	93	\$143,416	\$61,421	\$82,515
2059	94	94	\$143,412	\$61,788	\$82,515
2060	95	95	\$143,405	\$62,161	\$82,515

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

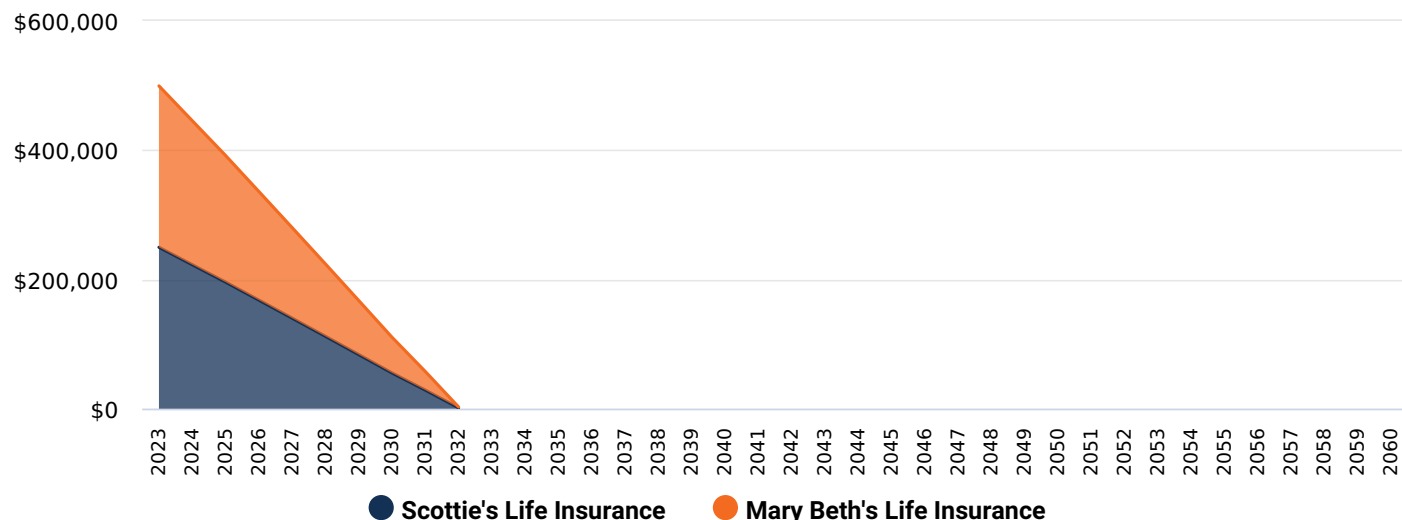
And:

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

Year	Scottie's Age	Mary Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	58	58	\$151,500	\$174,445	(\$22,943)	\$205,000	\$182,057
2024	59	59	\$151,332	\$173,908	(\$22,574)	\$182,057	\$159,483
2025	60	60	\$151,167	\$173,379	(\$22,213)	\$159,483	\$137,270
2026	61	61	\$151,004	\$169,380	(\$18,374)	\$137,270	\$118,896
2027	62	62	\$150,870	\$168,802	(\$17,931)	\$118,896	\$100,965
2028	63	63	\$150,739	\$168,180	(\$17,440)	\$100,965	\$83,525
2029	64	64	\$150,611	\$167,483	(\$16,873)	\$83,525	\$66,652
2030	65	65	\$150,488	\$167,093	(\$16,604)	\$66,652	\$50,048
2031	66	66	\$150,366	\$170,860	(\$20,496)	\$50,048	\$29,552
2032	67	67	\$227,568	\$192,477	\$35,090	\$29,552	\$64,642
2033	68	68	\$143,869	\$146,817	(\$2,947)	\$64,642	\$61,695
2034	69	69	\$143,847	\$148,933	(\$5,085)	\$61,695	\$56,610
2035	70	70	\$143,810	\$146,648	(\$2,837)	\$56,610	\$53,773

Year	Scottie's Age	Mary Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	71	71	\$143,789	\$146,579	(\$2,790)	\$53,774	\$50,984
2037	72	72	\$143,769	\$146,530	(\$2,760)	\$50,983	\$48,223
2038	73	73	\$143,749	\$146,493	(\$2,743)	\$48,223	\$45,480
2039	74	74	\$143,729	\$146,470	(\$2,741)	\$45,480	\$42,739
2040	75	75	\$143,709	\$146,465	(\$2,756)	\$42,739	\$39,983
2041	76	76	\$143,689	\$146,477	(\$2,787)	\$39,983	\$37,196
2042	77	77	\$143,668	\$146,502	(\$2,833)	\$37,196	\$34,363
2043	78	78	\$143,647	\$146,542	(\$2,894)	\$34,364	\$31,470
2044	79	79	\$143,626	\$146,597	(\$2,970)	\$31,470	\$28,500
2045	80	80	\$143,605	\$146,668	(\$3,062)	\$28,499	\$25,437
2046	81	81	\$143,582	\$146,753	(\$3,170)	\$25,437	\$22,267
2047	82	82	\$143,559	\$146,856	(\$3,296)	\$22,267	\$18,971
2048	83	83	\$143,535	\$146,972	(\$3,436)	\$18,971	\$15,535
2049	84	84	\$143,510	\$147,122	(\$3,612)	\$15,535	\$11,923
2050	85	85	\$143,483	\$147,265	(\$3,781)	\$11,923	\$8,142
2051	86	86	\$143,456	\$147,425	(\$3,969)	\$8,142	\$4,173
2052	87	87	\$143,427	\$147,600	(\$4,173)	\$4,173	\$0
2053	88	88	\$143,396	\$142,182	\$1,215	\$0	\$1,215
2054	89	89	\$143,405	\$142,521	\$884	\$1,214	\$2,098
2055	90	90	\$143,411	\$142,867	\$544	\$2,098	\$2,642
2056	91	91	\$143,415	\$143,218	\$198	\$2,642	\$2,840
2057	92	92	\$143,417	\$143,574	(\$157)	\$2,840	\$2,683
2058	93	93	\$143,416	\$143,936	(\$520)	\$2,682	\$2,162
2059	94	94	\$143,412	\$144,303	(\$891)	\$2,162	\$1,271
2060	95	95	\$143,405	\$144,676	(\$1,271)	\$1,271	\$0

Life Insurance Suggestions

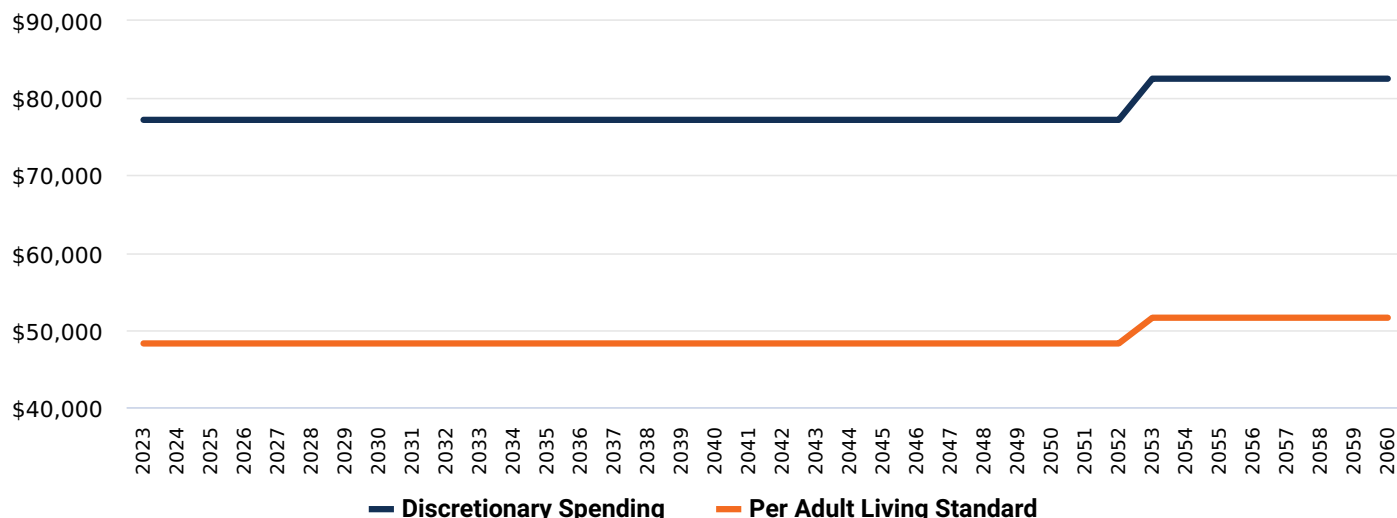


MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	Scottie's Age	Mary Beth's Age	Scottie's Life Insurance	Mary Beth's Life Insurance	Scottie's Life Insurance (Face Value)	Mary Beth's Life Insurance (Face Value)	Premium
2023	58	58	\$249,717	\$249,717	\$249,717	\$249,717	\$2,243
2024	59	59	\$222,771	\$222,771	\$228,340	\$228,340	\$2,181
2025	60	60	\$195,893	\$195,893	\$205,810	\$205,810	\$2,118
2026	61	61	\$168,020	\$168,020	\$180,939	\$180,939	\$2,023
2027	62	62	\$140,069	\$140,069	\$154,610	\$154,610	\$1,892
2028	63	63	\$111,973	\$111,973	\$126,687	\$126,687	\$1,701
2029	64	64	\$83,681	\$83,681	\$97,044	\$97,044	\$1,423
2030	65	65	\$55,256	\$55,256	\$65,682	\$65,682	\$1,047
2031	66	66	\$28,754	\$28,754	\$35,034	\$35,034	\$598
2032	67	67	\$1,303	\$1,303	\$1,627	\$1,627	\$29
2033	68	68	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	Scottie's Life Insurance	Mary Beth's Life Insurance	Scottie's Life Insurance (Face Value)	Mary Beth's Life Insurance (Face Value)	Premium
2047	82	82	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$0	\$0	\$0	\$0	\$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.

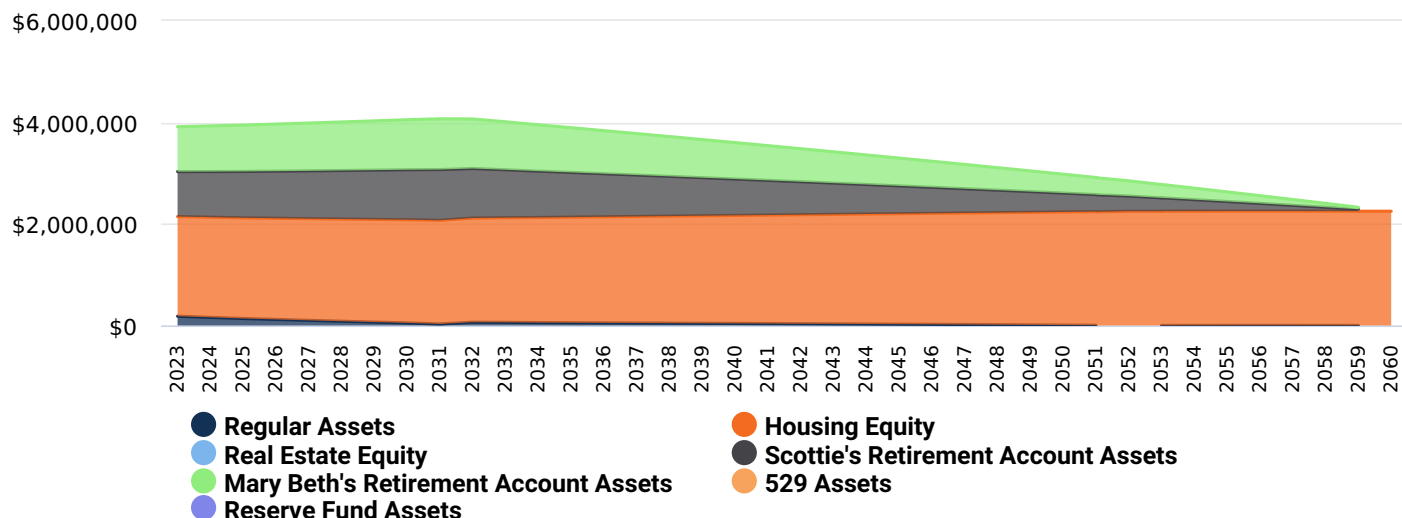
You can modify these assumptions under Settings and Assumptions.

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	Scottie's Age	Mary Beth's Age	Discretionary Spending	Per Adult Living Standard
2023	58	58	\$77,186	\$48,241
2024	59	59	\$77,186	\$48,241
2025	60	60	\$77,186	\$48,241
2026	61	61	\$77,186	\$48,241
2027	62	62	\$77,186	\$48,241
2028	63	63	\$77,186	\$48,241
2029	64	64	\$77,186	\$48,241
2030	65	65	\$77,186	\$48,241
2031	66	66	\$77,186	\$48,241
2032	67	67	\$77,186	\$48,241
2033	68	68	\$77,186	\$48,241
2034	69	69	\$77,186	\$48,241
2035	70	70	\$77,186	\$48,241
2036	71	71	\$77,186	\$48,241
2037	72	72	\$77,186	\$48,241
2038	73	73	\$77,186	\$48,241
2039	74	74	\$77,186	\$48,241
2040	75	75	\$77,186	\$48,241
2041	76	76	\$77,186	\$48,241
2042	77	77	\$77,186	\$48,241
2043	78	78	\$77,186	\$48,241
2044	79	79	\$77,186	\$48,241
2045	80	80	\$77,186	\$48,241
2046	81	81	\$77,186	\$48,241
2047	82	82	\$77,186	\$48,241
2048	83	83	\$77,186	\$48,241
2049	84	84	\$77,186	\$48,241
2050	85	85	\$77,186	\$48,241
2051	86	86	\$77,186	\$48,241
2052	87	87	\$77,186	\$48,241
2053	88	88	\$82,515	\$51,572
2054	89	89	\$82,515	\$51,572
2055	90	90	\$82,515	\$51,572
2056	91	91	\$82,515	\$51,572
2057	92	92	\$82,515	\$51,572
2058	93	93	\$82,515	\$51,572
2059	94	94	\$82,515	\$51,572
2060	95	95	\$82,515	\$51,572

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	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	58	58	\$182,057	\$1,963,042	\$0	\$885,125	\$885,125	\$0	\$0	\$3,915,349
2024	59	59	\$159,483	\$1,973,218	\$0	\$899,102	\$899,102	\$0	\$0	\$3,930,905
2025	60	60	\$137,270	\$1,983,286	\$0	\$913,180	\$913,180	\$0	\$0	\$3,946,916
2026	61	61	\$118,896	\$1,993,257	\$0	\$927,362	\$927,362	\$0	\$0	\$3,966,877
2027	62	62	\$100,965	\$2,003,138	\$0	\$941,648	\$941,648	\$0	\$0	\$3,987,399
2028	63	63	\$83,525	\$2,012,939	\$0	\$956,038	\$956,038	\$0	\$0	\$4,008,540
2029	64	64	\$66,652	\$2,022,669	\$0	\$970,533	\$970,533	\$0	\$0	\$4,030,387
2030	65	65	\$50,048	\$2,032,336	\$0	\$985,135	\$985,135	\$0	\$0	\$4,052,654
2031	66	66	\$29,552	\$2,041,951	\$0	\$999,843	\$999,843	\$0	\$0	\$4,071,189
2032	67	67	\$64,642	\$2,051,523	\$0	\$975,983	\$975,983	\$0	\$0	\$4,068,131
2033	68	68	\$61,695	\$2,061,061	\$0	\$944,448	\$944,448	\$0	\$0	\$4,011,652
2034	69	69	\$56,610	\$2,070,575	\$0	\$912,683	\$912,683	\$0	\$0	\$3,952,551
2035	70	70	\$53,773	\$2,080,074	\$0	\$880,685	\$880,685	\$0	\$0	\$3,895,217
2036	71	71	\$50,984	\$2,089,569	\$0	\$848,453	\$848,453	\$0	\$0	\$3,837,459
2037	72	72	\$48,223	\$2,099,071	\$0	\$815,985	\$815,985	\$0	\$0	\$3,779,264
2038	73	73	\$45,480	\$2,108,589	\$0	\$783,280	\$783,280	\$0	\$0	\$3,720,629
2039	74	74	\$42,739	\$2,118,133	\$0	\$750,335	\$750,335	\$0	\$0	\$3,661,542
2040	75	75	\$39,983	\$2,127,716	\$0	\$717,150	\$717,150	\$0	\$0	\$3,601,999
2041	76	76	\$37,196	\$2,137,348	\$0	\$683,721	\$683,721	\$0	\$0	\$3,541,986
2042	77	77	\$34,363	\$2,147,040	\$0	\$650,048	\$650,048	\$0	\$0	\$3,481,499
2043	78	78	\$31,470	\$2,156,803	\$0	\$616,129	\$616,129	\$0	\$0	\$3,420,531
2044	79	79	\$28,500	\$2,166,651	\$0	\$581,961	\$581,961	\$0	\$0	\$3,359,073
2045	80	80	\$25,437	\$2,176,595	\$0	\$547,543	\$547,543	\$0	\$0	\$3,297,118



Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	81	81	\$22,267	\$2,186,648	\$0	\$512,874	\$512,874	\$0	\$0	\$3,234,663
2047	82	82	\$18,971	\$2,196,822	\$0	\$477,950	\$477,950	\$0	\$0	\$3,171,693
2048	83	83	\$15,535	\$2,207,132	\$0	\$442,772	\$442,772	\$0	\$0	\$3,108,211
2049	84	84	\$11,923	\$2,217,590	\$0	\$407,335	\$407,335	\$0	\$0	\$3,044,183
2050	85	85	\$8,142	\$2,228,211	\$0	\$371,640	\$371,640	\$0	\$0	\$2,979,633
2051	86	86	\$4,173	\$2,239,009	\$0	\$335,683	\$335,683	\$0	\$0	\$2,914,548
2052	87	87	\$0	\$2,250,000	\$0	\$299,464	\$299,464	\$0	\$0	\$2,848,928
2053	88	88	\$1,215	\$2,250,000	\$0	\$262,979	\$262,979	\$0	\$0	\$2,777,173
2054	89	89	\$2,098	\$2,250,000	\$0	\$226,227	\$226,227	\$0	\$0	\$2,704,552
2055	90	90	\$2,642	\$2,250,000	\$0	\$189,206	\$189,206	\$0	\$0	\$2,631,054
2056	91	91	\$2,840	\$2,250,000	\$0	\$151,915	\$151,915	\$0	\$0	\$2,556,670
2057	92	92	\$2,683	\$2,250,000	\$0	\$114,350	\$114,350	\$0	\$0	\$2,481,383
2058	93	93	\$2,162	\$2,250,000	\$0	\$76,511	\$76,511	\$0	\$0	\$2,405,184
2059	94	94	\$1,271	\$2,250,000	\$0	\$38,395	\$38,395	\$0	\$0	\$2,328,061
2060	95	95	\$0	\$2,250,000	\$0	\$0	\$0	\$0	\$0	\$2,250,000

Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	58	58	\$182,057	\$1,963,042	\$0	\$1,770,250	\$0	\$0	\$499,434	\$0	\$0	\$4,414,783
2024	59	59	\$159,483	\$1,973,218	\$0	\$1,798,204	\$0	\$0	\$445,542	\$0	\$0	\$4,376,447
2025	60	60	\$137,270	\$1,983,286	\$0	\$1,826,360	\$0	\$0	\$391,786	\$0	\$0	\$4,338,702
2026	61	61	\$118,896	\$1,993,257	\$0	\$1,854,724	\$0	\$0	\$336,040	\$0	\$0	\$4,302,917
2027	62	62	\$100,965	\$2,003,138	\$0	\$1,883,296	\$0	\$0	\$280,138	\$0	\$0	\$4,267,537
2028	63	63	\$83,525	\$2,012,939	\$0	\$1,912,076	\$0	\$0	\$223,946	\$0	\$0	\$4,232,486
2029	64	64	\$66,652	\$2,022,669	\$0	\$1,941,066	\$0	\$0	\$167,362	\$0	\$0	\$4,197,749
2030	65	65	\$50,048	\$2,032,336	\$0	\$1,970,270	\$0	\$0	\$110,512	\$0	\$0	\$4,163,166
2031	66	66	\$29,552	\$2,041,951	\$0	\$1,999,686	\$0	\$0	\$57,508	\$0	\$0	\$4,128,697
2032	67	67	\$64,642	\$2,051,523	\$0	\$1,951,966	\$0	\$0	\$2,606	\$0	\$0	\$4,070,737
2033	68	68	\$61,695	\$2,061,061	\$0	\$1,888,896	\$0	\$0	\$0	\$0	\$0	\$4,011,652
2034	69	69	\$56,610	\$2,070,575	\$0	\$1,825,366	\$0	\$0	\$0	\$0	\$0	\$3,952,551
2035	70	70	\$53,773	\$2,080,074	\$0	\$1,761,370	\$0	\$0	\$0	\$0	\$0	\$3,895,217
2036	71	71	\$50,984	\$2,089,569	\$0	\$1,696,906	\$0	\$0	\$0	\$0	\$0	\$3,837,459
2037	72	72	\$48,223	\$2,099,071	\$0	\$1,631,970	\$0	\$0	\$0	\$0	\$0	\$3,779,264
2038	73	73	\$45,480	\$2,108,589	\$0	\$1,566,560	\$0	\$0	\$0	\$0	\$0	\$3,720,629
2039	74	74	\$42,739	\$2,118,133	\$0	\$1,500,670	\$0	\$0	\$0	\$0	\$0	\$3,661,542
2040	75	75	\$39,983	\$2,127,716	\$0	\$1,434,300	\$0	\$0	\$0	\$0	\$0	\$3,601,999
2041	76	76	\$37,196	\$2,137,348	\$0	\$1,367,442	\$0	\$0	\$0	\$0	\$0	\$3,541,986
2042	77	77	\$34,363	\$2,147,040	\$0	\$1,300,096	\$0	\$0	\$0	\$0	\$0	\$3,481,499
2043	78	78	\$31,470	\$2,156,803	\$0	\$1,232,258	\$0	\$0	\$0	\$0	\$0	\$3,420,531
2044	79	79	\$28,500	\$2,166,651	\$0	\$1,163,922	\$0	\$0	\$0	\$0	\$0	\$3,359,073
2045	80	80	\$25,437	\$2,176,595	\$0	\$1,095,086	\$0	\$0	\$0	\$0	\$0	\$3,297,118
2046	81	81	\$22,267	\$2,186,648	\$0	\$1,025,748	\$0	\$0	\$0	\$0	\$0	\$3,234,663
2047	82	82	\$18,971	\$2,196,822	\$0	\$955,900	\$0	\$0	\$0	\$0	\$0	\$3,171,693
2048	83	83	\$15,535	\$2,207,132	\$0	\$885,544	\$0	\$0	\$0	\$0	\$0	\$3,108,211
2049	84	84	\$11,923	\$2,217,590	\$0	\$814,670	\$0	\$0	\$0	\$0	\$0	\$3,044,183
2050	85	85	\$8,142	\$2,228,211	\$0	\$743,280	\$0	\$0	\$0	\$0	\$0	\$2,979,633
2051	86	86	\$4,173	\$2,239,009	\$0	\$671,366	\$0	\$0	\$0	\$0	\$0	\$2,914,548
2052	87	87	\$0	\$2,250,000	\$0	\$598,928	\$0	\$0	\$0	\$0	\$0	\$2,848,928
2053	88	88	\$1,215	\$2,250,000	\$0	\$525,958	\$0	\$0	\$0	\$0	\$0	\$2,777,173
2054	89	89	\$2,098	\$2,250,000	\$0	\$452,454	\$0	\$0	\$0	\$0	\$0	\$2,704,552
2055	90	90	\$2,642	\$2,250,000	\$0	\$378,412	\$0	\$0	\$0	\$0	\$0	\$2,631,054
2056	91	91	\$2,840	\$2,250,000	\$0	\$303,830	\$0	\$0	\$0	\$0	\$0	\$2,556,670
2057	92	92	\$2,683	\$2,250,000	\$0	\$228,700	\$0	\$0	\$0	\$0	\$0	\$2,481,383
2058	93	93	\$2,162	\$2,250,000	\$0	\$153,022	\$0	\$0	\$0	\$0	\$0	\$2,405,184
2059	94	94	\$1,271	\$2,250,000	\$0	\$76,790	\$0	\$0	\$0	\$0	\$0	\$2,328,061
2060	95	95	\$0	\$2,250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,250,000

