



Financial Analysis Prepared For

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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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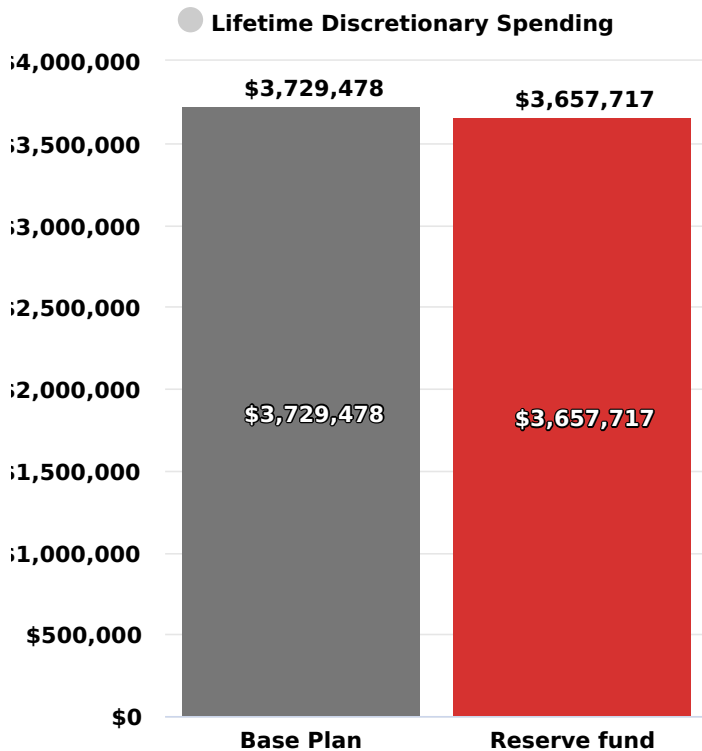
Profile Comparison

Lifetime Changes

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

(\$71,761)

Lifetime Discretionary Spending decreased by (\$71,761) in **Reserve fund** compared with Base Plan



What Went Up?

- Reserve Fund Assets increased by \$8,000.
- Federal and State Taxes increased by \$23,824.
- Ending Reserve Fund increased by \$47,756.

What Went Down?

- Regular Assets decreased by (\$8,180).

Lifetime Income

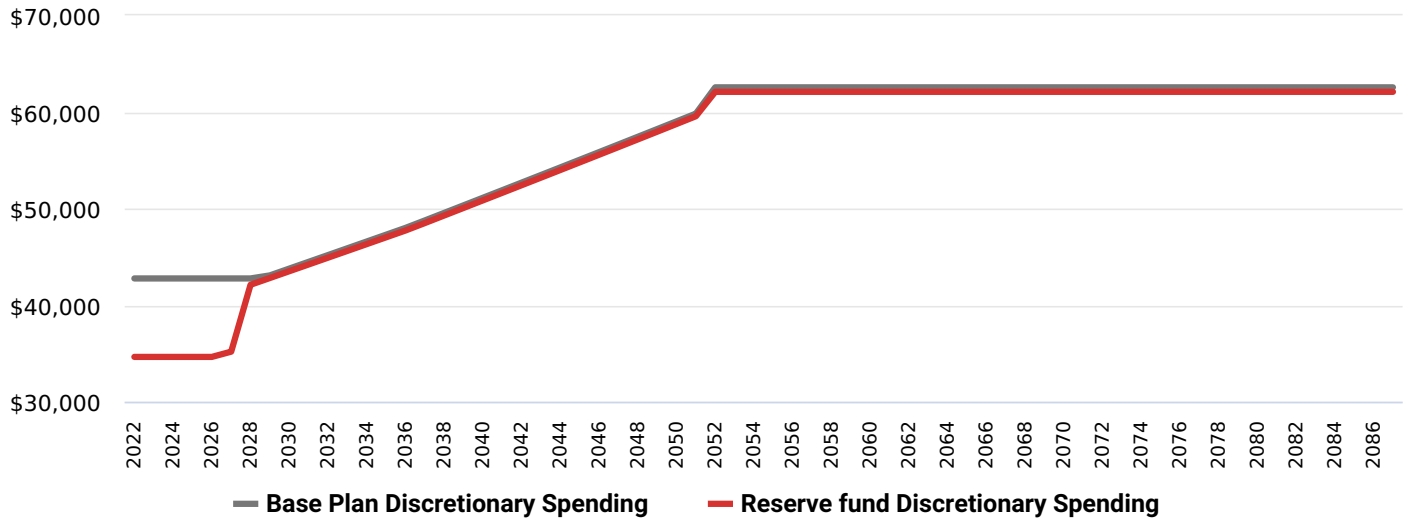
Category	Base Plan	Reserve fund	Difference
Labor Earnings	\$4,236,080	\$4,236,080	-
Social Security Benefits	\$1,214,914	\$1,214,914	-
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Account Withdrawals	\$514,000	\$514,000	-
529 Account Withdrawals	\$0	\$0	-
Reserve Fund Assets	\$0	\$8,000	\$8,000
Real Estate Income	\$0	\$0	-
Special Receipts	\$0	\$0	-
Regular Assets	\$14,315	\$6,135	(\$8,180)
TOTAL	\$5,979,309	\$5,979,129	(\$180)

Lifetime Spending

Category	Base Plan	Reserve fund	Difference
Housing Expenses	\$619,954	\$619,954	-
Special Expenses	\$0	\$0	-
Funeral Costs and Extra Bequest	\$0	\$0	-
Federal and State Taxes	\$1,227,248	\$1,251,072	\$23,824
Retirement Account Contributions	\$127,082	\$127,082	-
529 Contributions and Expenses	\$0	\$0	-
Ending Reserve Fund	\$0	\$47,756	\$47,756
Medicare Part B Premiums	\$275,547	\$275,547	-
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$3,729,478	\$3,657,717	(\$71,761)
TOTAL	\$5,979,309	\$5,979,128	(\$181)

Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



Base Plan Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$4,236,080
Social Security Benefits	\$1,214,914
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$514,000
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$14,315
TOTAL	\$5,979,309

Lifetime Spending

Housing Expenses	\$619,954
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$1,227,248
Retirement Account Contributions	\$127,082
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$275,547
Life Insurance Premiums	\$0
Discretionary Spending	\$3,729,478
TOTAL	\$5,979,309

MaxiFi Planner has calculated a lifetime budget for your household, shown above.

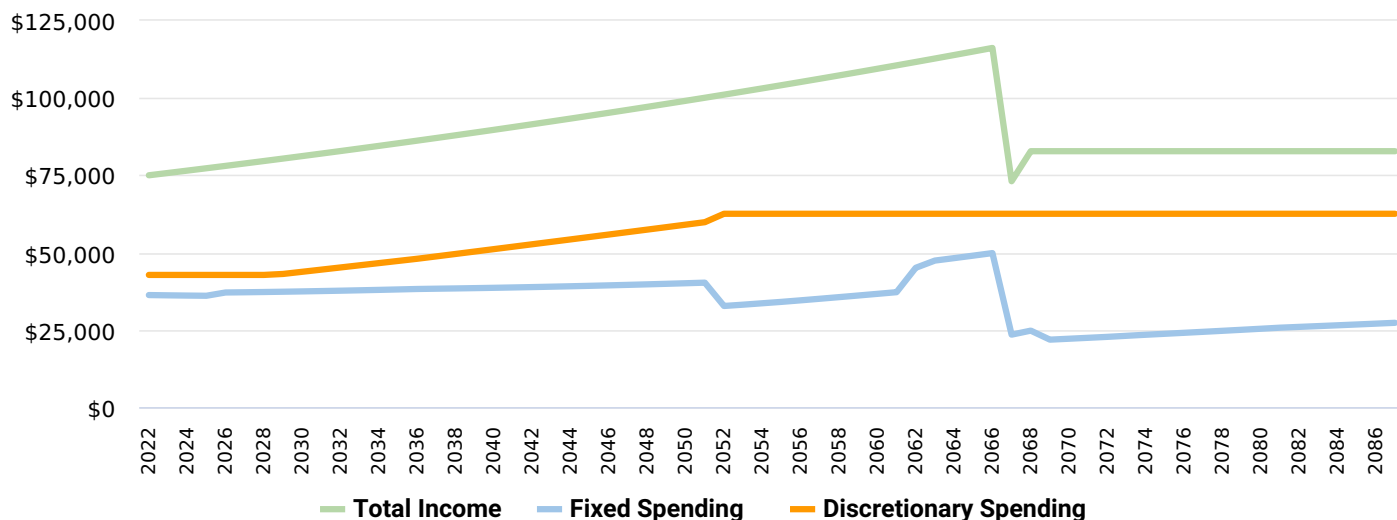
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance payments, funeral expenses, bequests, and any special expenses you entered.

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

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

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. A real interest rate of 0% was used when computing the lifetime present values. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

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.

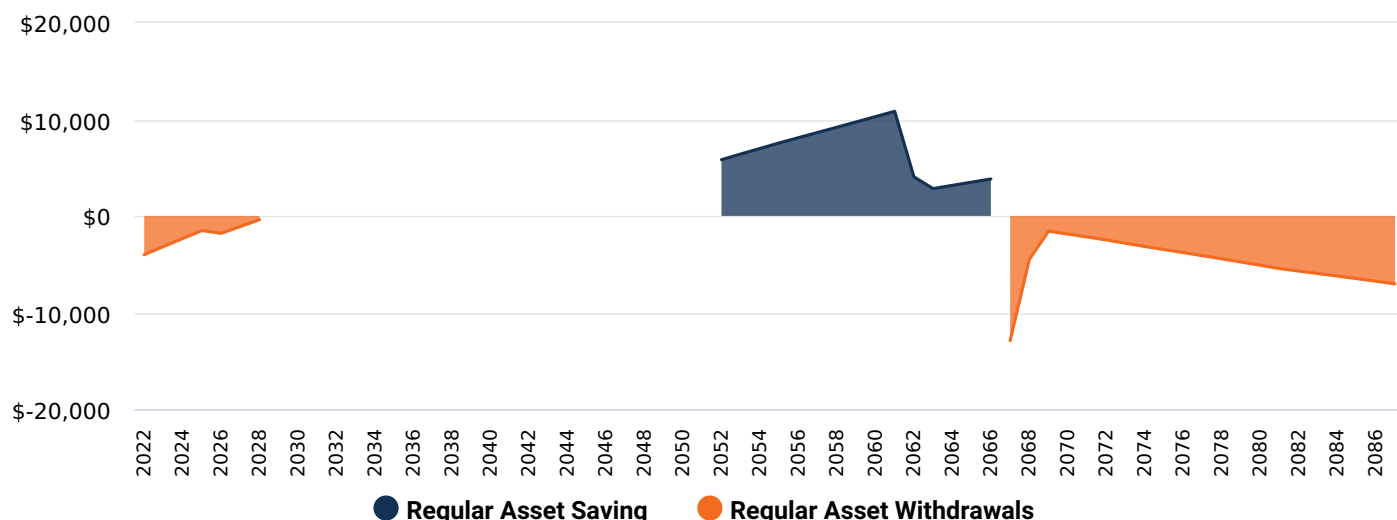
Year	Age	Total Income	Fixed Spending	Discretionary Spending
2022	25	\$75,000	\$36,249	\$42,763
2023	26	\$75,750	\$36,160	\$42,763
2024	27	\$76,508	\$36,084	\$42,763
2025	28	\$77,273	\$36,022	\$42,763
2026	29	\$78,045	\$37,083	\$42,763
2027	30	\$78,826	\$37,154	\$42,763
2028	31	\$79,614	\$37,236	\$42,763
2029	32	\$80,410	\$37,329	\$43,080
2030	33	\$81,214	\$37,433	\$43,780
2031	34	\$82,026	\$37,546	\$44,481

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	35	\$82,847	\$37,664	\$45,182
2033	36	\$83,675	\$37,791	\$45,884
2034	37	\$84,512	\$37,924	\$46,587
2035	38	\$85,357	\$38,067	\$47,290
2036	39	\$86,211	\$38,215	\$47,995
2037	40	\$87,073	\$38,307	\$48,766
2038	41	\$87,943	\$38,395	\$49,548
2039	42	\$88,823	\$38,492	\$50,331
2040	43	\$89,711	\$38,596	\$51,115
2041	44	\$90,608	\$38,710	\$51,899
2042	45	\$91,514	\$38,829	\$52,685
2043	46	\$92,429	\$38,958	\$53,471
2044	47	\$93,354	\$39,095	\$54,259
2045	48	\$94,287	\$39,239	\$55,049
2046	49	\$95,230	\$39,390	\$55,840
2047	50	\$96,182	\$39,549	\$56,633
2048	51	\$97,144	\$39,716	\$57,428
2049	52	\$98,116	\$39,890	\$58,225
2050	53	\$99,097	\$40,073	\$59,025
2051	54	\$100,088	\$40,262	\$59,826
2052	55	\$101,089	\$32,720	\$62,549
2053	56	\$102,100	\$33,141	\$62,549
2054	57	\$103,121	\$33,595	\$62,549
2055	58	\$104,152	\$34,048	\$62,549
2056	59	\$105,193	\$34,545	\$62,549
2057	60	\$106,245	\$35,058	\$62,549
2058	61	\$107,308	\$35,578	\$62,549
2059	62	\$108,381	\$36,104	\$62,549
2060	63	\$109,465	\$36,640	\$62,549
2061	64	\$110,559	\$37,183	\$62,549
2062	65	\$111,665	\$45,066	\$62,549
2063	66	\$112,781	\$47,407	\$62,549
2064	67	\$113,909	\$48,198	\$62,549
2065	68	\$115,048	\$49,004	\$62,549
2066	69	\$116,199	\$49,826	\$62,549
2067	70	\$73,073	\$23,444	\$62,549
2068	71	\$82,792	\$24,739	\$62,549
2069	72	\$82,792	\$21,823	\$62,549
2070	73	\$82,792	\$22,122	\$62,549
2071	74	\$82,792	\$22,423	\$62,549
2072	75	\$82,792	\$22,727	\$62,549
2073	76	\$82,792	\$23,073	\$62,549
2074	77	\$82,792	\$23,408	\$62,549
2075	78	\$82,792	\$23,721	\$62,549
2076	79	\$82,792	\$24,039	\$62,549
2077	80	\$82,792	\$24,360	\$62,549
2078	81	\$82,792	\$24,686	\$62,549
2079	82	\$82,792	\$25,016	\$62,549



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	83	\$82,792	\$25,353	\$62,549
2081	84	\$82,792	\$25,694	\$62,549
2082	85	\$82,792	\$25,952	\$62,549
2083	86	\$82,792	\$26,208	\$62,549
2084	87	\$82,792	\$26,467	\$62,549
2085	88	\$82,792	\$26,731	\$62,549
2086	89	\$82,792	\$27,000	\$62,549
2087	90	\$82,792	\$27,273	\$62,549

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

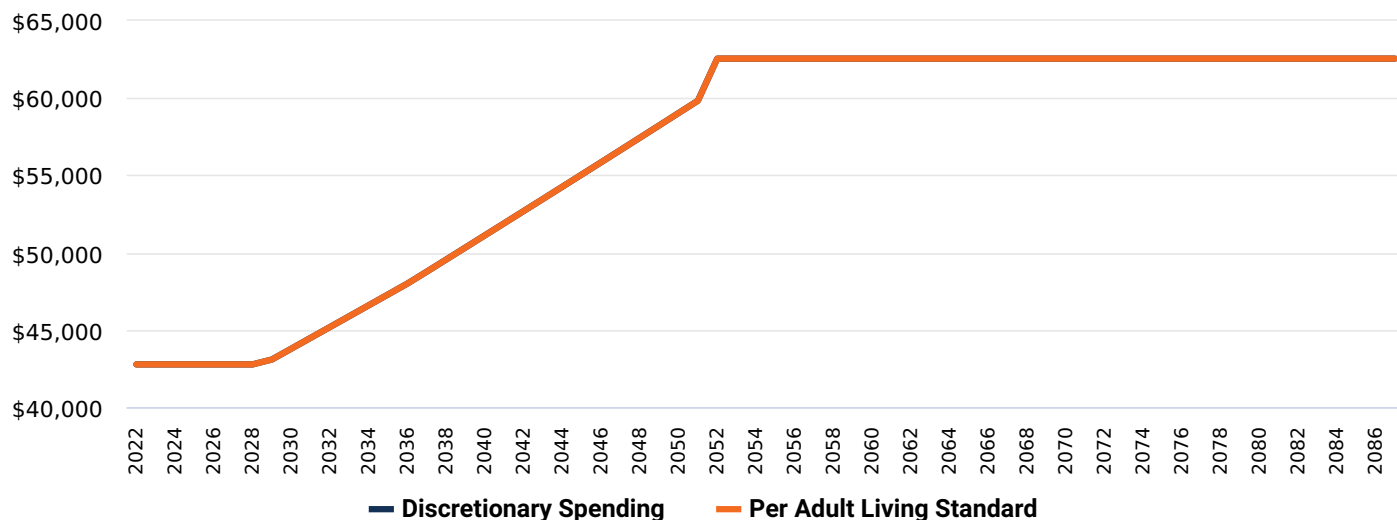
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	25	\$75,000	\$79,012	(\$4,012)	\$14,315	\$10,303
2023	26	\$75,750	\$78,923	(\$3,173)	\$10,304	\$7,131
2024	27	\$76,508	\$78,847	(\$2,340)	\$7,131	\$4,791
2025	28	\$77,273	\$78,785	(\$1,512)	\$4,790	\$3,278
2026	29	\$78,045	\$79,846	(\$1,802)	\$3,279	\$1,477
2027	30	\$78,826	\$79,917	(\$1,091)	\$1,476	\$385
2028	31	\$79,614	\$79,999	(\$385)	\$385	\$0
2029	32	\$80,410	\$80,409	\$0	\$0	\$0
2030	33	\$81,214	\$81,213	\$0	\$0	\$0
2031	34	\$82,026	\$82,027	\$0	\$0	\$0
2032	35	\$82,847	\$82,846	\$0	\$0	\$0
2033	36	\$83,675	\$83,675	\$0	\$0	\$0
2034	37	\$84,512	\$84,511	\$0	\$0	\$0



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	38	\$85,357	\$85,357	\$0	\$0	\$0
2036	39	\$86,211	\$86,210	\$0	\$0	\$0
2037	40	\$87,073	\$87,073	\$0	\$0	\$0
2038	41	\$87,943	\$87,943	\$0	\$0	\$0
2039	42	\$88,823	\$88,823	\$0	\$0	\$0
2040	43	\$89,711	\$89,711	\$0	\$0	\$0
2041	44	\$90,608	\$90,609	\$0	\$0	\$0
2042	45	\$91,514	\$91,514	\$0	\$0	\$0
2043	46	\$92,429	\$92,429	\$0	\$0	\$0
2044	47	\$93,354	\$93,354	\$0	\$0	\$0
2045	48	\$94,287	\$94,288	\$0	\$0	\$0
2046	49	\$95,230	\$95,230	\$0	\$0	\$0
2047	50	\$96,182	\$96,182	\$0	\$0	\$0
2048	51	\$97,144	\$97,144	\$0	\$0	\$0
2049	52	\$98,116	\$98,115	\$0	\$0	\$0
2050	53	\$99,097	\$99,098	\$0	\$0	\$0
2051	54	\$100,088	\$100,088	\$0	\$0	\$0
2052	55	\$101,089	\$95,269	\$5,820	\$0	\$5,820
2053	56	\$102,100	\$95,690	\$6,409	\$5,820	\$12,229
2054	57	\$103,121	\$96,144	\$6,978	\$12,229	\$19,207
2055	58	\$104,152	\$96,597	\$7,555	\$19,207	\$26,762
2056	59	\$105,193	\$97,094	\$8,099	\$26,762	\$34,861
2057	60	\$106,245	\$97,607	\$8,639	\$34,861	\$43,500
2058	61	\$107,308	\$98,127	\$9,181	\$43,500	\$52,681
2059	62	\$108,381	\$98,653	\$9,727	\$52,681	\$62,408
2060	63	\$109,465	\$99,189	\$10,276	\$62,407	\$72,683
2061	64	\$110,559	\$99,732	\$10,828	\$72,683	\$83,511
2062	65	\$111,665	\$107,615	\$4,050	\$83,511	\$87,561
2063	66	\$112,781	\$109,956	\$2,825	\$87,561	\$90,386
2064	67	\$113,909	\$110,747	\$3,162	\$90,386	\$93,548
2065	68	\$115,048	\$111,553	\$3,495	\$93,548	\$97,043
2066	69	\$116,199	\$112,375	\$3,824	\$97,044	\$100,868
2067	70	\$73,073	\$85,993	(\$12,919)	\$100,867	\$87,948
2068	71	\$82,792	\$87,288	(\$4,496)	\$87,948	\$83,452
2069	72	\$82,792	\$84,372	(\$1,580)	\$83,452	\$81,872
2070	73	\$82,792	\$84,671	(\$1,878)	\$81,872	\$79,994
2071	74	\$82,792	\$84,972	(\$2,179)	\$79,994	\$77,815
2072	75	\$82,792	\$85,276	(\$2,484)	\$77,815	\$75,331
2073	76	\$82,792	\$85,622	(\$2,830)	\$75,332	\$72,502
2074	77	\$82,792	\$85,957	(\$3,165)	\$72,502	\$69,337
2075	78	\$82,792	\$86,270	(\$3,478)	\$69,337	\$65,859
2076	79	\$82,792	\$86,588	(\$3,795)	\$65,859	\$62,064
2077	80	\$82,792	\$86,909	(\$4,116)	\$62,064	\$57,948
2078	81	\$82,792	\$87,235	(\$4,442)	\$57,948	\$53,506
2079	82	\$82,792	\$87,565	(\$4,773)	\$53,505	\$48,732
2080	83	\$82,792	\$87,902	(\$5,109)	\$48,732	\$43,623
2081	84	\$82,792	\$88,243	(\$5,451)	\$43,623	\$38,172
2082	85	\$82,792	\$88,501	(\$5,709)	\$38,173	\$32,464

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	86	\$82,792	\$88,757	(\$5,964)	\$32,463	\$26,499
2084	87	\$82,792	\$89,016	(\$6,224)	\$26,499	\$20,275
2085	88	\$82,792	\$89,280	(\$6,488)	\$20,275	\$13,787
2086	89	\$82,792	\$89,549	(\$6,757)	\$13,787	\$7,030
2087	90	\$82,792	\$89,822	(\$7,030)	\$7,030	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



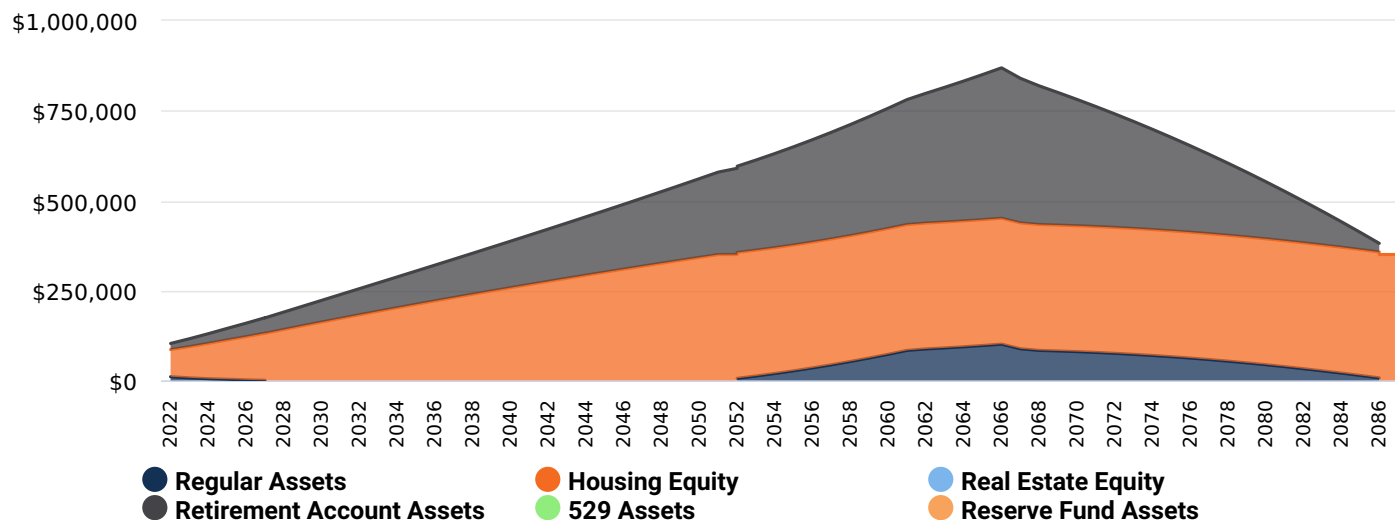
standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	25	\$42,763	\$42,763
2023	26	\$42,763	\$42,763
2024	27	\$42,763	\$42,763
2025	28	\$42,763	\$42,763
2026	29	\$42,763	\$42,763
2027	30	\$42,763	\$42,763
2028	31	\$42,763	\$42,763
2029	32	\$43,080	\$43,080
2030	33	\$43,780	\$43,780
2031	34	\$44,481	\$44,481
2032	35	\$45,182	\$45,182
2033	36	\$45,884	\$45,884
2034	37	\$46,587	\$46,587
2035	38	\$47,290	\$47,290
2036	39	\$47,995	\$47,995
2037	40	\$48,766	\$48,766
2038	41	\$49,548	\$49,548
2039	42	\$50,331	\$50,331
2040	43	\$51,115	\$51,115
2041	44	\$51,899	\$51,899
2042	45	\$52,685	\$52,685
2043	46	\$53,471	\$53,471
2044	47	\$54,259	\$54,259
2045	48	\$55,049	\$55,049
2046	49	\$55,840	\$55,840
2047	50	\$56,633	\$56,633
2048	51	\$57,428	\$57,428
2049	52	\$58,225	\$58,225
2050	53	\$59,025	\$59,025
2051	54	\$59,826	\$59,826
2052	55	\$62,549	\$62,549
2053	56	\$62,549	\$62,549
2054	57	\$62,549	\$62,549
2055	58	\$62,549	\$62,549
2056	59	\$62,549	\$62,549
2057	60	\$62,549	\$62,549
2058	61	\$62,549	\$62,549
2059	62	\$62,549	\$62,549
2060	63	\$62,549	\$62,549
2061	64	\$62,549	\$62,549
2062	65	\$62,549	\$62,549
2063	66	\$62,549	\$62,549
2064	67	\$62,549	\$62,549
2065	68	\$62,549	\$62,549
2066	69	\$62,549	\$62,549
2067	70	\$62,549	\$62,549
2068	71	\$62,549	\$62,549
2069	72	\$62,549	\$62,549



Year	Age	Discretionary Spending	Per Adult Living Standard
2070	73	\$62,549	\$62,549
2071	74	\$62,549	\$62,549
2072	75	\$62,549	\$62,549
2073	76	\$62,549	\$62,549
2074	77	\$62,549	\$62,549
2075	78	\$62,549	\$62,549
2076	79	\$62,549	\$62,549
2077	80	\$62,549	\$62,549
2078	81	\$62,549	\$62,549
2079	82	\$62,549	\$62,549
2080	83	\$62,549	\$62,549
2081	84	\$62,549	\$62,549
2082	85	\$62,549	\$62,549
2083	86	\$62,549	\$62,549
2084	87	\$62,549	\$62,549
2085	88	\$62,549	\$62,549
2086	89	\$62,549	\$62,549
2087	90	\$62,549	\$62,549

