



Financial Analysis Prepared For

Johnny Sullivan

Prepared By

Prof. Robert Puelz

rpuelz@smu.edu

214.768.4156

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

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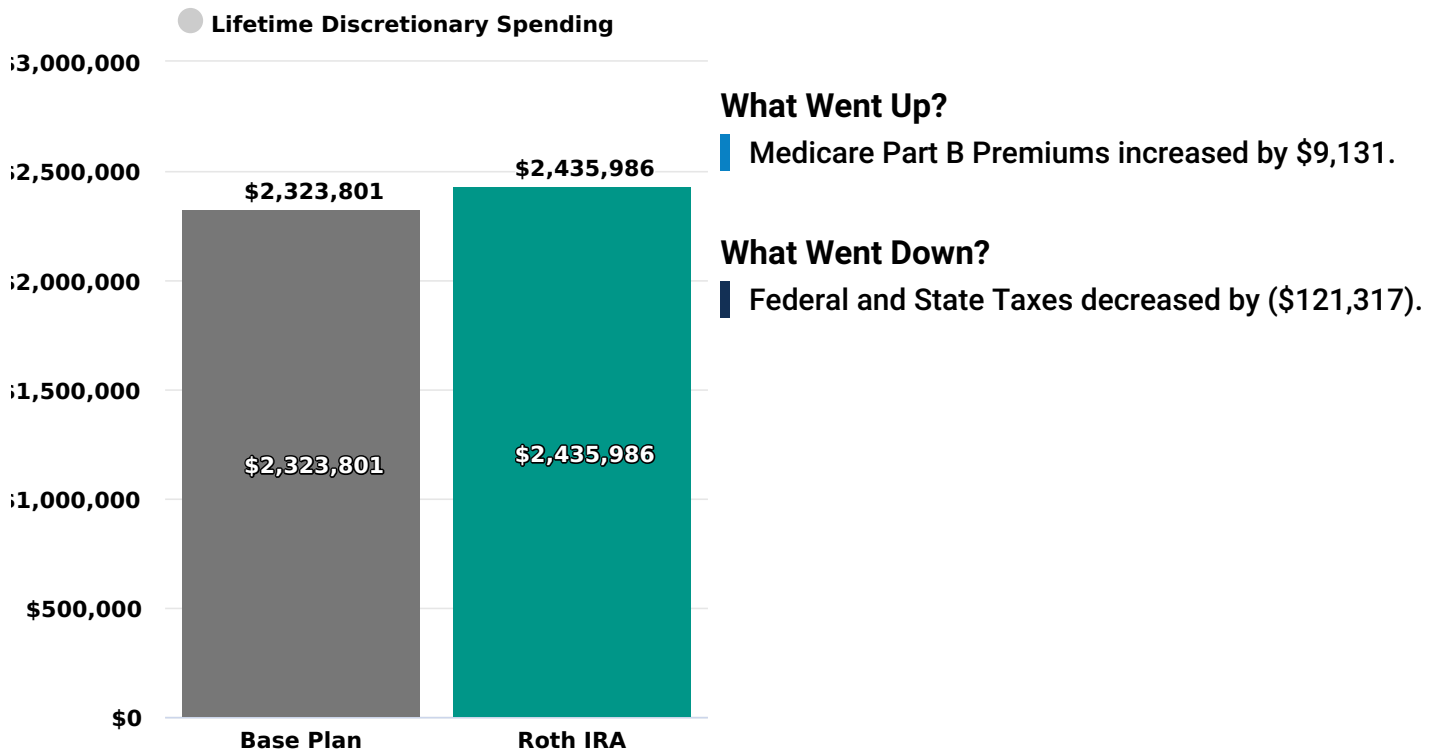
Profile Comparison

Lifetime Changes

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

\$112,185

Lifetime Discretionary Spending increased by \$112,185 in **Roth IRA** compared with Base Plan