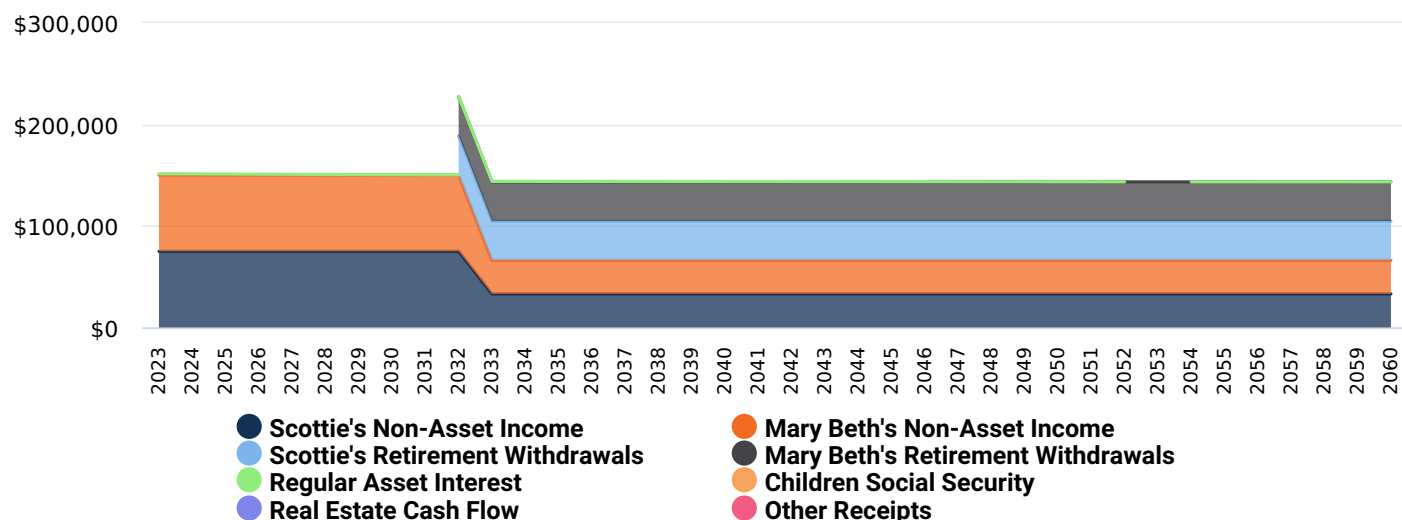
Scottie's Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	529 Assets	Reserve Fund	Scottie's Life Insurance	Scottie's Bequest	Scottie's Funeral	Scottie's Net Estate
2023	58	58	\$182,057	\$1,963,042	\$0	\$885,125	\$0	\$0	\$249,717	\$0	\$0	\$3,279,941
2024	59	59	\$159,483	\$1,973,218	\$0	\$899,102	\$0	\$0	\$222,771	\$0	\$0	\$3,254,574
2025	60	60	\$137,270	\$1,983,286	\$0	\$913,180	\$0	\$0	\$195,893	\$0	\$0	\$3,229,629
2026	61	61	\$118,896	\$1,993,257	\$0	\$927,362	\$0	\$0	\$168,020	\$0	\$0	\$3,207,535
2027	62	62	\$100,965	\$2,003,138	\$0	\$941,648	\$0	\$0	\$140,069	\$0	\$0	\$3,185,820
2028	63	63	\$83,525	\$2,012,939	\$0	\$956,038	\$0	\$0	\$111,973	\$0	\$0	\$3,164,475
2029	64	64	\$66,652	\$2,022,669	\$0	\$970,533	\$0	\$0	\$83,681	\$0	\$0	\$3,143,535
2030	65	65	\$50,048	\$2,032,336	\$0	\$985,135	\$0	\$0	\$55,256	\$0	\$0	\$3,122,775
2031	66	66	\$29,552	\$2,041,951	\$0	\$999,843	\$0	\$0	\$28,754	\$0	\$0	\$3,100,100
2032	67	67	\$64,642	\$2,051,523	\$0	\$975,983	\$0	\$0	\$1,303	\$0	\$0	\$3,093,451
2033	68	68	\$61,695	\$2,061,061	\$0	\$944,448	\$0	\$0	\$0	\$0	\$0	\$3,067,204
2034	69	69	\$56,610	\$2,070,575	\$0	\$912,683	\$0	\$0	\$0	\$0	\$0	\$3,039,868
2035	70	70	\$53,773	\$2,080,074	\$0	\$880,685	\$0	\$0	\$0	\$0	\$0	\$3,014,532
2036	71	71	\$50,984	\$2,089,569	\$0	\$848,453	\$0	\$0	\$0	\$0	\$0	\$2,989,006
2037	72	72	\$48,223	\$2,099,071	\$0	\$815,985	\$0	\$0	\$0	\$0	\$0	\$2,963,279
2038	73	73	\$45,480	\$2,108,589	\$0	\$783,280	\$0	\$0	\$0	\$0	\$0	\$2,937,349
2039	74	74	\$42,739	\$2,118,133	\$0	\$750,335	\$0	\$0	\$0	\$0	\$0	\$2,911,207
2040	75	75	\$39,983	\$2,127,716	\$0	\$717,150	\$0	\$0	\$0	\$0	\$0	\$2,884,849
2041	76	76	\$37,196	\$2,137,348	\$0	\$683,721	\$0	\$0	\$0	\$0	\$0	\$2,858,265
2042	77	77	\$34,363	\$2,147,040	\$0	\$650,048	\$0	\$0	\$0	\$0	\$0	\$2,831,451
2043	78	78	\$31,470	\$2,156,803	\$0	\$616,129	\$0	\$0	\$0	\$0	\$0	\$2,804,402
2044	79	79	\$28,500	\$2,166,651	\$0	\$581,961	\$0	\$0	\$0	\$0	\$0	\$2,777,112
2045	80	80	\$25,437	\$2,176,595	\$0	\$547,543	\$0	\$0	\$0	\$0	\$0	\$2,749,575
2046	81	81	\$22,267	\$2,186,648	\$0	\$512,874	\$0	\$0	\$0	\$0	\$0	\$2,721,789
2047	82	82	\$18,971	\$2,196,822	\$0	\$477,950	\$0	\$0	\$0	\$0	\$0	\$2,693,743
2048	83	83	\$15,535	\$2,207,132	\$0	\$442,772	\$0	\$0	\$0	\$0	\$0	\$2,665,439
2049	84	84	\$11,923	\$2,217,590	\$0	\$407,335	\$0	\$0	\$0	\$0	\$0	\$2,636,848
2050	85	85	\$8,142	\$2,228,211	\$0	\$371,640	\$0	\$0	\$0	\$0	\$0	\$2,607,993
2051	86	86	\$4,173	\$2,239,009	\$0	\$335,683	\$0	\$0	\$0	\$0	\$0	\$2,578,865
2052	87	87	\$0	\$2,250,000	\$0	\$299,464	\$0	\$0	\$0	\$0	\$0	\$2,549,464
2053	88	88	\$1,215	\$2,250,000	\$0	\$262,979	\$0	\$0	\$0	\$0	\$0	\$2,514,194
2054	89	89	\$2,098	\$2,250,000	\$0	\$226,227	\$0	\$0	\$0	\$0	\$0	\$2,478,325
2055	90	90	\$2,642	\$2,250,000	\$0	\$189,206	\$0	\$0	\$0	\$0	\$0	\$2,441,848
2056	91	91	\$2,840	\$2,250,000	\$0	\$151,915	\$0	\$0	\$0	\$0	\$0	\$2,404,755
2057	92	92	\$2,683	\$2,250,000	\$0	\$114,350	\$0	\$0	\$0	\$0	\$0	\$2,367,033
2058	93	93	\$2,162	\$2,250,000	\$0	\$76,511	\$0	\$0	\$0	\$0	\$0	\$2,328,673
2059	94	94	\$1,271	\$2,250,000	\$0	\$38,395	\$0	\$0	\$0	\$0	\$0	\$2,289,666
2060	95	95	\$0	\$2,250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,250,000

Mary Beth's Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund	Mary Beth's Life Insurance	Mary Beth's Bequest	Mary Beth's Funeral	Mary Beth's Net Estate
2023	58	58	\$182,057	\$1,963,042	\$0	\$885,125	\$0	\$0	\$249,717	\$0	\$0	\$3,279,941
2024	59	59	\$159,483	\$1,973,218	\$0	\$899,102	\$0	\$0	\$222,771	\$0	\$0	\$3,254,574
2025	60	60	\$137,270	\$1,983,286	\$0	\$913,180	\$0	\$0	\$195,893	\$0	\$0	\$3,229,629
2026	61	61	\$118,896	\$1,993,257	\$0	\$927,362	\$0	\$0	\$168,020	\$0	\$0	\$3,207,535
2027	62	62	\$100,965	\$2,003,138	\$0	\$941,648	\$0	\$0	\$140,069	\$0	\$0	\$3,185,820
2028	63	63	\$83,525	\$2,012,939	\$0	\$956,038	\$0	\$0	\$111,973	\$0	\$0	\$3,164,475
2029	64	64	\$66,652	\$2,022,669	\$0	\$970,533	\$0	\$0	\$83,681	\$0	\$0	\$3,143,535
2030	65	65	\$50,048	\$2,032,336	\$0	\$985,135	\$0	\$0	\$55,256	\$0	\$0	\$3,122,775
2031	66	66	\$29,552	\$2,041,951	\$0	\$999,843	\$0	\$0	\$28,754	\$0	\$0	\$3,100,100
2032	67	67	\$64,642	\$2,051,523	\$0	\$975,983	\$0	\$0	\$1,303	\$0	\$0	\$3,093,451
2033	68	68	\$61,695	\$2,061,061	\$0	\$944,448	\$0	\$0	\$0	\$0	\$0	\$3,067,204
2034	69	69	\$56,610	\$2,070,575	\$0	\$912,683	\$0	\$0	\$0	\$0	\$0	\$3,039,868
2035	70	70	\$53,773	\$2,080,074	\$0	\$880,685	\$0	\$0	\$0	\$0	\$0	\$3,014,532
2036	71	71	\$50,984	\$2,089,569	\$0	\$848,453	\$0	\$0	\$0	\$0	\$0	\$2,989,006
2037	72	72	\$48,223	\$2,099,071	\$0	\$815,985	\$0	\$0	\$0	\$0	\$0	\$2,963,279
2038	73	73	\$45,480	\$2,108,589	\$0	\$783,280	\$0	\$0	\$0	\$0	\$0	\$2,937,349
2039	74	74	\$42,739	\$2,118,133	\$0	\$750,335	\$0	\$0	\$0	\$0	\$0	\$2,911,207
2040	75	75	\$39,983	\$2,127,716	\$0	\$717,150	\$0	\$0	\$0	\$0	\$0	\$2,884,849
2041	76	76	\$37,196	\$2,137,348	\$0	\$683,721	\$0	\$0	\$0	\$0	\$0	\$2,858,265
2042	77	77	\$34,363	\$2,147,040	\$0	\$650,048	\$0	\$0	\$0	\$0	\$0	\$2,831,451
2043	78	78	\$31,470	\$2,156,803	\$0	\$616,129	\$0	\$0	\$0	\$0	\$0	\$2,804,402
2044	79	79	\$28,500	\$2,166,651	\$0	\$581,961	\$0	\$0	\$0	\$0	\$0	\$2,777,112
2045	80	80	\$25,437	\$2,176,595	\$0	\$547,543	\$0	\$0	\$0	\$0	\$0	\$2,749,575
2046	81	81	\$22,267	\$2,186,648	\$0	\$512,874	\$0	\$0	\$0	\$0	\$0	\$2,721,789
2047	82	82	\$18,971	\$2,196,822	\$0	\$477,950	\$0	\$0	\$0	\$0	\$0	\$2,693,743
2048	83	83	\$15,535	\$2,207,132	\$0	\$442,772	\$0	\$0	\$0	\$0	\$0	\$2,665,439
2049	84	84	\$11,923	\$2,217,590	\$0	\$407,335	\$0	\$0	\$0	\$0	\$0	\$2,636,848
2050	85	85	\$8,142	\$2,228,211	\$0	\$371,640	\$0	\$0	\$0	\$0	\$0	\$2,607,993
2051	86	86	\$4,173	\$2,239,009	\$0	\$335,683	\$0	\$0	\$0	\$0	\$0	\$2,578,865
2052	87	87	\$0	\$2,250,000	\$0	\$299,464	\$0	\$0	\$0	\$0	\$0	\$2,549,464
2053	88	88	\$1,215	\$2,250,000	\$0	\$262,979	\$0	\$0	\$0	\$0	\$0	\$2,514,194
2054	89	89	\$2,098	\$2,250,000	\$0	\$226,227	\$0	\$0	\$0	\$0	\$0	\$2,478,325
2055	90	90	\$2,642	\$2,250,000	\$0	\$189,206	\$0	\$0	\$0	\$0	\$0	\$2,441,848
2056	91	91	\$2,840	\$2,250,000	\$0	\$151,915	\$0	\$0	\$0	\$0	\$0	\$2,404,755
2057	92	92	\$2,683	\$2,250,000	\$0	\$114,350	\$0	\$0	\$0	\$0	\$0	\$2,367,033
2058	93	93	\$2,162	\$2,250,000	\$0	\$76,511	\$0	\$0	\$0	\$0	\$0	\$2,328,673
2059	94	94	\$1,271	\$2,250,000	\$0	\$38,395	\$0	\$0	\$0	\$0	\$0	\$2,289,666
2060	95	95	\$0	\$2,250,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,250,000

Income Overview



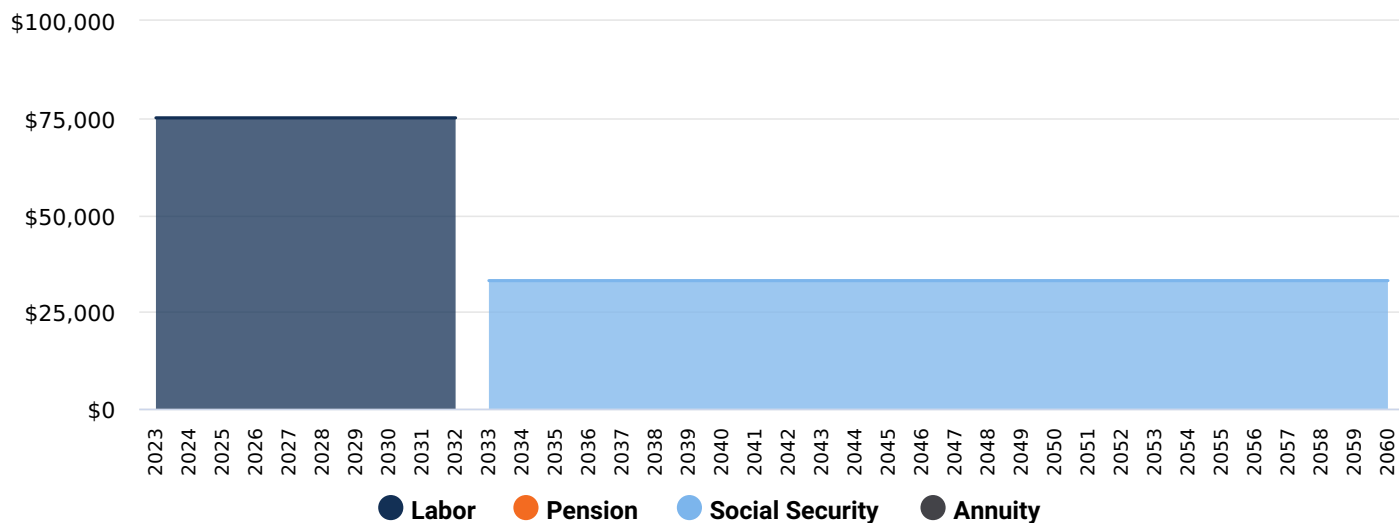
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Scottie's Age	Mary Beth's Age	Scottie's Non-Asset Income	Mary Beth's Non-Asset Income	Scottie's Retirement Withdrawals	Mary Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	58	58	\$75,000	\$75,000	\$0	\$0	\$1,500	\$0	\$0	\$0	\$151,500
2024	59	59	\$75,000	\$75,000	\$0	\$0	\$1,332	\$0	\$0	\$0	\$151,332
2025	60	60	\$75,000	\$75,000	\$0	\$0	\$1,167	\$0	\$0	\$0	\$151,167
2026	61	61	\$75,000	\$75,000	\$0	\$0	\$1,004	\$0	\$0	\$0	\$151,004
2027	62	62	\$75,000	\$75,000	\$0	\$0	\$870	\$0	\$0	\$0	\$150,870
2028	63	63	\$75,000	\$75,000	\$0	\$0	\$739	\$0	\$0	\$0	\$150,739
2029	64	64	\$75,000	\$75,000	\$0	\$0	\$611	\$0	\$0	\$0	\$150,611
2030	65	65	\$75,000	\$75,000	\$0	\$0	\$488	\$0	\$0	\$0	\$150,488
2031	66	66	\$75,000	\$75,000	\$0	\$0	\$366	\$0	\$0	\$0	\$150,366
2032	67	67	\$75,000	\$75,000	\$38,676	\$38,676	\$216	\$0	\$0	\$0	\$227,568
2033	68	68	\$33,022	\$33,022	\$38,676	\$38,676	\$473	\$0	\$0	\$0	\$143,869
2034	69	69	\$33,022	\$33,022	\$38,676	\$38,676	\$451	\$0	\$0	\$0	\$143,847
2035	70	70	\$33,022	\$33,022	\$38,676	\$38,676	\$414	\$0	\$0	\$0	\$143,810
2036	71	71	\$33,022	\$33,022	\$38,676	\$38,676	\$393	\$0	\$0	\$0	\$143,789
2037	72	72	\$33,022	\$33,022	\$38,676	\$38,676	\$373	\$0	\$0	\$0	\$143,769
2038	73	73	\$33,022	\$33,022	\$38,676	\$38,676	\$353	\$0	\$0	\$0	\$143,749
2039	74	74	\$33,022	\$33,022	\$38,676	\$38,676	\$333	\$0	\$0	\$0	\$143,729
2040	75	75	\$33,022	\$33,022	\$38,676	\$38,676	\$313	\$0	\$0	\$0	\$143,709
2041	76	76	\$33,022	\$33,022	\$38,676	\$38,676	\$293	\$0	\$0	\$0	\$143,689
2042	77	77	\$33,022	\$33,022	\$38,676	\$38,676	\$272	\$0	\$0	\$0	\$143,668
2043	78	78	\$33,022	\$33,022	\$38,676	\$38,676	\$251	\$0	\$0	\$0	\$143,647
2044	79	79	\$33,022	\$33,022	\$38,676	\$38,676	\$230	\$0	\$0	\$0	\$143,626



Year	Scottie's Age	Mary Beth's Age	Scottie's Non-Asset Income	Mary Beth's Non-Asset Income	Scottie's Retirement Withdrawals	Mary Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2045	80	80	\$33,022	\$33,022	\$38,676	\$38,676	\$209	\$0	\$0	\$0	\$143,605
2046	81	81	\$33,022	\$33,022	\$38,676	\$38,676	\$186	\$0	\$0	\$0	\$143,582
2047	82	82	\$33,022	\$33,022	\$38,676	\$38,676	\$163	\$0	\$0	\$0	\$143,559
2048	83	83	\$33,022	\$33,022	\$38,676	\$38,676	\$139	\$0	\$0	\$0	\$143,535
2049	84	84	\$33,022	\$33,022	\$38,676	\$38,676	\$114	\$0	\$0	\$0	\$143,510
2050	85	85	\$33,022	\$33,022	\$38,676	\$38,676	\$87	\$0	\$0	\$0	\$143,483
2051	86	86	\$33,022	\$33,022	\$38,676	\$38,676	\$60	\$0	\$0	\$0	\$143,456
2052	87	87	\$33,022	\$33,022	\$38,676	\$38,676	\$31	\$0	\$0	\$0	\$143,427
2053	88	88	\$33,022	\$33,022	\$38,676	\$38,676	\$0	\$0	\$0	\$0	\$143,396
2054	89	89	\$33,022	\$33,022	\$38,676	\$38,676	\$9	\$0	\$0	\$0	\$143,405
2055	90	90	\$33,022	\$33,022	\$38,676	\$38,676	\$15	\$0	\$0	\$0	\$143,411
2056	91	91	\$33,022	\$33,022	\$38,676	\$38,676	\$19	\$0	\$0	\$0	\$143,415
2057	92	92	\$33,022	\$33,022	\$38,676	\$38,676	\$21	\$0	\$0	\$0	\$143,417
2058	93	93	\$33,022	\$33,022	\$38,676	\$38,676	\$20	\$0	\$0	\$0	\$143,416
2059	94	94	\$33,022	\$33,022	\$38,676	\$38,676	\$16	\$0	\$0	\$0	\$143,412
2060	95	95	\$33,022	\$33,022	\$38,676	\$38,676	\$9	\$0	\$0	\$0	\$143,405

Scottie's Non-Asset Income

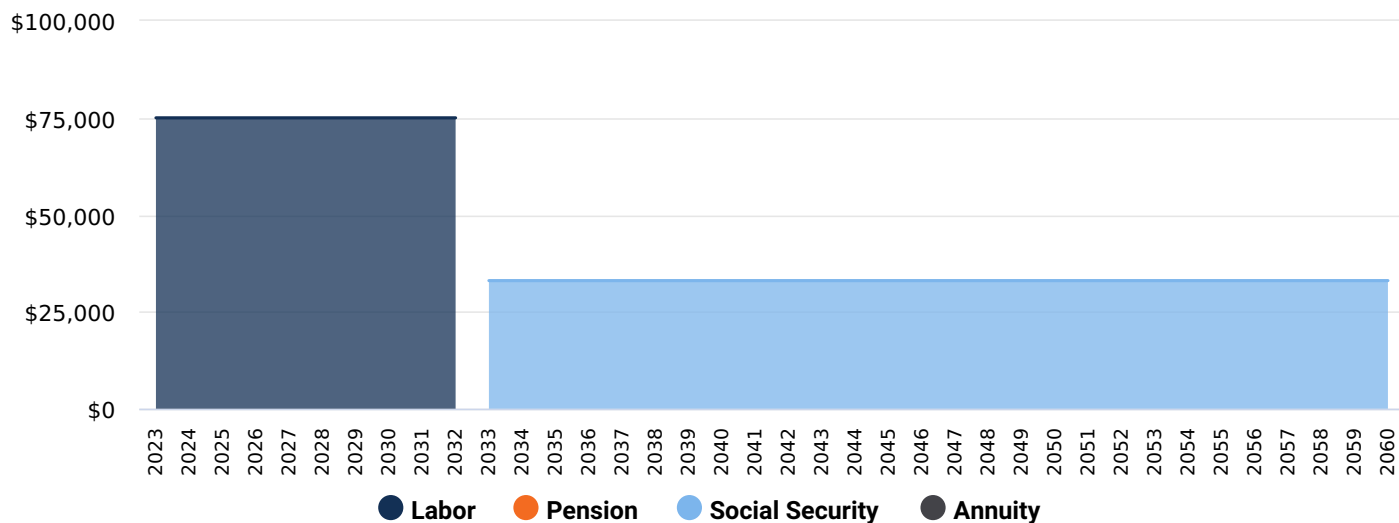


Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Scottie's Age	Mary Beth's Age	Labor	Pension	Social Security	Annuity	Total
2023	58	58	\$75,000	\$0	\$0	\$0	\$75,000
2024	59	59	\$75,000	\$0	\$0	\$0	\$75,000
2025	60	60	\$75,000	\$0	\$0	\$0	\$75,000
2026	61	61	\$75,000	\$0	\$0	\$0	\$75,000
2027	62	62	\$75,000	\$0	\$0	\$0	\$75,000
2028	63	63	\$75,000	\$0	\$0	\$0	\$75,000
2029	64	64	\$75,000	\$0	\$0	\$0	\$75,000
2030	65	65	\$75,000	\$0	\$0	\$0	\$75,000
2031	66	66	\$75,000	\$0	\$0	\$0	\$75,000
2032	67	67	\$75,000	\$0	\$0	\$0	\$75,000
2033	68	68	\$0	\$0	\$33,022	\$0	\$33,022
2034	69	69	\$0	\$0	\$33,022	\$0	\$33,022
2035	70	70	\$0	\$0	\$33,022	\$0	\$33,022
2036	71	71	\$0	\$0	\$33,022	\$0	\$33,022
2037	72	72	\$0	\$0	\$33,022	\$0	\$33,022
2038	73	73	\$0	\$0	\$33,022	\$0	\$33,022
2039	74	74	\$0	\$0	\$33,022	\$0	\$33,022
2040	75	75	\$0	\$0	\$33,022	\$0	\$33,022
2041	76	76	\$0	\$0	\$33,022	\$0	\$33,022
2042	77	77	\$0	\$0	\$33,022	\$0	\$33,022
2043	78	78	\$0	\$0	\$33,022	\$0	\$33,022
2044	79	79	\$0	\$0	\$33,022	\$0	\$33,022
2045	80	80	\$0	\$0	\$33,022	\$0	\$33,022
2046	81	81	\$0	\$0	\$33,022	\$0	\$33,022
2047	82	82	\$0	\$0	\$33,022	\$0	\$33,022
2048	83	83	\$0	\$0	\$33,022	\$0	\$33,022