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	25	\$10,303	\$75,375	\$0	\$17,010	\$0	\$0	\$102,688
2023	26	\$7,131	\$86,863	\$0	\$21,888	\$0	\$0	\$115,882
2024	27	\$4,791	\$98,166	\$0	\$26,906	\$0	\$0	\$129,863
2025	28	\$3,278	\$109,292	\$0	\$32,069	\$0	\$0	\$144,639
2026	29	\$1,477	\$120,244	\$0	\$37,379	\$0	\$0	\$159,100
2027	30	\$385	\$131,027	\$0	\$42,840	\$0	\$0	\$174,252
2028	31	\$0	\$141,645	\$0	\$48,454	\$0	\$0	\$190,099
2029	32	\$0	\$152,105	\$0	\$54,227	\$0	\$0	\$206,332
2030	33	\$0	\$162,408	\$0	\$60,160	\$0	\$0	\$222,568
2031	34	\$0	\$172,562	\$0	\$66,259	\$0	\$0	\$238,821
2032	35	\$0	\$182,568	\$0	\$72,525	\$0	\$0	\$255,093
2033	36	\$0	\$192,432	\$0	\$78,964	\$0	\$0	\$271,396
2034	37	\$0	\$202,158	\$0	\$85,580	\$0	\$0	\$287,738
2035	38	\$0	\$211,750	\$0	\$92,375	\$0	\$0	\$304,125
2036	39	\$0	\$221,212	\$0	\$99,355	\$0	\$0	\$320,567
2037	40	\$0	\$230,547	\$0	\$106,522	\$0	\$0	\$337,069
2038	41	\$0	\$239,760	\$0	\$113,882	\$0	\$0	\$353,642
2039	42	\$0	\$248,854	\$0	\$121,439	\$0	\$0	\$370,293
2040	43	\$0	\$257,833	\$0	\$129,197	\$0	\$0	\$387,030
2041	44	\$0	\$266,701	\$0	\$137,161	\$0	\$0	\$403,862
2042	45	\$0	\$275,461	\$0	\$145,335	\$0	\$0	\$420,796
2043	46	\$0	\$284,116	\$0	\$153,723	\$0	\$0	\$437,839



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	47	\$0	\$292,670	\$0	\$162,331	\$0	\$0	\$455,001
2045	48	\$0	\$301,127	\$0	\$171,164	\$0	\$0	\$472,291
2046	49	\$0	\$309,490	\$0	\$180,225	\$0	\$0	\$489,715
2047	50	\$0	\$317,761	\$0	\$189,521	\$0	\$0	\$507,282
2048	51	\$0	\$325,945	\$0	\$199,057	\$0	\$0	\$525,002
2049	52	\$0	\$334,044	\$0	\$208,838	\$0	\$0	\$542,882
2050	53	\$0	\$342,061	\$0	\$218,868	\$0	\$0	\$560,929
2051	54	\$0	\$350,000	\$0	\$229,155	\$0	\$0	\$579,155
2052	55	\$5,820	\$350,000	\$0	\$239,702	\$0	\$0	\$595,522
2053	56	\$12,229	\$350,000	\$0	\$250,517	\$0	\$0	\$612,746
2054	57	\$19,207	\$350,000	\$0	\$261,604	\$0	\$0	\$630,811
2055	58	\$26,762	\$350,000	\$0	\$272,970	\$0	\$0	\$649,732
2056	59	\$34,861	\$350,000	\$0	\$284,621	\$0	\$0	\$669,482
2057	60	\$43,500	\$350,000	\$0	\$296,563	\$0	\$0	\$690,063
2058	61	\$52,681	\$350,000	\$0	\$308,802	\$0	\$0	\$711,483
2059	62	\$62,408	\$350,000	\$0	\$321,345	\$0	\$0	\$733,753
2060	63	\$72,683	\$350,000	\$0	\$334,198	\$0	\$0	\$756,881
2061	64	\$83,511	\$350,000	\$0	\$347,369	\$0	\$0	\$780,880
2062	65	\$87,561	\$350,000	\$0	\$360,863	\$0	\$0	\$798,424
2063	66	\$90,386	\$350,000	\$0	\$374,688	\$0	\$0	\$815,074
2064	67	\$93,548	\$350,000	\$0	\$388,852	\$0	\$0	\$832,400
2065	68	\$97,043	\$350,000	\$0	\$403,361	\$0	\$0	\$850,404
2066	69	\$100,868	\$350,000	\$0	\$418,222	\$0	\$0	\$869,090
2067	70	\$87,948	\$350,000	\$0	\$401,926	\$0	\$0	\$839,874
2068	71	\$83,452	\$350,000	\$0	\$385,312	\$0	\$0	\$818,764
2069	72	\$81,872	\$350,000	\$0	\$368,372	\$0	\$0	\$800,244
2070	73	\$79,994	\$350,000	\$0	\$351,101	\$0	\$0	\$781,095
2071	74	\$77,815	\$350,000	\$0	\$333,493	\$0	\$0	\$761,308
2072	75	\$75,331	\$350,000	\$0	\$315,540	\$0	\$0	\$740,871
2073	76	\$72,502	\$350,000	\$0	\$297,235	\$0	\$0	\$719,737
2074	77	\$69,337	\$350,000	\$0	\$278,573	\$0	\$0	\$697,910
2075	78	\$65,859	\$350,000	\$0	\$259,546	\$0	\$0	\$675,405
2076	79	\$62,064	\$350,000	\$0	\$240,146	\$0	\$0	\$652,210
2077	80	\$57,948	\$350,000	\$0	\$220,367	\$0	\$0	\$628,315
2078	81	\$53,506	\$350,000	\$0	\$200,201	\$0	\$0	\$603,707
2079	82	\$48,732	\$350,000	\$0	\$179,641	\$0	\$0	\$578,373
2080	83	\$43,623	\$350,000	\$0	\$158,678	\$0	\$0	\$552,301
2081	84	\$38,172	\$350,000	\$0	\$137,306	\$0	\$0	\$525,478
2082	85	\$32,464	\$350,000	\$0	\$115,515	\$0	\$0	\$497,979
2083	86	\$26,499	\$350,000	\$0	\$93,298	\$0	\$0	\$469,797
2084	87	\$20,275	\$350,000	\$0	\$70,647	\$0	\$0	\$440,922
2085	88	\$13,787	\$350,000	\$0	\$47,553	\$0	\$0	\$411,340
2086	89	\$7,030	\$350,000	\$0	\$24,007	\$0	\$0	\$381,037
2087	90	\$0	\$350,000	\$0	\$0	\$0	\$0	\$350,000

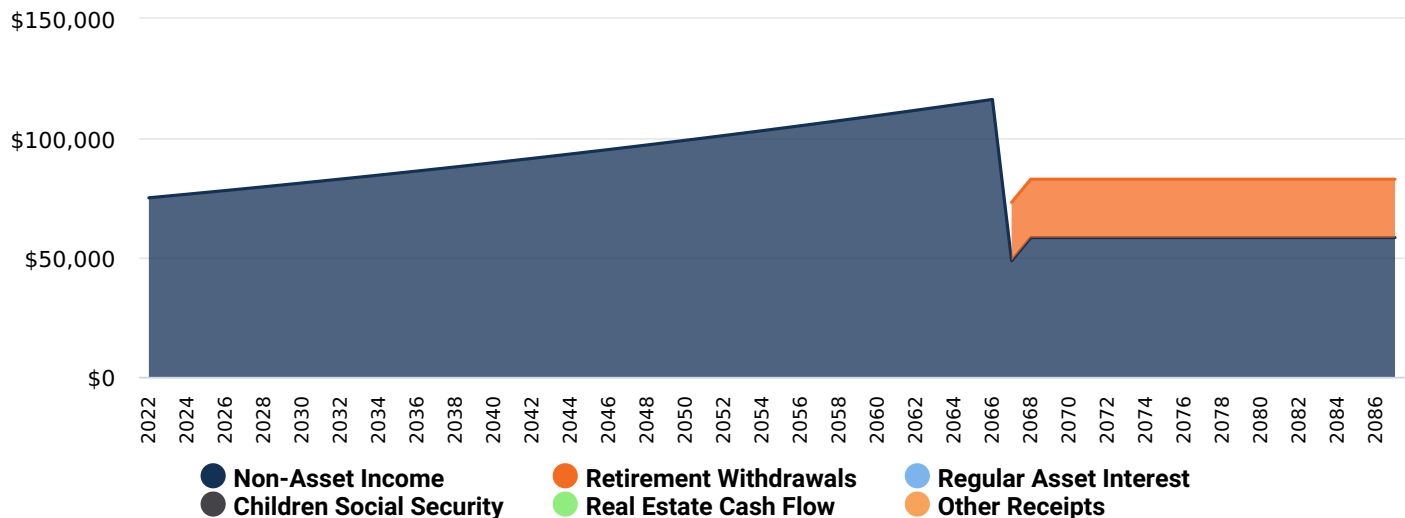
Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	25	\$10,303	\$75,375	\$0	\$17,010	\$0	\$0	\$0	\$0	\$0	\$102,688
2023	26	\$7,131	\$86,863	\$0	\$21,888	\$0	\$0	\$0	\$0	\$0	\$115,882
2024	27	\$4,791	\$98,166	\$0	\$26,906	\$0	\$0	\$0	\$0	\$0	\$129,863
2025	28	\$3,278	\$109,292	\$0	\$32,069	\$0	\$0	\$0	\$0	\$0	\$144,639
2026	29	\$1,477	\$120,244	\$0	\$37,379	\$0	\$0	\$0	\$0	\$0	\$159,100
2027	30	\$385	\$131,027	\$0	\$42,840	\$0	\$0	\$0	\$0	\$0	\$174,252
2028	31	\$0	\$141,645	\$0	\$48,454	\$0	\$0	\$0	\$0	\$0	\$190,099
2029	32	\$0	\$152,105	\$0	\$54,227	\$0	\$0	\$0	\$0	\$0	\$206,332
2030	33	\$0	\$162,408	\$0	\$60,160	\$0	\$0	\$0	\$0	\$0	\$222,568
2031	34	\$0	\$172,562	\$0	\$66,259	\$0	\$0	\$0	\$0	\$0	\$238,821
2032	35	\$0	\$182,568	\$0	\$72,525	\$0	\$0	\$0	\$0	\$0	\$255,093
2033	36	\$0	\$192,432	\$0	\$78,964	\$0	\$0	\$0	\$0	\$0	\$271,396
2034	37	\$0	\$202,158	\$0	\$85,580	\$0	\$0	\$0	\$0	\$0	\$287,738
2035	38	\$0	\$211,750	\$0	\$92,375	\$0	\$0	\$0	\$0	\$0	\$304,125
2036	39	\$0	\$221,212	\$0	\$99,355	\$0	\$0	\$0	\$0	\$0	\$320,567
2037	40	\$0	\$230,547	\$0	\$106,522	\$0	\$0	\$0	\$0	\$0	\$337,069
2038	41	\$0	\$239,760	\$0	\$113,882	\$0	\$0	\$0	\$0	\$0	\$353,642
2039	42	\$0	\$248,854	\$0	\$121,439	\$0	\$0	\$0	\$0	\$0	\$370,293
2040	43	\$0	\$257,833	\$0	\$129,197	\$0	\$0	\$0	\$0	\$0	\$387,030
2041	44	\$0	\$266,701	\$0	\$137,161	\$0	\$0	\$0	\$0	\$0	\$403,862
2042	45	\$0	\$275,461	\$0	\$145,335	\$0	\$0	\$0	\$0	\$0	\$420,796
2043	46	\$0	\$284,116	\$0	\$153,723	\$0	\$0	\$0	\$0	\$0	\$437,839
2044	47	\$0	\$292,670	\$0	\$162,331	\$0	\$0	\$0	\$0	\$0	\$455,001
2045	48	\$0	\$301,127	\$0	\$171,164	\$0	\$0	\$0	\$0	\$0	\$472,291
2046	49	\$0	\$309,490	\$0	\$180,225	\$0	\$0	\$0	\$0	\$0	\$489,715
2047	50	\$0	\$317,761	\$0	\$189,521	\$0	\$0	\$0	\$0	\$0	\$507,282
2048	51	\$0	\$325,945	\$0	\$199,057	\$0	\$0	\$0	\$0	\$0	\$525,002
2049	52	\$0	\$334,044	\$0	\$208,838	\$0	\$0	\$0	\$0	\$0	\$542,882
2050	53	\$0	\$342,061	\$0	\$218,868	\$0	\$0	\$0	\$0	\$0	\$560,929
2051	54	\$0	\$350,000	\$0	\$229,155	\$0	\$0	\$0	\$0	\$0	\$579,155
2052	55	\$5,820	\$350,000	\$0	\$239,702	\$0	\$0	\$0	\$0	\$0	\$595,522
2053	56	\$12,229	\$350,000	\$0	\$250,517	\$0	\$0	\$0	\$0	\$0	\$612,746
2054	57	\$19,207	\$350,000	\$0	\$261,604	\$0	\$0	\$0	\$0	\$0	\$630,811
2055	58	\$26,762	\$350,000	\$0	\$272,970	\$0	\$0	\$0	\$0	\$0	\$649,732
2056	59	\$34,861	\$350,000	\$0	\$284,621	\$0	\$0	\$0	\$0	\$0	\$669,482
2057	60	\$43,500	\$350,000	\$0	\$296,563	\$0	\$0	\$0	\$0	\$0	\$690,063
2058	61	\$52,681	\$350,000	\$0	\$308,802	\$0	\$0	\$0	\$0	\$0	\$711,483
2059	62	\$62,408	\$350,000	\$0	\$321,345	\$0	\$0	\$0	\$0	\$0	\$733,753
2060	63	\$72,683	\$350,000	\$0	\$334,198	\$0	\$0	\$0	\$0	\$0	\$756,881
2061	64	\$83,511	\$350,000	\$0	\$347,369	\$0	\$0	\$0	\$0	\$0	\$780,880
2062	65	\$87,561	\$350,000	\$0	\$360,863	\$0	\$0	\$0	\$0	\$0	\$798,424
2063	66	\$90,386	\$350,000	\$0	\$374,688	\$0	\$0	\$0	\$0	\$0	\$815,074
2064	67	\$93,548	\$350,000	\$0	\$388,852	\$0	\$0	\$0	\$0	\$0	\$832,400
2065	68	\$97,043	\$350,000	\$0	\$403,361	\$0	\$0	\$0	\$0	\$0	\$850,404
2066	69	\$100,868	\$350,000	\$0	\$418,222	\$0	\$0	\$0	\$0	\$0	\$869,090
2067	70	\$87,948	\$350,000	\$0	\$401,926	\$0	\$0	\$0	\$0	\$0	\$839,874
2068	71	\$83,452	\$350,000	\$0	\$385,312	\$0	\$0	\$0	\$0	\$0	\$818,764



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	72	\$81,872	\$350,000	\$0	\$368,372	\$0	\$0	\$0	\$0	\$0	\$800,244
2070	73	\$79,994	\$350,000	\$0	\$351,101	\$0	\$0	\$0	\$0	\$0	\$781,095
2071	74	\$77,815	\$350,000	\$0	\$333,493	\$0	\$0	\$0	\$0	\$0	\$761,308
2072	75	\$75,331	\$350,000	\$0	\$315,540	\$0	\$0	\$0	\$0	\$0	\$740,871
2073	76	\$72,502	\$350,000	\$0	\$297,235	\$0	\$0	\$0	\$0	\$0	\$719,737
2074	77	\$69,337	\$350,000	\$0	\$278,573	\$0	\$0	\$0	\$0	\$0	\$697,910
2075	78	\$65,859	\$350,000	\$0	\$259,546	\$0	\$0	\$0	\$0	\$0	\$675,405
2076	79	\$62,064	\$350,000	\$0	\$240,146	\$0	\$0	\$0	\$0	\$0	\$652,210
2077	80	\$57,948	\$350,000	\$0	\$220,367	\$0	\$0	\$0	\$0	\$0	\$628,315
2078	81	\$53,506	\$350,000	\$0	\$200,201	\$0	\$0	\$0	\$0	\$0	\$603,707
2079	82	\$48,732	\$350,000	\$0	\$179,641	\$0	\$0	\$0	\$0	\$0	\$578,373
2080	83	\$43,623	\$350,000	\$0	\$158,678	\$0	\$0	\$0	\$0	\$0	\$552,301
2081	84	\$38,172	\$350,000	\$0	\$137,306	\$0	\$0	\$0	\$0	\$0	\$525,478
2082	85	\$32,464	\$350,000	\$0	\$115,515	\$0	\$0	\$0	\$0	\$0	\$497,979
2083	86	\$26,499	\$350,000	\$0	\$93,298	\$0	\$0	\$0	\$0	\$0	\$469,797
2084	87	\$20,275	\$350,000	\$0	\$70,647	\$0	\$0	\$0	\$0	\$0	\$440,922
2085	88	\$13,787	\$350,000	\$0	\$47,553	\$0	\$0	\$0	\$0	\$0	\$411,340
2086	89	\$7,030	\$350,000	\$0	\$24,007	\$0	\$0	\$0	\$0	\$0	\$381,037
2087	90	\$0	\$350,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$350,000

Income Overview



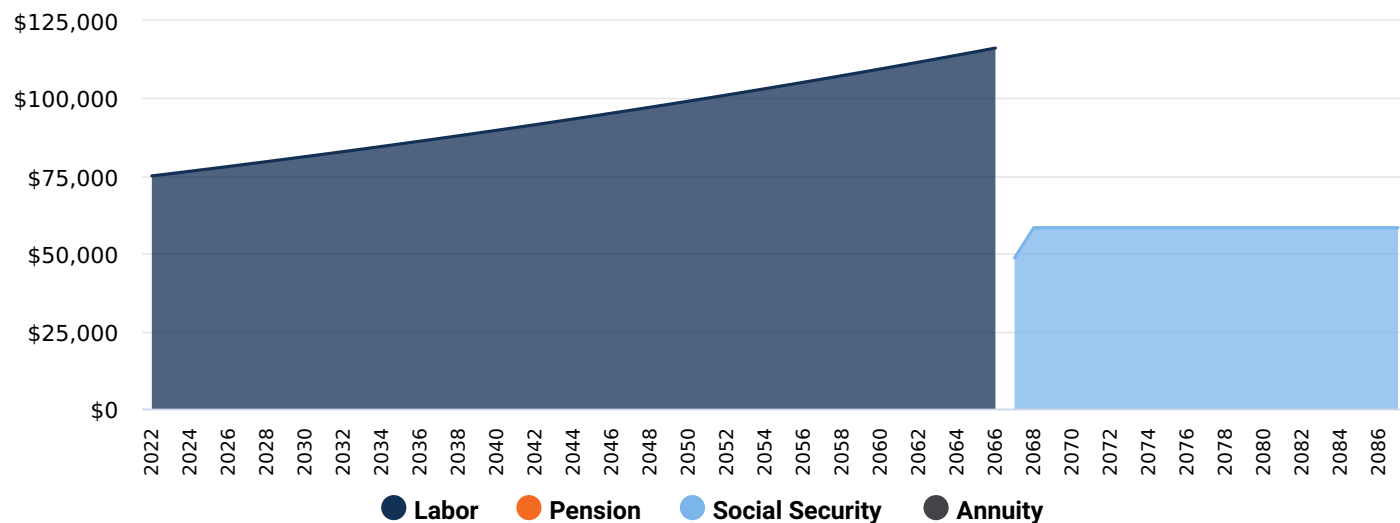
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	25	\$75,000	\$0	\$0	\$0	\$0	\$0	\$75,000
2023	26	\$75,750	\$0	\$0	\$0	\$0	\$0	\$75,750
2024	27	\$76,508	\$0	\$0	\$0	\$0	\$0	\$76,508
2025	28	\$77,273	\$0	\$0	\$0	\$0	\$0	\$77,273
2026	29	\$78,045	\$0	\$0	\$0	\$0	\$0	\$78,045
2027	30	\$78,826	\$0	\$0	\$0	\$0	\$0	\$78,826
2028	31	\$79,614	\$0	\$0	\$0	\$0	\$0	\$79,614
2029	32	\$80,410	\$0	\$0	\$0	\$0	\$0	\$80,410
2030	33	\$81,214	\$0	\$0	\$0	\$0	\$0	\$81,214
2031	34	\$82,026	\$0	\$0	\$0	\$0	\$0	\$82,026
2032	35	\$82,847	\$0	\$0	\$0	\$0	\$0	\$82,847
2033	36	\$83,675	\$0	\$0	\$0	\$0	\$0	\$83,675
2034	37	\$84,512	\$0	\$0	\$0	\$0	\$0	\$84,512
2035	38	\$85,357	\$0	\$0	\$0	\$0	\$0	\$85,357
2036	39	\$86,211	\$0	\$0	\$0	\$0	\$0	\$86,211
2037	40	\$87,073	\$0	\$0	\$0	\$0	\$0	\$87,073
2038	41	\$87,943	\$0	\$0	\$0	\$0	\$0	\$87,943
2039	42	\$88,823	\$0	\$0	\$0	\$0	\$0	\$88,823
2040	43	\$89,711	\$0	\$0	\$0	\$0	\$0	\$89,711
2041	44	\$90,608	\$0	\$0	\$0	\$0	\$0	\$90,608
2042	45	\$91,514	\$0	\$0	\$0	\$0	\$0	\$91,514
2043	46	\$92,429	\$0	\$0	\$0	\$0	\$0	\$92,429



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	47	\$93,354	\$0	\$0	\$0	\$0	\$0	\$93,354
2045	48	\$94,287	\$0	\$0	\$0	\$0	\$0	\$94,287
2046	49	\$95,230	\$0	\$0	\$0	\$0	\$0	\$95,230
2047	50	\$96,182	\$0	\$0	\$0	\$0	\$0	\$96,182
2048	51	\$97,144	\$0	\$0	\$0	\$0	\$0	\$97,144
2049	52	\$98,116	\$0	\$0	\$0	\$0	\$0	\$98,116
2050	53	\$99,097	\$0	\$0	\$0	\$0	\$0	\$99,097
2051	54	\$100,088	\$0	\$0	\$0	\$0	\$0	\$100,088
2052	55	\$101,089	\$0	\$0	\$0	\$0	\$0	\$101,089
2053	56	\$102,100	\$0	\$0	\$0	\$0	\$0	\$102,100
2054	57	\$103,121	\$0	\$0	\$0	\$0	\$0	\$103,121
2055	58	\$104,152	\$0	\$0	\$0	\$0	\$0	\$104,152
2056	59	\$105,193	\$0	\$0	\$0	\$0	\$0	\$105,193
2057	60	\$106,245	\$0	\$0	\$0	\$0	\$0	\$106,245
2058	61	\$107,308	\$0	\$0	\$0	\$0	\$0	\$107,308
2059	62	\$108,381	\$0	\$0	\$0	\$0	\$0	\$108,381
2060	63	\$109,465	\$0	\$0	\$0	\$0	\$0	\$109,465
2061	64	\$110,559	\$0	\$0	\$0	\$0	\$0	\$110,559
2062	65	\$111,665	\$0	\$0	\$0	\$0	\$0	\$111,665
2063	66	\$112,781	\$0	\$0	\$0	\$0	\$0	\$112,781
2064	67	\$113,909	\$0	\$0	\$0	\$0	\$0	\$113,909
2065	68	\$115,048	\$0	\$0	\$0	\$0	\$0	\$115,048
2066	69	\$116,199	\$0	\$0	\$0	\$0	\$0	\$116,199
2067	70	\$48,597	\$24,476	\$0	\$0	\$0	\$0	\$73,073
2068	71	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2069	72	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2070	73	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2071	74	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2072	75	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2073	76	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2074	77	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2075	78	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2076	79	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2077	80	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2078	81	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2079	82	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2080	83	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2081	84	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2082	85	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2083	86	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2084	87	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2085	88	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2086	89	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2087	90	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792

Jayson's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2022	25	\$75,000	\$0	\$0	\$0	\$75,000
2023	26	\$75,750	\$0	\$0	\$0	\$75,750
2024	27	\$76,508	\$0	\$0	\$0	\$76,508
2025	28	\$77,273	\$0	\$0	\$0	\$77,273
2026	29	\$78,045	\$0	\$0	\$0	\$78,045
2027	30	\$78,826	\$0	\$0	\$0	\$78,826
2028	31	\$79,614	\$0	\$0	\$0	\$79,614
2029	32	\$80,410	\$0	\$0	\$0	\$80,410
2030	33	\$81,214	\$0	\$0	\$0	\$81,214
2031	34	\$82,026	\$0	\$0	\$0	\$82,026
2032	35	\$82,847	\$0	\$0	\$0	\$82,847
2033	36	\$83,675	\$0	\$0	\$0	\$83,675
2034	37	\$84,512	\$0	\$0	\$0	\$84,512
2035	38	\$85,357	\$0	\$0	\$0	\$85,357
2036	39	\$86,211	\$0	\$0	\$0	\$86,211
2037	40	\$87,073	\$0	\$0	\$0	\$87,073
2038	41	\$87,943	\$0	\$0	\$0	\$87,943
2039	42	\$88,823	\$0	\$0	\$0	\$88,823
2040	43	\$89,711	\$0	\$0	\$0	\$89,711
2041	44	\$90,608	\$0	\$0	\$0	\$90,608
2042	45	\$91,514	\$0	\$0	\$0	\$91,514
2043	46	\$92,429	\$0	\$0	\$0	\$92,429
2044	47	\$93,354	\$0	\$0	\$0	\$93,354
2045	48	\$94,287	\$0	\$0	\$0	\$94,287
2046	49	\$95,230	\$0	\$0	\$0	\$95,230
2047	50	\$96,182	\$0	\$0	\$0	\$96,182



Year	Age	Labor	Pension	Social Security	Annuity	Total
2048	51	\$97,144	\$0	\$0	\$0	\$97,144
2049	52	\$98,116	\$0	\$0	\$0	\$98,116
2050	53	\$99,097	\$0	\$0	\$0	\$99,097
2051	54	\$100,088	\$0	\$0	\$0	\$100,088
2052	55	\$101,089	\$0	\$0	\$0	\$101,089
2053	56	\$102,100	\$0	\$0	\$0	\$102,100
2054	57	\$103,121	\$0	\$0	\$0	\$103,121
2055	58	\$104,152	\$0	\$0	\$0	\$104,152
2056	59	\$105,193	\$0	\$0	\$0	\$105,193
2057	60	\$106,245	\$0	\$0	\$0	\$106,245
2058	61	\$107,308	\$0	\$0	\$0	\$107,308
2059	62	\$108,381	\$0	\$0	\$0	\$108,381
2060	63	\$109,465	\$0	\$0	\$0	\$109,465
2061	64	\$110,559	\$0	\$0	\$0	\$110,559
2062	65	\$111,665	\$0	\$0	\$0	\$111,665
2063	66	\$112,781	\$0	\$0	\$0	\$112,781
2064	67	\$113,909	\$0	\$0	\$0	\$113,909
2065	68	\$115,048	\$0	\$0	\$0	\$115,048
2066	69	\$116,199	\$0	\$0	\$0	\$116,199
2067	70	\$0	\$0	\$48,597	\$0	\$48,597
2068	71	\$0	\$0	\$58,316	\$0	\$58,316
2069	72	\$0	\$0	\$58,316	\$0	\$58,316
2070	73	\$0	\$0	\$58,316	\$0	\$58,316
2071	74	\$0	\$0	\$58,316	\$0	\$58,316
2072	75	\$0	\$0	\$58,316	\$0	\$58,316
2073	76	\$0	\$0	\$58,316	\$0	\$58,316
2074	77	\$0	\$0	\$58,316	\$0	\$58,316
2075	78	\$0	\$0	\$58,316	\$0	\$58,316
2076	79	\$0	\$0	\$58,316	\$0	\$58,316
2077	80	\$0	\$0	\$58,316	\$0	\$58,316
2078	81	\$0	\$0	\$58,316	\$0	\$58,316
2079	82	\$0	\$0	\$58,316	\$0	\$58,316
2080	83	\$0	\$0	\$58,316	\$0	\$58,316
2081	84	\$0	\$0	\$58,316	\$0	\$58,316
2082	85	\$0	\$0	\$58,316	\$0	\$58,316
2083	86	\$0	\$0	\$58,316	\$0	\$58,316
2084	87	\$0	\$0	\$58,316	\$0	\$58,316
2085	88	\$0	\$0	\$58,316	\$0	\$58,316
2086	89	\$0	\$0	\$58,316	\$0	\$58,316
2087	90	\$0	\$0	\$58,316	\$0	\$58,316