Lifetime Resources

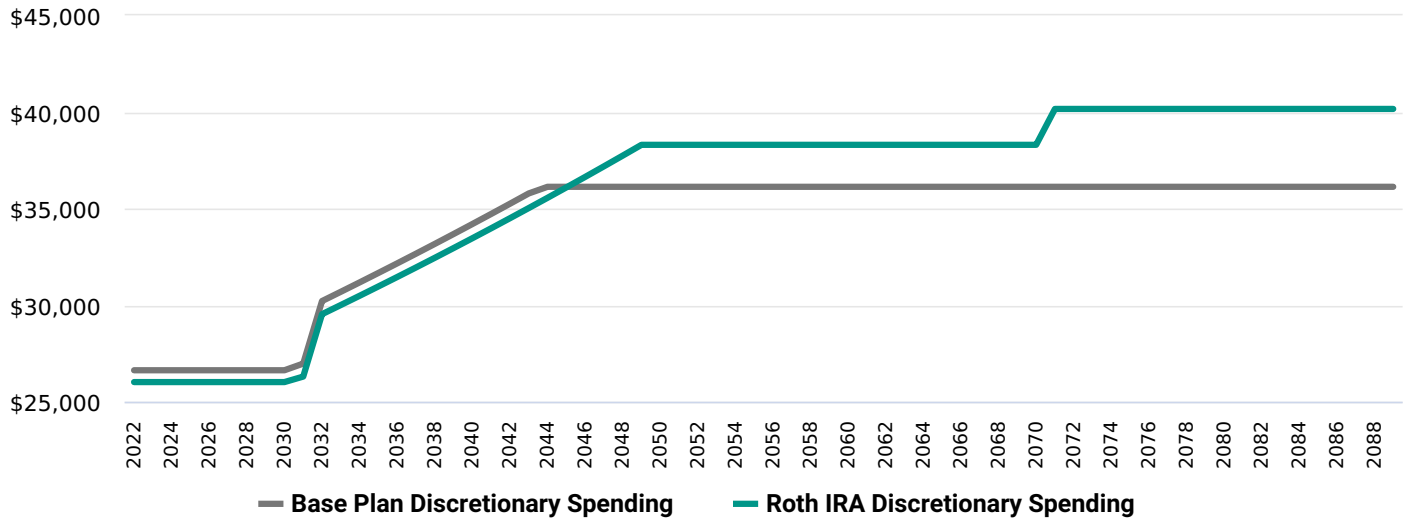
Category	Base Plan	Roth IRA	Difference
Labor Earnings	\$4,650,854	\$4,650,854	-
Employer Retirement Account Contributions	\$0	\$0	-
Social Security Benefits	\$1,236,259	\$1,236,259	-
Pensions and Annuities	\$0	\$0	-
Retirement Assets	\$0	\$0	-
Regular, Reserve Fund, and 529 Assets	\$5,547	\$5,547	-
Special Receipts and Excess Asset Income	\$308,486	\$308,486	-
Housing/Real Estate Assets and Future Borrowing	\$0	\$0	-
Housing/Real Estate Appreciation	\$0	\$0	-
Real Estate Income	\$0	\$0	-
TOTAL	\$6,201,146	\$6,201,146	\$0

Lifetime Spending

Category	Base Plan	Roth IRA	Difference
Housing/Real Estate Expenses	\$1,917,600	\$1,917,600	-
Housing/Real Estate Equity Bequest	\$0	\$0	-
Housing/Real Estate Holding Costs	\$0	\$0	-
Funeral Costs and Extra Bequest	\$0	\$0	-
Reserve Fund and Retirement Account Bequests	\$0	\$0	-
Special Expenses and 529 Expenses	\$30,587	\$30,587	-
Federal and State Taxes	\$1,625,376	\$1,504,059	(\$121,317)
Medicare Part B Premiums	\$303,782	\$312,913	\$9,131
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$2,323,801	\$2,435,986	\$112,185
TOTAL	\$6,201,146	\$6,201,145	(\$1)

Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



Base Plan Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$4,650,854
Employer Retirement Account Contributions	\$0
Social Security Benefits Pensions and Annuities	\$1,236,259
Retirement Assets	\$0
Regular, Reserve Fund, and 529 Assets	\$5,547
Special Receipts and Excess Asset Income	\$308,486
Housing/Real Estate Assets and Future Borrowing	\$0
Housing/Real Estate Appreciation	\$0
Real Estate Income	\$0
TOTAL	\$6,201,146

Lifetime Spending

Housing/Real Estate Expenses	\$1,917,600
Housing/Real Estate Equity Bequest	\$0
Housing/Real Estate Holding Costs	\$0
Funeral Costs and Extra Bequest	\$0
Reserve Fund and Retirement Account Bequests	\$0
Special Expenses and 529 Expenses	\$30,587
Federal and State Taxes	\$1,625,376
Medicare Part B Premiums	\$303,782
Life Insurance Premiums	\$0
Discretionary Spending	\$2,323,801
TOTAL	\$6,201,146

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

Your resources include labor earnings, housing and real estate holdings, pensions, 529-plan balances, Social Security benefits, net new borrowing for homes or real estate, special receipts, plus retirement and other asset returns that exceed that on regular assets.