Year	Scottie's Age	Mary Beth's Age	Labor Pension	Social Security Annuity	Total
2049	84	84	\$0	\$33,022	\$33,022
2050	85	85	\$0	\$33,022	\$33,022
2051	86	86	\$0	\$33,022	\$33,022
2052	87	87	\$0	\$33,022	\$33,022
2053	88	88	\$0	\$33,022	\$33,022
2054	89	89	\$0	\$33,022	\$33,022
2055	90	90	\$0	\$33,022	\$33,022
2056	91	91	\$0	\$33,022	\$33,022
2057	92	92	\$0	\$33,022	\$33,022
2058	93	93	\$0	\$33,022	\$33,022
2059	94	94	\$0	\$33,022	\$33,022
2060	95	95	\$0	\$33,022	\$33,022

Mary Beth's Non-Asset Income



Year	Scottie's Age	Mary Beth's Age	Labor	Pension	Social Security	Annuity	Total
2023	58	58	\$75,000	\$0	\$0	\$0	\$75,000
2024	59	59	\$75,000	\$0	\$0	\$0	\$75,000
2025	60	60	\$75,000	\$0	\$0	\$0	\$75,000
2026	61	61	\$75,000	\$0	\$0	\$0	\$75,000
2027	62	62	\$75,000	\$0	\$0	\$0	\$75,000
2028	63	63	\$75,000	\$0	\$0	\$0	\$75,000
2029	64	64	\$75,000	\$0	\$0	\$0	\$75,000
2030	65	65	\$75,000	\$0	\$0	\$0	\$75,000
2031	66	66	\$75,000	\$0	\$0	\$0	\$75,000
2032	67	67	\$75,000	\$0	\$0	\$0	\$75,000
2033	68	68	\$0	\$0	\$33,022	\$0	\$33,022
2034	69	69	\$0	\$0	\$33,022	\$0	\$33,022
2035	70	70	\$0	\$0	\$33,022	\$0	\$33,022
2036	71	71	\$0	\$0	\$33,022	\$0	\$33,022
2037	72	72	\$0	\$0	\$33,022	\$0	\$33,022
2038	73	73	\$0	\$0	\$33,022	\$0	\$33,022
2039	74	74	\$0	\$0	\$33,022	\$0	\$33,022
2040	75	75	\$0	\$0	\$33,022	\$0	\$33,022
2041	76	76	\$0	\$0	\$33,022	\$0	\$33,022
2042	77	77	\$0	\$0	\$33,022	\$0	\$33,022
2043	78	78	\$0	\$0	\$33,022	\$0	\$33,022
2044	79	79	\$0	\$0	\$33,022	\$0	\$33,022
2045	80	80	\$0	\$0	\$33,022	\$0	\$33,022
2046	81	81	\$0	\$0	\$33,022	\$0	\$33,022
2047	82	82	\$0	\$0	\$33,022	\$0	\$33,022
2048	83	83	\$0	\$0	\$33,022	\$0	\$33,022
2049	84	84	\$0	\$0	\$33,022	\$0	\$33,022
2050	85	85	\$0	\$0	\$33,022	\$0	\$33,022
2051	86	86	\$0	\$0	\$33,022	\$0	\$33,022



Year	Scottie's Age	Mary Beth's Age	Labor Pension	Social Security Annuity	Total
2052	87	87	\$0	\$0	\$33,022
2053	88	88	\$0	\$0	\$33,022
2054	89	89	\$0	\$0	\$33,022
2055	90	90	\$0	\$0	\$33,022
2056	91	91	\$0	\$0	\$33,022
2057	92	92	\$0	\$0	\$33,022
2058	93	93	\$0	\$0	\$33,022
2059	94	94	\$0	\$0	\$33,022
2060	95	95	\$0	\$0	\$33,022



Scottie'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	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Scottie's Non-Roth Withdrawals	Scottie's Roth Withdrawals	Net Account Additions	Scottie's Non-Roth Assets	Scottie's Roth Assets	Annuity Income
2023	58	58	\$6,375	\$3,750	\$3,750	\$0	\$0	\$0	\$13,875	\$885,125	\$0	\$0
2024	59	59	\$6,477	\$3,750	\$3,750	\$0	\$0	\$0	\$13,977	\$899,102	\$0	\$0
2025	60	60	\$6,579	\$3,750	\$3,750	\$0	\$0	\$0	\$14,079	\$913,180	\$0	\$0
2026	61	61	\$6,682	\$3,750	\$3,750	\$0	\$0	\$0	\$14,182	\$927,362	\$0	\$0
2027	62	62	\$6,786	\$3,750	\$3,750	\$0	\$0	\$0	\$14,286	\$941,648	\$0	\$0
2028	63	63	\$6,890	\$3,750	\$3,750	\$0	\$0	\$0	\$14,390	\$956,038	\$0	\$0
2029	64	64	\$6,995	\$3,750	\$3,750	\$0	\$0	\$0	\$14,495	\$970,533	\$0	\$0
2030	65	65	\$7,101	\$3,750	\$3,750	\$0	\$0	\$0	\$14,601	\$985,135	\$0	\$0
2031	66	66	\$7,208	\$3,750	\$3,750	\$0	\$0	\$0	\$14,708	\$999,843	\$0	\$0
2032	67	67	\$7,316	\$3,750	\$3,750	\$0	(\$38,676)	\$0	(\$23,860)	\$975,983	\$0	\$0
2033	68	68	\$7,141	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,535)	\$944,448	\$0	\$0
2034	69	69	\$6,911	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,765)	\$912,683	\$0	\$0
2035	70	70	\$6,678	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,998)	\$880,685	\$0	\$0
2036	71	71	\$6,444	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,232)	\$848,453	\$0	\$0
2037	72	72	\$6,208	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,468)	\$815,985	\$0	\$0
2038	73	73	\$5,971	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,705)	\$783,280	\$0	\$0
2039	74	74	\$5,731	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,945)	\$750,335	\$0	\$0
2040	75	75	\$5,490	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,186)	\$717,150	\$0	\$0
2041	76	76	\$5,247	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,429)	\$683,721	\$0	\$0
2042	77	77	\$5,003	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,673)	\$650,048	\$0	\$0
2043	78	78	\$4,756	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,920)	\$616,129	\$0	\$0
2044	79	79	\$4,508	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,168)	\$581,961	\$0	\$0
2045	80	80	\$4,258	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,418)	\$547,543	\$0	\$0
2046	81	81	\$4,006	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,670)	\$512,874	\$0	\$0
2047	82	82	\$3,753	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,923)	\$477,950	\$0	\$0
2048	83	83	\$3,497	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,179)	\$442,772	\$0	\$0
2049	84	84	\$3,240	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,436)	\$407,335	\$0	\$0
2050	85	85	\$2,981	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,695)	\$371,640	\$0	\$0
2051	86	86	\$2,719	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,957)	\$335,683	\$0	\$0
2052	87	87	\$2,456	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,220)	\$299,464	\$0	\$0
2053	88	88	\$2,191	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,485)	\$262,979	\$0	\$0
2054	89	89	\$1,924	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,752)	\$226,227	\$0	\$0
2055	90	90	\$1,655	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,021)	\$189,206	\$0	\$0
2056	91	91	\$1,384	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,292)	\$151,915	\$0	\$0
2057	92	92	\$1,112	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,564)	\$114,350	\$0	\$0
2058	93	93	\$837	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,839)	\$76,511	\$0	\$0
2059	94	94	\$560	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,116)	\$38,395	\$0	\$0

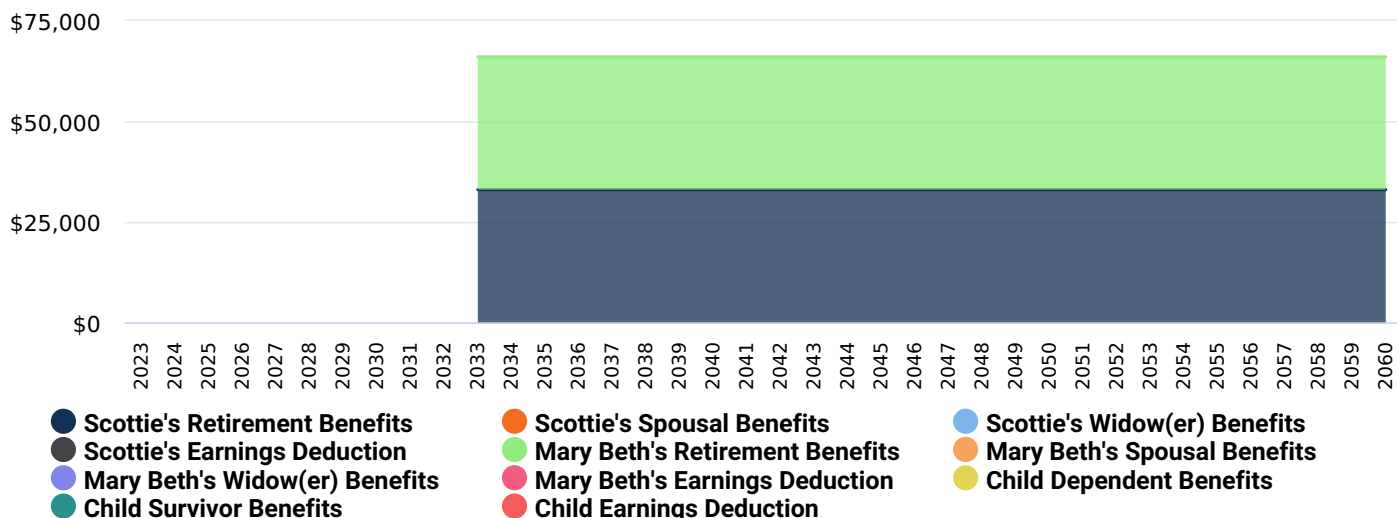
Year	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Scottie's Non-Roth Withdrawals	Scottie's Roth Withdrawals	Net Account Additions	Scottie's Non-Roth Assets	Scottie's Roth Assets	Annuity Income
2060	95	95	\$281	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,395)	\$0	\$0	\$0



Mary Beth's Retirement Accounts

Year	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Mary Beth's Non-Roth Withdrawals	Mary Beth's Roth Withdrawals	Net Account Additions	Mary Beth's Non-Roth Assets	Mary Beth's Roth Assets	Annuity Income
2023	58	58	\$6,375	\$3,750	\$3,750	\$0	\$0	\$0	\$13,875	\$885,125	\$0	\$0
2024	59	59	\$6,477	\$3,750	\$3,750	\$0	\$0	\$0	\$13,977	\$899,102	\$0	\$0
2025	60	60	\$6,579	\$3,750	\$3,750	\$0	\$0	\$0	\$14,079	\$913,180	\$0	\$0
2026	61	61	\$6,682	\$3,750	\$3,750	\$0	\$0	\$0	\$14,182	\$927,362	\$0	\$0
2027	62	62	\$6,786	\$3,750	\$3,750	\$0	\$0	\$0	\$14,286	\$941,648	\$0	\$0
2028	63	63	\$6,890	\$3,750	\$3,750	\$0	\$0	\$0	\$14,390	\$956,038	\$0	\$0
2029	64	64	\$6,995	\$3,750	\$3,750	\$0	\$0	\$0	\$14,495	\$970,533	\$0	\$0
2030	65	65	\$7,101	\$3,750	\$3,750	\$0	\$0	\$0	\$14,601	\$985,135	\$0	\$0
2031	66	66	\$7,208	\$3,750	\$3,750	\$0	\$0	\$0	\$14,708	\$999,843	\$0	\$0
2032	67	67	\$7,316	\$3,750	\$3,750	\$0	(\$38,676)	\$0	(\$23,860)	\$975,983	\$0	\$0
2033	68	68	\$7,141	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,535)	\$944,448	\$0	\$0
2034	69	69	\$6,911	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,765)	\$912,683	\$0	\$0
2035	70	70	\$6,678	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,998)	\$880,685	\$0	\$0
2036	71	71	\$6,444	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,232)	\$848,453	\$0	\$0
2037	72	72	\$6,208	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,468)	\$815,985	\$0	\$0
2038	73	73	\$5,971	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,705)	\$783,280	\$0	\$0
2039	74	74	\$5,731	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,945)	\$750,335	\$0	\$0
2040	75	75	\$5,490	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,186)	\$717,150	\$0	\$0
2041	76	76	\$5,247	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,429)	\$683,721	\$0	\$0
2042	77	77	\$5,003	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,673)	\$650,048	\$0	\$0
2043	78	78	\$4,756	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,920)	\$616,129	\$0	\$0
2044	79	79	\$4,508	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,168)	\$581,961	\$0	\$0
2045	80	80	\$4,258	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,418)	\$547,543	\$0	\$0
2046	81	81	\$4,006	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,670)	\$512,874	\$0	\$0
2047	82	82	\$3,753	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,923)	\$477,950	\$0	\$0
2048	83	83	\$3,497	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,179)	\$442,772	\$0	\$0
2049	84	84	\$3,240	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,436)	\$407,335	\$0	\$0
2050	85	85	\$2,981	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,695)	\$371,640	\$0	\$0
2051	86	86	\$2,719	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,957)	\$335,683	\$0	\$0
2052	87	87	\$2,456	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,220)	\$299,464	\$0	\$0
2053	88	88	\$2,191	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,485)	\$262,979	\$0	\$0
2054	89	89	\$1,924	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,752)	\$226,227	\$0	\$0
2055	90	90	\$1,655	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,021)	\$189,206	\$0	\$0
2056	91	91	\$1,384	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,292)	\$151,915	\$0	\$0
2057	92	92	\$1,112	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,564)	\$114,350	\$0	\$0
2058	93	93	\$837	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,839)	\$76,511	\$0	\$0
2059	94	94	\$560	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,116)	\$38,395	\$0	\$0
2060	95	95	\$281	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,395)	\$0	\$0	\$0

Social Security



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

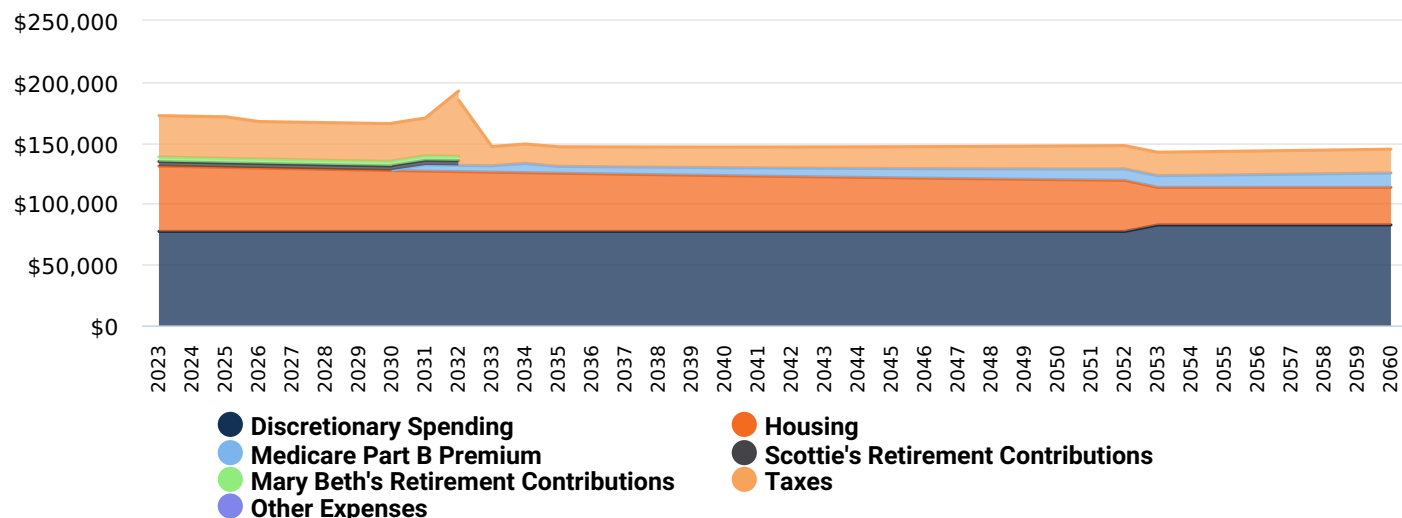
- Scottie files for retirement benefits in Dec 2032, the year Scottie turns 67
- Mary Beth files for retirement benefits in Dec 2032, the year Mary Beth turns 67

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	Scottie's Age	Mary Beth's Age	Scottie's Retirement Benefits	Scottie's Spousal Benefits	Scottie's Widow(er) Benefits	Scottie's Earnings Deduction	Mary Beth's Retirement Benefits	Mary Beth's Spousal Benefits	Mary Beth's Widow(er) Benefits	Mary Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	Scottie's Retirement Benefits	Scottie's Spousal Benefits	Scottie's Widow(er) Benefits	Scottie's Earnings Deduction	Mary Beth's Retirement Benefits	Mary Beth's Spousal Benefits	Mary Beth's Widow(er) Benefits	Mary Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2039	74	74	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0

Spending Overview



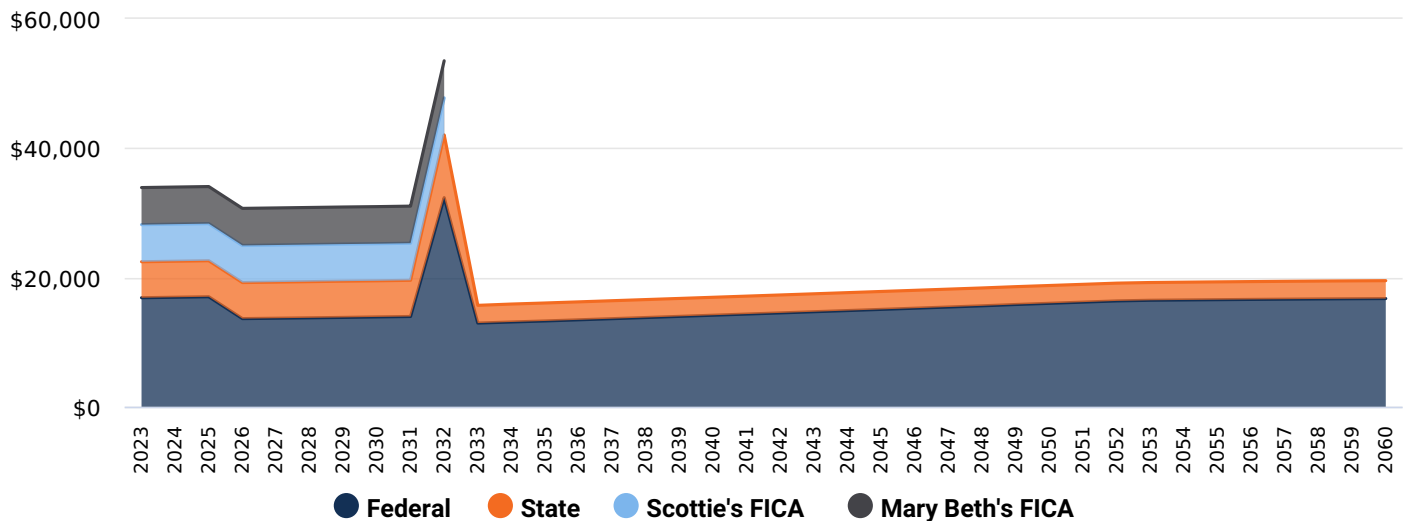
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	Scottie's Age	Mary Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Scottie's Retirement Contributions	Mary Beth's Retirement Contributions	Taxes	Other Expenses	Total
2023	58	58	\$77,186	\$53,616	\$0	\$2,243	\$3,750	\$3,750	\$33,900	\$0	\$174,445
2024	59	59	\$77,186	\$53,061	\$0	\$2,181	\$3,750	\$3,750	\$33,980	\$0	\$173,908
2025	60	60	\$77,186	\$52,519	\$0	\$2,118	\$3,750	\$3,750	\$34,056	\$0	\$173,379
2026	61	61	\$77,186	\$51,991	\$0	\$2,023	\$3,750	\$3,750	\$30,680	\$0	\$169,380
2027	62	62	\$77,186	\$51,475	\$0	\$1,892	\$3,750	\$3,750	\$30,749	\$0	\$168,802
2028	63	63	\$77,186	\$50,972	\$0	\$1,701	\$3,750	\$3,750	\$30,821	\$0	\$168,180
2029	64	64	\$77,186	\$50,481	\$0	\$1,423	\$3,750	\$3,750	\$30,893	\$0	\$167,483
2030	65	65	\$77,186	\$50,003	\$406	\$1,047	\$3,750	\$3,750	\$30,951	\$0	\$167,093
2031	66	66	\$77,186	\$49,535	\$5,013	\$598	\$3,750	\$3,750	\$31,028	\$0	\$170,860
2032	67	67	\$77,186	\$49,080	\$5,164	\$29	\$3,750	\$3,750	\$53,518	\$0	\$192,477
2033	68	68	\$77,186	\$48,635	\$5,319	\$0	\$0	\$0	\$15,677	\$0	\$146,817
2034	69	69	\$77,186	\$48,201	\$7,668	\$0	\$0	\$0	\$15,878	\$0	\$148,933
2035	70	70	\$77,186	\$47,778	\$5,643	\$0	\$0	\$0	\$16,041	\$0	\$146,648
2036	71	71	\$77,186	\$47,365	\$5,812	\$0	\$0	\$0	\$16,216	\$0	\$146,579
2037	72	72	\$77,186	\$46,963	\$5,986	\$0	\$0	\$0	\$16,395	\$0	\$146,530
2038	73	73	\$77,186	\$46,570	\$6,166	\$0	\$0	\$0	\$16,571	\$0	\$146,493
2039	74	74	\$77,186	\$46,186	\$6,351	\$0	\$0	\$0	\$16,747	\$0	\$146,470
2040	75	75	\$77,186	\$45,812	\$6,541	\$0	\$0	\$0	\$16,926	\$0	\$146,465
2041	76	76	\$77,186	\$45,448	\$6,738	\$0	\$0	\$0	\$17,105	\$0	\$146,477
2042	77	77	\$77,186	\$45,092	\$6,940	\$0	\$0	\$0	\$17,284	\$0	\$146,502



Year	Scottie's Age	Mary Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Scottie's Retirement Contributions	Mary Beth's Retirement Contributions	Taxes	Other Expenses	Total
2043	78	78	\$77,186	\$44,744	\$7,148	\$0	\$0	\$0	\$17,464	\$0	\$146,542
2044	79	79	\$77,186	\$44,405	\$7,362	\$0	\$0	\$0	\$17,644	\$0	\$146,597
2045	80	80	\$77,186	\$44,075	\$7,583	\$0	\$0	\$0	\$17,824	\$0	\$146,668
2046	81	81	\$77,186	\$43,752	\$7,811	\$0	\$0	\$0	\$18,004	\$0	\$146,753
2047	82	82	\$77,186	\$43,438	\$8,045	\$0	\$0	\$0	\$18,187	\$0	\$146,856
2048	83	83	\$77,186	\$43,131	\$8,286	\$0	\$0	\$0	\$18,369	\$0	\$146,972
2049	84	84	\$77,186	\$42,831	\$8,535	\$0	\$0	\$0	\$18,570	\$0	\$147,122
2050	85	85	\$77,186	\$42,539	\$8,791	\$0	\$0	\$0	\$18,749	\$0	\$147,265
2051	86	86	\$77,186	\$42,254	\$9,055	\$0	\$0	\$0	\$18,930	\$0	\$147,425
2052	87	87	\$77,186	\$41,976	\$9,326	\$0	\$0	\$0	\$19,112	\$0	\$147,600
2053	88	88	\$82,515	\$30,852	\$9,606	\$0	\$0	\$0	\$19,209	\$0	\$142,182
2054	89	89	\$82,515	\$30,852	\$9,894	\$0	\$0	\$0	\$19,260	\$0	\$142,521
2055	90	90	\$82,515	\$30,852	\$10,191	\$0	\$0	\$0	\$19,309	\$0	\$142,867
2056	91	91	\$82,515	\$30,852	\$10,497	\$0	\$0	\$0	\$19,354	\$0	\$143,218
2057	92	92	\$82,515	\$30,852	\$10,812	\$0	\$0	\$0	\$19,395	\$0	\$143,574
2058	93	93	\$82,515	\$30,852	\$11,136	\$0	\$0	\$0	\$19,433	\$0	\$143,936
2059	94	94	\$82,515	\$30,852	\$11,470	\$0	\$0	\$0	\$19,466	\$0	\$144,303
2060	95	95	\$82,515	\$30,852	\$11,814	\$0	\$0	\$0	\$19,495	\$0	\$144,676