Jayson's Retirement Accounts

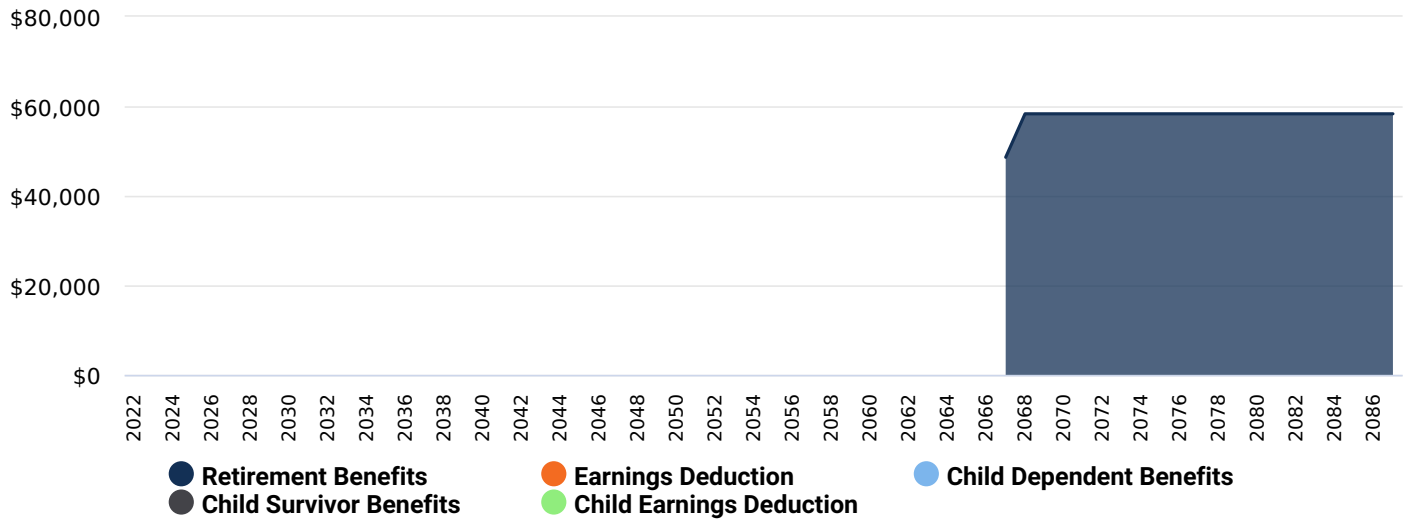
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2022	25	\$240	\$2,250	\$2,250	\$0	\$0	\$0	\$4,740	\$17,010	\$0	\$0
2023	26	\$333	\$2,273	\$2,273	\$0	\$0	\$0	\$4,878	\$21,888	\$0	\$0
2024	27	\$428	\$2,295	\$2,295	\$0	\$0	\$0	\$5,019	\$26,906	\$0	\$0
2025	28	\$526	\$2,318	\$2,318	\$0	\$0	\$0	\$5,163	\$32,069	\$0	\$0
2026	29	\$627	\$2,341	\$2,341	\$0	\$0	\$0	\$5,310	\$37,379	\$0	\$0
2027	30	\$731	\$2,365	\$2,365	\$0	\$0	\$0	\$5,461	\$42,840	\$0	\$0
2028	31	\$838	\$2,388	\$2,388	\$0	\$0	\$0	\$5,615	\$48,454	\$0	\$0
2029	32	\$948	\$2,412	\$2,412	\$0	\$0	\$0	\$5,772	\$54,227	\$0	\$0
2030	33	\$1,061	\$2,436	\$2,436	\$0	\$0	\$0	\$5,934	\$60,160	\$0	\$0
2031	34	\$1,177	\$2,461	\$2,461	\$0	\$0	\$0	\$6,098	\$66,259	\$0	\$0
2032	35	\$1,296	\$2,485	\$2,485	\$0	\$0	\$0	\$6,267	\$72,525	\$0	\$0
2033	36	\$1,419	\$2,510	\$2,510	\$0	\$0	\$0	\$6,439	\$78,964	\$0	\$0
2034	37	\$1,545	\$2,535	\$2,535	\$0	\$0	\$0	\$6,615	\$85,580	\$0	\$0
2035	38	\$1,674	\$2,561	\$2,561	\$0	\$0	\$0	\$6,795	\$92,375	\$0	\$0
2036	39	\$1,807	\$2,586	\$2,586	\$0	\$0	\$0	\$6,979	\$99,355	\$0	\$0
2037	40	\$1,943	\$2,612	\$2,612	\$0	\$0	\$0	\$7,168	\$106,522	\$0	\$0
2038	41	\$2,084	\$2,638	\$2,638	\$0	\$0	\$0	\$7,360	\$113,882	\$0	\$0
2039	42	\$2,228	\$2,665	\$2,665	\$0	\$0	\$0	\$7,557	\$121,439	\$0	\$0
2040	43	\$2,375	\$2,691	\$2,691	\$0	\$0	\$0	\$7,758	\$129,197	\$0	\$0
2041	44	\$2,527	\$2,718	\$2,718	\$0	\$0	\$0	\$7,964	\$137,161	\$0	\$0
2042	45	\$2,683	\$2,745	\$2,745	\$0	\$0	\$0	\$8,174	\$145,335	\$0	\$0
2043	46	\$2,843	\$2,773	\$2,773	\$0	\$0	\$0	\$8,388	\$153,723	\$0	\$0
2044	47	\$3,007	\$2,801	\$2,801	\$0	\$0	\$0	\$8,608	\$162,331	\$0	\$0
2045	48	\$3,175	\$2,829	\$2,829	\$0	\$0	\$0	\$8,832	\$171,164	\$0	\$0
2046	49	\$3,348	\$2,857	\$2,857	\$0	\$0	\$0	\$9,062	\$180,225	\$0	\$0
2047	50	\$3,525	\$2,885	\$2,885	\$0	\$0	\$0	\$9,296	\$189,521	\$0	\$0
2048	51	\$3,707	\$2,914	\$2,914	\$0	\$0	\$0	\$9,536	\$199,057	\$0	\$0
2049	52	\$3,894	\$2,943	\$2,943	\$0	\$0	\$0	\$9,780	\$208,838	\$0	\$0
2050	53	\$4,085	\$2,973	\$2,973	\$0	\$0	\$0	\$10,031	\$218,868	\$0	\$0
2051	54	\$4,281	\$3,003	\$3,003	\$0	\$0	\$0	\$10,286	\$229,155	\$0	\$0
2052	55	\$4,482	\$3,033	\$3,033	\$0	\$0	\$0	\$10,548	\$239,702	\$0	\$0
2053	56	\$4,689	\$3,063	\$3,063	\$0	\$0	\$0	\$10,815	\$250,517	\$0	\$0
2054	57	\$4,900	\$3,094	\$3,094	\$0	\$0	\$0	\$11,087	\$261,604	\$0	\$0
2055	58	\$5,117	\$3,125	\$3,125	\$0	\$0	\$0	\$11,366	\$272,970	\$0	\$0
2056	59	\$5,339	\$3,156	\$3,156	\$0	\$0	\$0	\$11,651	\$284,621	\$0	\$0
2057	60	\$5,567	\$3,187	\$3,187	\$0	\$0	\$0	\$11,942	\$296,563	\$0	\$0
2058	61	\$5,801	\$3,219	\$3,219	\$0	\$0	\$0	\$12,239	\$308,802	\$0	\$0
2059	62	\$6,040	\$3,251	\$3,251	\$0	\$0	\$0	\$12,543	\$321,345	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2060	63	\$6,285	\$3,284	\$3,284	\$0	\$0	\$0	\$12,853	\$334,198	\$0	\$0
2061	64	\$6,537	\$3,317	\$3,317	\$0	\$0	\$0	\$13,170	\$347,369	\$0	\$0
2062	65	\$6,794	\$3,350	\$3,350	\$0	\$0	\$0	\$13,494	\$360,863	\$0	\$0
2063	66	\$7,058	\$3,383	\$3,383	\$0	\$0	\$0	\$13,825	\$374,688	\$0	\$0
2064	67	\$7,329	\$3,417	\$3,417	\$0	\$0	\$0	\$14,163	\$388,852	\$0	\$0
2065	68	\$7,606	\$3,451	\$3,451	\$0	\$0	\$0	\$14,509	\$403,361	\$0	\$0
2066	69	\$7,890	\$3,486	\$3,486	\$0	\$0	\$0	\$14,862	\$418,222	\$0	\$0
2067	70	\$8,180	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,296)	\$401,926	\$0	\$0
2068	71	\$7,862	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,615)	\$385,312	\$0	\$0
2069	72	\$7,537	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,940)	\$368,372	\$0	\$0
2070	73	\$7,205	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,271)	\$351,101	\$0	\$0
2071	74	\$6,868	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,609)	\$333,493	\$0	\$0
2072	75	\$6,523	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,953)	\$315,540	\$0	\$0
2073	76	\$6,172	\$0	\$0	\$0	(\$24,476)	\$0	(\$18,304)	\$297,235	\$0	\$0
2074	77	\$5,814	\$0	\$0	\$0	(\$24,476)	\$0	(\$18,662)	\$278,573	\$0	\$0
2075	78	\$5,449	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,027)	\$259,546	\$0	\$0
2076	79	\$5,077	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,400)	\$240,146	\$0	\$0
2077	80	\$4,697	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,779)	\$220,367	\$0	\$0
2078	81	\$4,310	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,166)	\$200,201	\$0	\$0
2079	82	\$3,916	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,560)	\$179,641	\$0	\$0
2080	83	\$3,514	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,962)	\$158,678	\$0	\$0
2081	84	\$3,104	\$0	\$0	\$0	(\$24,476)	\$0	(\$21,373)	\$137,306	\$0	\$0
2082	85	\$2,686	\$0	\$0	\$0	(\$24,476)	\$0	(\$21,791)	\$115,515	\$0	\$0
2083	86	\$2,259	\$0	\$0	\$0	(\$24,476)	\$0	(\$22,217)	\$93,298	\$0	\$0
2084	87	\$1,825	\$0	\$0	\$0	(\$24,476)	\$0	(\$22,651)	\$70,647	\$0	\$0
2085	88	\$1,382	\$0	\$0	\$0	(\$24,476)	\$0	(\$23,094)	\$47,553	\$0	\$0
2086	89	\$930	\$0	\$0	\$0	(\$24,476)	\$0	(\$23,546)	\$24,007	\$0	\$0
2087	90	\$470	\$0	\$0	\$0	(\$24,476)	\$0	(\$24,007)	\$0	\$0	\$0

Social Security



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

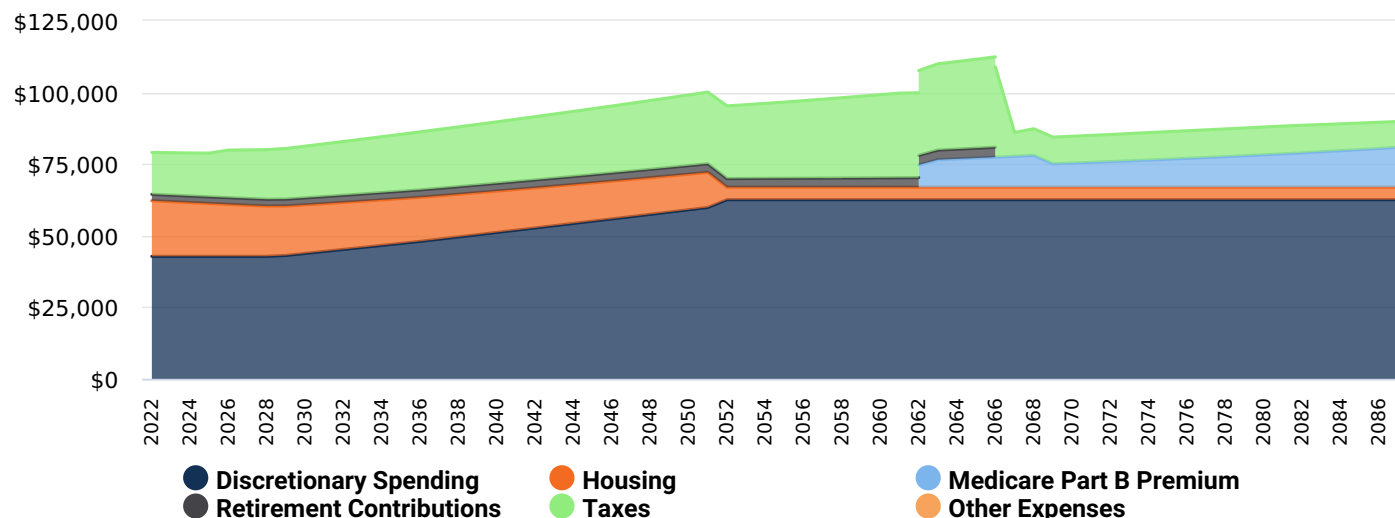
- Jayson files for retirement benefits in Feb 2067, the year Jayson turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	25	\$0	\$0	\$0		\$0
2023	26	\$0	\$0	\$0		\$0
2024	27	\$0	\$0	\$0		\$0
2025	28	\$0	\$0	\$0		\$0
2026	29	\$0	\$0	\$0		\$0
2027	30	\$0	\$0	\$0		\$0
2028	31	\$0	\$0	\$0		\$0
2029	32	\$0	\$0	\$0		\$0
2030	33	\$0	\$0	\$0		\$0
2031	34	\$0	\$0	\$0		\$0
2032	35	\$0	\$0	\$0		\$0
2033	36	\$0	\$0	\$0		\$0
2034	37	\$0	\$0	\$0		\$0
2035	38	\$0	\$0	\$0		\$0
2036	39	\$0	\$0	\$0		\$0
2037	40	\$0	\$0	\$0		\$0
2038	41	\$0	\$0	\$0		\$0
2039	42	\$0	\$0	\$0		\$0
2040	43	\$0	\$0	\$0		\$0
2041	44	\$0	\$0	\$0		\$0
2042	45	\$0	\$0	\$0		\$0
2043	46	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	47	\$0	\$0	\$0		\$0
2045	48	\$0	\$0	\$0		\$0
2046	49	\$0	\$0	\$0		\$0
2047	50	\$0	\$0	\$0		\$0
2048	51	\$0	\$0	\$0		\$0
2049	52	\$0	\$0	\$0		\$0
2050	53	\$0	\$0	\$0		\$0
2051	54	\$0	\$0	\$0		\$0
2052	55	\$0	\$0	\$0		\$0
2053	56	\$0	\$0	\$0		\$0
2054	57	\$0	\$0	\$0		\$0
2055	58	\$0	\$0	\$0		\$0
2056	59	\$0	\$0	\$0		\$0
2057	60	\$0	\$0	\$0		\$0
2058	61	\$0	\$0	\$0		\$0
2059	62	\$0	\$0	\$0		\$0
2060	63	\$0	\$0	\$0		\$0
2061	64	\$0	\$0	\$0		\$0
2062	65	\$0	\$0	\$0		\$0
2063	66	\$0	\$0	\$0		\$0
2064	67	\$0	\$0	\$0		\$0
2065	68	\$0	\$0	\$0		\$0
2066	69	\$0	\$0	\$0		\$0
2067	70	\$48,597	\$0	\$0		\$0
2068	71	\$58,316	\$0	\$0		\$0
2069	72	\$58,316	\$0	\$0		\$0
2070	73	\$58,316	\$0	\$0		\$0
2071	74	\$58,316	\$0	\$0		\$0
2072	75	\$58,316	\$0	\$0		\$0
2073	76	\$58,316	\$0	\$0		\$0
2074	77	\$58,316	\$0	\$0		\$0
2075	78	\$58,316	\$0	\$0		\$0
2076	79	\$58,316	\$0	\$0		\$0
2077	80	\$58,316	\$0	\$0		\$0
2078	81	\$58,316	\$0	\$0		\$0
2079	82	\$58,316	\$0	\$0		\$0
2080	83	\$58,316	\$0	\$0		\$0
2081	84	\$58,316	\$0	\$0		\$0
2082	85	\$58,316	\$0	\$0		\$0
2083	86	\$58,316	\$0	\$0		\$0
2084	87	\$58,316	\$0	\$0		\$0
2085	88	\$58,316	\$0	\$0		\$0
2086	89	\$58,316	\$0	\$0		\$0
2087	90	\$58,316	\$0	\$0		\$0

Spending Overview



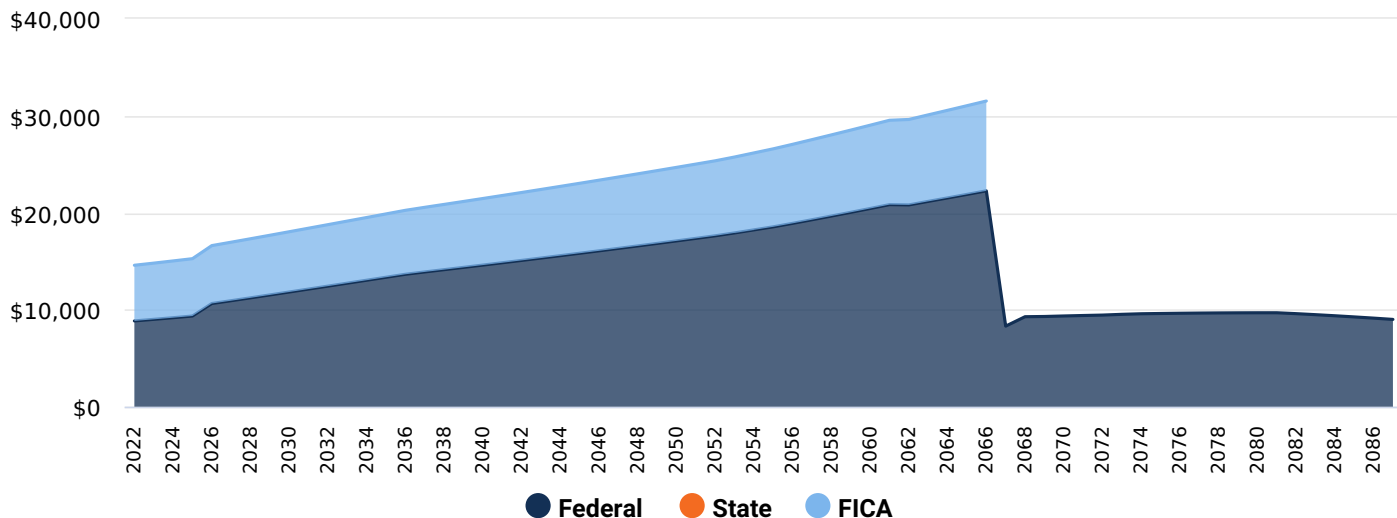
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2022	25	\$42,763	\$19,419	\$0	\$0	\$2,250	\$14,580	\$0	\$79,012
2023	26	\$42,763	\$19,087	\$0	\$0	\$2,273	\$14,800	\$0	\$78,923
2024	27	\$42,763	\$18,762	\$0	\$0	\$2,295	\$15,027	\$0	\$78,847
2025	28	\$42,763	\$18,445	\$0	\$0	\$2,318	\$15,259	\$0	\$78,785
2026	29	\$42,763	\$18,134	\$0	\$0	\$2,341	\$16,608	\$0	\$79,846
2027	30	\$42,763	\$17,831	\$0	\$0	\$2,365	\$16,958	\$0	\$79,917
2028	31	\$42,763	\$17,534	\$0	\$0	\$2,388	\$17,314	\$0	\$79,999
2029	32	\$43,080	\$17,243	\$0	\$0	\$2,412	\$17,674	\$0	\$80,409
2030	33	\$43,780	\$16,959	\$0	\$0	\$2,436	\$18,038	\$0	\$81,213
2031	34	\$44,481	\$16,682	\$0	\$0	\$2,461	\$18,403	\$0	\$82,027
2032	35	\$45,182	\$16,410	\$0	\$0	\$2,485	\$18,769	\$0	\$82,846
2033	36	\$45,884	\$16,144	\$0	\$0	\$2,510	\$19,137	\$0	\$83,675
2034	37	\$46,587	\$15,884	\$0	\$0	\$2,535	\$19,505	\$0	\$84,511
2035	38	\$47,290	\$15,630	\$0	\$0	\$2,561	\$19,876	\$0	\$85,357
2036	39	\$47,995	\$15,382	\$0	\$0	\$2,586	\$20,247	\$0	\$86,210
2037	40	\$48,766	\$15,139	\$0	\$0	\$2,612	\$20,556	\$0	\$87,073
2038	41	\$49,548	\$14,901	\$0	\$0	\$2,638	\$20,856	\$0	\$87,943
2039	42	\$50,331	\$14,668	\$0	\$0	\$2,665	\$21,159	\$0	\$88,823
2040	43	\$51,115	\$14,441	\$0	\$0	\$2,691	\$21,464	\$0	\$89,711
2041	44	\$51,899	\$14,219	\$0	\$0	\$2,718	\$21,773	\$0	\$90,609



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	45	\$52,685	\$14,001	\$0	\$0	\$2,745	\$22,083	\$0	\$91,514
2043	46	\$53,471	\$13,788	\$0	\$0	\$2,773	\$22,397	\$0	\$92,429
2044	47	\$54,259	\$13,580	\$0	\$0	\$2,801	\$22,714	\$0	\$93,354
2045	48	\$55,049	\$13,377	\$0	\$0	\$2,829	\$23,033	\$0	\$94,288
2046	49	\$55,840	\$13,178	\$0	\$0	\$2,857	\$23,355	\$0	\$95,230
2047	50	\$56,633	\$12,983	\$0	\$0	\$2,885	\$23,681	\$0	\$96,182
2048	51	\$57,428	\$12,793	\$0	\$0	\$2,914	\$24,009	\$0	\$97,144
2049	52	\$58,225	\$12,607	\$0	\$0	\$2,943	\$24,340	\$0	\$98,115
2050	53	\$59,025	\$12,425	\$0	\$0	\$2,973	\$24,675	\$0	\$99,098
2051	54	\$59,826	\$12,247	\$0	\$0	\$3,003	\$25,012	\$0	\$100,088
2052	55	\$62,549	\$4,335	\$0	\$0	\$3,033	\$25,352	\$0	\$95,269
2053	56	\$62,549	\$4,335	\$0	\$0	\$3,063	\$25,743	\$0	\$95,690
2054	57	\$62,549	\$4,335	\$0	\$0	\$3,094	\$26,166	\$0	\$96,144
2055	58	\$62,549	\$4,335	\$0	\$0	\$3,125	\$26,588	\$0	\$96,597
2056	59	\$62,549	\$4,335	\$0	\$0	\$3,156	\$27,054	\$0	\$97,094
2057	60	\$62,549	\$4,335	\$0	\$0	\$3,187	\$27,536	\$0	\$97,607
2058	61	\$62,549	\$4,335	\$0	\$0	\$3,219	\$28,024	\$0	\$98,127
2059	62	\$62,549	\$4,335	\$0	\$0	\$3,251	\$28,518	\$0	\$98,653
2060	63	\$62,549	\$4,335	\$0	\$0	\$3,284	\$29,021	\$0	\$99,189
2061	64	\$62,549	\$4,335	\$0	\$0	\$3,317	\$29,531	\$0	\$99,732
2062	65	\$62,549	\$4,335	\$7,767	\$0	\$3,350	\$29,614	\$0	\$107,615
2063	66	\$62,549	\$4,335	\$9,600	\$0	\$3,383	\$30,089	\$0	\$109,956
2064	67	\$62,549	\$4,335	\$9,888	\$0	\$3,417	\$30,558	\$0	\$110,747
2065	68	\$62,549	\$4,335	\$10,185	\$0	\$3,451	\$31,033	\$0	\$111,553
2066	69	\$62,549	\$4,335	\$10,490	\$0	\$3,486	\$31,515	\$0	\$112,375
2067	70	\$62,549	\$4,335	\$10,805	\$0	\$0	\$8,304	\$0	\$85,993
2068	71	\$62,549	\$4,335	\$11,129	\$0	\$0	\$9,275	\$0	\$87,288
2069	72	\$62,549	\$4,335	\$8,189	\$0	\$0	\$9,299	\$0	\$84,372
2070	73	\$62,549	\$4,335	\$8,435	\$0	\$0	\$9,352	\$0	\$84,671
2071	74	\$62,549	\$4,335	\$8,688	\$0	\$0	\$9,400	\$0	\$84,972
2072	75	\$62,549	\$4,335	\$8,948	\$0	\$0	\$9,444	\$0	\$85,276
2073	76	\$62,549	\$4,335	\$9,217	\$0	\$0	\$9,521	\$0	\$85,622
2074	77	\$62,549	\$4,335	\$9,493	\$0	\$0	\$9,580	\$0	\$85,957
2075	78	\$62,549	\$4,335	\$9,778	\$0	\$0	\$9,608	\$0	\$86,270
2076	79	\$62,549	\$4,335	\$10,072	\$0	\$0	\$9,632	\$0	\$86,588
2077	80	\$62,549	\$4,335	\$10,374	\$0	\$0	\$9,651	\$0	\$86,909
2078	81	\$62,549	\$4,335	\$10,685	\$0	\$0	\$9,666	\$0	\$87,235
2079	82	\$62,549	\$4,335	\$11,005	\$0	\$0	\$9,676	\$0	\$87,565
2080	83	\$62,549	\$4,335	\$11,336	\$0	\$0	\$9,682	\$0	\$87,902
2081	84	\$62,549	\$4,335	\$11,676	\$0	\$0	\$9,683	\$0	\$88,243
2082	85	\$62,549	\$4,335	\$12,026	\$0	\$0	\$9,591	\$0	\$88,501
2083	86	\$62,549	\$4,335	\$12,387	\$0	\$0	\$9,486	\$0	\$88,757
2084	87	\$62,549	\$4,335	\$12,758	\$0	\$0	\$9,374	\$0	\$89,016
2085	88	\$62,549	\$4,335	\$13,141	\$0	\$0	\$9,255	\$0	\$89,280
2086	89	\$62,549	\$4,335	\$13,535	\$0	\$0	\$9,130	\$0	\$89,549
2087	90	\$62,549	\$4,335	\$13,941	\$0	\$0	\$8,997	\$0	\$89,822

Taxes



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

Year	Age	Federal	State	FICA	Total
2022	25	\$8,842	\$0	\$5,738	\$14,580
2023	26	\$9,005	\$0	\$5,795	\$14,800
2024	27	\$9,174	\$0	\$5,853	\$15,027
2025	28	\$9,348	\$0	\$5,911	\$15,259
2026	29	\$10,638	\$0	\$5,970	\$16,608
2027	30	\$10,928	\$0	\$6,030	\$16,958
2028	31	\$11,224	\$0	\$6,090	\$17,314
2029	32	\$11,523	\$0	\$6,151	\$17,674
2030	33	\$11,825	\$0	\$6,213	\$18,038
2031	34	\$12,128	\$0	\$6,275	\$18,403
2032	35	\$12,431	\$0	\$6,338	\$18,769
2033	36	\$12,736	\$0	\$6,401	\$19,137
2034	37	\$13,040	\$0	\$6,465	\$19,505
2035	38	\$13,346	\$0	\$6,530	\$19,876
2036	39	\$13,652	\$0	\$6,595	\$20,247
2037	40	\$13,895	\$0	\$6,661	\$20,556
2038	41	\$14,128	\$0	\$6,728	\$20,856
2039	42	\$14,364	\$0	\$6,795	\$21,159
2040	43	\$14,601	\$0	\$6,863	\$21,464
2041	44	\$14,841	\$0	\$6,932	\$21,773
2042	45	\$15,082	\$0	\$7,001	\$22,083
2043	46	\$15,326	\$0	\$7,071	\$22,397