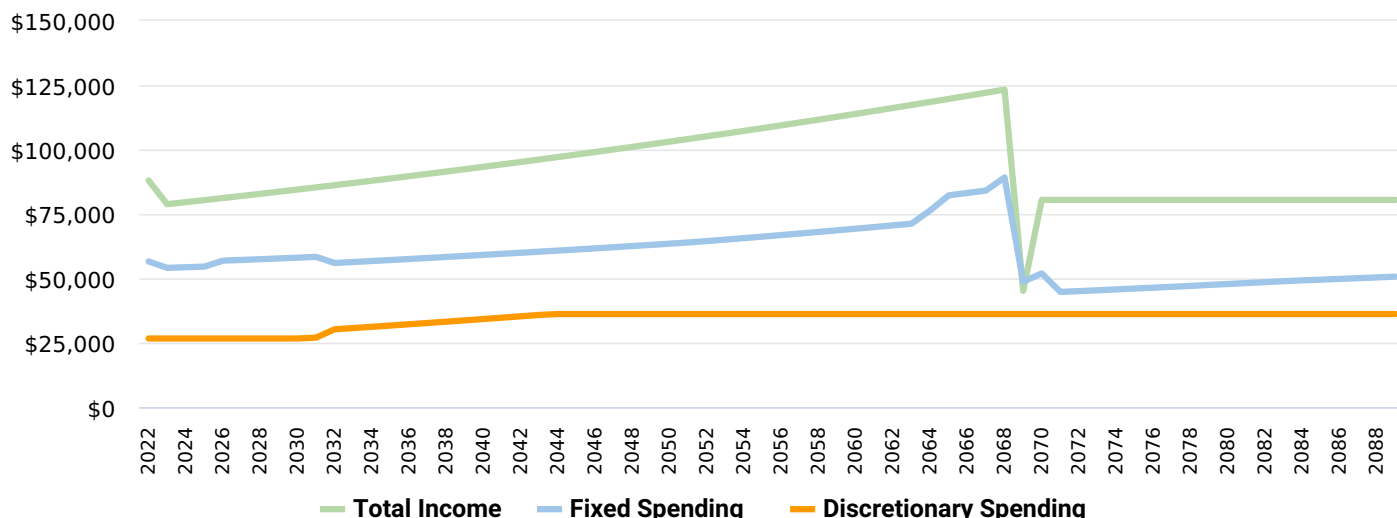
Lifetime expenditures include taxes, Medicare Part B premiums, spending on housing expenses, retirement and 529 account contributions, insurance payments, funeral expenses, financial bequests, bequests in the form of net equity on home and real estate, and housing holding cost -- the loss in income from living in your home rather than selling it and investing the proceeds.

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

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

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. 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	23	\$88,000	\$56,548	\$26,629
2023	24	\$78,780	\$54,058	\$26,629
2024	25	\$79,568	\$54,300	\$26,629
2025	26	\$80,363	\$54,551	\$26,629
2026	27	\$81,167	\$56,863	\$26,629
2027	28	\$81,979	\$57,141	\$26,629
2028	29	\$82,799	\$57,425	\$26,629
2029	30	\$83,627	\$57,720	\$26,629
2030	31	\$84,463	\$58,023	\$26,629
2031	32	\$85,307	\$58,334	\$26,629
				\$26,974