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	Scottie's Age	Mary Beth's Age	Federal	State	Scottie's FICA	Mary Beth's FICA	Total
2023	58	58	\$16,856	\$5,568	\$5,738	\$5,738	\$33,900
2024	59	59	\$16,933	\$5,571	\$5,738	\$5,738	\$33,980
2025	60	60	\$17,008	\$5,574	\$5,737	\$5,737	\$34,056
2026	61	61	\$13,626	\$5,578	\$5,738	\$5,738	\$30,680
2027	62	62	\$13,686	\$5,587	\$5,738	\$5,738	\$30,749
2028	63	63	\$13,748	\$5,597	\$5,738	\$5,738	\$30,821
2029	64	64	\$13,812	\$5,607	\$5,737	\$5,737	\$30,893
2030	65	65	\$13,887	\$5,588	\$5,738	\$5,738	\$30,951
2031	66	66	\$13,955	\$5,599	\$5,737	\$5,737	\$31,028
2032	67	67	\$32,342	\$9,702	\$5,737	\$5,737	\$53,518
2033	68	68	\$12,936	\$2,741	\$0	\$0	\$15,677
2034	69	69	\$13,104	\$2,774	\$0	\$0	\$15,878
2035	70	70	\$13,263	\$2,778	\$0	\$0	\$16,041
2036	71	71	\$13,440	\$2,776	\$0	\$0	\$16,216
2037	72	72	\$13,617	\$2,778	\$0	\$0	\$16,395
2038	73	73	\$13,795	\$2,776	\$0	\$0	\$16,571
2039	74	74	\$13,974	\$2,773	\$0	\$0	\$16,747
2040	75	75	\$14,152	\$2,774	\$0	\$0	\$16,926
2041	76	76	\$14,331	\$2,774	\$0	\$0	\$17,105
2042	77	77	\$14,510	\$2,774	\$0	\$0	\$17,284
2043	78	78	\$14,691	\$2,773	\$0	\$0	\$17,464
2044	79	79	\$14,872	\$2,772	\$0	\$0	\$17,644



Year	Scottie's Age	Mary Beth's Age	Federal	State	Scottie's FICA	Mary Beth's FICA	Total
2045	80	80	\$15,054	\$2,770	\$0	\$0	\$17,824
2046	81	81	\$15,237	\$2,767	\$0	\$0	\$18,004
2047	82	82	\$15,420	\$2,767	\$0	\$0	\$18,187
2048	83	83	\$15,605	\$2,764	\$0	\$0	\$18,369
2049	84	84	\$15,810	\$2,760	\$0	\$0	\$18,570
2050	85	85	\$15,994	\$2,755	\$0	\$0	\$18,749
2051	86	86	\$16,178	\$2,752	\$0	\$0	\$18,930
2052	87	87	\$16,363	\$2,749	\$0	\$0	\$19,112
2053	88	88	\$16,464	\$2,745	\$0	\$0	\$19,209
2054	89	89	\$16,511	\$2,749	\$0	\$0	\$19,260
2055	90	90	\$16,554	\$2,755	\$0	\$0	\$19,309
2056	91	91	\$16,596	\$2,758	\$0	\$0	\$19,354
2057	92	92	\$16,633	\$2,762	\$0	\$0	\$19,395
2058	93	93	\$16,668	\$2,765	\$0	\$0	\$19,433
2059	94	94	\$16,699	\$2,767	\$0	\$0	\$19,466
2060	95	95	\$16,727	\$2,768	\$0	\$0	\$19,495

Federal Tax Detail

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

Year	Scottie's Age	Mary Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	58	58	\$149,000	(\$29,722)	\$0	\$119,278	\$16,856	22%	14%	\$0	\$0	\$0	\$16,856
2024	59	59	\$148,273	(\$28,788)	\$0	\$119,485	\$16,933	22%	14%	\$0	\$0	\$0	\$16,933
2025	60	60	\$147,557	(\$27,867)	\$0	\$119,689	\$17,008	22%	14%	\$0	\$0	\$0	\$17,008
2026	61	61	\$146,852	(\$43,007)	(\$9,508)	\$94,337	\$13,626	25%	14%	\$0	\$0	\$0	\$13,626
2027	62	62	\$146,270	(\$42,347)	(\$9,477)	\$94,446	\$13,686	25%	14%	\$0	\$0	\$0	\$13,686
2028	63	63	\$145,701	(\$41,693)	(\$9,446)	\$94,563	\$13,748	25%	15%	\$0	\$0	\$0	\$13,748
2029	64	64	\$145,148	(\$41,044)	(\$9,415)	\$94,689	\$13,812	25%	15%	\$0	\$0	\$0	\$13,812
2030	65	65	\$144,613	(\$40,372)	(\$9,384)	\$94,858	\$13,887	25%	15%	\$0	\$0	\$0	\$13,887
2031	66	66	\$144,087	(\$39,732)	(\$9,353)	\$95,002	\$13,955	25%	15%	\$0	\$0	\$0	\$13,955
2032	67	67	\$220,789	(\$43,189)	(\$9,322)	\$168,278	\$32,307	25%	19%	\$0	\$0	\$0	\$32,342
2033	68	68	\$135,539	(\$35,583)	(\$9,291)	\$90,665	\$12,936	25%	14%	\$0	\$0	\$0	\$12,936
2034	69	69	\$135,446	(\$34,974)	(\$9,261)	\$91,212	\$13,104	25%	14%	\$0	\$0	\$0	\$13,104
2035	70	70	\$135,285	(\$34,336)	(\$9,230)	\$91,718	\$13,263	25%	14%	\$0	\$0	\$0	\$13,263
2036	71	71	\$135,195	(\$33,695)	(\$9,200)	\$92,300	\$13,440	25%	15%	\$0	\$0	\$0	\$13,440
2037	72	72	\$135,106	(\$33,056)	(\$9,169)	\$92,881	\$13,617	25%	15%	\$0	\$0	\$0	\$13,617
2038	73	73	\$135,019	(\$32,413)	(\$9,139)	\$93,467	\$13,795	25%	15%	\$0	\$0	\$0	\$13,795
2039	74	74	\$134,932	(\$31,768)	(\$9,109)	\$94,055	\$13,974	25%	15%	\$0	\$0	\$0	\$13,974
2040	75	75	\$134,845	(\$31,124)	(\$9,079)	\$94,642	\$14,152	25%	15%	\$0	\$0	\$0	\$14,152
2041	76	76	\$134,757	(\$30,477)	(\$9,049)	\$95,232	\$14,331	25%	15%	\$0	\$0	\$0	\$14,331
2042	77	77	\$134,669	(\$29,825)	(\$9,019)	\$95,825	\$14,510	25%	15%	\$0	\$0	\$0	\$14,510
2043	78	78	\$134,579	(\$29,169)	(\$8,990)	\$96,421	\$14,691	25%	15%	\$0	\$0	\$0	\$14,691
2044	79	79	\$134,487	(\$28,506)	(\$8,960)	\$97,021	\$14,872	25%	15%	\$0	\$0	\$0	\$14,872
2045	80	80	\$134,393	(\$27,838)	(\$8,930)	\$97,625	\$15,054	25%	15%	\$0	\$0	\$0	\$15,054
2046	81	81	\$134,296	(\$27,161)	(\$8,901)	\$98,234	\$15,237	25%	16%	\$0	\$0	\$0	\$15,237
2047	82	82	\$134,196	(\$26,480)	(\$8,872)	\$98,844	\$15,420	25%	16%	\$0	\$0	\$0	\$15,420
2048	83	83	\$134,091	(\$25,786)	(\$8,842)	\$99,463	\$15,605	25%	16%	\$0	\$0	\$0	\$15,605
2049	84	84	\$133,982	(\$25,082)	(\$8,813)	\$100,086	\$15,792	25%	16%	\$0	\$0	\$0	\$15,810
2050	85	85	\$133,868	(\$24,368)	(\$8,784)	\$100,716	\$15,979	25%	16%	\$0	\$0	\$0	\$15,994
2051	86	86	\$133,748	(\$23,643)	(\$8,755)	\$101,349	\$16,168	25%	16%	\$0	\$0	\$0	\$16,178
2052	87	87	\$133,622	(\$22,906)	(\$8,726)	\$101,989	\$16,358	25%	16%	\$0	\$0	\$0	\$16,363
2053	88	88	\$133,490	(\$22,501)	(\$8,698)	\$102,291	\$16,464	25%	16%	\$0	\$0	\$0	\$16,464
2054	89	89	\$133,528	(\$22,505)	(\$8,669)	\$102,354	\$16,509	25%	16%	\$0	\$0	\$0	\$16,511
2055	90	90	\$133,556	(\$22,511)	(\$8,641)	\$102,404	\$16,552	25%	16%	\$0	\$0	\$0	\$16,554
2056	91	91	\$133,573	(\$22,514)	(\$8,612)	\$102,447	\$16,593	25%	16%	\$0	\$0	\$0	\$16,596
2057	92	92	\$133,580	(\$22,518)	(\$8,584)	\$102,478	\$16,630	25%	16%	\$0	\$0	\$0	\$16,633
2058	93	93	\$133,575	(\$22,521)	(\$8,555)	\$102,498	\$16,665	25%	16%	\$0	\$0	\$0	\$16,668
2059	94	94	\$133,558	(\$22,523)	(\$8,527)	\$102,508	\$16,697	25%	16%	\$0	\$0	\$0	\$16,699
2060	95	95	\$133,530	(\$22,524)	(\$8,499)	\$102,507	\$16,726	25%	16%	\$0	\$0	\$0	\$16,727

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	Scottie's Age	Mary Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2023	58	58	\$0	\$22,764	\$19,756	\$6,600	\$4,496	\$0	\$286,958	\$1,963,042
2024	59	59	\$0	\$22,209	\$19,756	\$6,600	\$4,496	\$0	\$276,782	\$1,973,218
2025	60	60	\$0	\$21,667	\$19,756	\$6,600	\$4,496	\$0	\$266,714	\$1,983,286
2026	61	61	\$0	\$21,139	\$19,756	\$6,600	\$4,496	\$0	\$256,743	\$1,993,257
2027	62	62	\$0	\$20,623	\$19,756	\$6,600	\$4,496	\$0	\$246,862	\$2,003,138
2028	63	63	\$0	\$20,120	\$19,756	\$6,600	\$4,496	\$0	\$237,061	\$2,012,939
2029	64	64	\$0	\$19,629	\$19,756	\$6,600	\$4,496	\$0	\$227,331	\$2,022,669
2030	65	65	\$0	\$19,151	\$19,756	\$6,600	\$4,496	\$0	\$217,664	\$2,032,336
2031	66	66	\$0	\$18,683	\$19,756	\$6,600	\$4,496	\$0	\$208,049	\$2,041,951
2032	67	67	\$0	\$18,228	\$19,756	\$6,600	\$4,496	\$0	\$198,477	\$2,051,523
2033	68	68	\$0	\$17,783	\$19,756	\$6,600	\$4,496	\$0	\$188,939	\$2,061,061
2034	69	69	\$0	\$17,349	\$19,756	\$6,600	\$4,496	\$0	\$179,425	\$2,070,575
2035	70	70	\$0	\$16,926	\$19,756	\$6,600	\$4,496	\$0	\$169,926	\$2,080,074
2036	71	71	\$0	\$16,513	\$19,756	\$6,600	\$4,496	\$0	\$160,431	\$2,089,569
2037	72	72	\$0	\$16,111	\$19,756	\$6,600	\$4,496	\$0	\$150,929	\$2,099,071
2038	73	73	\$0	\$15,718	\$19,756	\$6,600	\$4,496	\$0	\$141,411	\$2,108,589
2039	74	74	\$0	\$15,334	\$19,756	\$6,600	\$4,496	\$0	\$131,867	\$2,118,133
2040	75	75	\$0	\$14,960	\$19,756	\$6,600	\$4,496	\$0	\$122,284	\$2,127,716
2041	76	76	\$0	\$14,596	\$19,756	\$6,600	\$4,496	\$0	\$112,652	\$2,137,348
2042	77	77	\$0	\$14,240	\$19,756	\$6,600	\$4,496	\$0	\$102,960	\$2,147,040
2043	78	78	\$0	\$13,892	\$19,756	\$6,600	\$4,496	\$0	\$93,197	\$2,156,803
2044	79	79	\$0	\$13,553	\$19,756	\$6,600	\$4,496	\$0	\$83,349	\$2,166,651
2045	80	80	\$0	\$13,223	\$19,756	\$6,600	\$4,496	\$0	\$73,405	\$2,176,595
2046	81	81	\$0	\$12,900	\$19,756	\$6,600	\$4,496	\$0	\$63,352	\$2,186,648
2047	82	82	\$0	\$12,586	\$19,756	\$6,600	\$4,496	\$0	\$53,178	\$2,196,822
2048	83	83	\$0	\$12,279	\$19,756	\$6,600	\$4,496	\$0	\$42,868	\$2,207,132
2049	84	84	\$0	\$11,979	\$19,756	\$6,600	\$4,496	\$0	\$32,410	\$2,217,590
2050	85	85	\$0	\$11,687	\$19,756	\$6,600	\$4,496	\$0	\$21,789	\$2,228,211
2051	86	86	\$0	\$11,402	\$19,756	\$6,600	\$4,496	\$0	\$10,991	\$2,239,009
2052	87	87	\$0	\$11,124	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2053	88	88	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2054	89	89	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2055	90	90	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2056	91	91	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2057	92	92	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2058	93	93	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2059	94	94	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000
2060	95	95	\$0	\$0	\$19,756	\$6,600	\$4,496	\$0	\$0	\$2,250,000



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	Scottie's Age	Mary Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0	\$0



Year	Scottie's Age	Mary Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2057	92	92	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$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.

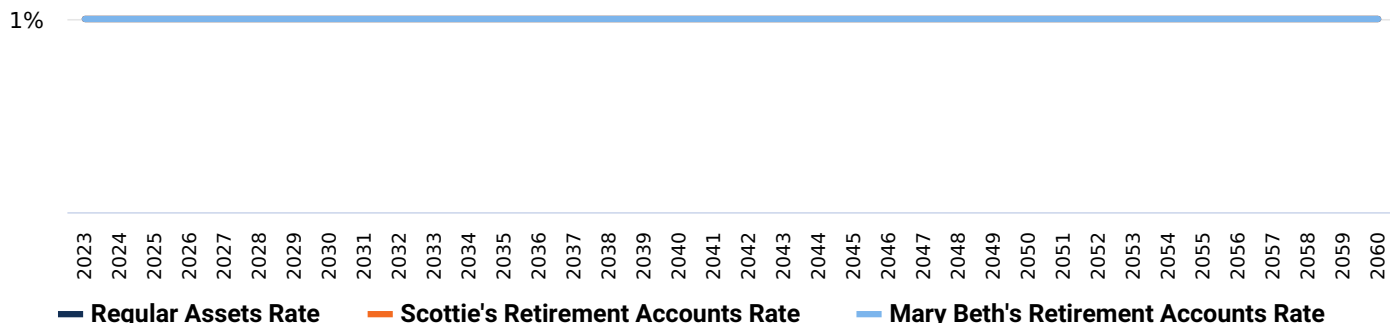
Year	Scottie's Age	Mary Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2023	58	58	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0
2060	95	95	\$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	Scottie's Age	Mary Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$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	Scottie's Age	Mary Beth's Age	Regular Assets Rate	Scottie's Retirement Accounts Rate	Mary Beth's Retirement Accounts Rate
2023	58	58	0.73	0.73	0.73
2024	59	59	0.73	0.73	0.73
2025	60	60	0.73	0.73	0.73
2026	61	61	0.73	0.73	0.73
2027	62	62	0.73	0.73	0.73
2028	63	63	0.73	0.73	0.73
2029	64	64	0.73	0.73	0.73
2030	65	65	0.73	0.73	0.73
2031	66	66	0.73	0.73	0.73
2032	67	67	0.73	0.73	0.73
2033	68	68	0.73	0.73	0.73
2034	69	69	0.73	0.73	0.73
2035	70	70	0.73	0.73	0.73
2036	71	71	0.73	0.73	0.73
2037	72	72	0.73	0.73	0.73
2038	73	73	0.73	0.73	0.73
2039	74	74	0.73	0.73	0.73
2040	75	75	0.73	0.73	0.73
2041	76	76	0.73	0.73	0.73
2042	77	77	0.73	0.73	0.73
2043	78	78	0.73	0.73	0.73
2044	79	79	0.73	0.73	0.73
2045	80	80	0.73	0.73	0.73
2046	81	81	0.73	0.73	0.73

Year	Scottie's Age	Mary Beth's Age	Regular Assets Rate	Scottie's Retirement Accounts Rate	Mary Beth's Retirement Accounts Rate
2047	82	82	0.73	0.73	0.73
2048	83	83	0.73	0.73	0.73
2049	84	84	0.73	0.73	0.73
2050	85	85	0.73	0.73	0.73
2051	86	86	0.73	0.73	0.73
2052	87	87	0.73	0.73	0.73
2053	88	88	0.73	0.73	0.73
2054	89	89	0.73	0.73	0.73
2055	90	90	0.73	0.73	0.73
2056	91	91	0.73	0.73	0.73
2057	92	92	0.73	0.73	0.73
2058	93	93	0.73	0.73	0.73
2059	94	94	0.73	0.73	0.73
2060	95	95	0.73	0.73	0.73

Tampa Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$1,451,906
Employer Retirement Account Contributions	\$72,595
Social Security Benefits	\$1,560,778
Pensions	\$0
Annuities	\$0
Retirement Assets	\$1,755,250
Regular Assets	\$206,500
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	\$0
Housing Assets	\$2,155,100
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$1,250,880
Housing Equity Bequest	\$1,645,577
Housing Holding Costs	\$509,523
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	\$580,811
FICA Taxes	\$111,071
State Taxes	\$0
Medicare Part B Premiums	\$202,019
Life Insurance Premiums	\$4,993
Discretionary Spending	\$2,897,256

TOTAL	\$7,202,129	TOTAL	\$7,202,130
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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.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of 0.73% 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

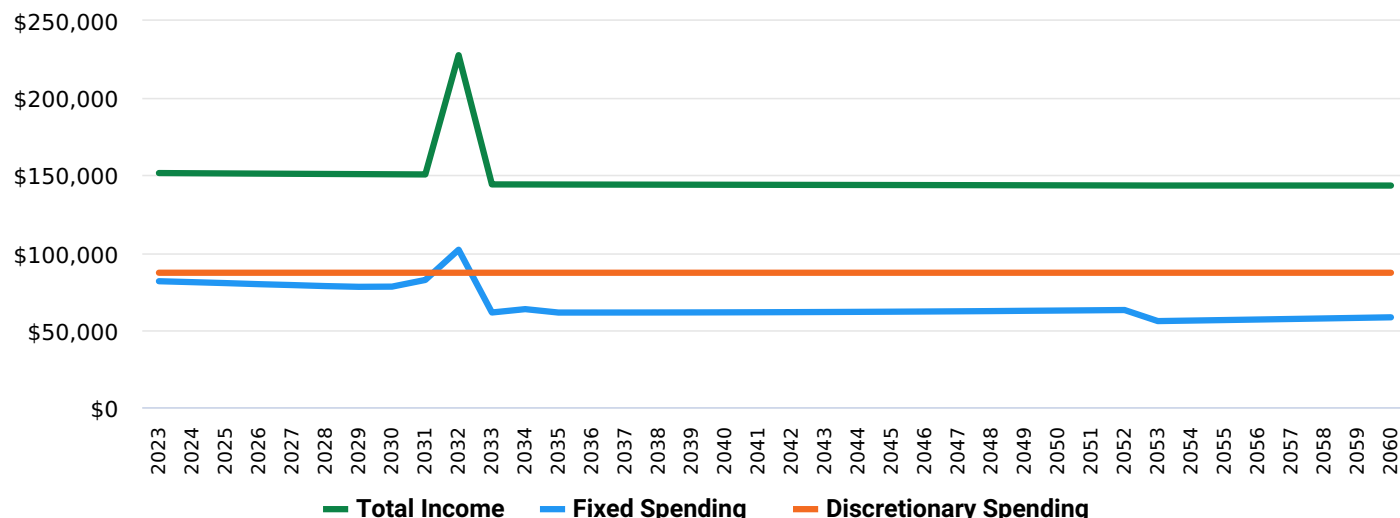
Labor Earnings	20%
Employer Retirement Account Contributions	1%
Social Security Benefits	22%
Pensions	0%
Annuities	0%
Retirement Assets	24%
Regular Assets	3%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	0%
Housing Assets	30%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	17%
Housing Equity Bequest	23%
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	8%
FICA Taxes	2%
State Taxes	0%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
Discretionary Spending	40%

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.

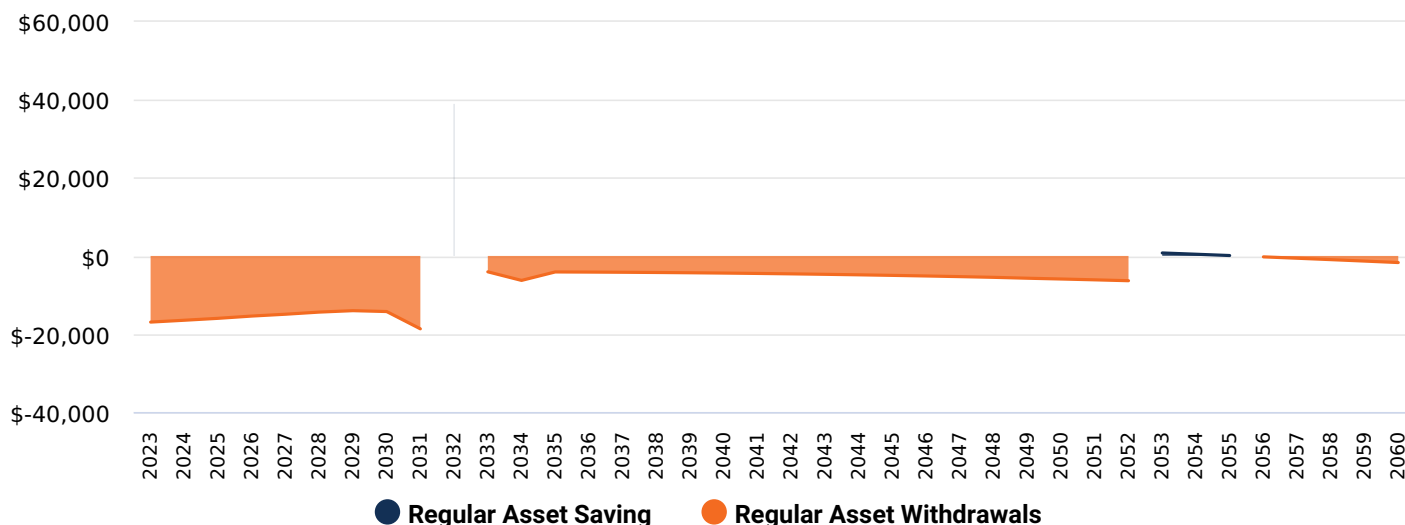
The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

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.