Year	Age	Federal	State	FICA	Total
2044	47	\$15,572	\$0	\$7,142	\$22,714
2045	48	\$15,820	\$0	\$7,213	\$23,033
2046	49	\$16,070	\$0	\$7,285	\$23,355
2047	50	\$16,323	\$0	\$7,358	\$23,681
2048	51	\$16,577	\$0	\$7,432	\$24,009
2049	52	\$16,834	\$0	\$7,506	\$24,340
2050	53	\$17,094	\$0	\$7,581	\$24,675
2051	54	\$17,355	\$0	\$7,657	\$25,012
2052	55	\$17,619	\$0	\$7,733	\$25,352
2053	56	\$17,917	\$0	\$7,826	\$25,743
2054	57	\$18,232	\$0	\$7,934	\$26,166
2055	58	\$18,547	\$0	\$8,041	\$26,588
2056	59	\$18,905	\$0	\$8,149	\$27,054
2057	60	\$19,278	\$0	\$8,258	\$27,536
2058	61	\$19,657	\$0	\$8,367	\$28,024
2059	62	\$20,042	\$0	\$8,476	\$28,518
2060	63	\$20,435	\$0	\$8,586	\$29,021
2061	64	\$20,834	\$0	\$8,697	\$29,531
2062	65	\$20,806	\$0	\$8,808	\$29,614
2063	66	\$21,169	\$0	\$8,920	\$30,089
2064	67	\$21,526	\$0	\$9,032	\$30,558
2065	68	\$21,888	\$0	\$9,145	\$31,033
2066	69	\$22,256	\$0	\$9,259	\$31,515
2067	70	\$8,304	\$0	\$0	\$8,304
2068	71	\$9,275	\$0	\$0	\$9,275
2069	72	\$9,299	\$0	\$0	\$9,299
2070	73	\$9,352	\$0	\$0	\$9,352
2071	74	\$9,400	\$0	\$0	\$9,400
2072	75	\$9,444	\$0	\$0	\$9,444
2073	76	\$9,521	\$0	\$0	\$9,521
2074	77	\$9,580	\$0	\$0	\$9,580
2075	78	\$9,608	\$0	\$0	\$9,608
2076	79	\$9,632	\$0	\$0	\$9,632
2077	80	\$9,651	\$0	\$0	\$9,651
2078	81	\$9,666	\$0	\$0	\$9,666
2079	82	\$9,676	\$0	\$0	\$9,676
2080	83	\$9,682	\$0	\$0	\$9,682
2081	84	\$9,683	\$0	\$0	\$9,683
2082	85	\$9,591	\$0	\$0	\$9,591
2083	86	\$9,486	\$0	\$0	\$9,486
2084	87	\$9,374	\$0	\$0	\$9,374
2085	88	\$9,255	\$0	\$0	\$9,255
2086	89	\$9,130	\$0	\$0	\$9,130
2087	90	\$8,997	\$0	\$0	\$8,997

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	25	\$73,065	(\$12,950)	\$0	\$60,115	\$8,842	22%	15%	\$0	\$0	\$0	\$8,842
2023	26	\$73,704	(\$12,910)	\$0	\$60,794	\$9,005	22%	15%	\$0	\$0	\$0	\$9,005
2024	27	\$74,369	(\$12,871)	\$0	\$61,498	\$9,174	22%	15%	\$0	\$0	\$0	\$9,174
2025	28	\$75,060	(\$12,831)	\$0	\$62,229	\$9,347	22%	15%	\$0	\$0	\$0	\$9,348
2026	29	\$75,776	(\$10,279)	(\$4,422)	\$61,075	\$10,638	25%	17%	\$0	\$0	\$0	\$10,638
2027	30	\$76,493	(\$9,904)	(\$4,408)	\$62,181	\$10,928	25%	18%	\$0	\$0	\$0	\$10,928
2028	31	\$77,234	(\$9,534)	(\$4,395)	\$63,306	\$11,224	25%	18%	\$0	\$0	\$0	\$11,224
2029	32	\$77,998	(\$9,169)	(\$4,381)	\$64,447	\$11,523	25%	18%	\$0	\$0	\$0	\$11,523
2030	33	\$78,778	(\$8,810)	(\$4,368)	\$65,600	\$11,825	25%	18%	\$0	\$0	\$0	\$11,825
2031	34	\$79,566	(\$8,456)	(\$4,355)	\$66,755	\$12,128	25%	18%	\$0	\$0	\$0	\$12,128
2032	35	\$80,361	(\$8,108)	(\$4,341)	\$67,912	\$12,431	25%	18%	\$0	\$0	\$0	\$12,431
2033	36	\$81,165	(\$7,764)	(\$4,328)	\$69,073	\$12,736	25%	18%	\$0	\$0	\$0	\$12,736
2034	37	\$81,977	(\$7,426)	(\$4,315)	\$70,236	\$13,040	25%	19%	\$0	\$0	\$0	\$13,040
2035	38	\$82,796	(\$7,092)	(\$4,301)	\$71,403	\$13,346	25%	19%	\$0	\$0	\$0	\$13,346
2036	39	\$83,624	(\$6,762)	(\$4,288)	\$72,574	\$13,652	25%	19%	\$0	\$0	\$0	\$13,652
2037	40	\$84,460	(\$6,696)	(\$4,275)	\$73,489	\$13,895	25%	19%	\$0	\$0	\$0	\$13,895
2038	41	\$85,305	(\$6,675)	(\$4,262)	\$74,368	\$14,128	25%	19%	\$0	\$0	\$0	\$14,128
2039	42	\$86,158	(\$6,655)	(\$4,249)	\$75,254	\$14,364	25%	19%	\$0	\$0	\$0	\$14,364
2040	43	\$87,020	(\$6,635)	(\$4,236)	\$76,149	\$14,601	25%	19%	\$0	\$0	\$0	\$14,601
2041	44	\$87,890	(\$6,614)	(\$4,223)	\$77,053	\$14,841	25%	19%	\$0	\$0	\$0	\$14,841
2042	45	\$88,769	(\$6,594)	(\$4,210)	\$77,965	\$15,082	25%	19%	\$0	\$0	\$0	\$15,082
2043	46	\$89,657	(\$6,574)	(\$4,197)	\$78,886	\$15,326	25%	19%	\$0	\$0	\$0	\$15,326
2044	47	\$90,553	(\$6,554)	(\$4,184)	\$79,815	\$15,572	25%	20%	\$0	\$0	\$0	\$15,572
2045	48	\$91,459	(\$6,533)	(\$4,171)	\$80,754	\$15,820	25%	20%	\$0	\$0	\$0	\$15,820
2046	49	\$92,373	(\$6,513)	(\$4,159)	\$81,701	\$16,070	25%	20%	\$0	\$0	\$0	\$16,070
2047	50	\$93,297	(\$6,493)	(\$4,146)	\$82,658	\$16,323	25%	20%	\$0	\$0	\$0	\$16,323
2048	51	\$94,230	(\$6,473)	(\$4,133)	\$83,623	\$16,577	25%	20%	\$0	\$0	\$0	\$16,577
2049	52	\$95,172	(\$6,454)	(\$4,120)	\$84,598	\$16,834	25%	20%	\$0	\$0	\$0	\$16,834
2050	53	\$96,124	(\$6,434)	(\$4,108)	\$85,582	\$17,094	25%	20%	\$0	\$0	\$0	\$17,094
2051	54	\$97,085	(\$6,414)	(\$4,095)	\$86,576	\$17,355	25%	20%	\$0	\$0	\$0	\$17,355
2052	55	\$98,056	(\$6,394)	(\$4,083)	\$87,579	\$17,619	25%	20%	\$0	\$0	\$0	\$17,619
2053	56	\$99,165	(\$6,375)	(\$4,070)	\$88,720	\$17,917	25%	20%	\$0	\$0	\$0	\$17,917
2054	57	\$100,296	(\$6,355)	(\$4,058)	\$89,883	\$18,232	25%	20%	\$0	\$0	\$0	\$18,232
2055	58	\$101,450	(\$6,336)	(\$4,045)	\$91,069	\$18,547	25%	20%	\$0	\$0	\$0	\$18,547
2056	59	\$102,626	(\$6,316)	(\$4,033)	\$92,277	\$18,905	28%	20%	\$0	\$0	\$0	\$18,905
2057	60	\$103,825	(\$6,297)	(\$4,020)	\$93,508	\$19,278	28%	21%	\$0	\$0	\$0	\$19,278
2058	61	\$105,046	(\$6,278)	(\$4,008)	\$94,760	\$19,657	28%	21%	\$0	\$0	\$0	\$19,657
2059	62	\$106,289	(\$6,258)	(\$3,996)	\$96,034	\$20,042	28%	21%	\$0	\$0	\$0	\$20,042
2060	63	\$107,554	(\$6,239)	(\$3,983)	\$97,331	\$20,435	28%	21%	\$0	\$0	\$0	\$20,435
2061	64	\$108,842	(\$6,220)	(\$3,971)	\$98,650	\$20,834	28%	21%	\$0	\$0	\$0	\$20,834
2062	65	\$110,152	(\$7,749)	(\$3,959)	\$98,445	\$20,806	28%	21%	\$0	\$0	\$0	\$20,806
2063	66	\$111,325	(\$7,725)	(\$3,947)	\$99,653	\$21,169	28%	21%	\$0	\$0	\$0	\$21,169
2064	67	\$112,481	(\$7,701)	(\$3,935)	\$100,845	\$21,526	28%	21%	\$0	\$0	\$0	\$21,526
2065	68	\$113,655	(\$7,678)	(\$3,923)	\$102,055	\$21,888	28%	21%	\$0	\$0	\$0	\$21,888



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	69	\$114,848	(\$7,654)	(\$3,911)	\$103,283	\$22,256	28%	21%	\$0	\$0	\$0	\$22,256
2067	70	\$61,076	(\$7,631)	(\$3,899)	\$49,547	\$8,304	25%	17%	\$0	\$0	\$0	\$8,304
2068	71	\$64,878	(\$7,607)	(\$3,887)	\$53,384	\$9,275	25%	17%	\$0	\$0	\$0	\$9,275
2069	72	\$64,888	(\$7,584)	(\$3,875)	\$53,429	\$9,299	25%	17%	\$0	\$0	\$0	\$9,299
2070	73	\$65,012	(\$7,561)	(\$3,863)	\$53,589	\$9,352	25%	17%	\$0	\$0	\$0	\$9,352
2071	74	\$65,120	(\$7,537)	(\$3,851)	\$53,732	\$9,400	25%	17%	\$0	\$0	\$0	\$9,400
2072	75	\$65,212	(\$7,514)	(\$3,839)	\$53,859	\$9,444	25%	18%	\$0	\$0	\$0	\$9,444
2073	76	\$65,288	(\$7,491)	(\$3,828)	\$53,969	\$9,521	25%	18%	\$0	\$0	\$0	\$9,521
2074	77	\$65,345	(\$7,468)	(\$3,816)	\$54,061	\$9,580	25%	18%	\$0	\$0	\$0	\$9,580
2075	78	\$65,385	(\$7,445)	(\$3,804)	\$54,135	\$9,608	25%	18%	\$0	\$0	\$0	\$9,608
2076	79	\$65,408	(\$7,423)	(\$3,792)	\$54,193	\$9,632	25%	18%	\$0	\$0	\$0	\$9,632
2077	80	\$65,415	(\$7,400)	(\$3,781)	\$54,235	\$9,651	25%	18%	\$0	\$0	\$0	\$9,651
2078	81	\$65,406	(\$7,377)	(\$3,769)	\$54,260	\$9,666	25%	18%	\$0	\$0	\$0	\$9,666
2079	82	\$65,379	(\$7,354)	(\$3,758)	\$54,267	\$9,676	25%	18%	\$0	\$0	\$0	\$9,676
2080	83	\$65,336	(\$7,332)	(\$3,746)	\$54,258	\$9,682	25%	18%	\$0	\$0	\$0	\$9,682
2081	84	\$65,276	(\$7,309)	(\$3,735)	\$54,232	\$9,683	25%	18%	\$0	\$0	\$0	\$9,683
2082	85	\$65,198	(\$7,641)	(\$3,723)	\$53,834	\$9,591	25%	18%	\$0	\$0	\$0	\$9,591
2083	86	\$65,107	(\$8,011)	(\$3,712)	\$53,385	\$9,486	25%	18%	\$0	\$0	\$0	\$9,486
2084	87	\$65,003	(\$8,393)	(\$3,700)	\$52,909	\$9,374	25%	18%	\$0	\$0	\$0	\$9,374
2085	88	\$64,884	(\$8,788)	(\$3,689)	\$52,408	\$9,255	25%	18%	\$0	\$0	\$0	\$9,255
2086	89	\$64,752	(\$9,195)	(\$3,678)	\$51,880	\$9,130	25%	18%	\$0	\$0	\$0	\$9,130
2087	90	\$64,607	(\$9,616)	(\$3,666)	\$51,325	\$8,997	25%	18%	\$0	\$0	\$0	\$8,997

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	25	\$0	\$15,084	\$2,135	\$1,000	\$1,200	\$0	\$274,625	\$75,375
2023	26	\$0	\$14,752	\$2,135	\$1,000	\$1,200	\$0	\$263,137	\$86,863
2024	27	\$0	\$14,427	\$2,135	\$1,000	\$1,200	\$0	\$251,834	\$98,166
2025	28	\$0	\$14,110	\$2,135	\$1,000	\$1,200	\$0	\$240,708	\$109,292
2026	29	\$0	\$13,799	\$2,135	\$1,000	\$1,200	\$0	\$229,756	\$120,244
2027	30	\$0	\$13,496	\$2,135	\$1,000	\$1,200	\$0	\$218,973	\$131,027
2028	31	\$0	\$13,199	\$2,135	\$1,000	\$1,200	\$0	\$208,355	\$141,645
2029	32	\$0	\$12,908	\$2,135	\$1,000	\$1,200	\$0	\$197,895	\$152,105
2030	33	\$0	\$12,624	\$2,135	\$1,000	\$1,200	\$0	\$187,592	\$162,408
2031	34	\$0	\$12,347	\$2,135	\$1,000	\$1,200	\$0	\$177,438	\$172,562
2032	35	\$0	\$12,075	\$2,135	\$1,000	\$1,200	\$0	\$167,432	\$182,568
2033	36	\$0	\$11,809	\$2,135	\$1,000	\$1,200	\$0	\$157,568	\$192,432
2034	37	\$0	\$11,549	\$2,135	\$1,000	\$1,200	\$0	\$147,842	\$202,158
2035	38	\$0	\$11,295	\$2,135	\$1,000	\$1,200	\$0	\$138,250	\$211,750
2036	39	\$0	\$11,047	\$2,135	\$1,000	\$1,200	\$0	\$128,788	\$221,212
2037	40	\$0	\$10,804	\$2,135	\$1,000	\$1,200	\$0	\$119,453	\$230,547
2038	41	\$0	\$10,566	\$2,135	\$1,000	\$1,200	\$0	\$110,240	\$239,760
2039	42	\$0	\$10,333	\$2,135	\$1,000	\$1,200	\$0	\$101,146	\$248,854
2040	43	\$0	\$10,106	\$2,135	\$1,000	\$1,200	\$0	\$92,167	\$257,833
2041	44	\$0	\$9,884	\$2,135	\$1,000	\$1,200	\$0	\$83,299	\$266,701
2042	45	\$0	\$9,666	\$2,135	\$1,000	\$1,200	\$0	\$74,539	\$275,461
2043	46	\$0	\$9,453	\$2,135	\$1,000	\$1,200	\$0	\$65,884	\$284,116
2044	47	\$0	\$9,245	\$2,135	\$1,000	\$1,200	\$0	\$57,330	\$292,670
2045	48	\$0	\$9,042	\$2,135	\$1,000	\$1,200	\$0	\$48,873	\$301,127
2046	49	\$0	\$8,843	\$2,135	\$1,000	\$1,200	\$0	\$40,510	\$309,490
2047	50	\$0	\$8,648	\$2,135	\$1,000	\$1,200	\$0	\$32,239	\$317,761
2048	51	\$0	\$8,458	\$2,135	\$1,000	\$1,200	\$0	\$24,055	\$325,945
2049	52	\$0	\$8,272	\$2,135	\$1,000	\$1,200	\$0	\$15,956	\$334,044
2050	53	\$0	\$8,090	\$2,135	\$1,000	\$1,200	\$0	\$7,939	\$342,061
2051	54	\$0	\$7,912	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2052	55	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2053	56	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2054	57	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2055	58	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2056	59	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2057	60	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2058	61	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2059	62	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2060	63	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2061	64	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	65	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2063	66	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2064	67	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2065	68	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2066	69	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2067	70	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2068	71	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2069	72	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2070	73	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2071	74	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2072	75	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2073	76	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2074	77	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2075	78	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2076	79	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2077	80	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2078	81	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2079	82	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2080	83	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2081	84	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2082	85	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2083	86	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2084	87	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2085	88	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2086	89	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2087	90	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000



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	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	25	\$0	\$0	\$0	\$0	\$0	\$0
2023	26	\$0	\$0	\$0	\$0	\$0	\$0
2024	27	\$0	\$0	\$0	\$0	\$0	\$0
2025	28	\$0	\$0	\$0	\$0	\$0	\$0
2026	29	\$0	\$0	\$0	\$0	\$0	\$0
2027	30	\$0	\$0	\$0	\$0	\$0	\$0
2028	31	\$0	\$0	\$0	\$0	\$0	\$0
2029	32	\$0	\$0	\$0	\$0	\$0	\$0
2030	33	\$0	\$0	\$0	\$0	\$0	\$0
2031	34	\$0	\$0	\$0	\$0	\$0	\$0
2032	35	\$0	\$0	\$0	\$0	\$0	\$0
2033	36	\$0	\$0	\$0	\$0	\$0	\$0
2034	37	\$0	\$0	\$0	\$0	\$0	\$0
2035	38	\$0	\$0	\$0	\$0	\$0	\$0
2036	39	\$0	\$0	\$0	\$0	\$0	\$0
2037	40	\$0	\$0	\$0	\$0	\$0	\$0
2038	41	\$0	\$0	\$0	\$0	\$0	\$0
2039	42	\$0	\$0	\$0	\$0	\$0	\$0
2040	43	\$0	\$0	\$0	\$0	\$0	\$0
2041	44	\$0	\$0	\$0	\$0	\$0	\$0
2042	45	\$0	\$0	\$0	\$0	\$0	\$0
2043	46	\$0	\$0	\$0	\$0	\$0	\$0
2044	47	\$0	\$0	\$0	\$0	\$0	\$0
2045	48	\$0	\$0	\$0	\$0	\$0	\$0
2046	49	\$0	\$0	\$0	\$0	\$0	\$0
2047	50	\$0	\$0	\$0	\$0	\$0	\$0
2048	51	\$0	\$0	\$0	\$0	\$0	\$0
2049	52	\$0	\$0	\$0	\$0	\$0	\$0
2050	53	\$0	\$0	\$0	\$0	\$0	\$0
2051	54	\$0	\$0	\$0	\$0	\$0	\$0
2052	55	\$0	\$0	\$0	\$0	\$0	\$0
2053	56	\$0	\$0	\$0	\$0	\$0	\$0
2054	57	\$0	\$0	\$0	\$0	\$0	\$0
2055	58	\$0	\$0	\$0	\$0	\$0	\$0



Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	59	\$0	\$0	\$0	\$0	\$0	\$0
2057	60	\$0	\$0	\$0	\$0	\$0	\$0
2058	61	\$0	\$0	\$0	\$0	\$0	\$0
2059	62	\$0	\$0	\$0	\$0	\$0	\$0
2060	63	\$0	\$0	\$0	\$0	\$0	\$0
2061	64	\$0	\$0	\$0	\$0	\$0	\$0
2062	65	\$0	\$0	\$0	\$0	\$0	\$0
2063	66	\$0	\$0	\$0	\$0	\$0	\$0
2064	67	\$0	\$0	\$0	\$0	\$0	\$0
2065	68	\$0	\$0	\$0	\$0	\$0	\$0
2066	69	\$0	\$0	\$0	\$0	\$0	\$0
2067	70	\$0	\$0	\$0	\$0	\$0	\$0
2068	71	\$0	\$0	\$0	\$0	\$0	\$0
2069	72	\$0	\$0	\$0	\$0	\$0	\$0
2070	73	\$0	\$0	\$0	\$0	\$0	\$0
2071	74	\$0	\$0	\$0	\$0	\$0	\$0
2072	75	\$0	\$0	\$0	\$0	\$0	\$0
2073	76	\$0	\$0	\$0	\$0	\$0	\$0
2074	77	\$0	\$0	\$0	\$0	\$0	\$0
2075	78	\$0	\$0	\$0	\$0	\$0	\$0
2076	79	\$0	\$0	\$0	\$0	\$0	\$0
2077	80	\$0	\$0	\$0	\$0	\$0	\$0
2078	81	\$0	\$0	\$0	\$0	\$0	\$0
2079	82	\$0	\$0	\$0	\$0	\$0	\$0
2080	83	\$0	\$0	\$0	\$0	\$0	\$0
2081	84	\$0	\$0	\$0	\$0	\$0	\$0
2082	85	\$0	\$0	\$0	\$0	\$0	\$0
2083	86	\$0	\$0	\$0	\$0	\$0	\$0
2084	87	\$0	\$0	\$0	\$0	\$0	\$0
2085	88	\$0	\$0	\$0	\$0	\$0	\$0
2086	89	\$0	\$0	\$0	\$0	\$0	\$0
2087	90	\$0	\$0	\$0	\$0	\$0	\$0

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	25	\$0	\$0	\$0	\$0
2023	26	\$0	\$0	\$0	\$0
2024	27	\$0	\$0	\$0	\$0
2025	28	\$0	\$0	\$0	\$0
2026	29	\$0	\$0	\$0	\$0
2027	30	\$0	\$0	\$0	\$0
2028	31	\$0	\$0	\$0	\$0
2029	32	\$0	\$0	\$0	\$0
2030	33	\$0	\$0	\$0	\$0
2031	34	\$0	\$0	\$0	\$0
2032	35	\$0	\$0	\$0	\$0
2033	36	\$0	\$0	\$0	\$0
2034	37	\$0	\$0	\$0	\$0
2035	38	\$0	\$0	\$0	\$0
2036	39	\$0	\$0	\$0	\$0
2037	40	\$0	\$0	\$0	\$0
2038	41	\$0	\$0	\$0	\$0
2039	42	\$0	\$0	\$0	\$0
2040	43	\$0	\$0	\$0	\$0
2041	44	\$0	\$0	\$0	\$0
2042	45	\$0	\$0	\$0	\$0
2043	46	\$0	\$0	\$0	\$0
2044	47	\$0	\$0	\$0	\$0
2045	48	\$0	\$0	\$0	\$0
2046	49	\$0	\$0	\$0	\$0
2047	50	\$0	\$0	\$0	\$0
2048	51	\$0	\$0	\$0	\$0
2049	52	\$0	\$0	\$0	\$0
2050	53	\$0	\$0	\$0	\$0
2051	54	\$0	\$0	\$0	\$0
2052	55	\$0	\$0	\$0	\$0
2053	56	\$0	\$0	\$0	\$0
2054	57	\$0	\$0	\$0	\$0
2055	58	\$0	\$0	\$0	\$0
2056	59	\$0	\$0	\$0	\$0
2057	60	\$0	\$0	\$0	\$0
2058	61	\$0	\$0	\$0	\$0
2059	62	\$0	\$0	\$0	\$0
2060	63	\$0	\$0	\$0	\$0
2061	64	\$0	\$0	\$0	\$0
2062	65	\$0	\$0	\$0	\$0
2063	66	\$0	\$0	\$0	\$0
2064	67	\$0	\$0	\$0	\$0

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	68	\$0	\$0	\$0	\$0
2066	69	\$0	\$0	\$0	\$0
2067	70	\$0	\$0	\$0	\$0
2068	71	\$0	\$0	\$0	\$0
2069	72	\$0	\$0	\$0	\$0
2070	73	\$0	\$0	\$0	\$0
2071	74	\$0	\$0	\$0	\$0
2072	75	\$0	\$0	\$0	\$0
2073	76	\$0	\$0	\$0	\$0
2074	77	\$0	\$0	\$0	\$0
2075	78	\$0	\$0	\$0	\$0
2076	79	\$0	\$0	\$0	\$0
2077	80	\$0	\$0	\$0	\$0
2078	81	\$0	\$0	\$0	\$0
2079	82	\$0	\$0	\$0	\$0
2080	83	\$0	\$0	\$0	\$0
2081	84	\$0	\$0	\$0	\$0
2082	85	\$0	\$0	\$0	\$0
2083	86	\$0	\$0	\$0	\$0
2084	87	\$0	\$0	\$0	\$0
2085	88	\$0	\$0	\$0	\$0
2086	89	\$0	\$0	\$0	\$0
2087	90	\$0	\$0	\$0	\$0

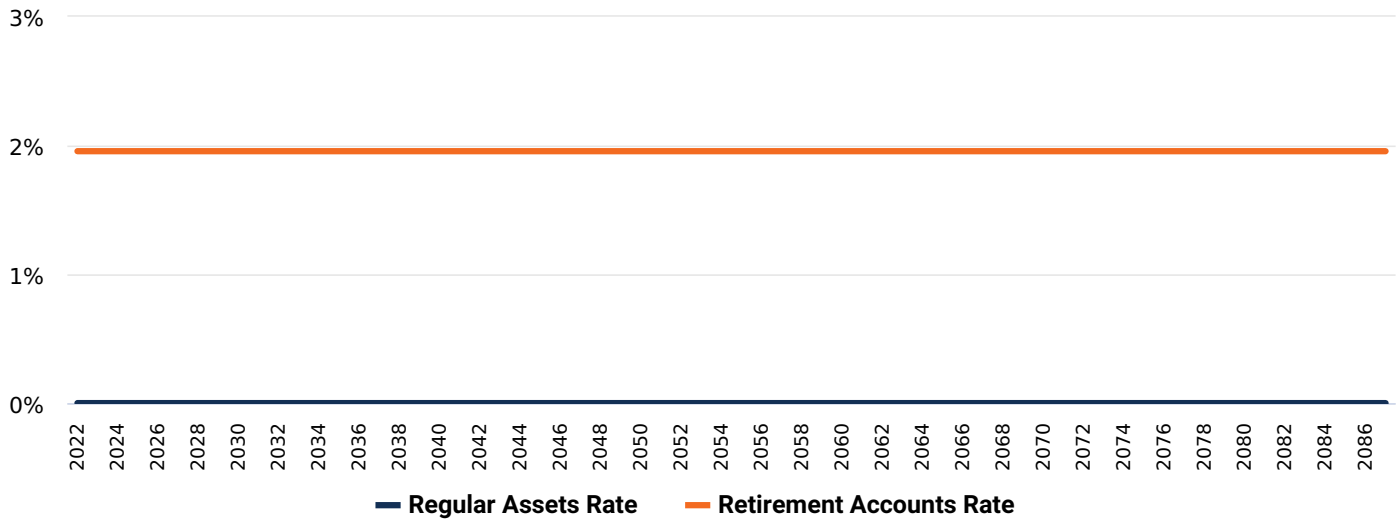
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2022	25	0.00	1.96
2023	26	0.00	1.96
2024	27	0.00	1.96
2025	28	0.00	1.96
2026	29	0.00	1.96
2027	30	0.00	1.96
2028	31	0.00	1.96
2029	32	0.00	1.96
2030	33	0.00	1.96
2031	34	0.00	1.96
2032	35	0.00	1.96
2033	36	0.00	1.96
2034	37	0.00	1.96
2035	38	0.00	1.96
2036	39	0.00	1.96
2037	40	0.00	1.96
2038	41	0.00	1.96
2039	42	0.00	1.96
2040	43	0.00	1.96
2041	44	0.00	1.96
2042	45	0.00	1.96
2043	46	0.00	1.96
2044	47	0.00	1.96
2045	48	0.00	1.96

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	49	0.00	1.96
2047	50	0.00	1.96
2048	51	0.00	1.96
2049	52	0.00	1.96
2050	53	0.00	1.96
2051	54	0.00	1.96
2052	55	0.00	1.96
2053	56	0.00	1.96
2054	57	0.00	1.96
2055	58	0.00	1.96
2056	59	0.00	1.96
2057	60	0.00	1.96
2058	61	0.00	1.96
2059	62	0.00	1.96
2060	63	0.00	1.96
2061	64	0.00	1.96
2062	65	0.00	1.96
2063	66	0.00	1.96
2064	67	0.00	1.96
2065	68	0.00	1.96
2066	69	0.00	1.96
2067	70	0.00	1.96
2068	71	0.00	1.96
2069	72	0.00	1.96
2070	73	0.00	1.96
2071	74	0.00	1.96
2072	75	0.00	1.96
2073	76	0.00	1.96
2074	77	0.00	1.96
2075	78	0.00	1.96
2076	79	0.00	1.96
2077	80	0.00	1.96
2078	81	0.00	1.96
2079	82	0.00	1.96
2080	83	0.00	1.96
2081	84	0.00	1.96
2082	85	0.00	1.96
2083	86	0.00	1.96
2084	87	0.00	1.96
2085	88	0.00	1.96
2086	89	0.00	1.96
2087	90	0.00	1.96

Reserve fund Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$4,236,080
Social Security Benefits	\$1,214,914
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$514,000
529 Account Withdrawals	\$0
Reserve Fund Assets	\$8,000
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$6,135
TOTAL	\$5,979,129

Lifetime Spending

Housing Expenses	\$619,954
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$1,251,072
Retirement Account Contributions	\$127,082
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$47,756
Medicare Part B Premiums	\$275,547
Life Insurance Premiums	\$0
Discretionary Spending	\$3,657,717
TOTAL	\$5,979,128

MaxiFi Planner has calculated a lifetime budget for your household, shown above.