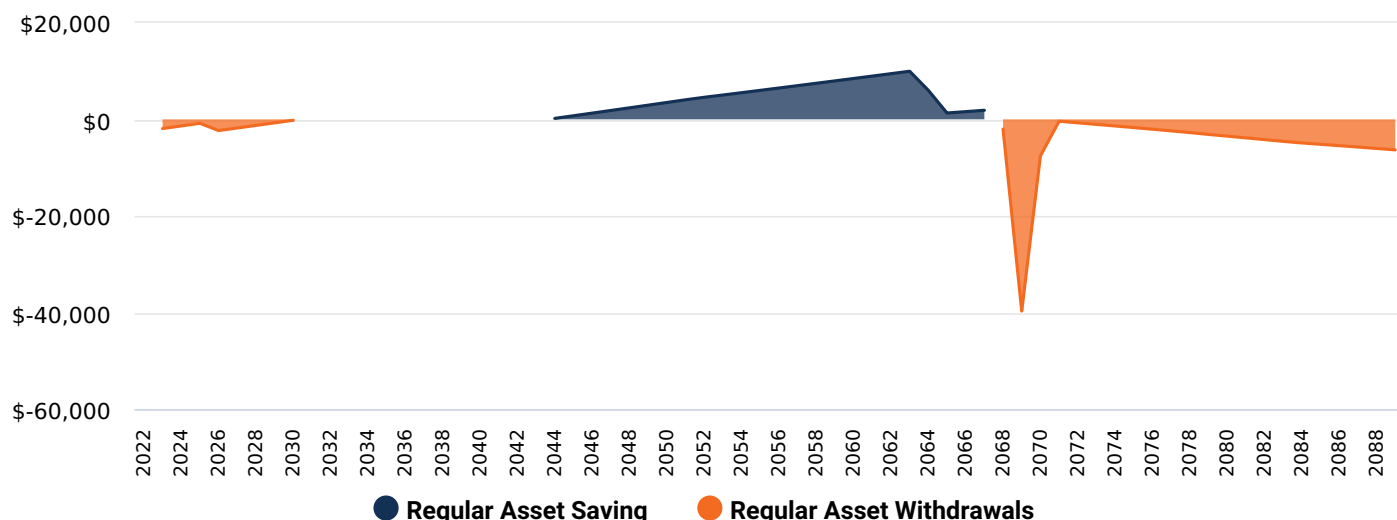


Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	33	\$86,161	\$55,950	\$30,211
2033	34	\$87,022	\$56,331	\$30,691
2034	35	\$87,892	\$56,717	\$31,176
2035	36	\$88,771	\$57,104	\$31,667
2036	37	\$89,659	\$57,497	\$32,162
2037	38	\$90,556	\$57,892	\$32,663
2038	39	\$91,461	\$58,291	\$33,169
2039	40	\$92,376	\$58,695	\$33,681
2040	41	\$93,300	\$59,102	\$34,198
2041	42	\$94,232	\$59,512	\$34,720
2042	43	\$95,175	\$59,927	\$35,248
2043	44	\$96,127	\$60,345	\$35,782
2044	45	\$97,088	\$60,767	\$36,126
2045	46	\$98,059	\$61,194	\$36,126
2046	47	\$99,039	\$61,630	\$36,126
2047	48	\$100,030	\$62,073	\$36,126
2048	49	\$101,030	\$62,524	\$36,126
2049	50	\$102,040	\$62,981	\$36,126
2050	51	\$103,061	\$63,448	\$36,126
2051	52	\$104,091	\$63,922	\$36,126
2052	53	\$105,132	\$64,445	\$36,126
2053	54	\$106,184	\$65,023	\$36,126
2054	55	\$107,245	\$65,604	\$36,126
2055	56	\$108,318	\$66,192	\$36,126
2056	57	\$109,401	\$66,790	\$36,126
2057	58	\$110,495	\$67,394	\$36,126
2058	59	\$111,600	\$68,010	\$36,126
2059	60	\$112,716	\$68,631	\$36,126
2060	61	\$113,843	\$69,262	\$36,126
2061	62	\$114,982	\$69,902	\$36,126
2062	63	\$116,131	\$70,551	\$36,126
2063	64	\$117,293	\$71,210	\$36,126
2064	65	\$118,466	\$76,336	\$36,126
2065	66	\$119,650	\$82,217	\$36,126
2066	67	\$120,847	\$83,129	\$36,126
2067	68	\$122,055	\$84,057	\$36,126
2068	69	\$123,276	\$89,169	\$36,126
2069	70	\$45,122	\$48,695	\$36,126
2070	71	\$80,443	\$51,895	\$36,126
2071	72	\$80,443	\$44,713	\$36,126
2072	73	\$80,443	\$45,035	\$36,126
2073	74	\$80,443	\$45,362	\$36,126
2074	75	\$80,443	\$45,690	\$36,126
2075	76	\$80,443	\$46,023	\$36,126
2076	77	\$80,443	\$46,361	\$36,126
2077	78	\$80,443	\$46,702	\$36,126
2078	79	\$80,443	\$47,057	\$36,126
2079	80	\$80,443	\$47,441	\$36,126