Year	Scottie's Age	Mary Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2023	58	58	\$151,500	\$81,483	\$86,974
2024	59	59	\$151,376	\$80,887	\$86,974
2025	60	60	\$151,255	\$80,272	\$86,974
2026	61	61	\$151,138	\$79,577	\$86,974
2027	62	62	\$151,026	\$78,993	\$86,974
2028	63	63	\$150,916	\$78,338	\$86,974
2029	64	64	\$150,811	\$77,863	\$86,974
2030	65	65	\$150,708	\$77,988	\$86,974
2031	66	66	\$150,604	\$82,314	\$86,974
2032	67	67	\$227,819	\$101,870	\$86,974
2033	68	68	\$144,148	\$61,244	\$86,974

Year	Scottie's Age	Mary Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2034	69	69	\$144,119	\$63,416	\$86,974
2035	70	70	\$144,073	\$61,203	\$86,974
2036	71	71	\$144,043	\$61,207	\$86,974
2037	72	72	\$144,012	\$61,223	\$86,974
2038	73	73	\$143,982	\$61,251	\$86,974
2039	74	74	\$143,951	\$61,290	\$86,974
2040	75	75	\$143,919	\$61,339	\$86,974
2041	76	76	\$143,887	\$61,401	\$86,974
2042	77	77	\$143,854	\$61,474	\$86,974
2043	78	78	\$143,821	\$61,557	\$86,974
2044	79	79	\$143,786	\$61,652	\$86,974
2045	80	80	\$143,751	\$61,759	\$86,974
2046	81	81	\$143,714	\$61,877	\$86,974
2047	82	82	\$143,677	\$62,007	\$86,974
2048	83	83	\$143,638	\$62,149	\$86,974
2049	84	84	\$143,598	\$62,335	\$86,974
2050	85	85	\$143,556	\$62,493	\$86,974
2051	86	86	\$143,513	\$62,664	\$86,974
2052	87	87	\$143,468	\$62,846	\$86,974
2053	88	88	\$143,421	\$55,680	\$86,974
2054	89	89	\$143,427	\$56,012	\$86,974
2055	90	90	\$143,430	\$56,350	\$86,974
2056	91	91	\$143,431	\$56,694	\$86,974
2057	92	92	\$143,429	\$57,044	\$86,974
2058	93	93	\$143,425	\$57,399	\$86,974
2059	94	94	\$143,418	\$57,761	\$86,974
2060	95	95	\$143,408	\$58,130	\$86,974

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

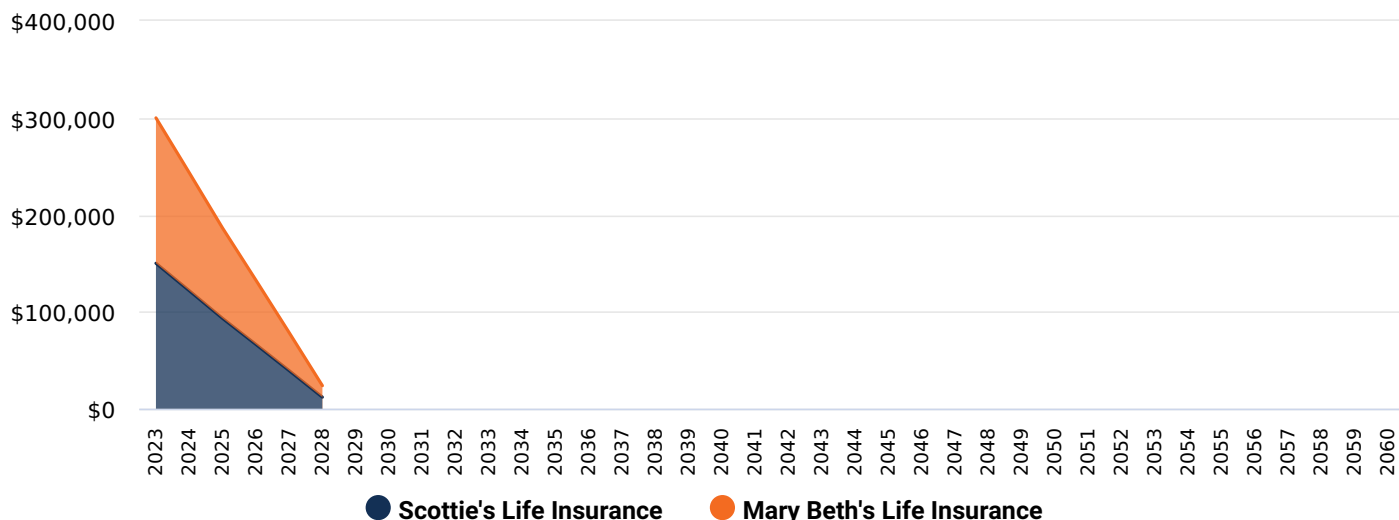
And:

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

Year	Scottie's Age	Mary Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	58	58	\$151,500	\$168,457	(\$16,956)	\$205,000	\$188,044
2024	59	59	\$151,376	\$167,861	(\$16,484)	\$188,043	\$171,559
2025	60	60	\$151,255	\$167,246	(\$15,992)	\$171,560	\$155,568
2026	61	61	\$151,138	\$166,551	(\$15,412)	\$155,568	\$140,156
2027	62	62	\$151,026	\$165,967	(\$14,941)	\$140,156	\$125,215
2028	63	63	\$150,916	\$165,312	(\$14,395)	\$125,216	\$110,821
2029	64	64	\$150,811	\$164,837	(\$14,027)	\$110,821	\$96,794
2030	65	65	\$150,708	\$164,962	(\$14,252)	\$96,794	\$82,542
2031	66	66	\$150,604	\$169,288	(\$18,686)	\$82,542	\$63,856
2032	67	67	\$227,819	\$188,844	\$38,974	\$63,856	\$102,830
2033	68	68	\$144,148	\$148,218	(\$4,069)	\$102,830	\$98,761
2034	69	69	\$144,119	\$150,390	(\$6,271)	\$98,761	\$92,490
2035	70	70	\$144,073	\$148,177	(\$4,104)	\$92,490	\$88,386

Year	Scottie's Age	Mary Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	71	71	\$144,043	\$148,181	(\$4,139)	\$88,387	\$84,248
2037	72	72	\$144,012	\$148,197	(\$4,185)	\$84,248	\$80,063
2038	73	73	\$143,982	\$148,225	(\$4,243)	\$80,062	\$75,819
2039	74	74	\$143,951	\$148,264	(\$4,313)	\$75,820	\$71,507
2040	75	75	\$143,919	\$148,313	(\$4,394)	\$71,506	\$67,112
2041	76	76	\$143,887	\$148,375	(\$4,487)	\$67,112	\$62,625
2042	77	77	\$143,854	\$148,448	(\$4,593)	\$62,625	\$58,032
2043	78	78	\$143,821	\$148,531	(\$4,710)	\$58,032	\$53,322
2044	79	79	\$143,786	\$148,626	(\$4,840)	\$53,322	\$48,482
2045	80	80	\$143,751	\$148,733	(\$4,982)	\$48,482	\$43,500
2046	81	81	\$143,714	\$148,851	(\$5,137)	\$43,500	\$38,363
2047	82	82	\$143,677	\$148,981	(\$5,304)	\$38,363	\$33,059
2048	83	83	\$143,638	\$149,123	(\$5,485)	\$33,059	\$27,574
2049	84	84	\$143,598	\$149,309	(\$5,712)	\$27,574	\$21,862
2050	85	85	\$143,556	\$149,467	(\$5,912)	\$21,863	\$15,951
2051	86	86	\$143,513	\$149,638	(\$6,125)	\$15,951	\$9,826
2052	87	87	\$143,468	\$149,820	(\$6,352)	\$9,825	\$3,473
2053	88	88	\$143,421	\$142,654	\$767	\$3,474	\$4,241
2054	89	89	\$143,427	\$142,986	\$440	\$4,241	\$4,681
2055	90	90	\$143,430	\$143,324	\$106	\$4,681	\$4,787
2056	91	91	\$143,431	\$143,668	(\$237)	\$4,787	\$4,550
2057	92	92	\$143,429	\$144,018	(\$588)	\$4,549	\$3,961
2058	93	93	\$143,425	\$144,373	(\$948)	\$3,961	\$3,013
2059	94	94	\$143,418	\$144,735	(\$1,317)	\$3,012	\$1,695
2060	95	95	\$143,408	\$145,104	(\$1,695)	\$1,695	\$0

Life Insurance Suggestions

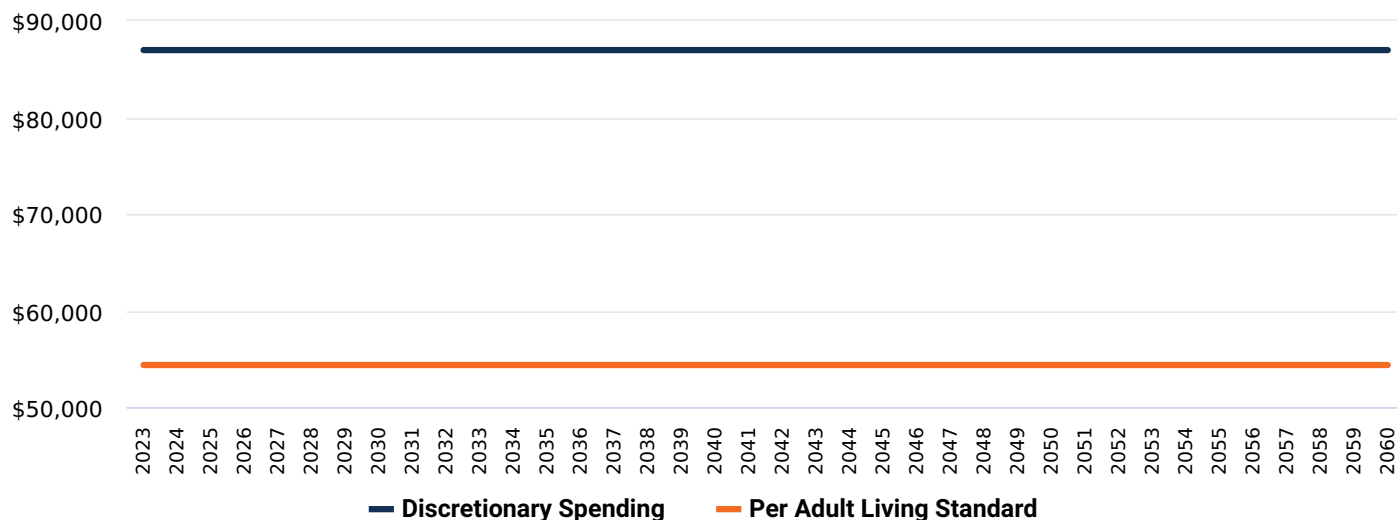


MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	Scottie's Age	Mary Beth's Age	Scottie's Life Insurance	Mary Beth's Life Insurance	Scottie's Life Insurance (Face Value)	Mary Beth's Life Insurance (Face Value)	Premium
2023	58	58	\$149,992	\$149,992	\$149,992	\$149,992	\$1,347
2024	59	59	\$121,715	\$121,715	\$124,758	\$124,758	\$1,192
2025	60	60	\$93,184	\$93,184	\$97,902	\$97,902	\$1,007
2026	61	61	\$66,346	\$66,346	\$71,447	\$71,447	\$799
2027	62	62	\$39,262	\$39,262	\$43,338	\$43,338	\$530
2028	63	63	\$11,847	\$11,847	\$13,404	\$13,404	\$180
2029	64	64	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	Scottie's Life Insurance	Mary Beth's Life Insurance	Scottie's Life Insurance (Face Value)	Mary Beth's Life Insurance (Face Value)	Premium
2047	82	82	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$0	\$0	\$0	\$0	\$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.

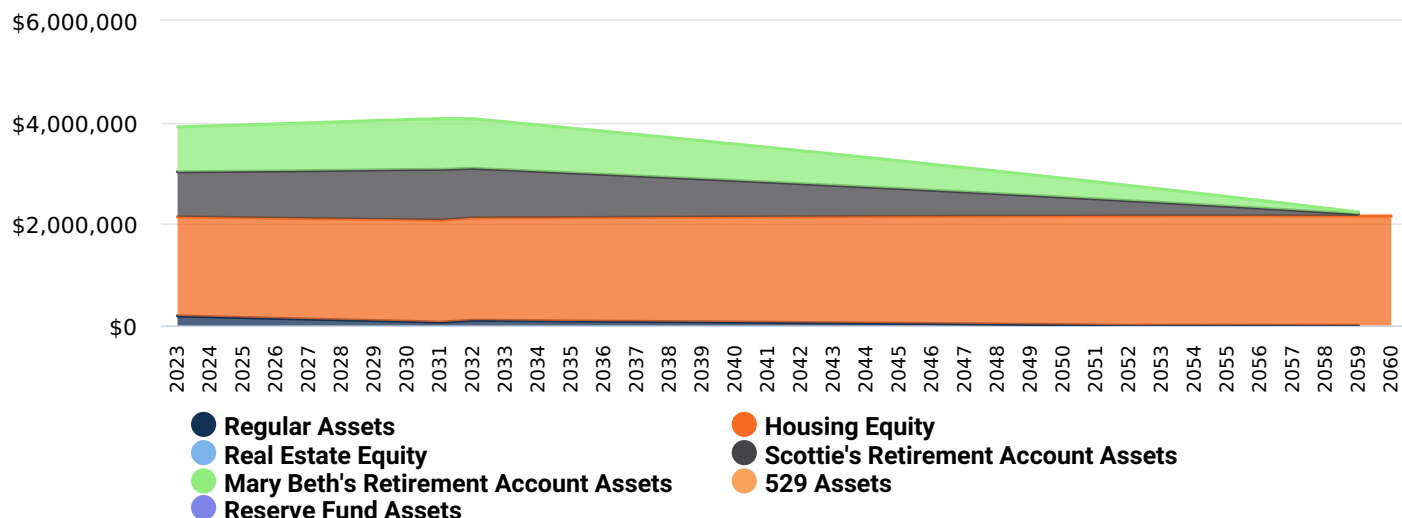
The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off 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	Scottie's Age	Mary Beth's Age	Discretionary Spending	Per Adult Living Standard
2023	58	58	\$86,974	\$54,359
2024	59	59	\$86,974	\$54,359
2025	60	60	\$86,974	\$54,359
2026	61	61	\$86,974	\$54,359
2027	62	62	\$86,974	\$54,359
2028	63	63	\$86,974	\$54,359
2029	64	64	\$86,974	\$54,359
2030	65	65	\$86,974	\$54,359
2031	66	66	\$86,974	\$54,359
2032	67	67	\$86,974	\$54,359
2033	68	68	\$86,974	\$54,359
2034	69	69	\$86,974	\$54,359
2035	70	70	\$86,974	\$54,359
2036	71	71	\$86,974	\$54,359
2037	72	72	\$86,974	\$54,359
2038	73	73	\$86,974	\$54,359
2039	74	74	\$86,974	\$54,359
2040	75	75	\$86,974	\$54,359
2041	76	76	\$86,974	\$54,359
2042	77	77	\$86,974	\$54,359
2043	78	78	\$86,974	\$54,359
2044	79	79	\$86,974	\$54,359
2045	80	80	\$86,974	\$54,359
2046	81	81	\$86,974	\$54,359
2047	82	82	\$86,974	\$54,359
2048	83	83	\$86,974	\$54,359
2049	84	84	\$86,974	\$54,359
2050	85	85	\$86,974	\$54,359
2051	86	86	\$86,974	\$54,359
2052	87	87	\$86,974	\$54,359
2053	88	88	\$86,974	\$54,359
2054	89	89	\$86,974	\$54,359
2055	90	90	\$86,974	\$54,359
2056	91	91	\$86,974	\$54,359
2057	92	92	\$86,974	\$54,359
2058	93	93	\$86,974	\$54,359
2059	94	94	\$86,974	\$54,359
2060	95	95	\$86,974	\$54,359

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	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	58	58	\$188,044	\$1,953,343	\$0	\$885,125	\$885,125	\$0	\$0	\$3,911,637
2024	59	59	\$171,559	\$1,960,680	\$0	\$899,102	\$899,102	\$0	\$0	\$3,930,443
2025	60	60	\$155,568	\$1,967,934	\$0	\$913,180	\$913,180	\$0	\$0	\$3,949,862
2026	61	61	\$140,156	\$1,975,112	\$0	\$927,362	\$927,362	\$0	\$0	\$3,969,992
2027	62	62	\$125,215	\$1,982,219	\$0	\$941,648	\$941,648	\$0	\$0	\$3,990,730
2028	63	63	\$110,821	\$1,989,262	\$0	\$956,038	\$956,038	\$0	\$0	\$4,012,159
2029	64	64	\$96,794	\$1,996,245	\$0	\$970,533	\$970,533	\$0	\$0	\$4,034,105
2030	65	65	\$82,542	\$2,003,176	\$0	\$985,135	\$985,135	\$0	\$0	\$4,055,988
2031	66	66	\$68,856	\$2,010,059	\$0	\$999,843	\$999,843	\$0	\$0	\$4,073,601
2032	67	67	\$102,830	\$2,016,902	\$0	\$975,983	\$975,983	\$0	\$0	\$4,071,698
2033	68	68	\$98,761	\$2,023,710	\$0	\$944,448	\$944,448	\$0	\$0	\$4,011,367
2034	69	69	\$92,490	\$2,030,489	\$0	\$912,683	\$912,683	\$0	\$0	\$3,948,345
2035	70	70	\$88,386	\$2,037,246	\$0	\$880,685	\$880,685	\$0	\$0	\$3,887,002
2036	71	71	\$84,248	\$2,043,986	\$0	\$848,453	\$848,453	\$0	\$0	\$3,825,140
2037	72	72	\$80,063	\$2,050,716	\$0	\$815,985	\$815,985	\$0	\$0	\$3,762,749
2038	73	73	\$75,819	\$2,057,443	\$0	\$783,280	\$783,280	\$0	\$0	\$3,699,822
2039	74	74	\$71,507	\$2,064,173	\$0	\$750,335	\$750,335	\$0	\$0	\$3,636,350
2040	75	75	\$67,112	\$2,070,912	\$0	\$717,150	\$717,150	\$0	\$0	\$3,572,324
2041	76	76	\$62,625	\$2,077,667	\$0	\$683,721	\$683,721	\$0	\$0	\$3,507,734
2042	77	77	\$58,032	\$2,084,446	\$0	\$650,048	\$650,048	\$0	\$0	\$3,442,574
2043	78	78	\$53,322	\$2,091,254	\$0	\$616,129	\$616,129	\$0	\$0	\$3,376,834
2044	79	79	\$48,482	\$2,098,100	\$0	\$581,961	\$581,961	\$0	\$0	\$3,310,504
2045	80	80	\$43,500	\$2,104,990	\$0	\$547,543	\$547,543	\$0	\$0	\$3,243,576

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	81	81	\$38,363	\$2,111,932	\$0	\$512,874	\$512,874	\$0	\$0	\$3,176,043
2047	82	82	\$33,059	\$2,118,933	\$0	\$477,950	\$477,950	\$0	\$0	\$3,107,892
2048	83	83	\$27,574	\$2,126,000	\$0	\$442,772	\$442,772	\$0	\$0	\$3,039,118
2049	84	84	\$21,862	\$2,133,143	\$0	\$407,335	\$407,335	\$0	\$0	\$2,969,675
2050	85	85	\$15,951	\$2,140,368	\$0	\$371,640	\$371,640	\$0	\$0	\$2,899,599
2051	86	86	\$9,826	\$2,147,684	\$0	\$335,683	\$335,683	\$0	\$0	\$2,828,876
2052	87	87	\$3,473	\$2,155,100	\$0	\$299,464	\$299,464	\$0	\$0	\$2,757,501
2053	88	88	\$4,241	\$2,155,100	\$0	\$262,979	\$262,979	\$0	\$0	\$2,685,299
2054	89	89	\$4,681	\$2,155,100	\$0	\$226,227	\$226,227	\$0	\$0	\$2,612,235
2055	90	90	\$4,787	\$2,155,100	\$0	\$189,206	\$189,206	\$0	\$0	\$2,538,299
2056	91	91	\$4,550	\$2,155,100	\$0	\$151,915	\$151,915	\$0	\$0	\$2,463,480
2057	92	92	\$3,961	\$2,155,100	\$0	\$114,350	\$114,350	\$0	\$0	\$2,387,761
2058	93	93	\$3,013	\$2,155,100	\$0	\$76,511	\$76,511	\$0	\$0	\$2,311,135
2059	94	94	\$1,695	\$2,155,100	\$0	\$38,395	\$38,395	\$0	\$0	\$2,233,585
2060	95	95	\$0	\$2,155,100	\$0	\$0	\$0	\$0	\$0	\$2,155,100

Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	58	58	\$188,044	\$1,953,343	\$0	\$1,770,250	\$0	\$0	\$299,984	\$0	\$0	\$4,211,621
2024	59	59	\$171,559	\$1,960,680	\$0	\$1,798,204	\$0	\$0	\$243,430	\$0	\$0	\$4,173,873
2025	60	60	\$155,568	\$1,967,934	\$0	\$1,826,360	\$0	\$0	\$186,368	\$0	\$0	\$4,136,230
2026	61	61	\$140,156	\$1,975,112	\$0	\$1,854,724	\$0	\$0	\$132,692	\$0	\$0	\$4,102,684
2027	62	62	\$125,215	\$1,982,219	\$0	\$1,883,296	\$0	\$0	\$78,524	\$0	\$0	\$4,069,254
2028	63	63	\$110,821	\$1,989,262	\$0	\$1,912,076	\$0	\$0	\$23,694	\$0	\$0	\$4,035,853
2029	64	64	\$96,794	\$1,996,245	\$0	\$1,941,066	\$0	\$0	\$0	\$0	\$0	\$4,034,105
2030	65	65	\$82,542	\$2,003,176	\$0	\$1,970,270	\$0	\$0	\$0	\$0	\$0	\$4,055,988
2031	66	66	\$63,856	\$2,010,059	\$0	\$1,999,686	\$0	\$0	\$0	\$0	\$0	\$4,073,601
2032	67	67	\$102,830	\$2,016,902	\$0	\$1,951,966	\$0	\$0	\$0	\$0	\$0	\$4,071,698
2033	68	68	\$98,761	\$2,023,710	\$0	\$1,888,896	\$0	\$0	\$0	\$0	\$0	\$4,011,367
2034	69	69	\$92,490	\$2,030,489	\$0	\$1,825,366	\$0	\$0	\$0	\$0	\$0	\$3,948,345
2035	70	70	\$88,386	\$2,037,246	\$0	\$1,761,370	\$0	\$0	\$0	\$0	\$0	\$3,887,002
2036	71	71	\$84,248	\$2,043,986	\$0	\$1,696,906	\$0	\$0	\$0	\$0	\$0	\$3,825,140
2037	72	72	\$80,063	\$2,050,716	\$0	\$1,631,970	\$0	\$0	\$0	\$0	\$0	\$3,762,749
2038	73	73	\$75,819	\$2,057,443	\$0	\$1,566,560	\$0	\$0	\$0	\$0	\$0	\$3,699,822
2039	74	74	\$71,507	\$2,064,173	\$0	\$1,500,670	\$0	\$0	\$0	\$0	\$0	\$3,636,350
2040	75	75	\$67,112	\$2,070,912	\$0	\$1,434,300	\$0	\$0	\$0	\$0	\$0	\$3,572,324
2041	76	76	\$62,625	\$2,077,667	\$0	\$1,367,442	\$0	\$0	\$0	\$0	\$0	\$3,507,734
2042	77	77	\$58,032	\$2,084,446	\$0	\$1,300,096	\$0	\$0	\$0	\$0	\$0	\$3,442,574
2043	78	78	\$53,322	\$2,091,254	\$0	\$1,232,258	\$0	\$0	\$0	\$0	\$0	\$3,376,834
2044	79	79	\$48,482	\$2,098,100	\$0	\$1,163,922	\$0	\$0	\$0	\$0	\$0	\$3,310,504
2045	80	80	\$43,500	\$2,104,990	\$0	\$1,095,086	\$0	\$0	\$0	\$0	\$0	\$3,243,576
2046	81	81	\$38,363	\$2,111,932	\$0	\$1,025,748	\$0	\$0	\$0	\$0	\$0	\$3,176,043
2047	82	82	\$33,059	\$2,118,933	\$0	\$955,900	\$0	\$0	\$0	\$0	\$0	\$3,107,892
2048	83	83	\$27,574	\$2,126,000	\$0	\$885,544	\$0	\$0	\$0	\$0	\$0	\$3,039,118
2049	84	84	\$21,862	\$2,133,143	\$0	\$814,670	\$0	\$0	\$0	\$0	\$0	\$2,969,675
2050	85	85	\$15,951	\$2,140,368	\$0	\$743,280	\$0	\$0	\$0	\$0	\$0	\$2,899,599
2051	86	86	\$9,826	\$2,147,684	\$0	\$671,366	\$0	\$0	\$0	\$0	\$0	\$2,828,876
2052	87	87	\$3,473	\$2,155,100	\$0	\$598,928	\$0	\$0	\$0	\$0	\$0	\$2,757,501
2053	88	88	\$4,241	\$2,155,100	\$0	\$525,958	\$0	\$0	\$0	\$0	\$0	\$2,685,299
2054	89	89	\$4,681	\$2,155,100	\$0	\$452,454	\$0	\$0	\$0	\$0	\$0	\$2,612,235
2055	90	90	\$4,787	\$2,155,100	\$0	\$378,412	\$0	\$0	\$0	\$0	\$0	\$2,538,299
2056	91	91	\$4,550	\$2,155,100	\$0	\$303,830	\$0	\$0	\$0	\$0	\$0	\$2,463,480
2057	92	92	\$3,961	\$2,155,100	\$0	\$228,700	\$0	\$0	\$0	\$0	\$0	\$2,387,761
2058	93	93	\$3,013	\$2,155,100	\$0	\$153,022	\$0	\$0	\$0	\$0	\$0	\$2,311,135
2059	94	94	\$1,695	\$2,155,100	\$0	\$76,790	\$0	\$0	\$0	\$0	\$0	\$2,233,585
2060	95	95	\$0	\$2,155,100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,155,100