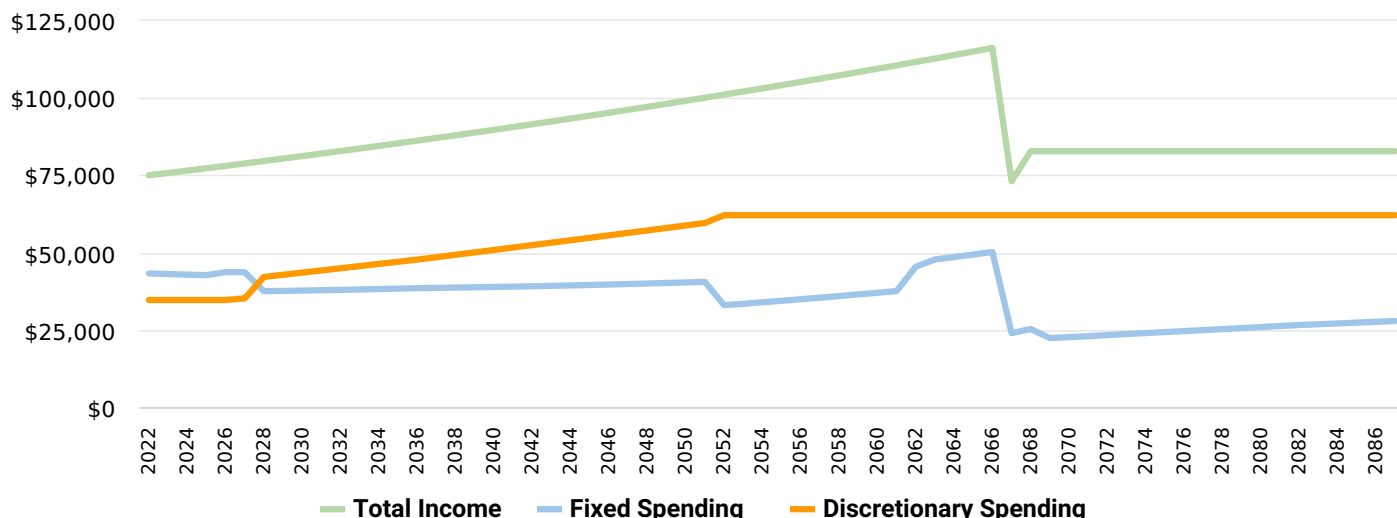
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance payments, funeral expenses, bequests, and any special expenses you entered.

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

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

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. A real interest rate of 0% was used when computing the lifetime present values. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

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.

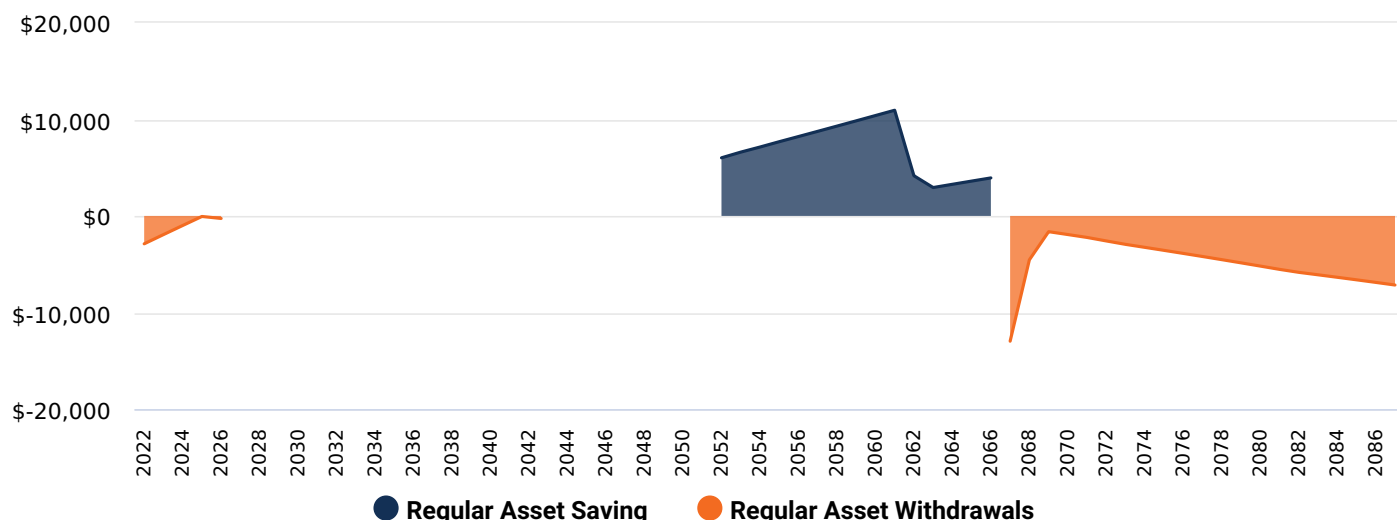
Year	Age	Total Income	Fixed Spending	Discretionary Spending
2022	25	\$75,000	\$43,249	\$34,640
2023	26	\$75,750	\$43,046	\$34,640
2024	27	\$76,508	\$42,858	\$34,640
2025	28	\$77,273	\$42,689	\$34,640
2026	29	\$78,045	\$43,667	\$34,640
2027	30	\$78,826	\$43,643	\$35,183
2028	31	\$79,614	\$37,502	\$42,111
2029	32	\$80,410	\$37,598	\$42,811
2030	33	\$81,214	\$37,702	\$43,512
2031	34	\$82,026	\$37,815	\$44,212



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	35	\$82,847	\$37,933	\$44,914
2033	36	\$83,675	\$38,059	\$45,615
2034	37	\$84,512	\$38,193	\$46,318
2035	38	\$85,357	\$38,336	\$47,022
2036	39	\$86,211	\$38,484	\$47,726
2037	40	\$87,073	\$38,576	\$48,497
2038	41	\$87,943	\$38,664	\$49,280
2039	42	\$88,823	\$38,760	\$50,063
2040	43	\$89,711	\$38,865	\$50,846
2041	44	\$90,608	\$38,978	\$51,631
2042	45	\$91,514	\$39,098	\$52,416
2043	46	\$92,429	\$39,227	\$53,203
2044	47	\$93,354	\$39,363	\$53,991
2045	48	\$94,287	\$39,507	\$54,780
2046	49	\$95,230	\$39,659	\$55,571
2047	50	\$96,182	\$39,817	\$56,364
2048	51	\$97,144	\$39,985	\$57,159
2049	52	\$98,116	\$40,159	\$57,956
2050	53	\$99,097	\$40,341	\$58,756
2051	54	\$100,088	\$40,531	\$59,558
2052	55	\$101,089	\$32,989	\$62,084
2053	56	\$102,100	\$33,411	\$62,084
2054	57	\$103,121	\$33,906	\$62,084
2055	58	\$104,152	\$34,385	\$62,084
2056	59	\$105,193	\$34,891	\$62,084
2057	60	\$106,245	\$35,405	\$62,084
2058	61	\$107,308	\$35,926	\$62,084
2059	62	\$108,381	\$36,453	\$62,084
2060	63	\$109,465	\$36,989	\$62,084
2061	64	\$110,559	\$37,533	\$62,084
2062	65	\$111,665	\$45,418	\$62,084
2063	66	\$112,781	\$47,759	\$62,084
2064	67	\$113,909	\$48,551	\$62,084
2065	68	\$115,048	\$49,358	\$62,084
2066	69	\$116,199	\$50,180	\$62,084
2067	70	\$73,073	\$23,960	\$62,084
2068	71	\$82,792	\$25,255	\$62,084
2069	72	\$82,792	\$22,339	\$62,084
2070	73	\$82,792	\$22,637	\$62,084
2071	74	\$82,792	\$22,937	\$62,084
2072	75	\$82,792	\$23,299	\$62,084
2073	76	\$82,792	\$23,654	\$62,084
2074	77	\$82,792	\$23,961	\$62,084
2075	78	\$82,792	\$24,274	\$62,084
2076	79	\$82,792	\$24,590	\$62,084
2077	80	\$82,792	\$24,911	\$62,084
2078	81	\$82,792	\$25,236	\$62,084
2079	82	\$82,792	\$25,565	\$62,084

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	83	\$82,792	\$25,901	\$62,084
2081	84	\$82,792	\$26,241	\$62,084
2082	85	\$82,792	\$26,549	\$62,084
2083	86	\$82,792	\$26,803	\$62,084
2084	87	\$82,792	\$27,061	\$62,084
2085	88	\$82,792	\$27,323	\$62,084
2086	89	\$82,792	\$27,590	\$62,084
2087	90	\$82,792	\$27,862	\$62,084

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

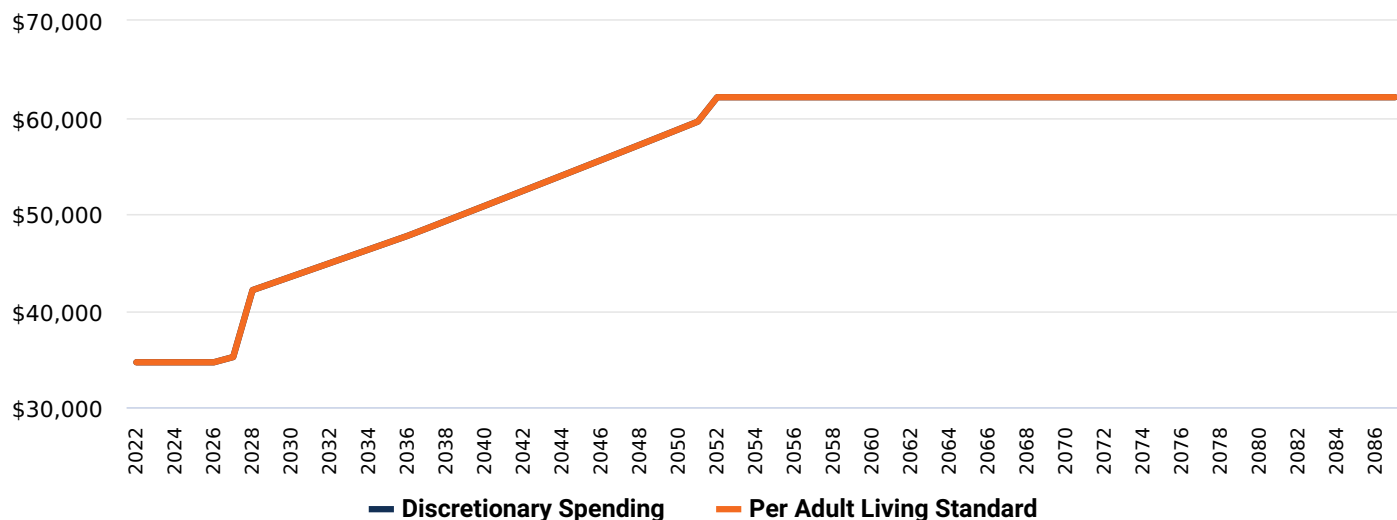
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	25	\$75,000	\$77,889	(\$2,888)	\$6,135	\$3,247
2023	26	\$75,750	\$77,686	(\$1,935)	\$3,246	\$1,311
2024	27	\$76,508	\$77,498	(\$992)	\$1,312	\$320
2025	28	\$77,273	\$77,329	(\$57)	\$320	\$263
2026	29	\$78,045	\$78,307	(\$263)	\$263	\$0
2027	30	\$78,826	\$78,826	\$0	\$0	\$0
2028	31	\$79,614	\$79,613	\$0	\$0	\$0
2029	32	\$80,410	\$80,409	\$0	\$0	\$0
2030	33	\$81,214	\$81,214	\$0	\$0	\$0
2031	34	\$82,026	\$82,027	\$0	\$0	\$0
2032	35	\$82,847	\$82,847	\$0	\$0	\$0
2033	36	\$83,675	\$83,674	\$0	\$0	\$0
2034	37	\$84,512	\$84,511	\$0	\$0	\$0



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	38	\$85,357	\$85,358	\$0	\$0	\$0
2036	39	\$86,211	\$86,210	\$0	\$0	\$0
2037	40	\$87,073	\$87,073	\$0	\$0	\$0
2038	41	\$87,943	\$87,944	\$0	\$0	\$0
2039	42	\$88,823	\$88,823	\$0	\$0	\$0
2040	43	\$89,711	\$89,711	\$0	\$0	\$0
2041	44	\$90,608	\$90,609	\$0	\$0	\$0
2042	45	\$91,514	\$91,514	\$0	\$0	\$0
2043	46	\$92,429	\$92,430	\$0	\$0	\$0
2044	47	\$93,354	\$93,354	\$0	\$0	\$0
2045	48	\$94,287	\$94,287	\$0	\$0	\$0
2046	49	\$95,230	\$95,230	\$0	\$0	\$0
2047	50	\$96,182	\$96,181	\$0	\$0	\$0
2048	51	\$97,144	\$97,144	\$0	\$0	\$0
2049	52	\$98,116	\$98,115	\$0	\$0	\$0
2050	53	\$99,097	\$99,097	\$0	\$0	\$0
2051	54	\$100,088	\$100,089	\$0	\$0	\$0
2052	55	\$101,089	\$95,073	\$6,016	\$0	\$6,016
2053	56	\$102,100	\$95,495	\$6,604	\$6,016	\$12,620
2054	57	\$103,121	\$95,990	\$7,131	\$12,620	\$19,751
2055	58	\$104,152	\$96,469	\$7,683	\$19,750	\$27,433
2056	59	\$105,193	\$96,975	\$8,218	\$27,433	\$35,651
2057	60	\$106,245	\$97,489	\$8,756	\$35,651	\$44,407
2058	61	\$107,308	\$98,010	\$9,298	\$44,407	\$53,705
2059	62	\$108,381	\$98,537	\$9,843	\$53,705	\$63,548
2060	63	\$109,465	\$99,073	\$10,391	\$63,548	\$73,939
2061	64	\$110,559	\$99,617	\$10,942	\$73,939	\$84,881
2062	65	\$111,665	\$107,502	\$4,163	\$84,881	\$89,044
2063	66	\$112,781	\$109,843	\$2,938	\$89,044	\$91,982
2064	67	\$113,909	\$110,635	\$3,274	\$91,982	\$95,256
2065	68	\$115,048	\$111,442	\$3,606	\$95,256	\$98,862
2066	69	\$116,199	\$112,264	\$3,935	\$98,862	\$102,797
2067	70	\$73,073	\$86,044	(\$12,971)	\$102,797	\$89,826
2068	71	\$82,792	\$87,339	(\$4,547)	\$89,826	\$85,279
2069	72	\$82,792	\$84,423	(\$1,631)	\$85,279	\$83,648
2070	73	\$82,792	\$84,721	(\$1,928)	\$83,648	\$81,720
2071	74	\$82,792	\$85,021	(\$2,229)	\$81,720	\$79,491
2072	75	\$82,792	\$85,383	(\$2,591)	\$79,491	\$76,900
2073	76	\$82,792	\$85,738	(\$2,945)	\$76,900	\$73,955
2074	77	\$82,792	\$86,045	(\$3,254)	\$73,955	\$70,701
2075	78	\$82,792	\$86,358	(\$3,566)	\$70,701	\$67,135
2076	79	\$82,792	\$86,674	(\$3,882)	\$67,135	\$63,253
2077	80	\$82,792	\$86,995	(\$4,202)	\$63,253	\$59,051
2078	81	\$82,792	\$87,320	(\$4,528)	\$59,051	\$54,523
2079	82	\$82,792	\$87,649	(\$4,858)	\$54,524	\$49,666
2080	83	\$82,792	\$87,985	(\$5,193)	\$49,666	\$44,473
2081	84	\$82,792	\$88,325	(\$5,533)	\$44,473	\$38,940
2082	85	\$82,792	\$88,633	(\$5,841)	\$38,941	\$33,100

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	86	\$82,792	\$88,887	(\$6,095)	\$33,100	\$27,005
2084	87	\$82,792	\$89,145	(\$6,353)	\$27,005	\$20,652
2085	88	\$82,792	\$89,407	(\$6,615)	\$20,652	\$14,037
2086	89	\$82,792	\$89,674	(\$6,882)	\$14,036	\$7,154
2087	90	\$82,792	\$89,946	(\$7,154)	\$7,154	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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

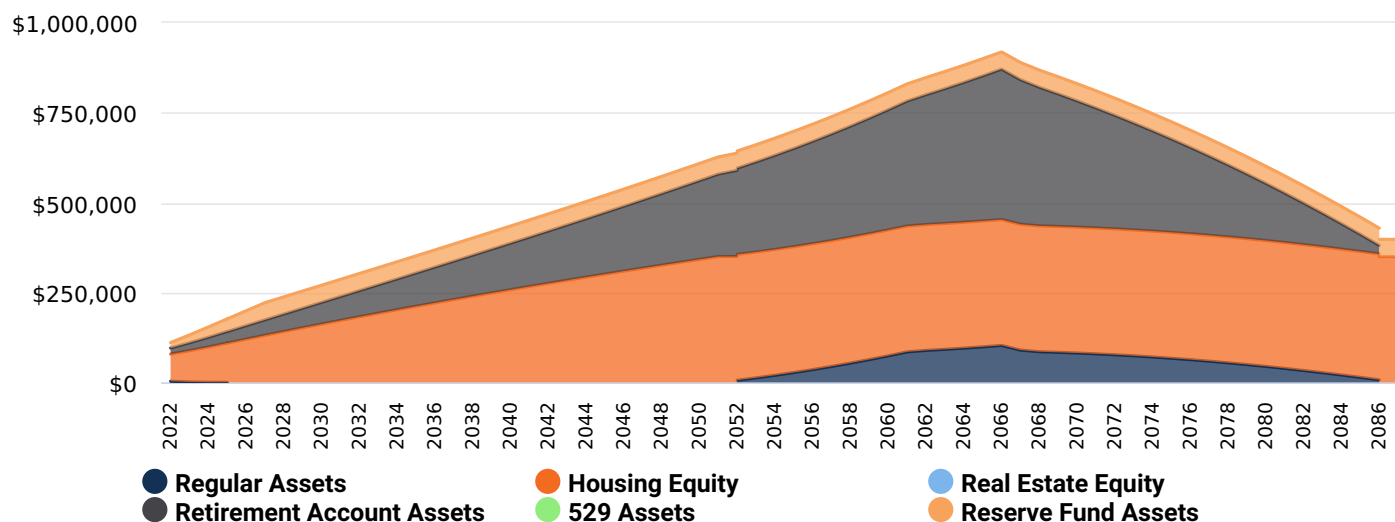


standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	25	\$34,640	\$34,640
2023	26	\$34,640	\$34,640
2024	27	\$34,640	\$34,640
2025	28	\$34,640	\$34,640
2026	29	\$34,640	\$34,640
2027	30	\$35,183	\$35,183
2028	31	\$42,111	\$42,111
2029	32	\$42,811	\$42,811
2030	33	\$43,512	\$43,512
2031	34	\$44,212	\$44,212
2032	35	\$44,914	\$44,914
2033	36	\$45,615	\$45,615
2034	37	\$46,318	\$46,318
2035	38	\$47,022	\$47,022
2036	39	\$47,726	\$47,726
2037	40	\$48,497	\$48,497
2038	41	\$49,280	\$49,280
2039	42	\$50,063	\$50,063
2040	43	\$50,846	\$50,846
2041	44	\$51,631	\$51,631
2042	45	\$52,416	\$52,416
2043	46	\$53,203	\$53,203
2044	47	\$53,991	\$53,991
2045	48	\$54,780	\$54,780
2046	49	\$55,571	\$55,571
2047	50	\$56,364	\$56,364
2048	51	\$57,159	\$57,159
2049	52	\$57,956	\$57,956
2050	53	\$58,756	\$58,756
2051	54	\$59,558	\$59,558
2052	55	\$62,084	\$62,084
2053	56	\$62,084	\$62,084
2054	57	\$62,084	\$62,084
2055	58	\$62,084	\$62,084
2056	59	\$62,084	\$62,084
2057	60	\$62,084	\$62,084
2058	61	\$62,084	\$62,084
2059	62	\$62,084	\$62,084
2060	63	\$62,084	\$62,084
2061	64	\$62,084	\$62,084
2062	65	\$62,084	\$62,084
2063	66	\$62,084	\$62,084
2064	67	\$62,084	\$62,084
2065	68	\$62,084	\$62,084
2066	69	\$62,084	\$62,084
2067	70	\$62,084	\$62,084
2068	71	\$62,084	\$62,084
2069	72	\$62,084	\$62,084

Year	Age	Discretionary Spending	Per Adult Living Standard
2070	73	\$62,084	\$62,084
2071	74	\$62,084	\$62,084
2072	75	\$62,084	\$62,084
2073	76	\$62,084	\$62,084
2074	77	\$62,084	\$62,084
2075	78	\$62,084	\$62,084
2076	79	\$62,084	\$62,084
2077	80	\$62,084	\$62,084
2078	81	\$62,084	\$62,084
2079	82	\$62,084	\$62,084
2080	83	\$62,084	\$62,084
2081	84	\$62,084	\$62,084
2082	85	\$62,084	\$62,084
2083	86	\$62,084	\$62,084
2084	87	\$62,084	\$62,084
2085	88	\$62,084	\$62,084
2086	89	\$62,084	\$62,084
2087	90	\$62,084	\$62,084

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	25	\$3,247	\$75,375	\$0	\$17,010	\$0	\$15,000	\$110,632
2023	26	\$1,311	\$86,863	\$0	\$21,888	\$0	\$21,846	\$131,908
2024	27	\$320	\$98,166	\$0	\$26,906	\$0	\$28,541	\$153,933
2025	28	\$263	\$109,292	\$0	\$32,069	\$0	\$35,089	\$176,713
2026	29	\$0	\$120,244	\$0	\$37,379	\$0	\$41,493	\$199,116
2027	30	\$0	\$131,027	\$0	\$42,840	\$0	\$47,756	\$221,623
2028	31	\$0	\$141,645	\$0	\$48,454	\$0	\$47,756	\$237,855
2029	32	\$0	\$152,105	\$0	\$54,227	\$0	\$47,756	\$254,088
2030	33	\$0	\$162,408	\$0	\$60,160	\$0	\$47,756	\$270,324
2031	34	\$0	\$172,562	\$0	\$66,259	\$0	\$47,756	\$286,577
2032	35	\$0	\$182,568	\$0	\$72,525	\$0	\$47,756	\$302,849
2033	36	\$0	\$192,432	\$0	\$78,964	\$0	\$47,756	\$319,152
2034	37	\$0	\$202,158	\$0	\$85,580	\$0	\$47,756	\$335,494
2035	38	\$0	\$211,750	\$0	\$92,375	\$0	\$47,756	\$351,881
2036	39	\$0	\$221,212	\$0	\$99,355	\$0	\$47,756	\$368,323
2037	40	\$0	\$230,547	\$0	\$106,522	\$0	\$47,756	\$384,825
2038	41	\$0	\$239,760	\$0	\$113,882	\$0	\$47,756	\$401,398
2039	42	\$0	\$248,854	\$0	\$121,439	\$0	\$47,756	\$418,049
2040	43	\$0	\$257,833	\$0	\$129,197	\$0	\$47,756	\$434,786
2041	44	\$0	\$266,701	\$0	\$137,161	\$0	\$47,756	\$451,618
2042	45	\$0	\$275,461	\$0	\$145,335	\$0	\$47,756	\$468,552
2043	46	\$0	\$284,116	\$0	\$153,723	\$0	\$47,756	\$485,595



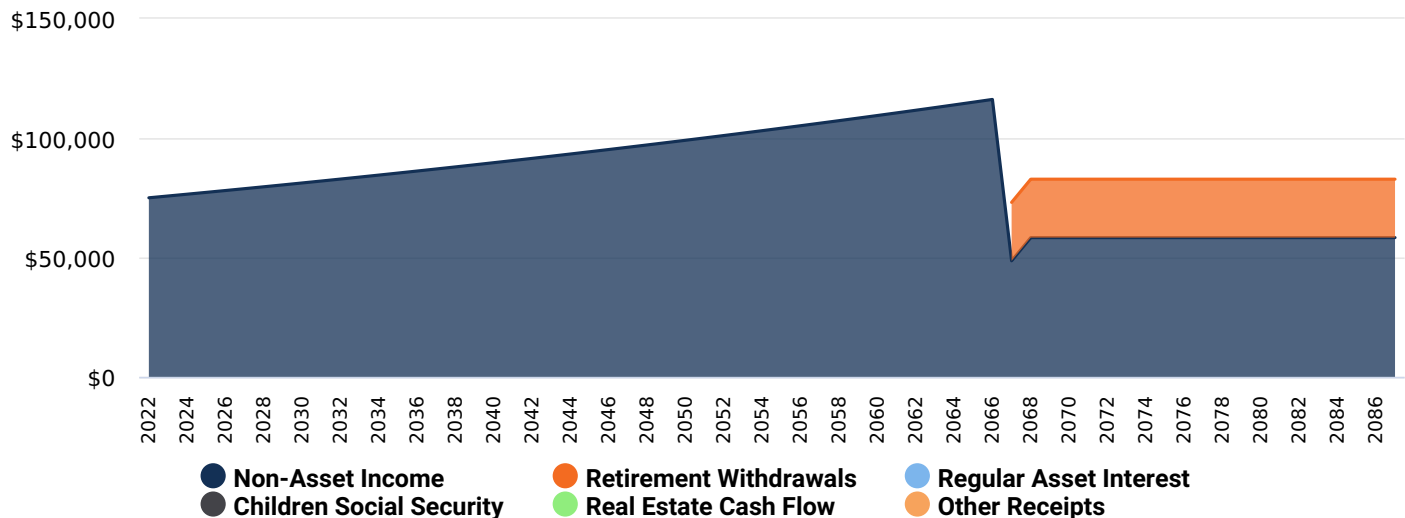
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	47	\$0	\$292,670	\$0	\$162,331	\$0	\$47,756	\$502,757
2045	48	\$0	\$301,127	\$0	\$171,164	\$0	\$47,756	\$520,047
2046	49	\$0	\$309,490	\$0	\$180,225	\$0	\$47,756	\$537,471
2047	50	\$0	\$317,761	\$0	\$189,521	\$0	\$47,756	\$555,038
2048	51	\$0	\$325,945	\$0	\$199,057	\$0	\$47,756	\$572,758
2049	52	\$0	\$334,044	\$0	\$208,838	\$0	\$47,756	\$590,638
2050	53	\$0	\$342,061	\$0	\$218,868	\$0	\$47,756	\$608,685
2051	54	\$0	\$350,000	\$0	\$229,155	\$0	\$47,756	\$626,911
2052	55	\$6,016	\$350,000	\$0	\$239,702	\$0	\$47,756	\$643,474
2053	56	\$12,620	\$350,000	\$0	\$250,517	\$0	\$47,756	\$660,893
2054	57	\$19,751	\$350,000	\$0	\$261,604	\$0	\$47,756	\$679,111
2055	58	\$27,433	\$350,000	\$0	\$272,970	\$0	\$47,756	\$698,159
2056	59	\$35,651	\$350,000	\$0	\$284,621	\$0	\$47,756	\$718,028
2057	60	\$44,407	\$350,000	\$0	\$296,563	\$0	\$47,756	\$738,726
2058	61	\$53,705	\$350,000	\$0	\$308,802	\$0	\$47,756	\$760,263
2059	62	\$63,548	\$350,000	\$0	\$321,345	\$0	\$47,756	\$782,649
2060	63	\$73,939	\$350,000	\$0	\$334,198	\$0	\$47,756	\$805,893
2061	64	\$84,881	\$350,000	\$0	\$347,369	\$0	\$47,756	\$830,006
2062	65	\$89,044	\$350,000	\$0	\$360,863	\$0	\$47,756	\$847,663
2063	66	\$91,982	\$350,000	\$0	\$374,688	\$0	\$47,756	\$864,426
2064	67	\$95,256	\$350,000	\$0	\$388,852	\$0	\$47,756	\$881,864
2065	68	\$98,862	\$350,000	\$0	\$403,361	\$0	\$47,756	\$899,979
2066	69	\$102,797	\$350,000	\$0	\$418,222	\$0	\$47,756	\$918,775
2067	70	\$89,826	\$350,000	\$0	\$401,926	\$0	\$47,756	\$889,508
2068	71	\$85,279	\$350,000	\$0	\$385,312	\$0	\$47,756	\$868,347
2069	72	\$83,648	\$350,000	\$0	\$368,372	\$0	\$47,756	\$849,776
2070	73	\$81,720	\$350,000	\$0	\$351,101	\$0	\$47,756	\$830,577
2071	74	\$79,491	\$350,000	\$0	\$333,493	\$0	\$47,756	\$810,740
2072	75	\$76,900	\$350,000	\$0	\$315,540	\$0	\$47,756	\$790,196
2073	76	\$73,955	\$350,000	\$0	\$297,235	\$0	\$47,756	\$768,946
2074	77	\$70,701	\$350,000	\$0	\$278,573	\$0	\$47,756	\$747,030
2075	78	\$67,135	\$350,000	\$0	\$259,546	\$0	\$47,756	\$724,437
2076	79	\$63,253	\$350,000	\$0	\$240,146	\$0	\$47,756	\$701,155
2077	80	\$59,051	\$350,000	\$0	\$220,367	\$0	\$47,756	\$677,174
2078	81	\$54,523	\$350,000	\$0	\$200,201	\$0	\$47,756	\$652,480
2079	82	\$49,666	\$350,000	\$0	\$179,641	\$0	\$47,756	\$627,063
2080	83	\$44,473	\$350,000	\$0	\$158,678	\$0	\$47,756	\$600,907
2081	84	\$38,940	\$350,000	\$0	\$137,306	\$0	\$47,756	\$574,002
2082	85	\$33,100	\$350,000	\$0	\$115,515	\$0	\$47,756	\$546,371
2083	86	\$27,005	\$350,000	\$0	\$93,298	\$0	\$47,756	\$518,059
2084	87	\$20,652	\$350,000	\$0	\$70,647	\$0	\$47,756	\$489,055
2085	88	\$14,037	\$350,000	\$0	\$47,553	\$0	\$47,756	\$459,346
2086	89	\$7,154	\$350,000	\$0	\$24,007	\$0	\$47,756	\$428,917
2087	90	\$0	\$350,000	\$0	\$0	\$0	\$47,756	\$397,756