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	81	\$80,443	\$47,794	\$36,126
2081	82	\$80,443	\$48,151	\$36,126
2082	83	\$80,443	\$48,512	\$36,126
2083	84	\$80,443	\$48,880	\$36,126
2084	85	\$80,443	\$49,208	\$36,126
2085	86	\$80,443	\$49,486	\$36,126
2086	87	\$80,443	\$49,768	\$36,126
2087	88	\$80,443	\$50,055	\$36,126
2088	89	\$80,443	\$50,346	\$36,126
2089	90	\$80,443	\$50,642	\$36,126

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

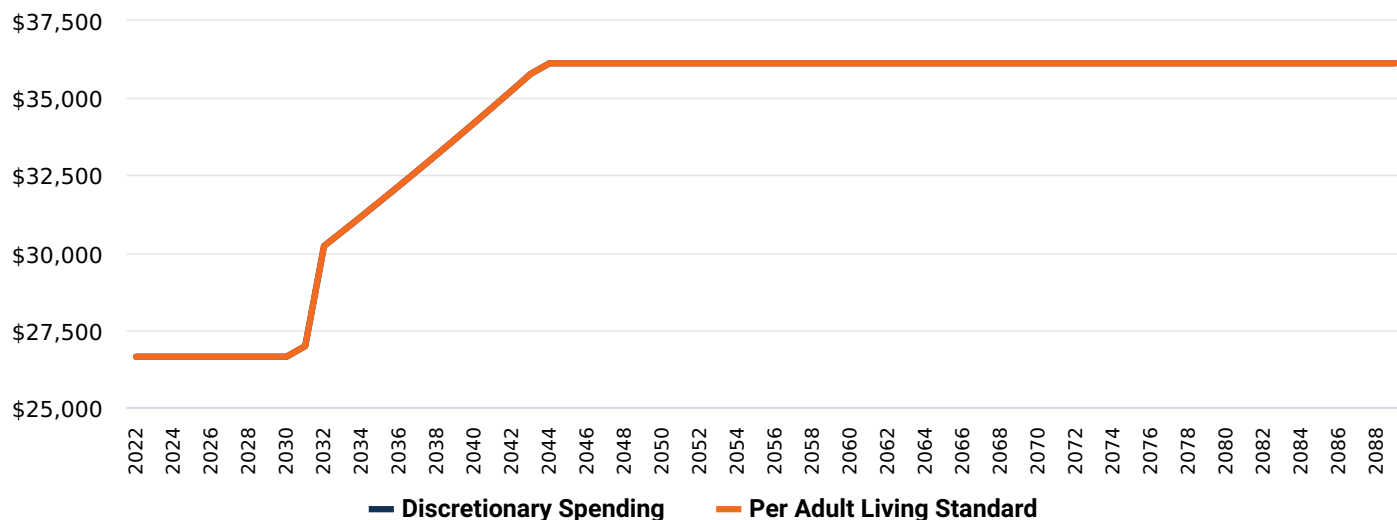
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	23	\$88,000	\$83,177	\$4,823	\$5,547	\$10,370
2023	24	\$78,780	\$80,687	(\$1,907)	\$10,370	\$8,463
2024	25	\$79,568	\$80,929	(\$1,362)	\$8,463	\$7,101
2025	26	\$80,363	\$81,180	(\$817)	\$7,100	\$6,283
2026	27	\$81,167	\$83,492	(\$2,325)	\$6,284	\$3,959
2027	28	\$81,979	\$83,770	(\$1,790)	\$3,958	\$2,168
2028	29	\$82,799	\$84,054	(\$1,256)	\$2,168	\$912
2029	30	\$83,627	\$84,349	(\$723)	\$912	\$189
2030	31	\$84,463	\$84,652	(\$189)	\$189	\$0
2031	32	\$85,307	\$85,308	\$0	\$0	\$0
2032	33	\$86,161	\$86,161	\$0	\$0	\$0
2033	34	\$87,022	\$87,022	\$0	\$0	\$0
2034	35	\$87,892	\$87,893	\$0	\$0	\$0