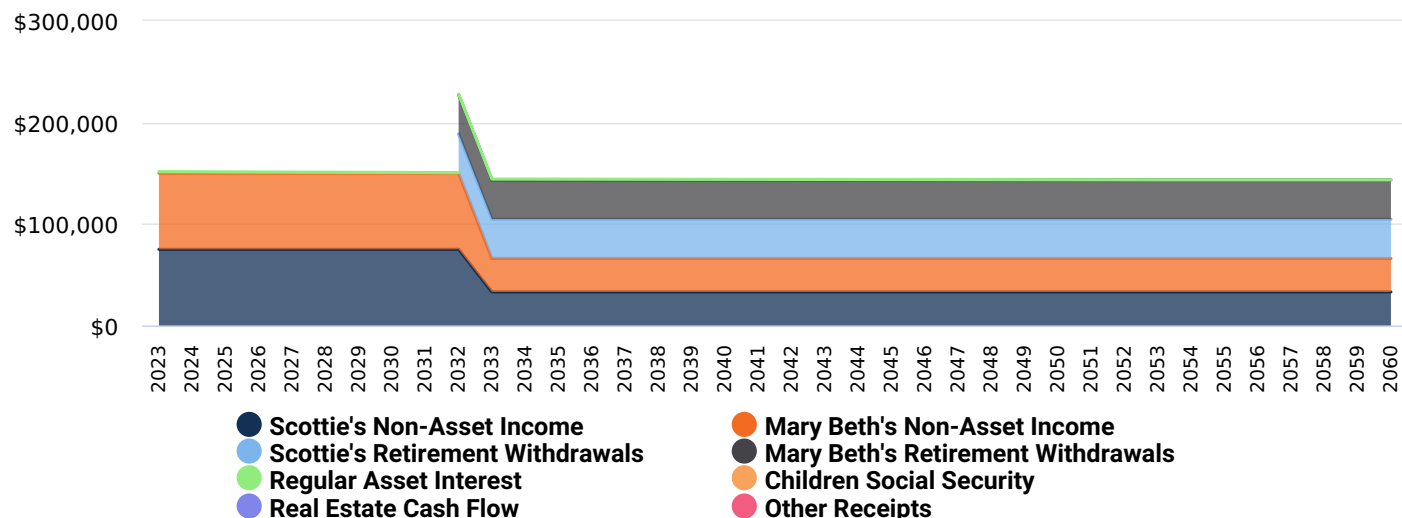
Scottie's Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Scottie's Retirement Account Assets	529 Assets	Reserve Fund	Scottie's Life Insurance	Scottie's Bequest	Scottie's Funeral	Scottie's Net Estate
2023	58	58	\$188,044	\$1,953,343	\$0	\$885,125	\$0	\$0	\$149,992	\$0	\$0	\$3,176,504
2024	59	59	\$171,559	\$1,960,680	\$0	\$899,102	\$0	\$0	\$121,715	\$0	\$0	\$3,153,056
2025	60	60	\$155,568	\$1,967,934	\$0	\$913,180	\$0	\$0	\$93,184	\$0	\$0	\$3,129,866
2026	61	61	\$140,156	\$1,975,112	\$0	\$927,362	\$0	\$0	\$66,346	\$0	\$0	\$3,108,976
2027	62	62	\$125,215	\$1,982,219	\$0	\$941,648	\$0	\$0	\$39,262	\$0	\$0	\$3,088,344
2028	63	63	\$110,821	\$1,989,262	\$0	\$956,038	\$0	\$0	\$11,847	\$0	\$0	\$3,067,968
2029	64	64	\$96,794	\$1,996,245	\$0	\$970,533	\$0	\$0	\$0	\$0	\$0	\$3,063,572
2030	65	65	\$82,542	\$2,003,176	\$0	\$985,135	\$0	\$0	\$0	\$0	\$0	\$3,070,853
2031	66	66	\$63,856	\$2,010,059	\$0	\$999,843	\$0	\$0	\$0	\$0	\$0	\$3,073,758
2032	67	67	\$102,830	\$2,016,902	\$0	\$975,983	\$0	\$0	\$0	\$0	\$0	\$3,095,715
2033	68	68	\$98,761	\$2,023,710	\$0	\$944,448	\$0	\$0	\$0	\$0	\$0	\$3,066,919
2034	69	69	\$92,490	\$2,030,489	\$0	\$912,683	\$0	\$0	\$0	\$0	\$0	\$3,035,662
2035	70	70	\$88,386	\$2,037,246	\$0	\$880,685	\$0	\$0	\$0	\$0	\$0	\$3,006,317
2036	71	71	\$84,248	\$2,043,986	\$0	\$848,453	\$0	\$0	\$0	\$0	\$0	\$2,976,687
2037	72	72	\$80,063	\$2,050,716	\$0	\$815,985	\$0	\$0	\$0	\$0	\$0	\$2,946,764
2038	73	73	\$75,819	\$2,057,443	\$0	\$783,280	\$0	\$0	\$0	\$0	\$0	\$2,916,542
2039	74	74	\$71,507	\$2,064,173	\$0	\$750,335	\$0	\$0	\$0	\$0	\$0	\$2,886,015
2040	75	75	\$67,112	\$2,070,912	\$0	\$717,150	\$0	\$0	\$0	\$0	\$0	\$2,855,174
2041	76	76	\$62,625	\$2,077,667	\$0	\$683,721	\$0	\$0	\$0	\$0	\$0	\$2,824,013
2042	77	77	\$58,032	\$2,084,446	\$0	\$650,048	\$0	\$0	\$0	\$0	\$0	\$2,792,526
2043	78	78	\$53,322	\$2,091,254	\$0	\$616,129	\$0	\$0	\$0	\$0	\$0	\$2,760,705
2044	79	79	\$48,482	\$2,098,100	\$0	\$581,961	\$0	\$0	\$0	\$0	\$0	\$2,728,543
2045	80	80	\$43,500	\$2,104,990	\$0	\$547,543	\$0	\$0	\$0	\$0	\$0	\$2,696,033
2046	81	81	\$38,363	\$2,111,932	\$0	\$512,874	\$0	\$0	\$0	\$0	\$0	\$2,663,169
2047	82	82	\$33,059	\$2,118,933	\$0	\$477,950	\$0	\$0	\$0	\$0	\$0	\$2,629,942
2048	83	83	\$27,574	\$2,126,000	\$0	\$442,772	\$0	\$0	\$0	\$0	\$0	\$2,596,346
2049	84	84	\$21,862	\$2,133,143	\$0	\$407,335	\$0	\$0	\$0	\$0	\$0	\$2,562,340
2050	85	85	\$15,951	\$2,140,368	\$0	\$371,640	\$0	\$0	\$0	\$0	\$0	\$2,527,959
2051	86	86	\$9,826	\$2,147,684	\$0	\$335,683	\$0	\$0	\$0	\$0	\$0	\$2,493,193
2052	87	87	\$3,473	\$2,155,100	\$0	\$299,464	\$0	\$0	\$0	\$0	\$0	\$2,458,037
2053	88	88	\$4,241	\$2,155,100	\$0	\$262,979	\$0	\$0	\$0	\$0	\$0	\$2,422,320
2054	89	89	\$4,681	\$2,155,100	\$0	\$226,227	\$0	\$0	\$0	\$0	\$0	\$2,386,008
2055	90	90	\$4,787	\$2,155,100	\$0	\$189,206	\$0	\$0	\$0	\$0	\$0	\$2,349,093
2056	91	91	\$4,550	\$2,155,100	\$0	\$151,915	\$0	\$0	\$0	\$0	\$0	\$2,311,565
2057	92	92	\$3,961	\$2,155,100	\$0	\$114,350	\$0	\$0	\$0	\$0	\$0	\$2,273,411
2058	93	93	\$3,013	\$2,155,100	\$0	\$76,511	\$0	\$0	\$0	\$0	\$0	\$2,234,624
2059	94	94	\$1,695	\$2,155,100	\$0	\$38,395	\$0	\$0	\$0	\$0	\$0	\$2,195,190
2060	95	95	\$0	\$2,155,100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,155,100

Mary Beth's Estate

Year	Scottie's Age	Mary Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Mary Beth's Retirement Account Assets	529 Assets	Reserve Fund	Mary Beth's Life Insurance	Mary Beth's Bequest	Mary Beth's Funeral	Mary Beth's Net Estate
2023	58	58	\$188,044	\$1,953,343	\$0	\$885,125	\$0	\$0	\$149,992	\$0	\$0	\$3,176,504
2024	59	59	\$171,559	\$1,960,680	\$0	\$899,102	\$0	\$0	\$121,715	\$0	\$0	\$3,153,056
2025	60	60	\$155,568	\$1,967,934	\$0	\$913,180	\$0	\$0	\$93,184	\$0	\$0	\$3,129,866
2026	61	61	\$140,156	\$1,975,112	\$0	\$927,362	\$0	\$0	\$66,346	\$0	\$0	\$3,108,976
2027	62	62	\$125,215	\$1,982,219	\$0	\$941,648	\$0	\$0	\$39,262	\$0	\$0	\$3,088,344
2028	63	63	\$110,821	\$1,989,262	\$0	\$956,038	\$0	\$0	\$11,847	\$0	\$0	\$3,067,968
2029	64	64	\$96,794	\$1,996,245	\$0	\$970,533	\$0	\$0	\$0	\$0	\$0	\$3,063,572
2030	65	65	\$82,542	\$2,003,176	\$0	\$985,135	\$0	\$0	\$0	\$0	\$0	\$3,070,853
2031	66	66	\$63,856	\$2,010,059	\$0	\$999,843	\$0	\$0	\$0	\$0	\$0	\$3,073,758
2032	67	67	\$102,830	\$2,016,902	\$0	\$975,983	\$0	\$0	\$0	\$0	\$0	\$3,095,715
2033	68	68	\$98,761	\$2,023,710	\$0	\$944,448	\$0	\$0	\$0	\$0	\$0	\$3,066,919
2034	69	69	\$92,490	\$2,030,489	\$0	\$912,683	\$0	\$0	\$0	\$0	\$0	\$3,035,662
2035	70	70	\$88,386	\$2,037,246	\$0	\$880,685	\$0	\$0	\$0	\$0	\$0	\$3,006,317
2036	71	71	\$84,248	\$2,043,986	\$0	\$848,453	\$0	\$0	\$0	\$0	\$0	\$2,976,687
2037	72	72	\$80,063	\$2,050,716	\$0	\$815,985	\$0	\$0	\$0	\$0	\$0	\$2,946,764
2038	73	73	\$75,819	\$2,057,443	\$0	\$783,280	\$0	\$0	\$0	\$0	\$0	\$2,916,542
2039	74	74	\$71,507	\$2,064,173	\$0	\$750,335	\$0	\$0	\$0	\$0	\$0	\$2,886,015
2040	75	75	\$67,112	\$2,070,912	\$0	\$717,150	\$0	\$0	\$0	\$0	\$0	\$2,855,174
2041	76	76	\$62,625	\$2,077,667	\$0	\$683,721	\$0	\$0	\$0	\$0	\$0	\$2,824,013
2042	77	77	\$58,032	\$2,084,446	\$0	\$650,048	\$0	\$0	\$0	\$0	\$0	\$2,792,526
2043	78	78	\$53,322	\$2,091,254	\$0	\$616,129	\$0	\$0	\$0	\$0	\$0	\$2,760,705
2044	79	79	\$48,482	\$2,098,100	\$0	\$581,961	\$0	\$0	\$0	\$0	\$0	\$2,728,543
2045	80	80	\$43,500	\$2,104,990	\$0	\$547,543	\$0	\$0	\$0	\$0	\$0	\$2,696,033
2046	81	81	\$38,363	\$2,111,932	\$0	\$512,874	\$0	\$0	\$0	\$0	\$0	\$2,663,169
2047	82	82	\$33,059	\$2,118,933	\$0	\$477,950	\$0	\$0	\$0	\$0	\$0	\$2,629,942
2048	83	83	\$27,574	\$2,126,000	\$0	\$442,772	\$0	\$0	\$0	\$0	\$0	\$2,596,346
2049	84	84	\$21,862	\$2,133,143	\$0	\$407,335	\$0	\$0	\$0	\$0	\$0	\$2,562,340
2050	85	85	\$15,951	\$2,140,368	\$0	\$371,640	\$0	\$0	\$0	\$0	\$0	\$2,527,959
2051	86	86	\$9,826	\$2,147,684	\$0	\$335,683	\$0	\$0	\$0	\$0	\$0	\$2,493,193
2052	87	87	\$3,473	\$2,155,100	\$0	\$299,464	\$0	\$0	\$0	\$0	\$0	\$2,458,037
2053	88	88	\$4,241	\$2,155,100	\$0	\$262,979	\$0	\$0	\$0	\$0	\$0	\$2,422,320
2054	89	89	\$4,681	\$2,155,100	\$0	\$226,227	\$0	\$0	\$0	\$0	\$0	\$2,386,008
2055	90	90	\$4,787	\$2,155,100	\$0	\$189,206	\$0	\$0	\$0	\$0	\$0	\$2,349,093
2056	91	91	\$4,550	\$2,155,100	\$0	\$151,915	\$0	\$0	\$0	\$0	\$0	\$2,311,565
2057	92	92	\$3,961	\$2,155,100	\$0	\$114,350	\$0	\$0	\$0	\$0	\$0	\$2,273,411
2058	93	93	\$3,013	\$2,155,100	\$0	\$76,511	\$0	\$0	\$0	\$0	\$0	\$2,234,624
2059	94	94	\$1,695	\$2,155,100	\$0	\$38,395	\$0	\$0	\$0	\$0	\$0	\$2,195,190
2060	95	95	\$0	\$2,155,100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,155,100

Income Overview

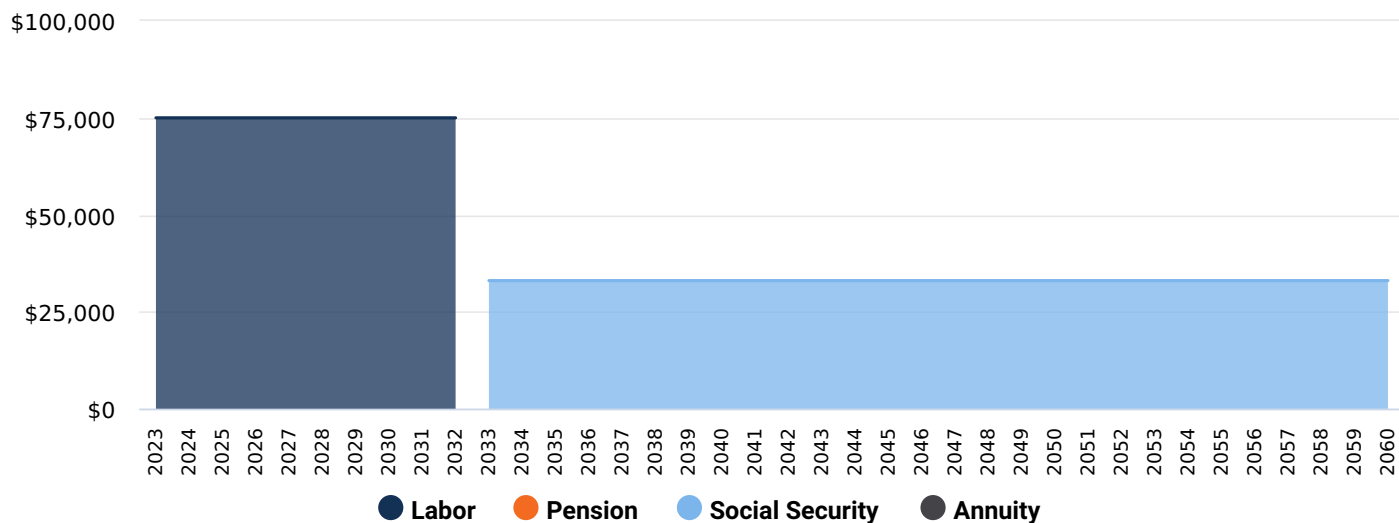


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Scottie's Age	Mary Beth's Age	Scottie's Non-Asset Income	Mary Beth's Non-Asset Income	Scottie's Retirement Withdrawals	Mary Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	58	58	\$75,000	\$75,000	\$0	\$0	\$1,500	\$0	\$0	\$0	\$151,500
2024	59	59	\$75,000	\$75,000	\$0	\$0	\$1,376	\$0	\$0	\$0	\$151,376
2025	60	60	\$75,000	\$75,000	\$0	\$0	\$1,255	\$0	\$0	\$0	\$151,255
2026	61	61	\$75,000	\$75,000	\$0	\$0	\$1,138	\$0	\$0	\$0	\$151,138
2027	62	62	\$75,000	\$75,000	\$0	\$0	\$1,026	\$0	\$0	\$0	\$151,026
2028	63	63	\$75,000	\$75,000	\$0	\$0	\$916	\$0	\$0	\$0	\$150,916
2029	64	64	\$75,000	\$75,000	\$0	\$0	\$811	\$0	\$0	\$0	\$150,811
2030	65	65	\$75,000	\$75,000	\$0	\$0	\$708	\$0	\$0	\$0	\$150,708
2031	66	66	\$75,000	\$75,000	\$0	\$0	\$604	\$0	\$0	\$0	\$150,604
2032	67	67	\$75,000	\$75,000	\$38,676	\$38,676	\$467	\$0	\$0	\$0	\$227,819
2033	68	68	\$33,022	\$33,022	\$38,676	\$38,676	\$752	\$0	\$0	\$0	\$144,148
2034	69	69	\$33,022	\$33,022	\$38,676	\$38,676	\$723	\$0	\$0	\$0	\$144,119
2035	70	70	\$33,022	\$33,022	\$38,676	\$38,676	\$677	\$0	\$0	\$0	\$144,073
2036	71	71	\$33,022	\$33,022	\$38,676	\$38,676	\$647	\$0	\$0	\$0	\$144,043
2037	72	72	\$33,022	\$33,022	\$38,676	\$38,676	\$616	\$0	\$0	\$0	\$144,012
2038	73	73	\$33,022	\$33,022	\$38,676	\$38,676	\$586	\$0	\$0	\$0	\$143,982
2039	74	74	\$33,022	\$33,022	\$38,676	\$38,676	\$555	\$0	\$0	\$0	\$143,951
2040	75	75	\$33,022	\$33,022	\$38,676	\$38,676	\$523	\$0	\$0	\$0	\$143,919
2041	76	76	\$33,022	\$33,022	\$38,676	\$38,676	\$491	\$0	\$0	\$0	\$143,887
2042	77	77	\$33,022	\$33,022	\$38,676	\$38,676	\$458	\$0	\$0	\$0	\$143,854
2043	78	78	\$33,022	\$33,022	\$38,676	\$38,676	\$425	\$0	\$0	\$0	\$143,821
2044	79	79	\$33,022	\$33,022	\$38,676	\$38,676	\$390	\$0	\$0	\$0	\$143,786

Year	Scottie's Age	Mary Beth's Age	Scottie's Non-Asset Income	Mary Beth's Non-Asset Income	Scottie's Retirement Withdrawals	Mary Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2045	80	80	\$33,022	\$33,022	\$38,676	\$38,676	\$355	\$0	\$0	\$0	\$143,751
2046	81	81	\$33,022	\$33,022	\$38,676	\$38,676	\$318	\$0	\$0	\$0	\$143,714
2047	82	82	\$33,022	\$33,022	\$38,676	\$38,676	\$281	\$0	\$0	\$0	\$143,677
2048	83	83	\$33,022	\$33,022	\$38,676	\$38,676	\$242	\$0	\$0	\$0	\$143,638
2049	84	84	\$33,022	\$33,022	\$38,676	\$38,676	\$202	\$0	\$0	\$0	\$143,598
2050	85	85	\$33,022	\$33,022	\$38,676	\$38,676	\$160	\$0	\$0	\$0	\$143,556
2051	86	86	\$33,022	\$33,022	\$38,676	\$38,676	\$117	\$0	\$0	\$0	\$143,513
2052	87	87	\$33,022	\$33,022	\$38,676	\$38,676	\$72	\$0	\$0	\$0	\$143,468
2053	88	88	\$33,022	\$33,022	\$38,676	\$38,676	\$25	\$0	\$0	\$0	\$143,421
2054	89	89	\$33,022	\$33,022	\$38,676	\$38,676	\$31	\$0	\$0	\$0	\$143,427
2055	90	90	\$33,022	\$33,022	\$38,676	\$38,676	\$34	\$0	\$0	\$0	\$143,430
2056	91	91	\$33,022	\$33,022	\$38,676	\$38,676	\$35	\$0	\$0	\$0	\$143,431
2057	92	92	\$33,022	\$33,022	\$38,676	\$38,676	\$33	\$0	\$0	\$0	\$143,429
2058	93	93	\$33,022	\$33,022	\$38,676	\$38,676	\$29	\$0	\$0	\$0	\$143,425
2059	94	94	\$33,022	\$33,022	\$38,676	\$38,676	\$22	\$0	\$0	\$0	\$143,418
2060	95	95	\$33,022	\$33,022	\$38,676	\$38,676	\$12	\$0	\$0	\$0	\$143,408

Scottie's Non-Asset Income

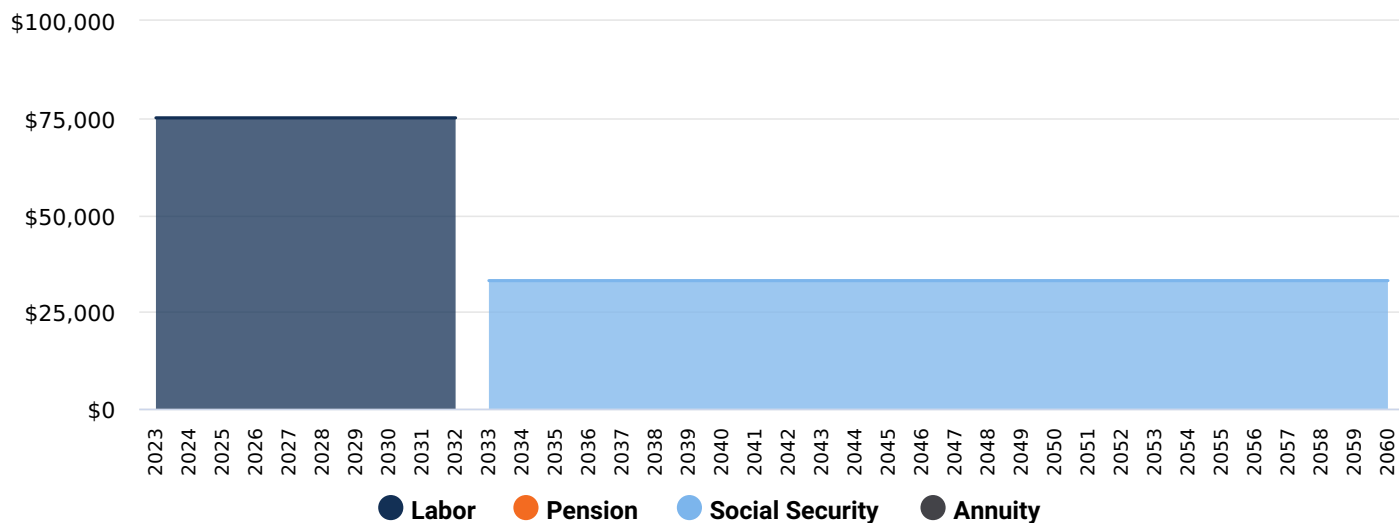


Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Scottie's Age	Mary Beth's Age	Labor	Pension	Social Security	Annuity	Total
2023	58	58	\$75,000	\$0	\$0	\$0	\$75,000
2024	59	59	\$75,000	\$0	\$0	\$0	\$75,000
2025	60	60	\$75,000	\$0	\$0	\$0	\$75,000
2026	61	61	\$75,000	\$0	\$0	\$0	\$75,000
2027	62	62	\$75,000	\$0	\$0	\$0	\$75,000
2028	63	63	\$75,000	\$0	\$0	\$0	\$75,000
2029	64	64	\$75,000	\$0	\$0	\$0	\$75,000
2030	65	65	\$75,000	\$0	\$0	\$0	\$75,000
2031	66	66	\$75,000	\$0	\$0	\$0	\$75,000
2032	67	67	\$75,000	\$0	\$0	\$0	\$75,000
2033	68	68	\$0	\$0	\$33,022	\$0	\$33,022
2034	69	69	\$0	\$0	\$33,022	\$0	\$33,022
2035	70	70	\$0	\$0	\$33,022	\$0	\$33,022
2036	71	71	\$0	\$0	\$33,022	\$0	\$33,022
2037	72	72	\$0	\$0	\$33,022	\$0	\$33,022
2038	73	73	\$0	\$0	\$33,022	\$0	\$33,022
2039	74	74	\$0	\$0	\$33,022	\$0	\$33,022
2040	75	75	\$0	\$0	\$33,022	\$0	\$33,022
2041	76	76	\$0	\$0	\$33,022	\$0	\$33,022
2042	77	77	\$0	\$0	\$33,022	\$0	\$33,022
2043	78	78	\$0	\$0	\$33,022	\$0	\$33,022
2044	79	79	\$0	\$0	\$33,022	\$0	\$33,022
2045	80	80	\$0	\$0	\$33,022	\$0	\$33,022
2046	81	81	\$0	\$0	\$33,022	\$0	\$33,022
2047	82	82	\$0	\$0	\$33,022	\$0	\$33,022
2048	83	83	\$0	\$0	\$33,022	\$0	\$33,022