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	25	\$3,247	\$75,375	\$0	\$17,010	\$0	\$15,000	\$0	\$0	\$0	\$110,632
2023	26	\$1,311	\$86,863	\$0	\$21,888	\$0	\$21,846	\$0	\$0	\$0	\$131,908
2024	27	\$320	\$98,166	\$0	\$26,906	\$0	\$28,541	\$0	\$0	\$0	\$153,933
2025	28	\$263	\$109,292	\$0	\$32,069	\$0	\$35,089	\$0	\$0	\$0	\$176,713
2026	29	\$0	\$120,244	\$0	\$37,379	\$0	\$41,493	\$0	\$0	\$0	\$199,116
2027	30	\$0	\$131,027	\$0	\$42,840	\$0	\$47,756	\$0	\$0	\$0	\$221,623
2028	31	\$0	\$141,645	\$0	\$48,454	\$0	\$47,756	\$0	\$0	\$0	\$237,855
2029	32	\$0	\$152,105	\$0	\$54,227	\$0	\$47,756	\$0	\$0	\$0	\$254,088
2030	33	\$0	\$162,408	\$0	\$60,160	\$0	\$47,756	\$0	\$0	\$0	\$270,324
2031	34	\$0	\$172,562	\$0	\$66,259	\$0	\$47,756	\$0	\$0	\$0	\$286,577
2032	35	\$0	\$182,568	\$0	\$72,525	\$0	\$47,756	\$0	\$0	\$0	\$302,849
2033	36	\$0	\$192,432	\$0	\$78,964	\$0	\$47,756	\$0	\$0	\$0	\$319,152
2034	37	\$0	\$202,158	\$0	\$85,580	\$0	\$47,756	\$0	\$0	\$0	\$335,494
2035	38	\$0	\$211,750	\$0	\$92,375	\$0	\$47,756	\$0	\$0	\$0	\$351,881
2036	39	\$0	\$221,212	\$0	\$99,355	\$0	\$47,756	\$0	\$0	\$0	\$368,323
2037	40	\$0	\$230,547	\$0	\$106,522	\$0	\$47,756	\$0	\$0	\$0	\$384,825
2038	41	\$0	\$239,760	\$0	\$113,882	\$0	\$47,756	\$0	\$0	\$0	\$401,398
2039	42	\$0	\$248,854	\$0	\$121,439	\$0	\$47,756	\$0	\$0	\$0	\$418,049
2040	43	\$0	\$257,833	\$0	\$129,197	\$0	\$47,756	\$0	\$0	\$0	\$434,786
2041	44	\$0	\$266,701	\$0	\$137,161	\$0	\$47,756	\$0	\$0	\$0	\$451,618
2042	45	\$0	\$275,461	\$0	\$145,335	\$0	\$47,756	\$0	\$0	\$0	\$468,552
2043	46	\$0	\$284,116	\$0	\$153,723	\$0	\$47,756	\$0	\$0	\$0	\$485,595
2044	47	\$0	\$292,670	\$0	\$162,331	\$0	\$47,756	\$0	\$0	\$0	\$502,757
2045	48	\$0	\$301,127	\$0	\$171,164	\$0	\$47,756	\$0	\$0	\$0	\$520,047
2046	49	\$0	\$309,490	\$0	\$180,225	\$0	\$47,756	\$0	\$0	\$0	\$537,471
2047	50	\$0	\$317,761	\$0	\$189,521	\$0	\$47,756	\$0	\$0	\$0	\$555,038
2048	51	\$0	\$325,945	\$0	\$199,057	\$0	\$47,756	\$0	\$0	\$0	\$572,758
2049	52	\$0	\$334,044	\$0	\$208,838	\$0	\$47,756	\$0	\$0	\$0	\$590,638
2050	53	\$0	\$342,061	\$0	\$218,868	\$0	\$47,756	\$0	\$0	\$0	\$608,685
2051	54	\$0	\$350,000	\$0	\$229,155	\$0	\$47,756	\$0	\$0	\$0	\$626,911
2052	55	\$6,016	\$350,000	\$0	\$239,702	\$0	\$47,756	\$0	\$0	\$0	\$643,474
2053	56	\$12,620	\$350,000	\$0	\$250,517	\$0	\$47,756	\$0	\$0	\$0	\$660,893
2054	57	\$19,751	\$350,000	\$0	\$261,604	\$0	\$47,756	\$0	\$0	\$0	\$679,111
2055	58	\$27,433	\$350,000	\$0	\$272,970	\$0	\$47,756	\$0	\$0	\$0	\$698,159
2056	59	\$35,651	\$350,000	\$0	\$284,621	\$0	\$47,756	\$0	\$0	\$0	\$718,028
2057	60	\$44,407	\$350,000	\$0	\$296,563	\$0	\$47,756	\$0	\$0	\$0	\$738,726
2058	61	\$53,705	\$350,000	\$0	\$308,802	\$0	\$47,756	\$0	\$0	\$0	\$760,263
2059	62	\$63,548	\$350,000	\$0	\$321,345	\$0	\$47,756	\$0	\$0	\$0	\$782,649
2060	63	\$73,939	\$350,000	\$0	\$334,198	\$0	\$47,756	\$0	\$0	\$0	\$805,893
2061	64	\$84,881	\$350,000	\$0	\$347,369	\$0	\$47,756	\$0	\$0	\$0	\$830,006
2062	65	\$89,044	\$350,000	\$0	\$360,863	\$0	\$47,756	\$0	\$0	\$0	\$847,663
2063	66	\$91,982	\$350,000	\$0	\$374,688	\$0	\$47,756	\$0	\$0	\$0	\$864,426
2064	67	\$95,256	\$350,000	\$0	\$388,852	\$0	\$47,756	\$0	\$0	\$0	\$881,864
2065	68	\$98,862	\$350,000	\$0	\$403,361	\$0	\$47,756	\$0	\$0	\$0	\$899,979
2066	69	\$102,797	\$350,000	\$0	\$418,222	\$0	\$47,756	\$0	\$0	\$0	\$918,775
2067	70	\$89,826	\$350,000	\$0	\$401,926	\$0	\$47,756	\$0	\$0	\$0	\$889,508
2068	71	\$85,279	\$350,000	\$0	\$385,312	\$0	\$47,756	\$0	\$0	\$0	\$868,347

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	72	\$83,648	\$350,000	\$0	\$368,372	\$0	\$47,756	\$0	\$0	\$0	\$849,776
2070	73	\$81,720	\$350,000	\$0	\$351,101	\$0	\$47,756	\$0	\$0	\$0	\$830,577
2071	74	\$79,491	\$350,000	\$0	\$333,493	\$0	\$47,756	\$0	\$0	\$0	\$810,740
2072	75	\$76,900	\$350,000	\$0	\$315,540	\$0	\$47,756	\$0	\$0	\$0	\$790,196
2073	76	\$73,955	\$350,000	\$0	\$297,235	\$0	\$47,756	\$0	\$0	\$0	\$768,946
2074	77	\$70,701	\$350,000	\$0	\$278,573	\$0	\$47,756	\$0	\$0	\$0	\$747,030
2075	78	\$67,135	\$350,000	\$0	\$259,546	\$0	\$47,756	\$0	\$0	\$0	\$724,437
2076	79	\$63,253	\$350,000	\$0	\$240,146	\$0	\$47,756	\$0	\$0	\$0	\$701,155
2077	80	\$59,051	\$350,000	\$0	\$220,367	\$0	\$47,756	\$0	\$0	\$0	\$677,174
2078	81	\$54,523	\$350,000	\$0	\$200,201	\$0	\$47,756	\$0	\$0	\$0	\$652,480
2079	82	\$49,666	\$350,000	\$0	\$179,641	\$0	\$47,756	\$0	\$0	\$0	\$627,063
2080	83	\$44,473	\$350,000	\$0	\$158,678	\$0	\$47,756	\$0	\$0	\$0	\$600,907
2081	84	\$38,940	\$350,000	\$0	\$137,306	\$0	\$47,756	\$0	\$0	\$0	\$574,002
2082	85	\$33,100	\$350,000	\$0	\$115,515	\$0	\$47,756	\$0	\$0	\$0	\$546,371
2083	86	\$27,005	\$350,000	\$0	\$93,298	\$0	\$47,756	\$0	\$0	\$0	\$518,059
2084	87	\$20,652	\$350,000	\$0	\$70,647	\$0	\$47,756	\$0	\$0	\$0	\$489,055
2085	88	\$14,037	\$350,000	\$0	\$47,553	\$0	\$47,756	\$0	\$0	\$0	\$459,346
2086	89	\$7,154	\$350,000	\$0	\$24,007	\$0	\$47,756	\$0	\$0	\$0	\$428,917
2087	90	\$0	\$350,000	\$0	\$0	\$0	\$47,756	\$0	\$0	\$0	\$397,756

Income Overview



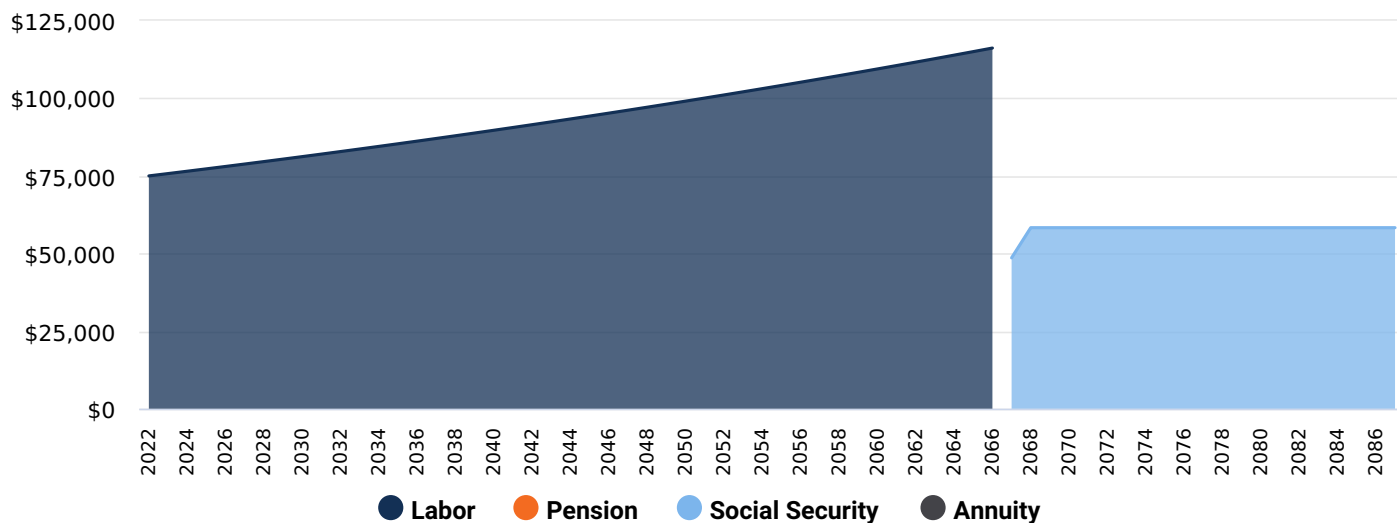
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	25	\$75,000	\$0	\$0	\$0	\$0	\$0	\$75,000
2023	26	\$75,750	\$0	\$0	\$0	\$0	\$0	\$75,750
2024	27	\$76,508	\$0	\$0	\$0	\$0	\$0	\$76,508
2025	28	\$77,273	\$0	\$0	\$0	\$0	\$0	\$77,273
2026	29	\$78,045	\$0	\$0	\$0	\$0	\$0	\$78,045
2027	30	\$78,826	\$0	\$0	\$0	\$0	\$0	\$78,826
2028	31	\$79,614	\$0	\$0	\$0	\$0	\$0	\$79,614
2029	32	\$80,410	\$0	\$0	\$0	\$0	\$0	\$80,410
2030	33	\$81,214	\$0	\$0	\$0	\$0	\$0	\$81,214
2031	34	\$82,026	\$0	\$0	\$0	\$0	\$0	\$82,026
2032	35	\$82,847	\$0	\$0	\$0	\$0	\$0	\$82,847
2033	36	\$83,675	\$0	\$0	\$0	\$0	\$0	\$83,675
2034	37	\$84,512	\$0	\$0	\$0	\$0	\$0	\$84,512
2035	38	\$85,357	\$0	\$0	\$0	\$0	\$0	\$85,357
2036	39	\$86,211	\$0	\$0	\$0	\$0	\$0	\$86,211
2037	40	\$87,073	\$0	\$0	\$0	\$0	\$0	\$87,073
2038	41	\$87,943	\$0	\$0	\$0	\$0	\$0	\$87,943
2039	42	\$88,823	\$0	\$0	\$0	\$0	\$0	\$88,823
2040	43	\$89,711	\$0	\$0	\$0	\$0	\$0	\$89,711
2041	44	\$90,608	\$0	\$0	\$0	\$0	\$0	\$90,608
2042	45	\$91,514	\$0	\$0	\$0	\$0	\$0	\$91,514
2043	46	\$92,429	\$0	\$0	\$0	\$0	\$0	\$92,429



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	47	\$93,354	\$0	\$0	\$0	\$0	\$0	\$93,354
2045	48	\$94,287	\$0	\$0	\$0	\$0	\$0	\$94,287
2046	49	\$95,230	\$0	\$0	\$0	\$0	\$0	\$95,230
2047	50	\$96,182	\$0	\$0	\$0	\$0	\$0	\$96,182
2048	51	\$97,144	\$0	\$0	\$0	\$0	\$0	\$97,144
2049	52	\$98,116	\$0	\$0	\$0	\$0	\$0	\$98,116
2050	53	\$99,097	\$0	\$0	\$0	\$0	\$0	\$99,097
2051	54	\$100,088	\$0	\$0	\$0	\$0	\$0	\$100,088
2052	55	\$101,089	\$0	\$0	\$0	\$0	\$0	\$101,089
2053	56	\$102,100	\$0	\$0	\$0	\$0	\$0	\$102,100
2054	57	\$103,121	\$0	\$0	\$0	\$0	\$0	\$103,121
2055	58	\$104,152	\$0	\$0	\$0	\$0	\$0	\$104,152
2056	59	\$105,193	\$0	\$0	\$0	\$0	\$0	\$105,193
2057	60	\$106,245	\$0	\$0	\$0	\$0	\$0	\$106,245
2058	61	\$107,308	\$0	\$0	\$0	\$0	\$0	\$107,308
2059	62	\$108,381	\$0	\$0	\$0	\$0	\$0	\$108,381
2060	63	\$109,465	\$0	\$0	\$0	\$0	\$0	\$109,465
2061	64	\$110,559	\$0	\$0	\$0	\$0	\$0	\$110,559
2062	65	\$111,665	\$0	\$0	\$0	\$0	\$0	\$111,665
2063	66	\$112,781	\$0	\$0	\$0	\$0	\$0	\$112,781
2064	67	\$113,909	\$0	\$0	\$0	\$0	\$0	\$113,909
2065	68	\$115,048	\$0	\$0	\$0	\$0	\$0	\$115,048
2066	69	\$116,199	\$0	\$0	\$0	\$0	\$0	\$116,199
2067	70	\$48,597	\$24,476	\$0	\$0	\$0	\$0	\$73,073
2068	71	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2069	72	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2070	73	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2071	74	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2072	75	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2073	76	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2074	77	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2075	78	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2076	79	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2077	80	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2078	81	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2079	82	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2080	83	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2081	84	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2082	85	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2083	86	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2084	87	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2085	88	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2086	89	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792
2087	90	\$58,316	\$24,476	\$0	\$0	\$0	\$0	\$82,792

Jayson's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2022	25	\$75,000	\$0	\$0	\$0	\$75,000
2023	26	\$75,750	\$0	\$0	\$0	\$75,750
2024	27	\$76,508	\$0	\$0	\$0	\$76,508
2025	28	\$77,273	\$0	\$0	\$0	\$77,273
2026	29	\$78,045	\$0	\$0	\$0	\$78,045
2027	30	\$78,826	\$0	\$0	\$0	\$78,826
2028	31	\$79,614	\$0	\$0	\$0	\$79,614
2029	32	\$80,410	\$0	\$0	\$0	\$80,410
2030	33	\$81,214	\$0	\$0	\$0	\$81,214
2031	34	\$82,026	\$0	\$0	\$0	\$82,026
2032	35	\$82,847	\$0	\$0	\$0	\$82,847
2033	36	\$83,675	\$0	\$0	\$0	\$83,675
2034	37	\$84,512	\$0	\$0	\$0	\$84,512
2035	38	\$85,357	\$0	\$0	\$0	\$85,357
2036	39	\$86,211	\$0	\$0	\$0	\$86,211
2037	40	\$87,073	\$0	\$0	\$0	\$87,073
2038	41	\$87,943	\$0	\$0	\$0	\$87,943
2039	42	\$88,823	\$0	\$0	\$0	\$88,823
2040	43	\$89,711	\$0	\$0	\$0	\$89,711
2041	44	\$90,608	\$0	\$0	\$0	\$90,608
2042	45	\$91,514	\$0	\$0	\$0	\$91,514
2043	46	\$92,429	\$0	\$0	\$0	\$92,429
2044	47	\$93,354	\$0	\$0	\$0	\$93,354
2045	48	\$94,287	\$0	\$0	\$0	\$94,287
2046	49	\$95,230	\$0	\$0	\$0	\$95,230
2047	50	\$96,182	\$0	\$0	\$0	\$96,182



Year	Age	Labor	Pension	Social Security	Annuity	Total
2048	51	\$97,144	\$0	\$0	\$0	\$97,144
2049	52	\$98,116	\$0	\$0	\$0	\$98,116
2050	53	\$99,097	\$0	\$0	\$0	\$99,097
2051	54	\$100,088	\$0	\$0	\$0	\$100,088
2052	55	\$101,089	\$0	\$0	\$0	\$101,089
2053	56	\$102,100	\$0	\$0	\$0	\$102,100
2054	57	\$103,121	\$0	\$0	\$0	\$103,121
2055	58	\$104,152	\$0	\$0	\$0	\$104,152
2056	59	\$105,193	\$0	\$0	\$0	\$105,193
2057	60	\$106,245	\$0	\$0	\$0	\$106,245
2058	61	\$107,308	\$0	\$0	\$0	\$107,308
2059	62	\$108,381	\$0	\$0	\$0	\$108,381
2060	63	\$109,465	\$0	\$0	\$0	\$109,465
2061	64	\$110,559	\$0	\$0	\$0	\$110,559
2062	65	\$111,665	\$0	\$0	\$0	\$111,665
2063	66	\$112,781	\$0	\$0	\$0	\$112,781
2064	67	\$113,909	\$0	\$0	\$0	\$113,909
2065	68	\$115,048	\$0	\$0	\$0	\$115,048
2066	69	\$116,199	\$0	\$0	\$0	\$116,199
2067	70	\$0	\$0	\$48,597	\$0	\$48,597
2068	71	\$0	\$0	\$58,316	\$0	\$58,316
2069	72	\$0	\$0	\$58,316	\$0	\$58,316
2070	73	\$0	\$0	\$58,316	\$0	\$58,316
2071	74	\$0	\$0	\$58,316	\$0	\$58,316
2072	75	\$0	\$0	\$58,316	\$0	\$58,316
2073	76	\$0	\$0	\$58,316	\$0	\$58,316
2074	77	\$0	\$0	\$58,316	\$0	\$58,316
2075	78	\$0	\$0	\$58,316	\$0	\$58,316
2076	79	\$0	\$0	\$58,316	\$0	\$58,316
2077	80	\$0	\$0	\$58,316	\$0	\$58,316
2078	81	\$0	\$0	\$58,316	\$0	\$58,316
2079	82	\$0	\$0	\$58,316	\$0	\$58,316
2080	83	\$0	\$0	\$58,316	\$0	\$58,316
2081	84	\$0	\$0	\$58,316	\$0	\$58,316
2082	85	\$0	\$0	\$58,316	\$0	\$58,316
2083	86	\$0	\$0	\$58,316	\$0	\$58,316
2084	87	\$0	\$0	\$58,316	\$0	\$58,316
2085	88	\$0	\$0	\$58,316	\$0	\$58,316
2086	89	\$0	\$0	\$58,316	\$0	\$58,316
2087	90	\$0	\$0	\$58,316	\$0	\$58,316