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	36	\$88,771	\$88,771	\$0	\$0	\$0
2036	37	\$89,659	\$89,659	\$0	\$0	\$0
2037	38	\$90,556	\$90,555	\$0	\$0	\$0
2038	39	\$91,461	\$91,460	\$0	\$0	\$0
2039	40	\$92,376	\$92,376	\$0	\$0	\$0
2040	41	\$93,300	\$93,300	\$0	\$0	\$0
2041	42	\$94,232	\$94,232	\$0	\$0	\$0
2042	43	\$95,175	\$95,175	\$0	\$0	\$0
2043	44	\$96,127	\$96,127	\$0	\$0	\$0
2044	45	\$97,088	\$96,893	\$195	\$0	\$195
2045	46	\$98,059	\$97,320	\$738	\$195	\$933
2046	47	\$99,039	\$97,756	\$1,284	\$932	\$2,216
2047	48	\$100,030	\$98,199	\$1,831	\$2,216	\$4,047
2048	49	\$101,030	\$98,650	\$2,381	\$4,047	\$6,428
2049	50	\$102,040	\$99,107	\$2,933	\$6,428	\$9,361
2050	51	\$103,061	\$99,574	\$3,487	\$9,361	\$12,848
2051	52	\$104,091	\$100,048	\$4,044	\$12,848	\$16,892
2052	53	\$105,132	\$100,571	\$4,562	\$16,892	\$21,454
2053	54	\$106,184	\$101,149	\$5,035	\$21,454	\$26,489
2054	55	\$107,245	\$101,730	\$5,516	\$26,489	\$32,005
2055	56	\$108,318	\$102,318	\$5,999	\$32,005	\$38,004
2056	57	\$109,401	\$102,916	\$6,485	\$38,005	\$44,490
2057	58	\$110,495	\$103,520	\$6,974	\$44,490	\$51,464
2058	59	\$111,600	\$104,136	\$7,465	\$51,463	\$58,928
2059	60	\$112,716	\$104,757	\$7,958	\$58,929	\$66,887
2060	61	\$113,843	\$105,388	\$8,454	\$66,887	\$75,341
2061	62	\$114,982	\$106,028	\$8,953	\$75,341	\$84,294
2062	63	\$116,131	\$106,677	\$9,454	\$84,294	\$93,748
2063	64	\$117,293	\$107,336	\$9,958	\$93,748	\$103,706
2064	65	\$118,466	\$112,462	\$6,003	\$103,706	\$109,709
2065	66	\$119,650	\$118,343	\$1,307	\$109,710	\$111,017
2066	67	\$120,847	\$119,255	\$1,592	\$111,017	\$112,609
2067	68	\$122,055	\$120,183	\$1,873	\$112,608	\$114,481
2068	69	\$123,276	\$125,295	(\$2,020)	\$114,482	\$112,462
2069	70	\$45,122	\$84,821	(\$39,699)	\$112,462	\$72,763
2070	71	\$80,443	\$88,021	(\$7,576)	\$72,763	\$65,187
2071	72	\$80,443	\$80,839	(\$395)	\$65,187	\$64,792
2072	73	\$80,443	\$81,161	(\$718)	\$64,792	\$64,074
2073	74	\$80,443	\$81,488	(\$1,044)	\$64,074	\$63,030
2074	75	\$80,443	\$81,816	(\$1,373)	\$63,030	\$61,657
2075	76	\$80,443	\$82,149	(\$1,706)	\$61,658	\$59,952
2076	77	\$80,443	\$82,487	(\$2,043)	\$59,952	\$57,909
2077	78	\$80,443	\$82,828	(\$2,384)	\$57,909	\$55,525
2078	79	\$80,443	\$83,183	(\$2,739)	\$55,525	\$52,786
2079	80	\$80,443	\$83,567	(\$3,124)	\$52,786	\$49,662
2080	81	\$80,443	\$83,920	(\$3,476)	\$49,663	\$46,187
2081	82	\$80,443	\$84,277	(\$3,832)	\$46,186	\$42,354
2082	83	\$80,443	\$84,638	(\$4,195)	\$42,355	\$38,160