Year	Scottie's Age	Mary Beth's Age	Labor Pension	Social Security Annuity	Total
2049	84	84	\$0	\$33,022	\$33,022
2050	85	85	\$0	\$33,022	\$33,022
2051	86	86	\$0	\$33,022	\$33,022
2052	87	87	\$0	\$33,022	\$33,022
2053	88	88	\$0	\$33,022	\$33,022
2054	89	89	\$0	\$33,022	\$33,022
2055	90	90	\$0	\$33,022	\$33,022
2056	91	91	\$0	\$33,022	\$33,022
2057	92	92	\$0	\$33,022	\$33,022
2058	93	93	\$0	\$33,022	\$33,022
2059	94	94	\$0	\$33,022	\$33,022
2060	95	95	\$0	\$33,022	\$33,022

Mary Beth's Non-Asset Income



Year	Scottie's Age	Mary Beth's Age	Labor	Pension	Social Security	Annuity	Total
2023	58	58	\$75,000	\$0	\$0	\$0	\$75,000
2024	59	59	\$75,000	\$0	\$0	\$0	\$75,000
2025	60	60	\$75,000	\$0	\$0	\$0	\$75,000
2026	61	61	\$75,000	\$0	\$0	\$0	\$75,000
2027	62	62	\$75,000	\$0	\$0	\$0	\$75,000
2028	63	63	\$75,000	\$0	\$0	\$0	\$75,000
2029	64	64	\$75,000	\$0	\$0	\$0	\$75,000
2030	65	65	\$75,000	\$0	\$0	\$0	\$75,000
2031	66	66	\$75,000	\$0	\$0	\$0	\$75,000
2032	67	67	\$75,000	\$0	\$0	\$0	\$75,000
2033	68	68	\$0	\$0	\$33,022	\$0	\$33,022
2034	69	69	\$0	\$0	\$33,022	\$0	\$33,022
2035	70	70	\$0	\$0	\$33,022	\$0	\$33,022
2036	71	71	\$0	\$0	\$33,022	\$0	\$33,022
2037	72	72	\$0	\$0	\$33,022	\$0	\$33,022
2038	73	73	\$0	\$0	\$33,022	\$0	\$33,022
2039	74	74	\$0	\$0	\$33,022	\$0	\$33,022
2040	75	75	\$0	\$0	\$33,022	\$0	\$33,022
2041	76	76	\$0	\$0	\$33,022	\$0	\$33,022
2042	77	77	\$0	\$0	\$33,022	\$0	\$33,022
2043	78	78	\$0	\$0	\$33,022	\$0	\$33,022
2044	79	79	\$0	\$0	\$33,022	\$0	\$33,022
2045	80	80	\$0	\$0	\$33,022	\$0	\$33,022
2046	81	81	\$0	\$0	\$33,022	\$0	\$33,022
2047	82	82	\$0	\$0	\$33,022	\$0	\$33,022
2048	83	83	\$0	\$0	\$33,022	\$0	\$33,022
2049	84	84	\$0	\$0	\$33,022	\$0	\$33,022
2050	85	85	\$0	\$0	\$33,022	\$0	\$33,022
2051	86	86	\$0	\$0	\$33,022	\$0	\$33,022

Year	Scottie's Age	Mary Beth's Age	Labor Pension	Social Security Annuity	Total
2052	87	87	\$0	\$0	\$33,022
2053	88	88	\$0	\$0	\$33,022
2054	89	89	\$0	\$0	\$33,022
2055	90	90	\$0	\$0	\$33,022
2056	91	91	\$0	\$0	\$33,022
2057	92	92	\$0	\$0	\$33,022
2058	93	93	\$0	\$0	\$33,022
2059	94	94	\$0	\$0	\$33,022
2060	95	95	\$0	\$0	\$33,022

Scottie'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.

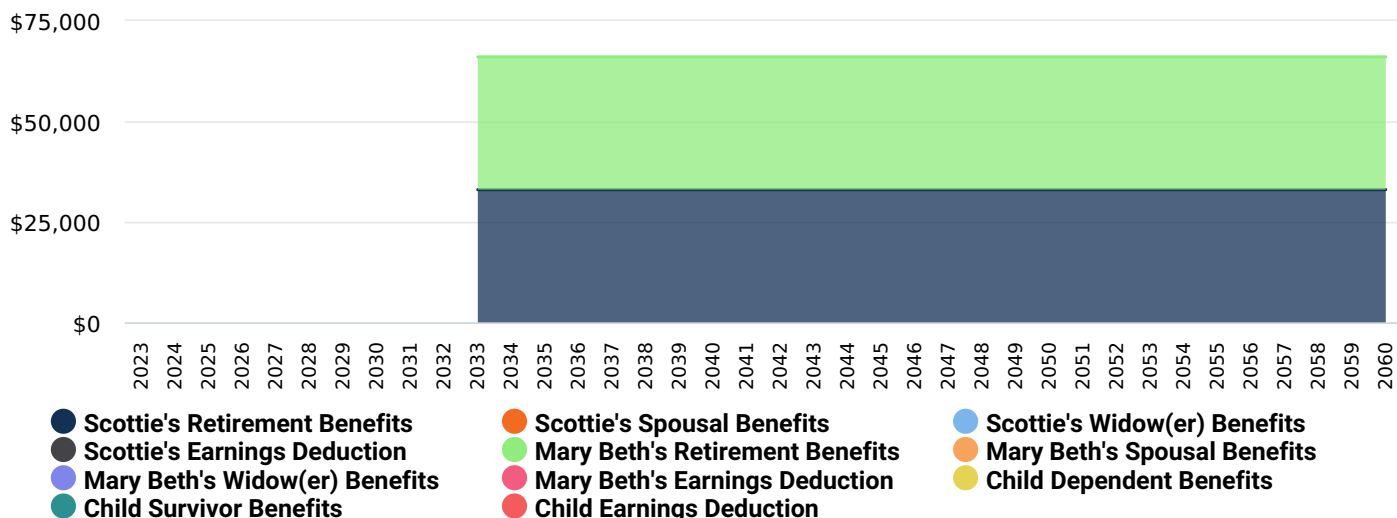
Year	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Scottie's Non-Roth Withdrawals	Scottie's Roth Withdrawals	Net Account Additions	Scottie's Non-Roth Assets	Scottie's Roth Assets	Annuity Income
2023	58	58	\$6,375	\$3,750	\$3,750	\$0	\$0	\$0	\$13,875	\$885,125	\$0	\$0
2024	59	59	\$6,477	\$3,750	\$3,750	\$0	\$0	\$0	\$13,977	\$899,102	\$0	\$0
2025	60	60	\$6,579	\$3,750	\$3,750	\$0	\$0	\$0	\$14,079	\$913,180	\$0	\$0
2026	61	61	\$6,682	\$3,750	\$3,750	\$0	\$0	\$0	\$14,182	\$927,362	\$0	\$0
2027	62	62	\$6,786	\$3,750	\$3,750	\$0	\$0	\$0	\$14,286	\$941,648	\$0	\$0
2028	63	63	\$6,890	\$3,750	\$3,750	\$0	\$0	\$0	\$14,390	\$956,038	\$0	\$0
2029	64	64	\$6,995	\$3,750	\$3,750	\$0	\$0	\$0	\$14,495	\$970,533	\$0	\$0
2030	65	65	\$7,101	\$3,750	\$3,750	\$0	\$0	\$0	\$14,601	\$985,135	\$0	\$0
2031	66	66	\$7,208	\$3,750	\$3,750	\$0	\$0	\$0	\$14,708	\$999,843	\$0	\$0
2032	67	67	\$7,316	\$3,750	\$3,750	\$0	(\$38,676)	\$0	(\$23,860)	\$975,983	\$0	\$0
2033	68	68	\$7,141	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,535)	\$944,448	\$0	\$0
2034	69	69	\$6,911	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,765)	\$912,683	\$0	\$0
2035	70	70	\$6,678	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,998)	\$880,685	\$0	\$0
2036	71	71	\$6,444	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,232)	\$848,453	\$0	\$0
2037	72	72	\$6,208	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,468)	\$815,985	\$0	\$0
2038	73	73	\$5,971	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,705)	\$783,280	\$0	\$0
2039	74	74	\$5,731	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,945)	\$750,335	\$0	\$0
2040	75	75	\$5,490	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,186)	\$717,150	\$0	\$0
2041	76	76	\$5,247	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,429)	\$683,721	\$0	\$0
2042	77	77	\$5,003	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,673)	\$650,048	\$0	\$0
2043	78	78	\$4,756	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,920)	\$616,129	\$0	\$0
2044	79	79	\$4,508	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,168)	\$581,961	\$0	\$0
2045	80	80	\$4,258	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,418)	\$547,543	\$0	\$0
2046	81	81	\$4,006	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,670)	\$512,874	\$0	\$0
2047	82	82	\$3,753	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,923)	\$477,950	\$0	\$0
2048	83	83	\$3,497	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,179)	\$442,772	\$0	\$0
2049	84	84	\$3,240	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,436)	\$407,335	\$0	\$0
2050	85	85	\$2,981	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,695)	\$371,640	\$0	\$0
2051	86	86	\$2,719	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,957)	\$335,683	\$0	\$0
2052	87	87	\$2,456	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,220)	\$299,464	\$0	\$0
2053	88	88	\$2,191	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,485)	\$262,979	\$0	\$0
2054	89	89	\$1,924	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,752)	\$226,227	\$0	\$0
2055	90	90	\$1,655	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,021)	\$189,206	\$0	\$0
2056	91	91	\$1,384	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,292)	\$151,915	\$0	\$0
2057	92	92	\$1,112	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,564)	\$114,350	\$0	\$0
2058	93	93	\$837	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,839)	\$76,511	\$0	\$0
2059	94	94	\$560	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,116)	\$38,395	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Scottie's Non-Roth Withdrawals	Scottie's Roth Withdrawals	Net Account Additions	Scottie's Non-Roth Assets	Scottie's Roth Assets	Annuity Income
2060	95	95	\$281	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,395)	\$0	\$0	\$0

Mary Beth's Retirement Accounts

Year	Scottie's Age	Mary Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Mary Beth's Non-Roth Withdrawals	Mary Beth's Roth Withdrawals	Net Account Additions	Mary Beth's Non-Roth Assets	Mary Beth's Roth Assets	Annuity Income
2023	58	58	\$6,375	\$3,750	\$3,750	\$0	\$0	\$0	\$13,875	\$885,125	\$0	\$0
2024	59	59	\$6,477	\$3,750	\$3,750	\$0	\$0	\$0	\$13,977	\$899,102	\$0	\$0
2025	60	60	\$6,579	\$3,750	\$3,750	\$0	\$0	\$0	\$14,079	\$913,180	\$0	\$0
2026	61	61	\$6,682	\$3,750	\$3,750	\$0	\$0	\$0	\$14,182	\$927,362	\$0	\$0
2027	62	62	\$6,786	\$3,750	\$3,750	\$0	\$0	\$0	\$14,286	\$941,648	\$0	\$0
2028	63	63	\$6,890	\$3,750	\$3,750	\$0	\$0	\$0	\$14,390	\$956,038	\$0	\$0
2029	64	64	\$6,995	\$3,750	\$3,750	\$0	\$0	\$0	\$14,495	\$970,533	\$0	\$0
2030	65	65	\$7,101	\$3,750	\$3,750	\$0	\$0	\$0	\$14,601	\$985,135	\$0	\$0
2031	66	66	\$7,208	\$3,750	\$3,750	\$0	\$0	\$0	\$14,708	\$999,843	\$0	\$0
2032	67	67	\$7,316	\$3,750	\$3,750	\$0	(\$38,676)	\$0	(\$23,860)	\$975,983	\$0	\$0
2033	68	68	\$7,141	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,535)	\$944,448	\$0	\$0
2034	69	69	\$6,911	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,765)	\$912,683	\$0	\$0
2035	70	70	\$6,678	\$0	\$0	\$0	(\$38,676)	\$0	(\$31,998)	\$880,685	\$0	\$0
2036	71	71	\$6,444	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,232)	\$848,453	\$0	\$0
2037	72	72	\$6,208	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,468)	\$815,985	\$0	\$0
2038	73	73	\$5,971	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,705)	\$783,280	\$0	\$0
2039	74	74	\$5,731	\$0	\$0	\$0	(\$38,676)	\$0	(\$32,945)	\$750,335	\$0	\$0
2040	75	75	\$5,490	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,186)	\$717,150	\$0	\$0
2041	76	76	\$5,247	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,429)	\$683,721	\$0	\$0
2042	77	77	\$5,003	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,673)	\$650,048	\$0	\$0
2043	78	78	\$4,756	\$0	\$0	\$0	(\$38,676)	\$0	(\$33,920)	\$616,129	\$0	\$0
2044	79	79	\$4,508	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,168)	\$581,961	\$0	\$0
2045	80	80	\$4,258	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,418)	\$547,543	\$0	\$0
2046	81	81	\$4,006	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,670)	\$512,874	\$0	\$0
2047	82	82	\$3,753	\$0	\$0	\$0	(\$38,676)	\$0	(\$34,923)	\$477,950	\$0	\$0
2048	83	83	\$3,497	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,179)	\$442,772	\$0	\$0
2049	84	84	\$3,240	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,436)	\$407,335	\$0	\$0
2050	85	85	\$2,981	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,695)	\$371,640	\$0	\$0
2051	86	86	\$2,719	\$0	\$0	\$0	(\$38,676)	\$0	(\$35,957)	\$335,683	\$0	\$0
2052	87	87	\$2,456	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,220)	\$299,464	\$0	\$0
2053	88	88	\$2,191	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,485)	\$262,979	\$0	\$0
2054	89	89	\$1,924	\$0	\$0	\$0	(\$38,676)	\$0	(\$36,752)	\$226,227	\$0	\$0
2055	90	90	\$1,655	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,021)	\$189,206	\$0	\$0
2056	91	91	\$1,384	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,292)	\$151,915	\$0	\$0
2057	92	92	\$1,112	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,564)	\$114,350	\$0	\$0
2058	93	93	\$837	\$0	\$0	\$0	(\$38,676)	\$0	(\$37,839)	\$76,511	\$0	\$0
2059	94	94	\$560	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,116)	\$38,395	\$0	\$0
2060	95	95	\$281	\$0	\$0	\$0	(\$38,676)	\$0	(\$38,395)	\$0	\$0	\$0

Social Security



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

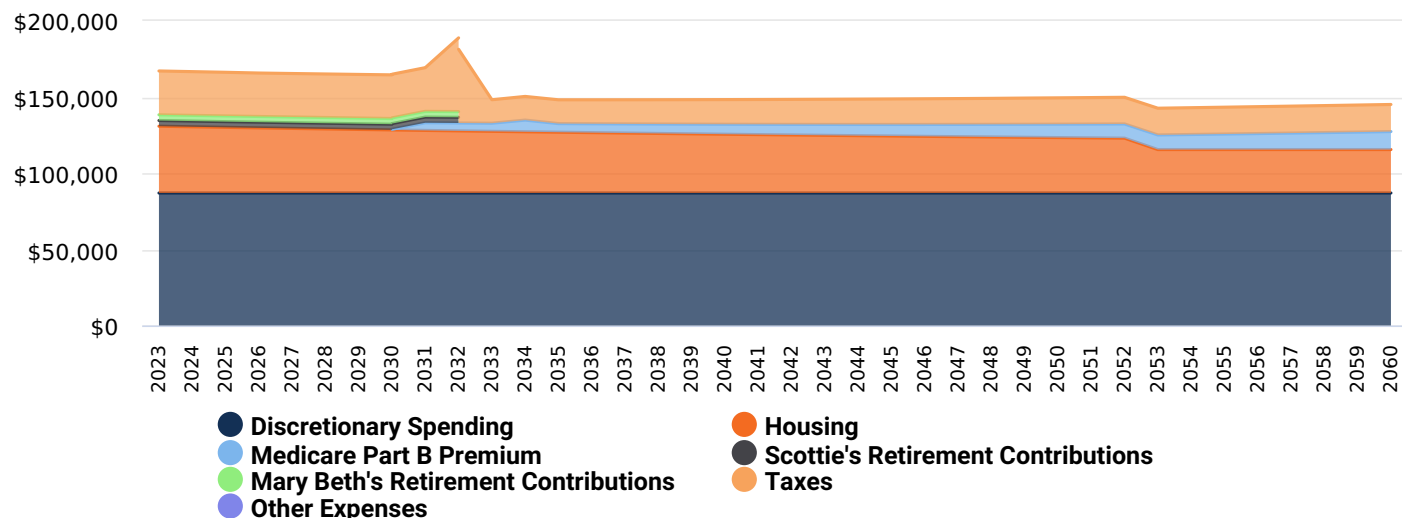
- Scottie files for retirement benefits in Dec 2032, the year Scottie turns 67
- Mary Beth files for retirement benefits in Dec 2032, the year Mary Beth turns 67

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	Scottie's Age	Mary Beth's Age	Scottie's Retirement Benefits	Scottie's Spousal Benefits	Scottie's Widow(er) Benefits	Scottie's Earnings Deduction	Mary Beth's Retirement Benefits	Mary Beth's Spousal Benefits	Mary Beth's Widow(er) Benefits	Mary Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	Scottie's Retirement Benefits	Scottie's Spousal Benefits	Scottie's Widow(er) Benefits	Scottie's Earnings Deduction	Mary Beth's Retirement Benefits	Mary Beth's Spousal Benefits	Mary Beth's Widow(er) Benefits	Mary Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2039	74	74	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$33,022	\$0	\$0	\$0	\$33,022	\$0	\$0	\$0	\$0	\$0	\$0

Spending Overview

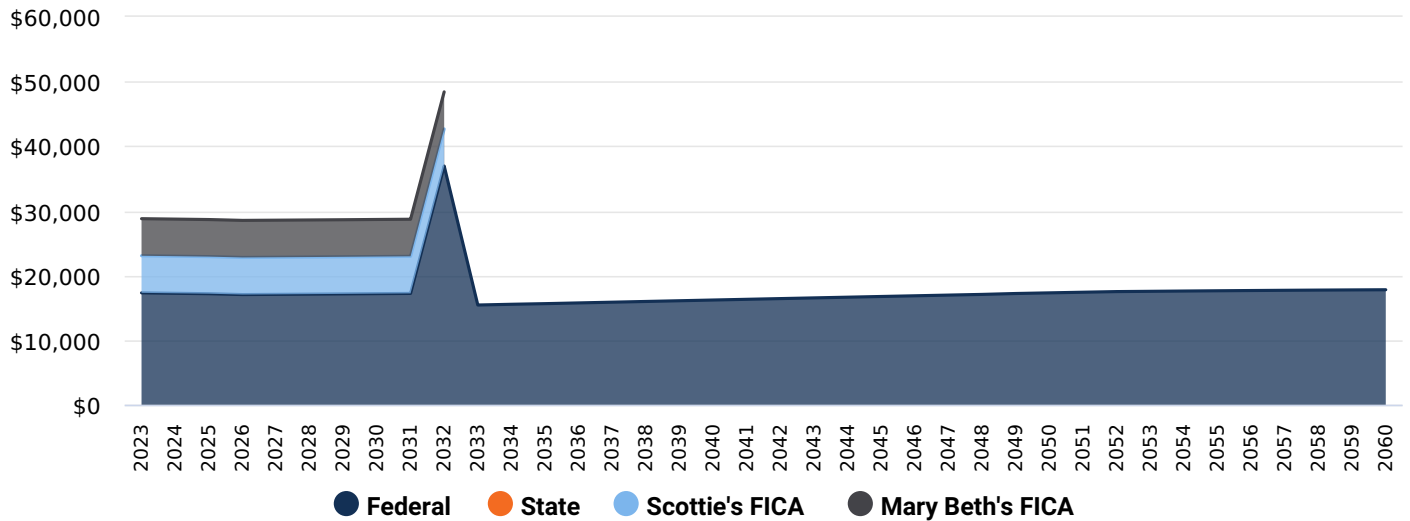


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	Scottie's Age	Mary Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Scottie's Retirement Contributions	Mary Beth's Retirement Contributions	Taxes	Other Expenses	Total
2023	58	58	\$86,974	\$43,859	\$0	\$1,347	\$3,750	\$3,750	\$28,777	\$0	\$168,457
2024	59	59	\$86,974	\$43,485	\$0	\$1,192	\$3,750	\$3,750	\$28,710	\$0	\$167,861
2025	60	60	\$86,974	\$43,121	\$0	\$1,007	\$3,750	\$3,750	\$28,644	\$0	\$167,246
2026	61	61	\$86,974	\$42,765	\$0	\$799	\$3,750	\$3,750	\$28,513	\$0	\$166,551
2027	62	62	\$86,974	\$42,418	\$0	\$530	\$3,750	\$3,750	\$28,545	\$0	\$165,967
2028	63	63	\$86,974	\$42,079	\$0	\$180	\$3,750	\$3,750	\$28,579	\$0	\$165,312
2029	64	64	\$86,974	\$41,749	\$0	\$0	\$3,750	\$3,750	\$28,614	\$0	\$164,837
2030	65	65	\$86,974	\$41,427	\$406	\$0	\$3,750	\$3,750	\$28,655	\$0	\$164,962
2031	66	66	\$86,974	\$41,112	\$5,013	\$0	\$3,750	\$3,750	\$28,689	\$0	\$169,288
2032	67	67	\$86,974	\$40,805	\$5,164	\$0	\$3,750	\$3,750	\$48,401	\$0	\$188,844
2033	68	68	\$86,974	\$40,506	\$5,319	\$0	\$0	\$0	\$15,419	\$0	\$148,218
2034	69	69	\$86,974	\$40,214	\$7,668	\$0	\$0	\$0	\$15,534	\$0	\$150,390
2035	70	70	\$86,974	\$39,929	\$5,643	\$0	\$0	\$0	\$15,631	\$0	\$148,177
2036	71	71	\$86,974	\$39,651	\$5,812	\$0	\$0	\$0	\$15,744	\$0	\$148,181
2037	72	72	\$86,974	\$39,380	\$5,986	\$0	\$0	\$0	\$15,857	\$0	\$148,197
2038	73	73	\$86,974	\$39,116	\$6,166	\$0	\$0	\$0	\$15,969	\$0	\$148,225
2039	74	74	\$86,974	\$38,858	\$6,351	\$0	\$0	\$0	\$16,081	\$0	\$148,264
2040	75	75	\$86,974	\$38,606	\$6,541	\$0	\$0	\$0	\$16,192	\$0	\$148,313
2041	76	76	\$86,974	\$38,360	\$6,738	\$0	\$0	\$0	\$16,303	\$0	\$148,375
2042	77	77	\$86,974	\$38,121	\$6,940	\$0	\$0	\$0	\$16,413	\$0	\$148,448