Jayson's Retirement Accounts

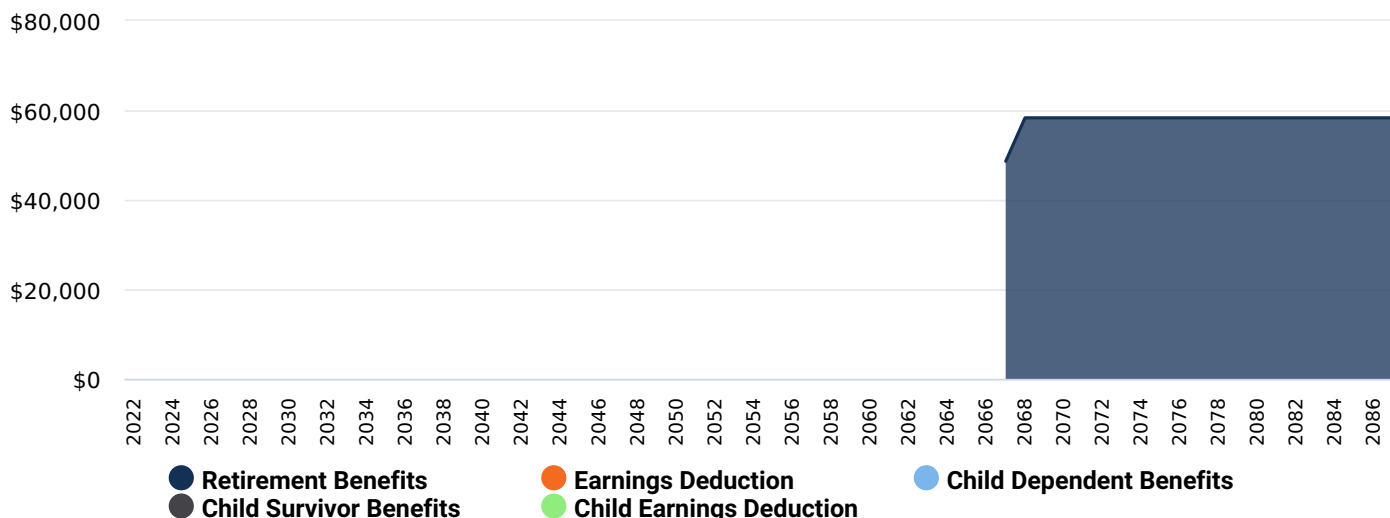
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2022	25	\$240	\$2,250	\$2,250	\$0	\$0	\$0	\$4,740	\$17,010	\$0	\$0
2023	26	\$333	\$2,273	\$2,273	\$0	\$0	\$0	\$4,878	\$21,888	\$0	\$0
2024	27	\$428	\$2,295	\$2,295	\$0	\$0	\$0	\$5,019	\$26,906	\$0	\$0
2025	28	\$526	\$2,318	\$2,318	\$0	\$0	\$0	\$5,163	\$32,069	\$0	\$0
2026	29	\$627	\$2,341	\$2,341	\$0	\$0	\$0	\$5,310	\$37,379	\$0	\$0
2027	30	\$731	\$2,365	\$2,365	\$0	\$0	\$0	\$5,461	\$42,840	\$0	\$0
2028	31	\$838	\$2,388	\$2,388	\$0	\$0	\$0	\$5,615	\$48,454	\$0	\$0
2029	32	\$948	\$2,412	\$2,412	\$0	\$0	\$0	\$5,772	\$54,227	\$0	\$0
2030	33	\$1,061	\$2,436	\$2,436	\$0	\$0	\$0	\$5,934	\$60,160	\$0	\$0
2031	34	\$1,177	\$2,461	\$2,461	\$0	\$0	\$0	\$6,098	\$66,259	\$0	\$0
2032	35	\$1,296	\$2,485	\$2,485	\$0	\$0	\$0	\$6,267	\$72,525	\$0	\$0
2033	36	\$1,419	\$2,510	\$2,510	\$0	\$0	\$0	\$6,439	\$78,964	\$0	\$0
2034	37	\$1,545	\$2,535	\$2,535	\$0	\$0	\$0	\$6,615	\$85,580	\$0	\$0
2035	38	\$1,674	\$2,561	\$2,561	\$0	\$0	\$0	\$6,795	\$92,375	\$0	\$0
2036	39	\$1,807	\$2,586	\$2,586	\$0	\$0	\$0	\$6,979	\$99,355	\$0	\$0
2037	40	\$1,943	\$2,612	\$2,612	\$0	\$0	\$0	\$7,168	\$106,522	\$0	\$0
2038	41	\$2,084	\$2,638	\$2,638	\$0	\$0	\$0	\$7,360	\$113,882	\$0	\$0
2039	42	\$2,228	\$2,665	\$2,665	\$0	\$0	\$0	\$7,557	\$121,439	\$0	\$0
2040	43	\$2,375	\$2,691	\$2,691	\$0	\$0	\$0	\$7,758	\$129,197	\$0	\$0
2041	44	\$2,527	\$2,718	\$2,718	\$0	\$0	\$0	\$7,964	\$137,161	\$0	\$0
2042	45	\$2,683	\$2,745	\$2,745	\$0	\$0	\$0	\$8,174	\$145,335	\$0	\$0
2043	46	\$2,843	\$2,773	\$2,773	\$0	\$0	\$0	\$8,388	\$153,723	\$0	\$0
2044	47	\$3,007	\$2,801	\$2,801	\$0	\$0	\$0	\$8,608	\$162,331	\$0	\$0
2045	48	\$3,175	\$2,829	\$2,829	\$0	\$0	\$0	\$8,832	\$171,164	\$0	\$0
2046	49	\$3,348	\$2,857	\$2,857	\$0	\$0	\$0	\$9,062	\$180,225	\$0	\$0
2047	50	\$3,525	\$2,885	\$2,885	\$0	\$0	\$0	\$9,296	\$189,521	\$0	\$0
2048	51	\$3,707	\$2,914	\$2,914	\$0	\$0	\$0	\$9,536	\$199,057	\$0	\$0
2049	52	\$3,894	\$2,943	\$2,943	\$0	\$0	\$0	\$9,780	\$208,838	\$0	\$0
2050	53	\$4,085	\$2,973	\$2,973	\$0	\$0	\$0	\$10,031	\$218,868	\$0	\$0
2051	54	\$4,281	\$3,003	\$3,003	\$0	\$0	\$0	\$10,286	\$229,155	\$0	\$0
2052	55	\$4,482	\$3,033	\$3,033	\$0	\$0	\$0	\$10,548	\$239,702	\$0	\$0
2053	56	\$4,689	\$3,063	\$3,063	\$0	\$0	\$0	\$10,815	\$250,517	\$0	\$0
2054	57	\$4,900	\$3,094	\$3,094	\$0	\$0	\$0	\$11,087	\$261,604	\$0	\$0
2055	58	\$5,117	\$3,125	\$3,125	\$0	\$0	\$0	\$11,366	\$272,970	\$0	\$0
2056	59	\$5,339	\$3,156	\$3,156	\$0	\$0	\$0	\$11,651	\$284,621	\$0	\$0
2057	60	\$5,567	\$3,187	\$3,187	\$0	\$0	\$0	\$11,942	\$296,563	\$0	\$0
2058	61	\$5,801	\$3,219	\$3,219	\$0	\$0	\$0	\$12,239	\$308,802	\$0	\$0
2059	62	\$6,040	\$3,251	\$3,251	\$0	\$0	\$0	\$12,543	\$321,345	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2060	63	\$6,285	\$3,284	\$3,284	\$0	\$0	\$0	\$12,853	\$334,198	\$0	\$0
2061	64	\$6,537	\$3,317	\$3,317	\$0	\$0	\$0	\$13,170	\$347,369	\$0	\$0
2062	65	\$6,794	\$3,350	\$3,350	\$0	\$0	\$0	\$13,494	\$360,863	\$0	\$0
2063	66	\$7,058	\$3,383	\$3,383	\$0	\$0	\$0	\$13,825	\$374,688	\$0	\$0
2064	67	\$7,329	\$3,417	\$3,417	\$0	\$0	\$0	\$14,163	\$388,852	\$0	\$0
2065	68	\$7,606	\$3,451	\$3,451	\$0	\$0	\$0	\$14,509	\$403,361	\$0	\$0
2066	69	\$7,890	\$3,486	\$3,486	\$0	\$0	\$0	\$14,862	\$418,222	\$0	\$0
2067	70	\$8,180	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,296)	\$401,926	\$0	\$0
2068	71	\$7,862	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,615)	\$385,312	\$0	\$0
2069	72	\$7,537	\$0	\$0	\$0	(\$24,476)	\$0	(\$16,940)	\$368,372	\$0	\$0
2070	73	\$7,205	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,271)	\$351,101	\$0	\$0
2071	74	\$6,868	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,609)	\$333,493	\$0	\$0
2072	75	\$6,523	\$0	\$0	\$0	(\$24,476)	\$0	(\$17,953)	\$315,540	\$0	\$0
2073	76	\$6,172	\$0	\$0	\$0	(\$24,476)	\$0	(\$18,304)	\$297,235	\$0	\$0
2074	77	\$5,814	\$0	\$0	\$0	(\$24,476)	\$0	(\$18,662)	\$278,573	\$0	\$0
2075	78	\$5,449	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,027)	\$259,546	\$0	\$0
2076	79	\$5,077	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,400)	\$240,146	\$0	\$0
2077	80	\$4,697	\$0	\$0	\$0	(\$24,476)	\$0	(\$19,779)	\$220,367	\$0	\$0
2078	81	\$4,310	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,166)	\$200,201	\$0	\$0
2079	82	\$3,916	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,560)	\$179,641	\$0	\$0
2080	83	\$3,514	\$0	\$0	\$0	(\$24,476)	\$0	(\$20,962)	\$158,678	\$0	\$0
2081	84	\$3,104	\$0	\$0	\$0	(\$24,476)	\$0	(\$21,373)	\$137,306	\$0	\$0
2082	85	\$2,686	\$0	\$0	\$0	(\$24,476)	\$0	(\$21,791)	\$115,515	\$0	\$0
2083	86	\$2,259	\$0	\$0	\$0	(\$24,476)	\$0	(\$22,217)	\$93,298	\$0	\$0
2084	87	\$1,825	\$0	\$0	\$0	(\$24,476)	\$0	(\$22,651)	\$70,647	\$0	\$0
2085	88	\$1,382	\$0	\$0	\$0	(\$24,476)	\$0	(\$23,094)	\$47,553	\$0	\$0
2086	89	\$930	\$0	\$0	\$0	(\$24,476)	\$0	(\$23,546)	\$24,007	\$0	\$0
2087	90	\$470	\$0	\$0	\$0	(\$24,476)	\$0	(\$24,007)	\$0	\$0	\$0

Social Security



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

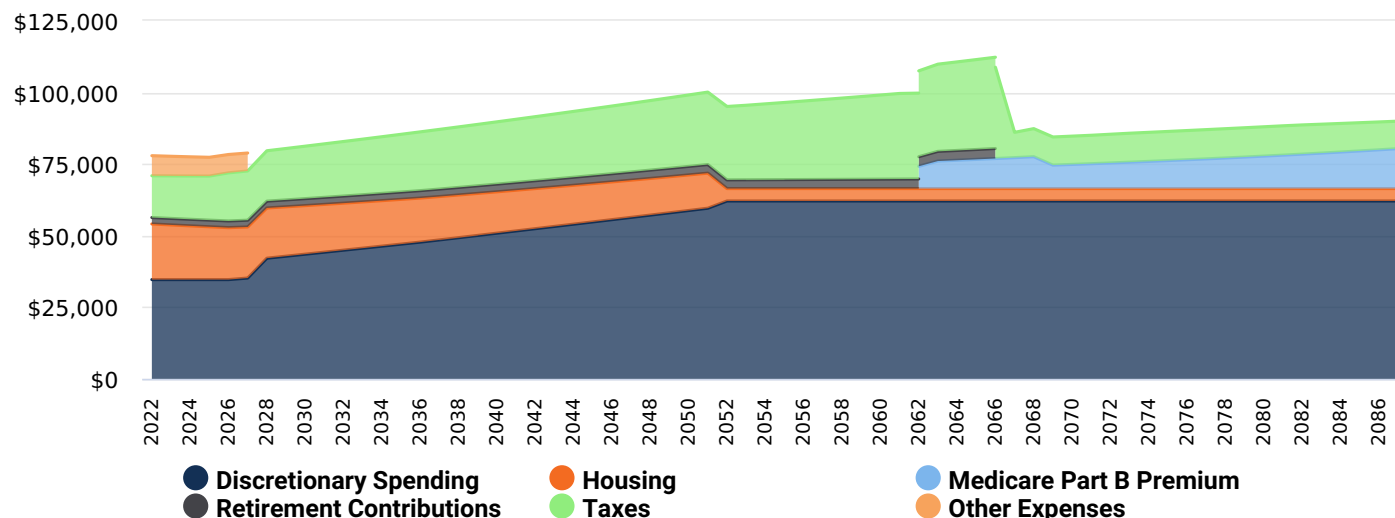
- Jayson files for retirement benefits in Feb 2067, the year Jayson turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	25	\$0	\$0	\$0		\$0
2023	26	\$0	\$0	\$0		\$0
2024	27	\$0	\$0	\$0		\$0
2025	28	\$0	\$0	\$0		\$0
2026	29	\$0	\$0	\$0		\$0
2027	30	\$0	\$0	\$0		\$0
2028	31	\$0	\$0	\$0		\$0
2029	32	\$0	\$0	\$0		\$0
2030	33	\$0	\$0	\$0		\$0
2031	34	\$0	\$0	\$0		\$0
2032	35	\$0	\$0	\$0		\$0
2033	36	\$0	\$0	\$0		\$0
2034	37	\$0	\$0	\$0		\$0
2035	38	\$0	\$0	\$0		\$0
2036	39	\$0	\$0	\$0		\$0
2037	40	\$0	\$0	\$0		\$0
2038	41	\$0	\$0	\$0		\$0
2039	42	\$0	\$0	\$0		\$0
2040	43	\$0	\$0	\$0		\$0
2041	44	\$0	\$0	\$0		\$0
2042	45	\$0	\$0	\$0		\$0
2043	46	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	47	\$0	\$0	\$0		\$0
2045	48	\$0	\$0	\$0		\$0
2046	49	\$0	\$0	\$0		\$0
2047	50	\$0	\$0	\$0		\$0
2048	51	\$0	\$0	\$0		\$0
2049	52	\$0	\$0	\$0		\$0
2050	53	\$0	\$0	\$0		\$0
2051	54	\$0	\$0	\$0		\$0
2052	55	\$0	\$0	\$0		\$0
2053	56	\$0	\$0	\$0		\$0
2054	57	\$0	\$0	\$0		\$0
2055	58	\$0	\$0	\$0		\$0
2056	59	\$0	\$0	\$0		\$0
2057	60	\$0	\$0	\$0		\$0
2058	61	\$0	\$0	\$0		\$0
2059	62	\$0	\$0	\$0		\$0
2060	63	\$0	\$0	\$0		\$0
2061	64	\$0	\$0	\$0		\$0
2062	65	\$0	\$0	\$0		\$0
2063	66	\$0	\$0	\$0		\$0
2064	67	\$0	\$0	\$0		\$0
2065	68	\$0	\$0	\$0		\$0
2066	69	\$0	\$0	\$0		\$0
2067	70	\$48,597	\$0	\$0		\$0
2068	71	\$58,316	\$0	\$0		\$0
2069	72	\$58,316	\$0	\$0		\$0
2070	73	\$58,316	\$0	\$0		\$0
2071	74	\$58,316	\$0	\$0		\$0
2072	75	\$58,316	\$0	\$0		\$0
2073	76	\$58,316	\$0	\$0		\$0
2074	77	\$58,316	\$0	\$0		\$0
2075	78	\$58,316	\$0	\$0		\$0
2076	79	\$58,316	\$0	\$0		\$0
2077	80	\$58,316	\$0	\$0		\$0
2078	81	\$58,316	\$0	\$0		\$0
2079	82	\$58,316	\$0	\$0		\$0
2080	83	\$58,316	\$0	\$0		\$0
2081	84	\$58,316	\$0	\$0		\$0
2082	85	\$58,316	\$0	\$0		\$0
2083	86	\$58,316	\$0	\$0		\$0
2084	87	\$58,316	\$0	\$0		\$0
2085	88	\$58,316	\$0	\$0		\$0
2086	89	\$58,316	\$0	\$0		\$0
2087	90	\$58,316	\$0	\$0		\$0

Spending Overview

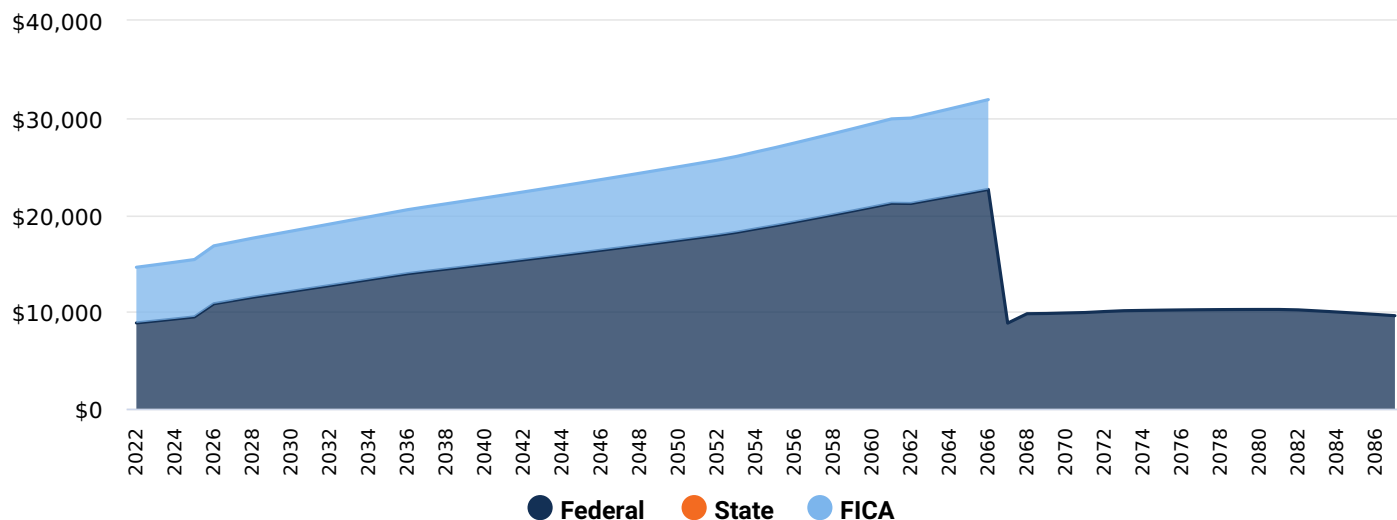


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2022	25	\$34,640	\$19,419	\$0	\$0	\$2,250	\$14,580	\$7,000	\$77,889
2023	26	\$34,640	\$19,087	\$0	\$0	\$2,273	\$14,840	\$6,846	\$77,686
2024	27	\$34,640	\$18,762	\$0	\$0	\$2,295	\$15,106	\$6,695	\$77,498
2025	28	\$34,640	\$18,445	\$0	\$0	\$2,318	\$15,378	\$6,548	\$77,329
2026	29	\$34,640	\$18,134	\$0	\$0	\$2,341	\$16,788	\$6,404	\$78,307
2027	30	\$35,183	\$17,831	\$0	\$0	\$2,365	\$17,184	\$6,263	\$78,826
2028	31	\$42,111	\$17,534	\$0	\$0	\$2,388	\$17,580	\$0	\$79,613
2029	32	\$42,811	\$17,243	\$0	\$0	\$2,412	\$17,943	\$0	\$80,409
2030	33	\$43,512	\$16,959	\$0	\$0	\$2,436	\$18,307	\$0	\$81,214
2031	34	\$44,212	\$16,682	\$0	\$0	\$2,461	\$18,672	\$0	\$82,027
2032	35	\$44,914	\$16,410	\$0	\$0	\$2,485	\$19,038	\$0	\$82,847
2033	36	\$45,615	\$16,144	\$0	\$0	\$2,510	\$19,405	\$0	\$83,674
2034	37	\$46,318	\$15,884	\$0	\$0	\$2,535	\$19,774	\$0	\$84,511
2035	38	\$47,022	\$15,630	\$0	\$0	\$2,561	\$20,145	\$0	\$85,358
2036	39	\$47,726	\$15,382	\$0	\$0	\$2,586	\$20,516	\$0	\$86,210
2037	40	\$48,497	\$15,139	\$0	\$0	\$2,612	\$20,825	\$0	\$87,073
2038	41	\$49,280	\$14,901	\$0	\$0	\$2,638	\$21,125	\$0	\$87,944
2039	42	\$50,063	\$14,668	\$0	\$0	\$2,665	\$21,427	\$0	\$88,823
2040	43	\$50,846	\$14,441	\$0	\$0	\$2,691	\$21,733	\$0	\$89,711
2041	44	\$51,631	\$14,219	\$0	\$0	\$2,718	\$22,041	\$0	\$90,609

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	45	\$52,416	\$14,001	\$0	\$0	\$2,745	\$22,352	\$0	\$91,514
2043	46	\$53,203	\$13,788	\$0	\$0	\$2,773	\$22,666	\$0	\$92,430
2044	47	\$53,991	\$13,580	\$0	\$0	\$2,801	\$22,982	\$0	\$93,354
2045	48	\$54,780	\$13,377	\$0	\$0	\$2,829	\$23,301	\$0	\$94,287
2046	49	\$55,571	\$13,178	\$0	\$0	\$2,857	\$23,624	\$0	\$95,230
2047	50	\$56,364	\$12,983	\$0	\$0	\$2,885	\$23,949	\$0	\$96,181
2048	51	\$57,159	\$12,793	\$0	\$0	\$2,914	\$24,278	\$0	\$97,144
2049	52	\$57,956	\$12,607	\$0	\$0	\$2,943	\$24,609	\$0	\$98,115
2050	53	\$58,756	\$12,425	\$0	\$0	\$2,973	\$24,943	\$0	\$99,097
2051	54	\$59,558	\$12,247	\$0	\$0	\$3,003	\$25,281	\$0	\$100,089
2052	55	\$62,084	\$4,335	\$0	\$0	\$3,033	\$25,621	\$0	\$95,073
2053	56	\$62,084	\$4,335	\$0	\$0	\$3,063	\$26,013	\$0	\$95,495
2054	57	\$62,084	\$4,335	\$0	\$0	\$3,094	\$26,477	\$0	\$95,990
2055	58	\$62,084	\$4,335	\$0	\$0	\$3,125	\$26,925	\$0	\$96,469
2056	59	\$62,084	\$4,335	\$0	\$0	\$3,156	\$27,400	\$0	\$96,975
2057	60	\$62,084	\$4,335	\$0	\$0	\$3,187	\$27,883	\$0	\$97,489
2058	61	\$62,084	\$4,335	\$0	\$0	\$3,219	\$28,372	\$0	\$98,010
2059	62	\$62,084	\$4,335	\$0	\$0	\$3,251	\$28,867	\$0	\$98,537
2060	63	\$62,084	\$4,335	\$0	\$0	\$3,284	\$29,370	\$0	\$99,073
2061	64	\$62,084	\$4,335	\$0	\$0	\$3,317	\$29,881	\$0	\$99,617
2062	65	\$62,084	\$4,335	\$7,767	\$0	\$3,350	\$29,966	\$0	\$107,502
2063	66	\$62,084	\$4,335	\$9,600	\$0	\$3,383	\$30,441	\$0	\$109,843
2064	67	\$62,084	\$4,335	\$9,888	\$0	\$3,417	\$30,911	\$0	\$110,635
2065	68	\$62,084	\$4,335	\$10,185	\$0	\$3,451	\$31,387	\$0	\$111,442
2066	69	\$62,084	\$4,335	\$10,490	\$0	\$3,486	\$31,869	\$0	\$112,264
2067	70	\$62,084	\$4,335	\$10,805	\$0	\$0	\$8,820	\$0	\$86,044
2068	71	\$62,084	\$4,335	\$11,129	\$0	\$0	\$9,791	\$0	\$87,339
2069	72	\$62,084	\$4,335	\$8,189	\$0	\$0	\$9,815	\$0	\$84,423
2070	73	\$62,084	\$4,335	\$8,435	\$0	\$0	\$9,867	\$0	\$84,721
2071	74	\$62,084	\$4,335	\$8,688	\$0	\$0	\$9,914	\$0	\$85,021
2072	75	\$62,084	\$4,335	\$8,948	\$0	\$0	\$10,016	\$0	\$85,383
2073	76	\$62,084	\$4,335	\$9,217	\$0	\$0	\$10,102	\$0	\$85,738
2074	77	\$62,084	\$4,335	\$9,493	\$0	\$0	\$10,133	\$0	\$86,045
2075	78	\$62,084	\$4,335	\$9,778	\$0	\$0	\$10,161	\$0	\$86,358
2076	79	\$62,084	\$4,335	\$10,072	\$0	\$0	\$10,183	\$0	\$86,674
2077	80	\$62,084	\$4,335	\$10,374	\$0	\$0	\$10,202	\$0	\$86,995
2078	81	\$62,084	\$4,335	\$10,685	\$0	\$0	\$10,216	\$0	\$87,320
2079	82	\$62,084	\$4,335	\$11,005	\$0	\$0	\$10,225	\$0	\$87,649
2080	83	\$62,084	\$4,335	\$11,336	\$0	\$0	\$10,230	\$0	\$87,985
2081	84	\$62,084	\$4,335	\$11,676	\$0	\$0	\$10,230	\$0	\$88,325
2082	85	\$62,084	\$4,335	\$12,026	\$0	\$0	\$10,188	\$0	\$88,633
2083	86	\$62,084	\$4,335	\$12,387	\$0	\$0	\$10,081	\$0	\$88,887
2084	87	\$62,084	\$4,335	\$12,758	\$0	\$0	\$9,968	\$0	\$89,145
2085	88	\$62,084	\$4,335	\$13,141	\$0	\$0	\$9,847	\$0	\$89,407
2086	89	\$62,084	\$4,335	\$13,535	\$0	\$0	\$9,720	\$0	\$89,674
2087	90	\$62,084	\$4,335	\$13,941	\$0	\$0	\$9,586	\$0	\$89,946

Taxes



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

Year	Age	Federal	State	FICA	Total
2022	25	\$8,842	\$0	\$5,738	\$14,580
2023	26	\$9,045	\$0	\$5,795	\$14,840
2024	27	\$9,253	\$0	\$5,853	\$15,106
2025	28	\$9,467	\$0	\$5,911	\$15,378
2026	29	\$10,818	\$0	\$5,970	\$16,788
2027	30	\$11,154	\$0	\$6,030	\$17,184
2028	31	\$11,490	\$0	\$6,090	\$17,580
2029	32	\$11,792	\$0	\$6,151	\$17,943
2030	33	\$12,094	\$0	\$6,213	\$18,307
2031	34	\$12,397	\$0	\$6,275	\$18,672
2032	35	\$12,700	\$0	\$6,338	\$19,038
2033	36	\$13,004	\$0	\$6,401	\$19,405
2034	37	\$13,309	\$0	\$6,465	\$19,774
2035	38	\$13,615	\$0	\$6,530	\$20,145
2036	39	\$13,921	\$0	\$6,595	\$20,516
2037	40	\$14,164	\$0	\$6,661	\$20,825
2038	41	\$14,397	\$0	\$6,728	\$21,125
2039	42	\$14,632	\$0	\$6,795	\$21,427
2040	43	\$14,870	\$0	\$6,863	\$21,733
2041	44	\$15,109	\$0	\$6,932	\$22,041
2042	45	\$15,351	\$0	\$7,001	\$22,352
2043	46	\$15,595	\$0	\$7,071	\$22,666

Year	Age	Federal	State	FICA	Total
2044	47	\$15,840	\$0	\$7,142	\$22,982
2045	48	\$16,088	\$0	\$7,213	\$23,301
2046	49	\$16,339	\$0	\$7,285	\$23,624
2047	50	\$16,591	\$0	\$7,358	\$23,949
2048	51	\$16,846	\$0	\$7,432	\$24,278
2049	52	\$17,103	\$0	\$7,506	\$24,609
2050	53	\$17,362	\$0	\$7,581	\$24,943
2051	54	\$17,624	\$0	\$7,657	\$25,281
2052	55	\$17,888	\$0	\$7,733	\$25,621
2053	56	\$18,187	\$0	\$7,826	\$26,013
2054	57	\$18,543	\$0	\$7,934	\$26,477
2055	58	\$18,884	\$0	\$8,041	\$26,925
2056	59	\$19,251	\$0	\$8,149	\$27,400
2057	60	\$19,625	\$0	\$8,258	\$27,883
2058	61	\$20,005	\$0	\$8,367	\$28,372
2059	62	\$20,391	\$0	\$8,476	\$28,867
2060	63	\$20,784	\$0	\$8,586	\$29,370
2061	64	\$21,184	\$0	\$8,697	\$29,881
2062	65	\$21,158	\$0	\$8,808	\$29,966
2063	66	\$21,521	\$0	\$8,920	\$30,441
2064	67	\$21,879	\$0	\$9,032	\$30,911
2065	68	\$22,242	\$0	\$9,145	\$31,387
2066	69	\$22,610	\$0	\$9,259	\$31,869
2067	70	\$8,820	\$0	\$0	\$8,820
2068	71	\$9,791	\$0	\$0	\$9,791
2069	72	\$9,815	\$0	\$0	\$9,815
2070	73	\$9,867	\$0	\$0	\$9,867
2071	74	\$9,914	\$0	\$0	\$9,914
2072	75	\$10,016	\$0	\$0	\$10,016
2073	76	\$10,102	\$0	\$0	\$10,102
2074	77	\$10,133	\$0	\$0	\$10,133
2075	78	\$10,161	\$0	\$0	\$10,161
2076	79	\$10,183	\$0	\$0	\$10,183
2077	80	\$10,202	\$0	\$0	\$10,202
2078	81	\$10,216	\$0	\$0	\$10,216
2079	82	\$10,225	\$0	\$0	\$10,225
2080	83	\$10,230	\$0	\$0	\$10,230
2081	84	\$10,230	\$0	\$0	\$10,230
2082	85	\$10,188	\$0	\$0	\$10,188
2083	86	\$10,081	\$0	\$0	\$10,081
2084	87	\$9,968	\$0	\$0	\$9,968
2085	88	\$9,847	\$0	\$0	\$9,847
2086	89	\$9,720	\$0	\$0	\$9,720
2087	90	\$9,586	\$0	\$0	\$9,586