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	84	\$80,443	\$85,006	(\$4,562)	\$38,160	\$33,598
2084	85	\$80,443	\$85,334	(\$4,891)	\$33,598	\$28,707
2085	86	\$80,443	\$85,612	(\$5,168)	\$28,707	\$23,539
2086	87	\$80,443	\$85,894	(\$5,450)	\$23,538	\$18,088
2087	88	\$80,443	\$86,181	(\$5,737)	\$18,089	\$12,352
2088	89	\$80,443	\$86,472	(\$6,028)	\$12,352	\$6,324
2089	90	\$80,443	\$86,768	(\$6,324)	\$6,324	\$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



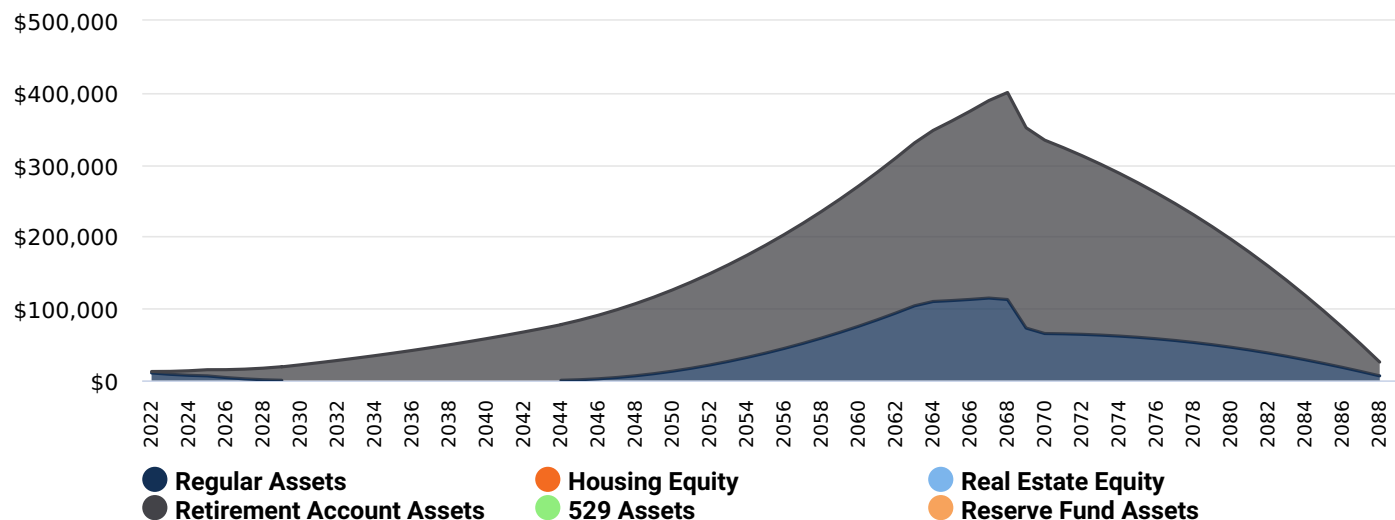
standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	23	\$26,629	\$26,629
2023	24	\$26,629	\$26,629
2024	25	\$26,629	\$26,629
2025	26	\$26,629	\$26,629
2026	27	\$26,629	\$26,629
2027	28	\$26,629	\$26,629
2028	29	\$26,629	\$26,629
2029	30	\$26,629	\$26,629
2030	31	\$26,629	\$26,629
2031	32	\$26,974	\$26,974
2032	33	\$30,211	\$30,211
2033	34	\$30,691	\$30,691
2034	35	\$31,176	\$31,176
2035	36	\$31,667	\$31,667
2036	37	\$32,162	\$32,162
2037	38	\$32,663	\$32,663
2038	39	\$33,169	\$33,169
2039	40	\$33,681	\$33,681
2040	41	\$34,198	\$34,198
2041	42	\$34,720	\$34,720
2042	43	\$35,248	\$35,248
2043	44	\$35,782	\$35,782
2044	45	\$36,126	\$36,126
2045	46	\$36,126	\$36,126
2046	47	\$36,126	\$36,126
2047	48	\$36,126	\$36,126
2048	49	\$36,126	\$36,126
2049	50	\$36,126	\$36,126
2050	51	\$36,126	\$36,126
2051	52	\$36,126	\$36,126
2052	53	\$36,126	\$36,126
2053	54	\$36,126	\$36,126
2054	55	\$36,126	\$36,126
2055	56	\$36,126	\$36,126
2056	57	\$36,126	\$36,126
2057	58	\$36,126	\$36,126
2058	59	\$36,126	\$36,126
2059	60	\$36,126	\$36,126
2060	61	\$36,126	\$36,126
2061	62	\$36,126	\$36,126
2062	63	\$36,126	\$36,126
2063	64	\$36,126	\$36,126
2064	65	\$36,126	\$36,126
2065	66	\$36,126	\$36,126
2066	67	\$36,126	\$36,126
2067	68	\$36,126	\$36,126
2068	69	\$36,126	\$36,126
2069	70	\$36,126	\$36,126