Year	Scottie's Age	Mary Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Scottie's Retirement Contributions	Mary Beth's Retirement Contributions	Taxes	Other Expenses	Total
2043	78	78	\$86,974	\$37,887	\$7,148	\$0	\$0	\$0	\$16,522	\$0	\$148,531
2044	79	79	\$86,974	\$37,659	\$7,362	\$0	\$0	\$0	\$16,631	\$0	\$148,626
2045	80	80	\$86,974	\$37,436	\$7,583	\$0	\$0	\$0	\$16,740	\$0	\$148,733
2046	81	81	\$86,974	\$37,219	\$7,811	\$0	\$0	\$0	\$16,847	\$0	\$148,851
2047	82	82	\$86,974	\$37,007	\$8,045	\$0	\$0	\$0	\$16,955	\$0	\$148,981
2048	83	83	\$86,974	\$36,801	\$8,286	\$0	\$0	\$0	\$17,062	\$0	\$149,123
2049	84	84	\$86,974	\$36,599	\$8,535	\$0	\$0	\$0	\$17,201	\$0	\$149,309
2050	85	85	\$86,974	\$36,402	\$8,791	\$0	\$0	\$0	\$17,300	\$0	\$149,467
2051	86	86	\$86,974	\$36,210	\$9,055	\$0	\$0	\$0	\$17,399	\$0	\$149,638
2052	87	87	\$86,974	\$36,023	\$9,326	\$0	\$0	\$0	\$17,497	\$0	\$149,820
2053	88	88	\$86,974	\$28,535	\$9,606	\$0	\$0	\$0	\$17,539	\$0	\$142,654
2054	89	89	\$86,974	\$28,535	\$9,894	\$0	\$0	\$0	\$17,583	\$0	\$142,986
2055	90	90	\$86,974	\$28,535	\$10,191	\$0	\$0	\$0	\$17,624	\$0	\$143,324
2056	91	91	\$86,974	\$28,535	\$10,497	\$0	\$0	\$0	\$17,662	\$0	\$143,668
2057	92	92	\$86,974	\$28,535	\$10,812	\$0	\$0	\$0	\$17,697	\$0	\$144,018
2058	93	93	\$86,974	\$28,535	\$11,136	\$0	\$0	\$0	\$17,728	\$0	\$144,373
2059	94	94	\$86,974	\$28,535	\$11,470	\$0	\$0	\$0	\$17,756	\$0	\$144,735
2060	95	95	\$86,974	\$28,535	\$11,814	\$0	\$0	\$0	\$17,781	\$0	\$145,104

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	Scottie's Age	Mary Beth's Age	Federal	State	Scottie's FICA	Mary Beth's FICA	Total
2023	58	58	\$17,301	\$0	\$5,738	\$5,738	\$28,777
2024	59	59	\$17,234	\$0	\$5,738	\$5,738	\$28,710
2025	60	60	\$17,170	\$0	\$5,737	\$5,737	\$28,644
2026	61	61	\$17,037	\$0	\$5,738	\$5,738	\$28,513
2027	62	62	\$17,069	\$0	\$5,738	\$5,738	\$28,545
2028	63	63	\$17,103	\$0	\$5,738	\$5,738	\$28,579
2029	64	64	\$17,140	\$0	\$5,737	\$5,737	\$28,614
2030	65	65	\$17,179	\$0	\$5,738	\$5,738	\$28,655
2031	66	66	\$17,215	\$0	\$5,737	\$5,737	\$28,689
2032	67	67	\$36,927	\$0	\$5,737	\$5,737	\$48,401
2033	68	68	\$15,419	\$0	\$0	\$0	\$15,419
2034	69	69	\$15,534	\$0	\$0	\$0	\$15,534
2035	70	70	\$15,631	\$0	\$0	\$0	\$15,631
2036	71	71	\$15,744	\$0	\$0	\$0	\$15,744
2037	72	72	\$15,857	\$0	\$0	\$0	\$15,857
2038	73	73	\$15,969	\$0	\$0	\$0	\$15,969
2039	74	74	\$16,081	\$0	\$0	\$0	\$16,081
2040	75	75	\$16,192	\$0	\$0	\$0	\$16,192
2041	76	76	\$16,303	\$0	\$0	\$0	\$16,303
2042	77	77	\$16,413	\$0	\$0	\$0	\$16,413
2043	78	78	\$16,522	\$0	\$0	\$0	\$16,522
2044	79	79	\$16,631	\$0	\$0	\$0	\$16,631

Year	Scottie's Age	Mary Beth's Age	Federal	State	Scottie's FICA	Mary Beth's FICA	Total
2045	80	80	\$16,740	\$0	\$0	\$0	\$16,740
2046	81	81	\$16,847	\$0	\$0	\$0	\$16,847
2047	82	82	\$16,955	\$0	\$0	\$0	\$16,955
2048	83	83	\$17,062	\$0	\$0	\$0	\$17,062
2049	84	84	\$17,201	\$0	\$0	\$0	\$17,201
2050	85	85	\$17,300	\$0	\$0	\$0	\$17,300
2051	86	86	\$17,399	\$0	\$0	\$0	\$17,399
2052	87	87	\$17,497	\$0	\$0	\$0	\$17,497
2053	88	88	\$17,539	\$0	\$0	\$0	\$17,539
2054	89	89	\$17,583	\$0	\$0	\$0	\$17,583
2055	90	90	\$17,624	\$0	\$0	\$0	\$17,624
2056	91	91	\$17,662	\$0	\$0	\$0	\$17,662
2057	92	92	\$17,697	\$0	\$0	\$0	\$17,697
2058	93	93	\$17,728	\$0	\$0	\$0	\$17,728
2059	94	94	\$17,756	\$0	\$0	\$0	\$17,756
2060	95	95	\$17,781	\$0	\$0	\$0	\$17,781

Federal Tax Detail

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

Year	Scottie's Age	Mary Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	58	58	\$149,000	(\$27,700)	\$0	\$121,300	\$17,301	22%	14%	\$0	\$0	\$0	\$17,301
2024	59	59	\$148,462	(\$27,609)	\$0	\$120,854	\$17,234	22%	14%	\$0	\$0	\$0	\$17,234
2025	60	60	\$147,940	(\$27,518)	\$0	\$120,422	\$17,170	22%	14%	\$0	\$0	\$0	\$17,170
2026	61	61	\$147,433	(\$29,943)	(\$9,508)	\$107,981	\$17,037	25%	16%	\$0	\$0	\$0	\$17,037
2027	62	62	\$146,944	(\$29,492)	(\$9,477)	\$107,975	\$17,069	25%	16%	\$0	\$0	\$0	\$17,069
2028	63	63	\$146,470	(\$29,044)	(\$9,446)	\$107,980	\$17,103	25%	16%	\$0	\$0	\$0	\$17,103
2029	64	64	\$146,014	(\$28,601)	(\$9,415)	\$107,998	\$17,140	25%	16%	\$0	\$0	\$0	\$17,140
2030	65	65	\$145,569	(\$28,161)	(\$9,384)	\$108,024	\$17,179	25%	16%	\$0	\$0	\$0	\$17,179
2031	66	66	\$145,117	(\$27,725)	(\$9,353)	\$108,039	\$17,215	25%	16%	\$0	\$0	\$0	\$17,215
2032	67	67	\$221,877	(\$27,291)	(\$9,322)	\$185,263	\$36,850	28%	20%	\$0	\$0	\$0	\$36,927
2033	68	68	\$136,750	(\$26,860)	(\$9,291)	\$100,599	\$15,419	25%	15%	\$0	\$0	\$0	\$15,419
2034	69	69	\$136,621	(\$26,431)	(\$9,261)	\$100,930	\$15,534	25%	15%	\$0	\$0	\$0	\$15,534
2035	70	70	\$136,422	(\$26,003)	(\$9,230)	\$101,189	\$15,631	25%	15%	\$0	\$0	\$0	\$15,631
2036	71	71	\$136,292	(\$25,577)	(\$9,200)	\$101,516	\$15,744	25%	16%	\$0	\$0	\$0	\$15,744
2037	72	72	\$136,161	(\$25,151)	(\$9,169)	\$101,841	\$15,857	25%	16%	\$0	\$0	\$0	\$15,857
2038	73	73	\$136,028	(\$24,726)	(\$9,139)	\$102,163	\$15,969	25%	16%	\$0	\$0	\$0	\$15,969
2039	74	74	\$135,894	(\$24,301)	(\$9,109)	\$102,484	\$16,081	25%	16%	\$0	\$0	\$0	\$16,081
2040	75	75	\$135,757	(\$23,875)	(\$9,079)	\$102,803	\$16,192	25%	16%	\$0	\$0	\$0	\$16,192
2041	76	76	\$135,618	(\$23,449)	(\$9,049)	\$103,119	\$16,303	25%	16%	\$0	\$0	\$0	\$16,303
2042	77	77	\$135,475	(\$23,022)	(\$9,019)	\$103,434	\$16,413	25%	16%	\$0	\$0	\$0	\$16,413
2043	78	78	\$135,330	(\$22,592)	(\$8,990)	\$103,748	\$16,522	25%	16%	\$0	\$0	\$0	\$16,522
2044	79	79	\$135,180	(\$22,161)	(\$8,960)	\$104,059	\$16,631	25%	16%	\$0	\$0	\$0	\$16,631
2045	80	80	\$135,027	(\$21,727)	(\$8,930)	\$104,369	\$16,740	25%	16%	\$0	\$0	\$0	\$16,740
2046	81	81	\$134,869	(\$21,291)	(\$8,901)	\$104,677	\$16,847	25%	16%	\$0	\$0	\$0	\$16,847
2047	82	82	\$134,706	(\$20,850)	(\$8,872)	\$104,984	\$16,955	25%	16%	\$0	\$0	\$0	\$16,955
2048	83	83	\$134,538	(\$20,406)	(\$8,842)	\$105,289	\$17,062	25%	16%	\$0	\$0	\$0	\$17,062
2049	84	84	\$134,364	(\$19,957)	(\$8,813)	\$105,593	\$17,168	25%	16%	\$0	\$0	\$0	\$17,201
2050	85	85	\$134,183	(\$19,504)	(\$8,784)	\$105,895	\$17,274	25%	16%	\$0	\$0	\$0	\$17,300
2051	86	86	\$133,995	(\$19,045)	(\$8,755)	\$106,196	\$17,380	25%	16%	\$0	\$0	\$0	\$17,399
2052	87	87	\$133,801	(\$18,579)	(\$8,726)	\$106,495	\$17,485	25%	16%	\$0	\$0	\$0	\$17,497
2053	88	88	\$133,600	(\$18,326)	(\$8,698)	\$106,576	\$17,535	25%	16%	\$0	\$0	\$0	\$17,539
2054	89	89	\$133,624	(\$18,326)	(\$8,669)	\$106,629	\$17,578	25%	16%	\$0	\$0	\$0	\$17,583
2055	90	90	\$133,638	(\$18,326)	(\$8,641)	\$106,672	\$17,619	25%	17%	\$0	\$0	\$0	\$17,624
2056	91	91	\$133,641	(\$18,326)	(\$8,612)	\$106,703	\$17,657	25%	17%	\$0	\$0	\$0	\$17,662
2057	92	92	\$133,634	(\$18,326)	(\$8,584)	\$106,724	\$17,691	25%	17%	\$0	\$0	\$0	\$17,697
2058	93	93	\$133,615	(\$18,326)	(\$8,555)	\$106,734	\$17,724	25%	17%	\$0	\$0	\$0	\$17,728
2059	94	94	\$133,585	(\$18,326)	(\$8,527)	\$106,732	\$17,753	25%	17%	\$0	\$0	\$0	\$17,756
2060	95	95	\$133,543	(\$18,326)	(\$8,499)	\$106,718	\$17,779	25%	17%	\$0	\$0	\$0	\$17,781

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	Scottie's Age	Mary Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2023	58	58	\$0	\$15,324	\$18,326	\$6,074	\$4,135	\$0	\$201,757	\$1,953,343
2024	59	59	\$0	\$14,950	\$18,326	\$6,074	\$4,135	\$0	\$194,420	\$1,960,680
2025	60	60	\$0	\$14,586	\$18,326	\$6,074	\$4,135	\$0	\$187,166	\$1,967,934
2026	61	61	\$0	\$14,230	\$18,326	\$6,074	\$4,135	\$0	\$179,988	\$1,975,112
2027	62	62	\$0	\$13,883	\$18,326	\$6,074	\$4,135	\$0	\$172,881	\$1,982,219
2028	63	63	\$0	\$13,544	\$18,326	\$6,074	\$4,135	\$0	\$165,838	\$1,989,262
2029	64	64	\$0	\$13,214	\$18,326	\$6,074	\$4,135	\$0	\$158,855	\$1,996,245
2030	65	65	\$0	\$12,892	\$18,326	\$6,074	\$4,135	\$0	\$151,924	\$2,003,176
2031	66	66	\$0	\$12,577	\$18,326	\$6,074	\$4,135	\$0	\$145,041	\$2,010,059
2032	67	67	\$0	\$12,270	\$18,326	\$6,074	\$4,135	\$0	\$138,198	\$2,016,902
2033	68	68	\$0	\$11,971	\$18,326	\$6,074	\$4,135	\$0	\$131,390	\$2,023,710
2034	69	69	\$0	\$11,679	\$18,326	\$6,074	\$4,135	\$0	\$124,611	\$2,030,489
2035	70	70	\$0	\$11,394	\$18,326	\$6,074	\$4,135	\$0	\$117,854	\$2,037,246
2036	71	71	\$0	\$11,116	\$18,326	\$6,074	\$4,135	\$0	\$111,114	\$2,043,986
2037	72	72	\$0	\$10,845	\$18,326	\$6,074	\$4,135	\$0	\$104,384	\$2,050,716
2038	73	73	\$0	\$10,581	\$18,326	\$6,074	\$4,135	\$0	\$97,657	\$2,057,443
2039	74	74	\$0	\$10,323	\$18,326	\$6,074	\$4,135	\$0	\$90,927	\$2,064,173
2040	75	75	\$0	\$10,071	\$18,326	\$6,074	\$4,135	\$0	\$84,188	\$2,070,912
2041	76	76	\$0	\$9,825	\$18,326	\$6,074	\$4,135	\$0	\$77,433	\$2,077,667
2042	77	77	\$0	\$9,586	\$18,326	\$6,074	\$4,135	\$0	\$70,654	\$2,084,446
2043	78	78	\$0	\$9,352	\$18,326	\$6,074	\$4,135	\$0	\$63,846	\$2,091,254
2044	79	79	\$0	\$9,124	\$18,326	\$6,074	\$4,135	\$0	\$57,000	\$2,098,100
2045	80	80	\$0	\$8,901	\$18,326	\$6,074	\$4,135	\$0	\$50,110	\$2,104,990
2046	81	81	\$0	\$8,684	\$18,326	\$6,074	\$4,135	\$0	\$43,168	\$2,111,932
2047	82	82	\$0	\$8,472	\$18,326	\$6,074	\$4,135	\$0	\$36,167	\$2,118,933
2048	83	83	\$0	\$8,266	\$18,326	\$6,074	\$4,135	\$0	\$29,100	\$2,126,000
2049	84	84	\$0	\$8,064	\$18,326	\$6,074	\$4,135	\$0	\$21,957	\$2,133,143
2050	85	85	\$0	\$7,867	\$18,326	\$6,074	\$4,135	\$0	\$14,732	\$2,140,368
2051	86	86	\$0	\$7,675	\$18,326	\$6,074	\$4,135	\$0	\$7,416	\$2,147,684
2052	87	87	\$0	\$7,488	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2053	88	88	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2054	89	89	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2055	90	90	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2056	91	91	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2057	92	92	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2058	93	93	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2059	94	94	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100
2060	95	95	\$0	\$0	\$18,326	\$6,074	\$4,135	\$0	\$0	\$2,155,100



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	Scottie's Age	Mary Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0	\$0

Year	Scottie's Age	Mary Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2057	92	92	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$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.

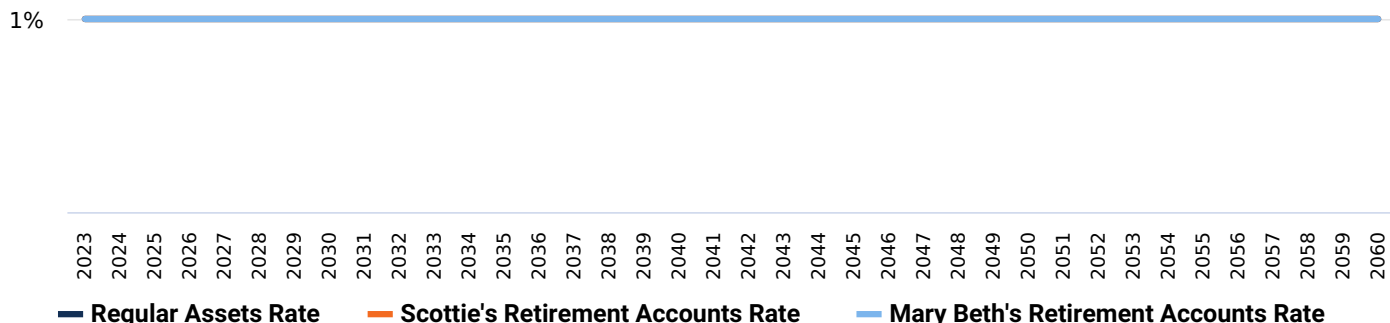
Year	Scottie's Age	Mary Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2023	58	58	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0
2060	95	95	\$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	Scottie's Age	Mary Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2023	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	91	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	92	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	93	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	94	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	95	95	\$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	Scottie's Age	Mary Beth's Age	Regular Assets Rate	Scottie's Retirement Accounts Rate	Mary Beth's Retirement Accounts Rate
2023	58	58	0.73	0.73	0.73
2024	59	59	0.73	0.73	0.73
2025	60	60	0.73	0.73	0.73
2026	61	61	0.73	0.73	0.73
2027	62	62	0.73	0.73	0.73
2028	63	63	0.73	0.73	0.73
2029	64	64	0.73	0.73	0.73
2030	65	65	0.73	0.73	0.73
2031	66	66	0.73	0.73	0.73
2032	67	67	0.73	0.73	0.73
2033	68	68	0.73	0.73	0.73
2034	69	69	0.73	0.73	0.73
2035	70	70	0.73	0.73	0.73
2036	71	71	0.73	0.73	0.73
2037	72	72	0.73	0.73	0.73
2038	73	73	0.73	0.73	0.73
2039	74	74	0.73	0.73	0.73
2040	75	75	0.73	0.73	0.73
2041	76	76	0.73	0.73	0.73
2042	77	77	0.73	0.73	0.73
2043	78	78	0.73	0.73	0.73
2044	79	79	0.73	0.73	0.73
2045	80	80	0.73	0.73	0.73
2046	81	81	0.73	0.73	0.73

Year	Scottie's Age	Mary Beth's Age	Regular Assets Rate	Scottie's Retirement Accounts Rate	Mary Beth's Retirement Accounts Rate
2047	82	82	0.73	0.73	0.73
2048	83	83	0.73	0.73	0.73
2049	84	84	0.73	0.73	0.73
2050	85	85	0.73	0.73	0.73
2051	86	86	0.73	0.73	0.73
2052	87	87	0.73	0.73	0.73
2053	88	88	0.73	0.73	0.73
2054	89	89	0.73	0.73	0.73
2055	90	90	0.73	0.73	0.73
2056	91	91	0.73	0.73	0.73
2057	92	92	0.73	0.73	0.73
2058	93	93	0.73	0.73	0.73
2059	94	94	0.73	0.73	0.73
2060	95	95	0.73	0.73	0.73

Base Plan Inputs

Current Marital Status: Married

Scottie

Date of Birth: 12 Dec 1965
Maximum Age (Year of Death): 95 (2060)
Retirement Age (Year): 67 (2032)

Current/Future Earnings

UW Madison

Start Year: 2023
Annual Amount: \$75,000
End Year: Retirement
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: Dec 2032
Spousal File Date: Dec 2032
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
1981	16	\$0
1982	17	\$0
1983	18	\$0
1984	19	\$0
1985	20	\$0
1986	21	\$0
1987	22	\$0
1988	23	\$0
1989	24	\$0
1990	25	\$20,000

Year	Age	Covered Earnings
1991	26	\$20,840
1992	27	\$21,715
1993	28	\$22,627
1994	29	\$23,578
1995	30	\$24,568
1996	31	\$25,600
1997	32	\$26,675
1998	33	\$27,795
1999	34	\$28,963
2000	35	\$30,179
2001	36	\$31,447
2002	37	\$32,767
2003	38	\$34,144
2004	39	\$35,578
2005	40	\$37,072
2006	41	\$38,629
2007	42	\$40,251
2008	43	\$41,942
2009	44	\$43,704
2010	45	\$45,539
2011	46	\$47,452
2012	47	\$49,445
2013	48	\$51,521
2014	49	\$53,685
2015	50	\$55,940
2016	51	\$58,290
2017	52	\$60,738
2018	53	\$63,289
2019	54	\$65,947
2020	55	\$68,717
2021	56	\$71,603
2022	57	\$74,610

Retirement Accounts

Scottie 403b

Type: Employer-Based Account

Assets: \$850,000

Employee Contributions

Start Year: 2023
Annual Amount: \$3,750
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Employer Contributions

Start Year: 2023
Annual Amount: \$3,750
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 3.25%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 67
Smooth Withdrawal End Age 95
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 No Limit - always consider life insurance
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Mary Beth

Date of Birth: 12 Dec 1965
Maximum Age (Year of Death): 95 (2060)
Retirement Age (Year): 67 (2032)

Current/Future Earnings**UW-Madison**

Start Year: 2023
Annual Amount: \$75,000
End Year: Retirement
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: Dec 2032
Spousal File Date: Dec 2032
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
1981	16	\$0
1982	17	\$0
1983	18	\$0
1984	19	\$0
1985	20	\$0
1986	21	\$0
1987	22	\$0
1988	23	\$0
1989	24	\$0
1990	25	\$20,000
1991	26	\$20,840
1992	27	\$21,715
1993	28	\$22,627
1994	29	\$23,578
1995	30	\$24,568
1996	31	\$25,600
1997	32	\$26,675
1998	33	\$27,795
1999	34	\$28,963
2000	35	\$30,179
2001	36	\$31,447
2002	37	\$32,767
2003	38	\$34,144
2004	39	\$35,578
2005	40	\$37,072
2006	41	\$38,629

Year	Age	Covered Earnings
2007	42	\$40,251
2008	43	\$41,942
2009	44	\$43,704
2010	45	\$45,539
2011	46	\$47,452
2012	47	\$49,445
2013	48	\$51,521
2014	49	\$53,685
2015	50	\$55,940
2016	51	\$58,290
2017	52	\$60,738
2018	53	\$63,289
2019	54	\$65,947
2020	55	\$68,717
2021	56	\$71,603
2022	57	\$74,610

Retirement Accounts

UW 403b

Type: Employer-Based Account
Assets: \$850,000

Employee Contributions

Start Year: 2023
Annual Amount: \$3,750
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Employer Contributions

Start Year: 2023
Annual Amount: \$3,750
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions



Nominal Safe Rate of Return for Retirement Accounts 3.25%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 67
Smooth Withdrawal End Age 95
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 No Limit - always consider life insurance
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Household

Primary Residence

State: WI
Market Value: \$650,000
Purchase Price: \$350,000
Property Taxes: \$9,756
Homeowners Insurance: \$2,496
Maintenance, Utilities, and Fees: \$3,600
Real Appreciation Rate: 0%

Mortgage(s)

Loan Balance: \$290,000
Monthly Payment: \$1,897
Years Remaining: 30
Pre-TCJA Deduction Limit? No

Vacation Home

Market Value: \$1,600,000
Purchase Price: \$1,000,000
Property Taxes: \$10,000
Homeowners Insurance: \$2,000
Maintenance, Utilities, and Fees: \$3,000
Real Appreciation Rate: 0%

Regular Assets

200000

Assets: \$200,000
Asset Type: Brokerage Account

Settings and Assumptions

Inflation Rate 2.5%

1/7/2023 at 7:46 PM



Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 3.25%
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: 2023, Percent: 0%
Medicare Part B Premium Real Growth Rate 3%
Load on Life Insurance 15%
Maximum Indebtedness 0
Cost of Debt 5.25%
Cost of Selling Home or Real Estate 6%
Municipal Bonds Percentage 0%
Dividends and Realized Capital Gains Percentage 0%
Unrealized Capital Gains Percentage 0%
Unrealized Capital Gains \$0
Federal Tax Policy Current Tax Law
Federal Income Tax Change Year: 2023, Percent: 0%
Payroll (FICA) Tax Change Year: 2023, Percent: 0%
State Income Tax Change Year: 2023, Percent: 0%
Annual Living Standard Index 100% for all years
Two people can live as cheaply as... 1.6
Cost of Children 70% for all years

Tampa Inputs

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

Household

Primary Residence

State: FL
Market Value: \$555,100
Purchase Price: \$555,100
Property Taxes: \$8,326
Homeowners Insurance: \$2,135
Maintenance, Utilities, and Fees: \$3,074
Real Appreciation Rate: 0%

Mortgage(s)

Loan Balance: \$204,080
Monthly Payment: \$1,277
Years Remaining: 30
Pre-TCJA Deduction Limit? No