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	25	\$73,065	(\$12,950)	\$0	\$60,115	\$8,842	22%	15%	\$0	\$0	\$0	\$8,842
2023	26	\$73,886	(\$12,910)	\$0	\$60,976	\$9,045	22%	15%	\$0	\$0	\$0	\$9,045
2024	27	\$74,733	(\$12,871)	\$0	\$61,862	\$9,253	22%	15%	\$0	\$0	\$0	\$9,253
2025	28	\$75,604	(\$12,831)	\$0	\$62,772	\$9,467	22%	15%	\$0	\$0	\$0	\$9,467
2026	29	\$76,499	(\$10,279)	(\$4,422)	\$61,798	\$10,818	25%	18%	\$0	\$0	\$0	\$10,818
2027	30	\$77,395	(\$9,904)	(\$4,408)	\$63,083	\$11,154	25%	18%	\$0	\$0	\$0	\$11,154
2028	31	\$78,300	(\$9,534)	(\$4,395)	\$64,372	\$11,490	25%	18%	\$0	\$0	\$0	\$11,490
2029	32	\$79,072	(\$9,169)	(\$4,381)	\$65,522	\$11,792	25%	18%	\$0	\$0	\$0	\$11,792
2030	33	\$79,852	(\$8,810)	(\$4,368)	\$66,674	\$12,094	25%	18%	\$0	\$0	\$0	\$12,094
2031	34	\$80,640	(\$8,456)	(\$4,355)	\$67,829	\$12,397	25%	18%	\$0	\$0	\$0	\$12,397
2032	35	\$81,436	(\$8,108)	(\$4,341)	\$68,987	\$12,700	25%	18%	\$0	\$0	\$0	\$12,700
2033	36	\$82,239	(\$7,764)	(\$4,328)	\$70,147	\$13,004	25%	19%	\$0	\$0	\$0	\$13,004
2034	37	\$83,051	(\$7,426)	(\$4,315)	\$71,311	\$13,309	25%	19%	\$0	\$0	\$0	\$13,309
2035	38	\$83,871	(\$7,092)	(\$4,301)	\$72,478	\$13,615	25%	19%	\$0	\$0	\$0	\$13,615
2036	39	\$84,699	(\$6,762)	(\$4,288)	\$73,648	\$13,921	25%	19%	\$0	\$0	\$0	\$13,921
2037	40	\$85,535	(\$6,696)	(\$4,275)	\$74,564	\$14,164	25%	19%	\$0	\$0	\$0	\$14,164
2038	41	\$86,380	(\$6,675)	(\$4,262)	\$75,442	\$14,397	25%	19%	\$0	\$0	\$0	\$14,397
2039	42	\$87,233	(\$6,655)	(\$4,249)	\$76,329	\$14,632	25%	19%	\$0	\$0	\$0	\$14,632
2040	43	\$88,094	(\$6,635)	(\$4,236)	\$77,224	\$14,870	25%	19%	\$0	\$0	\$0	\$14,870
2041	44	\$88,964	(\$6,614)	(\$4,223)	\$78,127	\$15,109	25%	19%	\$0	\$0	\$0	\$15,109
2042	45	\$89,843	(\$6,594)	(\$4,210)	\$79,039	\$15,351	25%	19%	\$0	\$0	\$0	\$15,351
2043	46	\$90,731	(\$6,574)	(\$4,197)	\$79,960	\$15,595	25%	20%	\$0	\$0	\$0	\$15,595
2044	47	\$91,628	(\$6,554)	(\$4,184)	\$80,890	\$15,840	25%	20%	\$0	\$0	\$0	\$15,840
2045	48	\$92,533	(\$6,533)	(\$4,171)	\$81,828	\$16,088	25%	20%	\$0	\$0	\$0	\$16,088
2046	49	\$93,448	(\$6,513)	(\$4,159)	\$82,776	\$16,339	25%	20%	\$0	\$0	\$0	\$16,339
2047	50	\$94,371	(\$6,493)	(\$4,146)	\$83,732	\$16,591	25%	20%	\$0	\$0	\$0	\$16,591
2048	51	\$95,304	(\$6,473)	(\$4,133)	\$84,698	\$16,846	25%	20%	\$0	\$0	\$0	\$16,846
2049	52	\$96,247	(\$6,454)	(\$4,120)	\$85,673	\$17,103	25%	20%	\$0	\$0	\$0	\$17,103
2050	53	\$97,198	(\$6,434)	(\$4,108)	\$86,657	\$17,362	25%	20%	\$0	\$0	\$0	\$17,362
2051	54	\$98,160	(\$6,414)	(\$4,095)	\$87,650	\$17,624	25%	20%	\$0	\$0	\$0	\$17,624
2052	55	\$99,131	(\$6,394)	(\$4,083)	\$88,653	\$17,888	25%	20%	\$0	\$0	\$0	\$17,888
2053	56	\$100,243	(\$6,375)	(\$4,070)	\$89,799	\$18,187	25%	20%	\$0	\$0	\$0	\$18,187
2054	57	\$101,379	(\$6,355)	(\$4,058)	\$90,966	\$18,543	25%	20%	\$0	\$0	\$0	\$18,543
2055	58	\$102,536	(\$6,336)	(\$4,045)	\$92,155	\$18,884	28%	20%	\$0	\$0	\$0	\$18,884
2056	59	\$103,716	(\$6,316)	(\$4,033)	\$93,367	\$19,251	28%	21%	\$0	\$0	\$0	\$19,251
2057	60	\$104,917	(\$6,297)	(\$4,020)	\$94,600	\$19,625	28%	21%	\$0	\$0	\$0	\$19,625
2058	61	\$106,140	(\$6,278)	(\$4,008)	\$95,854	\$20,005	28%	21%	\$0	\$0	\$0	\$20,005
2059	62	\$107,386	(\$6,258)	(\$3,996)	\$97,131	\$20,391	28%	21%	\$0	\$0	\$0	\$20,391
2060	63	\$108,653	(\$6,239)	(\$3,983)	\$98,431	\$20,784	28%	21%	\$0	\$0	\$0	\$20,784
2061	64	\$109,944	(\$6,220)	(\$3,971)	\$99,753	\$21,184	28%	21%	\$0	\$0	\$0	\$21,184
2062	65	\$111,257	(\$7,749)	(\$3,959)	\$99,549	\$21,158	28%	21%	\$0	\$0	\$0	\$21,158
2063	66	\$112,432	(\$7,725)	(\$3,947)	\$100,760	\$21,521	28%	21%	\$0	\$0	\$0	\$21,521
2064	67	\$113,591	(\$7,701)	(\$3,935)	\$101,954	\$21,879	28%	21%	\$0	\$0	\$0	\$21,879
2065	68	\$114,767	(\$7,678)	(\$3,923)	\$103,167	\$22,242	28%	21%	\$0	\$0	\$0	\$22,242

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	69	\$115,963	(\$7,654)	(\$3,911)	\$104,398	\$22,610	28%	22%	\$0	\$0	\$0	\$22,610
2067	70	\$63,142	(\$7,631)	(\$3,899)	\$51,613	\$8,820	25%	17%	\$0	\$0	\$0	\$8,820
2068	71	\$66,942	(\$7,607)	(\$3,887)	\$55,448	\$9,791	25%	18%	\$0	\$0	\$0	\$9,791
2069	72	\$66,950	(\$7,584)	(\$3,875)	\$55,491	\$9,815	25%	18%	\$0	\$0	\$0	\$9,815
2070	73	\$67,072	(\$7,561)	(\$3,863)	\$55,649	\$9,867	25%	18%	\$0	\$0	\$0	\$9,867
2071	74	\$67,178	(\$7,537)	(\$3,851)	\$55,790	\$9,914	25%	18%	\$0	\$0	\$0	\$9,914
2072	75	\$67,268	(\$7,514)	(\$3,839)	\$55,915	\$10,016	25%	18%	\$0	\$0	\$0	\$10,016
2073	76	\$67,339	(\$7,491)	(\$3,828)	\$56,020	\$10,102	25%	18%	\$0	\$0	\$0	\$10,102
2074	77	\$67,392	(\$7,468)	(\$3,816)	\$56,108	\$10,133	25%	18%	\$0	\$0	\$0	\$10,133
2075	78	\$67,428	(\$7,445)	(\$3,804)	\$56,179	\$10,161	25%	18%	\$0	\$0	\$0	\$10,161
2076	79	\$67,448	(\$7,423)	(\$3,792)	\$56,233	\$10,183	25%	18%	\$0	\$0	\$0	\$10,183
2077	80	\$67,452	(\$7,400)	(\$3,781)	\$56,271	\$10,202	25%	18%	\$0	\$0	\$0	\$10,202
2078	81	\$67,439	(\$7,377)	(\$3,769)	\$56,292	\$10,216	25%	18%	\$0	\$0	\$0	\$10,216
2079	82	\$67,409	(\$7,354)	(\$3,758)	\$56,297	\$10,225	25%	18%	\$0	\$0	\$0	\$10,225
2080	83	\$67,362	(\$7,332)	(\$3,746)	\$56,284	\$10,230	25%	18%	\$0	\$0	\$0	\$10,230
2081	84	\$67,298	(\$7,309)	(\$3,735)	\$56,254	\$10,230	25%	18%	\$0	\$0	\$0	\$10,230
2082	85	\$67,218	(\$7,439)	(\$3,723)	\$56,055	\$10,188	25%	18%	\$0	\$0	\$0	\$10,188
2083	86	\$67,121	(\$7,810)	(\$3,712)	\$55,600	\$10,081	25%	18%	\$0	\$0	\$0	\$10,081
2084	87	\$67,011	(\$8,192)	(\$3,700)	\$55,119	\$9,968	25%	18%	\$0	\$0	\$0	\$9,968
2085	88	\$66,888	(\$8,587)	(\$3,689)	\$54,611	\$9,847	25%	18%	\$0	\$0	\$0	\$9,847
2086	89	\$66,751	(\$8,995)	(\$3,678)	\$54,078	\$9,720	25%	18%	\$0	\$0	\$0	\$9,720
2087	90	\$66,600	(\$9,416)	(\$3,666)	\$53,517	\$9,586	25%	18%	\$0	\$0	\$0	\$9,586

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	25	\$0	\$15,084	\$2,135	\$1,000	\$1,200	\$0	\$274,625	\$75,375
2023	26	\$0	\$14,752	\$2,135	\$1,000	\$1,200	\$0	\$263,137	\$86,863
2024	27	\$0	\$14,427	\$2,135	\$1,000	\$1,200	\$0	\$251,834	\$98,166
2025	28	\$0	\$14,110	\$2,135	\$1,000	\$1,200	\$0	\$240,708	\$109,292
2026	29	\$0	\$13,799	\$2,135	\$1,000	\$1,200	\$0	\$229,756	\$120,244
2027	30	\$0	\$13,496	\$2,135	\$1,000	\$1,200	\$0	\$218,973	\$131,027
2028	31	\$0	\$13,199	\$2,135	\$1,000	\$1,200	\$0	\$208,355	\$141,645
2029	32	\$0	\$12,908	\$2,135	\$1,000	\$1,200	\$0	\$197,895	\$152,105
2030	33	\$0	\$12,624	\$2,135	\$1,000	\$1,200	\$0	\$187,592	\$162,408
2031	34	\$0	\$12,347	\$2,135	\$1,000	\$1,200	\$0	\$177,438	\$172,562
2032	35	\$0	\$12,075	\$2,135	\$1,000	\$1,200	\$0	\$167,432	\$182,568
2033	36	\$0	\$11,809	\$2,135	\$1,000	\$1,200	\$0	\$157,568	\$192,432
2034	37	\$0	\$11,549	\$2,135	\$1,000	\$1,200	\$0	\$147,842	\$202,158
2035	38	\$0	\$11,295	\$2,135	\$1,000	\$1,200	\$0	\$138,250	\$211,750
2036	39	\$0	\$11,047	\$2,135	\$1,000	\$1,200	\$0	\$128,788	\$221,212
2037	40	\$0	\$10,804	\$2,135	\$1,000	\$1,200	\$0	\$119,453	\$230,547
2038	41	\$0	\$10,566	\$2,135	\$1,000	\$1,200	\$0	\$110,240	\$239,760
2039	42	\$0	\$10,333	\$2,135	\$1,000	\$1,200	\$0	\$101,146	\$248,854
2040	43	\$0	\$10,106	\$2,135	\$1,000	\$1,200	\$0	\$92,167	\$257,833
2041	44	\$0	\$9,884	\$2,135	\$1,000	\$1,200	\$0	\$83,299	\$266,701
2042	45	\$0	\$9,666	\$2,135	\$1,000	\$1,200	\$0	\$74,539	\$275,461
2043	46	\$0	\$9,453	\$2,135	\$1,000	\$1,200	\$0	\$65,884	\$284,116
2044	47	\$0	\$9,245	\$2,135	\$1,000	\$1,200	\$0	\$57,330	\$292,670
2045	48	\$0	\$9,042	\$2,135	\$1,000	\$1,200	\$0	\$48,873	\$301,127
2046	49	\$0	\$8,843	\$2,135	\$1,000	\$1,200	\$0	\$40,510	\$309,490
2047	50	\$0	\$8,648	\$2,135	\$1,000	\$1,200	\$0	\$32,239	\$317,761
2048	51	\$0	\$8,458	\$2,135	\$1,000	\$1,200	\$0	\$24,055	\$325,945
2049	52	\$0	\$8,272	\$2,135	\$1,000	\$1,200	\$0	\$15,956	\$334,044
2050	53	\$0	\$8,090	\$2,135	\$1,000	\$1,200	\$0	\$7,939	\$342,061
2051	54	\$0	\$7,912	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2052	55	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2053	56	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2054	57	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2055	58	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2056	59	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2057	60	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2058	61	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2059	62	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2060	63	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2061	64	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	65	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2063	66	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2064	67	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2065	68	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2066	69	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2067	70	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2068	71	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2069	72	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2070	73	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2071	74	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2072	75	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2073	76	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2074	77	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2075	78	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2076	79	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2077	80	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2078	81	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2079	82	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2080	83	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2081	84	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2082	85	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2083	86	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2084	87	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2085	88	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2086	89	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000
2087	90	\$0	\$0	\$2,135	\$1,000	\$1,200	\$0	\$0	\$350,000

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	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	25	\$0	\$0	\$0	\$0	\$0	\$0
2023	26	\$0	\$0	\$0	\$0	\$0	\$0
2024	27	\$0	\$0	\$0	\$0	\$0	\$0
2025	28	\$0	\$0	\$0	\$0	\$0	\$0
2026	29	\$0	\$0	\$0	\$0	\$0	\$0
2027	30	\$0	\$0	\$0	\$0	\$0	\$0
2028	31	\$0	\$0	\$0	\$0	\$0	\$0
2029	32	\$0	\$0	\$0	\$0	\$0	\$0
2030	33	\$0	\$0	\$0	\$0	\$0	\$0
2031	34	\$0	\$0	\$0	\$0	\$0	\$0
2032	35	\$0	\$0	\$0	\$0	\$0	\$0
2033	36	\$0	\$0	\$0	\$0	\$0	\$0
2034	37	\$0	\$0	\$0	\$0	\$0	\$0
2035	38	\$0	\$0	\$0	\$0	\$0	\$0
2036	39	\$0	\$0	\$0	\$0	\$0	\$0
2037	40	\$0	\$0	\$0	\$0	\$0	\$0
2038	41	\$0	\$0	\$0	\$0	\$0	\$0
2039	42	\$0	\$0	\$0	\$0	\$0	\$0
2040	43	\$0	\$0	\$0	\$0	\$0	\$0
2041	44	\$0	\$0	\$0	\$0	\$0	\$0
2042	45	\$0	\$0	\$0	\$0	\$0	\$0
2043	46	\$0	\$0	\$0	\$0	\$0	\$0
2044	47	\$0	\$0	\$0	\$0	\$0	\$0
2045	48	\$0	\$0	\$0	\$0	\$0	\$0
2046	49	\$0	\$0	\$0	\$0	\$0	\$0
2047	50	\$0	\$0	\$0	\$0	\$0	\$0
2048	51	\$0	\$0	\$0	\$0	\$0	\$0
2049	52	\$0	\$0	\$0	\$0	\$0	\$0
2050	53	\$0	\$0	\$0	\$0	\$0	\$0
2051	54	\$0	\$0	\$0	\$0	\$0	\$0
2052	55	\$0	\$0	\$0	\$0	\$0	\$0
2053	56	\$0	\$0	\$0	\$0	\$0	\$0
2054	57	\$0	\$0	\$0	\$0	\$0	\$0
2055	58	\$0	\$0	\$0	\$0	\$0	\$0



Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	59	\$0	\$0	\$0	\$0	\$0	\$0
2057	60	\$0	\$0	\$0	\$0	\$0	\$0
2058	61	\$0	\$0	\$0	\$0	\$0	\$0
2059	62	\$0	\$0	\$0	\$0	\$0	\$0
2060	63	\$0	\$0	\$0	\$0	\$0	\$0
2061	64	\$0	\$0	\$0	\$0	\$0	\$0
2062	65	\$0	\$0	\$0	\$0	\$0	\$0
2063	66	\$0	\$0	\$0	\$0	\$0	\$0
2064	67	\$0	\$0	\$0	\$0	\$0	\$0
2065	68	\$0	\$0	\$0	\$0	\$0	\$0
2066	69	\$0	\$0	\$0	\$0	\$0	\$0
2067	70	\$0	\$0	\$0	\$0	\$0	\$0
2068	71	\$0	\$0	\$0	\$0	\$0	\$0
2069	72	\$0	\$0	\$0	\$0	\$0	\$0
2070	73	\$0	\$0	\$0	\$0	\$0	\$0
2071	74	\$0	\$0	\$0	\$0	\$0	\$0
2072	75	\$0	\$0	\$0	\$0	\$0	\$0
2073	76	\$0	\$0	\$0	\$0	\$0	\$0
2074	77	\$0	\$0	\$0	\$0	\$0	\$0
2075	78	\$0	\$0	\$0	\$0	\$0	\$0
2076	79	\$0	\$0	\$0	\$0	\$0	\$0
2077	80	\$0	\$0	\$0	\$0	\$0	\$0
2078	81	\$0	\$0	\$0	\$0	\$0	\$0
2079	82	\$0	\$0	\$0	\$0	\$0	\$0
2080	83	\$0	\$0	\$0	\$0	\$0	\$0
2081	84	\$0	\$0	\$0	\$0	\$0	\$0
2082	85	\$0	\$0	\$0	\$0	\$0	\$0
2083	86	\$0	\$0	\$0	\$0	\$0	\$0
2084	87	\$0	\$0	\$0	\$0	\$0	\$0
2085	88	\$0	\$0	\$0	\$0	\$0	\$0
2086	89	\$0	\$0	\$0	\$0	\$0	\$0
2087	90	\$0	\$0	\$0	\$0	\$0	\$0

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	25	\$0	\$7,000	\$7,000	\$15,000
2023	26	\$0	\$6,846	\$6,846	\$21,846
2024	27	\$0	\$6,695	\$6,695	\$28,541
2025	28	\$0	\$6,548	\$6,548	\$35,089
2026	29	\$0	\$6,404	\$6,404	\$41,493
2027	30	\$0	\$6,263	\$6,263	\$47,756
2028	31	\$0	\$0	\$0	\$47,756
2029	32	\$0	\$0	\$0	\$47,756
2030	33	\$0	\$0	\$0	\$47,756
2031	34	\$0	\$0	\$0	\$47,756
2032	35	\$0	\$0	\$0	\$47,756
2033	36	\$0	\$0	\$0	\$47,756
2034	37	\$0	\$0	\$0	\$47,756
2035	38	\$0	\$0	\$0	\$47,756
2036	39	\$0	\$0	\$0	\$47,756
2037	40	\$0	\$0	\$0	\$47,756
2038	41	\$0	\$0	\$0	\$47,756
2039	42	\$0	\$0	\$0	\$47,756
2040	43	\$0	\$0	\$0	\$47,756
2041	44	\$0	\$0	\$0	\$47,756
2042	45	\$0	\$0	\$0	\$47,756
2043	46	\$0	\$0	\$0	\$47,756
2044	47	\$0	\$0	\$0	\$47,756
2045	48	\$0	\$0	\$0	\$47,756
2046	49	\$0	\$0	\$0	\$47,756
2047	50	\$0	\$0	\$0	\$47,756
2048	51	\$0	\$0	\$0	\$47,756
2049	52	\$0	\$0	\$0	\$47,756
2050	53	\$0	\$0	\$0	\$47,756
2051	54	\$0	\$0	\$0	\$47,756
2052	55	\$0	\$0	\$0	\$47,756
2053	56	\$0	\$0	\$0	\$47,756
2054	57	\$0	\$0	\$0	\$47,756
2055	58	\$0	\$0	\$0	\$47,756
2056	59	\$0	\$0	\$0	\$47,756
2057	60	\$0	\$0	\$0	\$47,756
2058	61	\$0	\$0	\$0	\$47,756
2059	62	\$0	\$0	\$0	\$47,756
2060	63	\$0	\$0	\$0	\$47,756
2061	64	\$0	\$0	\$0	\$47,756
2062	65	\$0	\$0	\$0	\$47,756
2063	66	\$0	\$0	\$0	\$47,756
2064	67	\$0	\$0	\$0	\$47,756

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	68	\$0	\$0	\$0	\$47,756
2066	69	\$0	\$0	\$0	\$47,756
2067	70	\$0	\$0	\$0	\$47,756
2068	71	\$0	\$0	\$0	\$47,756
2069	72	\$0	\$0	\$0	\$47,756
2070	73	\$0	\$0	\$0	\$47,756
2071	74	\$0	\$0	\$0	\$47,756
2072	75	\$0	\$0	\$0	\$47,756
2073	76	\$0	\$0	\$0	\$47,756
2074	77	\$0	\$0	\$0	\$47,756
2075	78	\$0	\$0	\$0	\$47,756
2076	79	\$0	\$0	\$0	\$47,756
2077	80	\$0	\$0	\$0	\$47,756
2078	81	\$0	\$0	\$0	\$47,756
2079	82	\$0	\$0	\$0	\$47,756
2080	83	\$0	\$0	\$0	\$47,756
2081	84	\$0	\$0	\$0	\$47,756
2082	85	\$0	\$0	\$0	\$47,756
2083	86	\$0	\$0	\$0	\$47,756
2084	87	\$0	\$0	\$0	\$47,756
2085	88	\$0	\$0	\$0	\$47,756
2086	89	\$0	\$0	\$0	\$47,756
2087	90	\$0	\$0	\$0	\$47,756

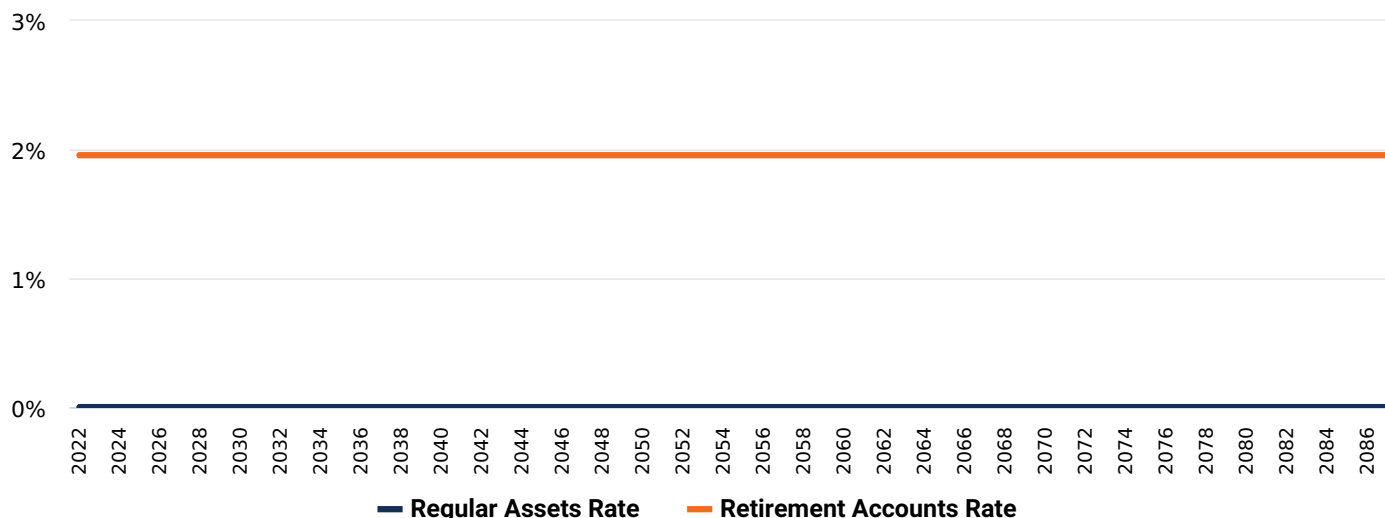
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2022	25	0.00	1.96
2023	26	0.00	1.96
2024	27	0.00	1.96
2025	28	0.00	1.96
2026	29	0.00	1.96
2027	30	0.00	1.96
2028	31	0.00	1.96
2029	32	0.00	1.96
2030	33	0.00	1.96
2031	34	0.00	1.96
2032	35	0.00	1.96
2033	36	0.00	1.96
2034	37	0.00	1.96
2035	38	0.00	1.96
2036	39	0.00	1.96
2037	40	0.00	1.96
2038	41	0.00	1.96
2039	42	0.00	1.96
2040	43	0.00	1.96
2041	44	0.00	1.96
2042	45	0.00	1.96
2043	46	0.00	1.96
2044	47	0.00	1.96
2045	48	0.00	1.96

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	49	0.00	1.96
2047	50	0.00	1.96
2048	51	0.00	1.96
2049	52	0.00	1.96
2050	53	0.00	1.96
2051	54	0.00	1.96
2052	55	0.00	1.96
2053	56	0.00	1.96
2054	57	0.00	1.96
2055	58	0.00	1.96
2056	59	0.00	1.96
2057	60	0.00	1.96
2058	61	0.00	1.96
2059	62	0.00	1.96
2060	63	0.00	1.96
2061	64	0.00	1.96
2062	65	0.00	1.96
2063	66	0.00	1.96
2064	67	0.00	1.96
2065	68	0.00	1.96
2066	69	0.00	1.96
2067	70	0.00	1.96
2068	71	0.00	1.96
2069	72	0.00	1.96
2070	73	0.00	1.96
2071	74	0.00	1.96
2072	75	0.00	1.96
2073	76	0.00	1.96
2074	77	0.00	1.96
2075	78	0.00	1.96
2076	79	0.00	1.96
2077	80	0.00	1.96
2078	81	0.00	1.96
2079	82	0.00	1.96
2080	83	0.00	1.96
2081	84	0.00	1.96
2082	85	0.00	1.96
2083	86	0.00	1.96
2084	87	0.00	1.96
2085	88	0.00	1.96
2086	89	0.00	1.96
2087	90	0.00	1.96

Base Plan Inputs

Current Marital Status: Single

Jayson

Date of Birth: 1 Mar 1997
Maximum Age (Year of Death): 90 (2087)
Retirement Age (Year): 69 (2066)

Current/Future Earnings

Wind Site Manager

Start Year: 2022
Annual Amount: \$75,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Feb 2067

Social Security Past Earnings

Year	Age	Covered Earnings
2013	16	\$0
2014	17	\$0
2015	18	\$0
2016	19	\$0
2017	20	\$0
2018	21	\$0
2019	22	\$0
2020	23	\$88,000
2021	24	\$92,000

Retirement Accounts

401(k)



Type: Employer-Based Account
Assets: \$12,000

Employee Contributions

Start Year: 2022
Annual Amount: \$2,250
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Employer Contributions

Start Year: 2022
Annual Amount: \$2,250
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 4.25%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 70
Smooth Withdrawal End Age 90
Withdraw from Roth Accounts First? No
Percent of Non-Annuitized Assets to Spend 100%
Percentage of Retirement Assets to Annuitize 0%
Nominal Rate of Return for Annuitized Assets 1.75%
Guaranteed Payment Years 0
Does annuity stop after guarantee period? No
Survivor Percentage 50%
Annuity Growth Rate 0%
Medicare Part B Enrollment Age 65
Life Insurance Age Limit No Limit - always consider life insurance
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Household

Primary Residence

State: WY
Market Value: \$350,000
Purchase Price: \$350,000
Property Taxes: \$2,135
Homeowners Insurance: \$1,200
Maintenance, Utilities, and Fees: \$1,000
Real Appreciation Rate: 0%

Mortgage(s)

3/12/2022 at 9:37 AM

Powered by EconomicSecurityPlanning.com(v3.26.11)



Loan Balance: \$280,000
Monthly Payment: \$1,257
Years Remaining: 30
Pre-TCJA Deduction Limit? No

Regular Assets

Investment account

Assets: \$8,000
Asset Type: Brokerage Account

Converted: Savings and Checking

Assets: \$6,000
Asset Type: Checking Account

Settings and Assumptions

Inflation Rate 2.25%
Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 2.25%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 1.75%
Social Security Benefit Change Year: 2022, Percent: 0%
Medicare Part B Premium Real Growth Rate 3%
Load on Life Insurance 15%
Maximum Indebtedness 0
Cost of Debt 5.25%
Cost of Selling Home or Real Estate 6%
Municipal Bonds Percentage 0%
Dividends and Realized Capital Gains Percentage 0%
Unrealized Capital Gains Percentage 0%
Unrealized Capital Gains \$0
Federal Tax Policy Current Tax Law
Federal Income Tax Change Year: 2022, Percent: 0%
Payroll (FICA) Tax Change Year: 2022, Percent: 0%
State Income Tax Change Year: 2022, Percent: 0%
Annual Living Standard Index 100% for all years
Two people can live as cheaply as... 1.6
Cost of Children 70% for all years

Reserve fund 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

Regular Assets

Investment account

Reserve Fund

Assets: \$8,000

Asset Type: Brokerage Account

Contributions:

Start Year: 2022

Annual Amount: \$7,000

End Year: After 6 years

Value: Nominal Dollars

Annual Growth/Reduction: 0%