Year	Age	Discretionary Spending	Per Adult Living Standard
2070	71	\$36,126	\$36,126
2071	72	\$36,126	\$36,126
2072	73	\$36,126	\$36,126
2073	74	\$36,126	\$36,126
2074	75	\$36,126	\$36,126
2075	76	\$36,126	\$36,126
2076	77	\$36,126	\$36,126
2077	78	\$36,126	\$36,126
2078	79	\$36,126	\$36,126
2079	80	\$36,126	\$36,126
2080	81	\$36,126	\$36,126
2081	82	\$36,126	\$36,126
2082	83	\$36,126	\$36,126
2083	84	\$36,126	\$36,126
2084	85	\$36,126	\$36,126
2085	86	\$36,126	\$36,126
2086	87	\$36,126	\$36,126
2087	88	\$36,126	\$36,126
2088	89	\$36,126	\$36,126
2089	90	\$36,126	\$36,126

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	23	\$10,370	\$0	\$0	\$2,000	\$0	\$0	\$12,370
2023	24	\$8,463	\$0	\$0	\$4,093	\$0	\$0	\$12,556
2024	25	\$7,101	\$0	\$0	\$6,284	\$0	\$0	\$13,385
2025	26	\$6,283	\$0	\$0	\$8,575	\$0	\$0	\$14,858
2026	27	\$3,959	\$0	\$0	\$10,970	\$0	\$0	\$14,929
2027	28	\$2,168	\$0	\$0	\$13,475	\$0	\$0	\$15,643
2028	29	\$912	\$0	\$0	\$16,092	\$0	\$0	\$17,004
2029	30	\$189	\$0	\$0	\$18,826	\$0	\$0	\$19,015
2030	31	\$0	\$0	\$0	\$21,683	\$0	\$0	\$21,683
2031	32	\$0	\$0	\$0	\$24,665	\$0	\$0	\$24,665
2032	33	\$0	\$0	\$0	\$27,779	\$0	\$0	\$27,779
2033	34	\$0	\$0	\$0	\$31,029	\$0	\$0	\$31,029
2034	35	\$0	\$0	\$0	\$34,421	\$0	\$0	\$34,421
2035	36	\$0	\$0	\$0	\$37,959	\$0	\$0	\$37,959
2036	37	\$0	\$0	\$0	\$41,650	\$0	\$0	\$41,650
2037	38	\$0	\$0	\$0	\$45,500	\$0	\$0	\$45,500
2038	39	\$0	\$0	\$0	\$49,514	\$0	\$0	\$49,514
2039	40	\$0	\$0	\$0	\$53,698	\$0	\$0	\$53,698
2040	41	\$0	\$0	\$0	\$58,060	\$0	\$0	\$58,060
2041	42	\$0	\$0	\$0	\$62,606	\$0	\$0	\$62,606
2042	43	\$0	\$0	\$0	\$67,342	\$0	\$0	\$67,342
2043	44	\$0	\$0	\$0	\$72,276	\$0	\$0	\$72,276



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	45	\$195	\$0	\$0	\$77,417	\$0	\$0	\$77,612
2045	46	\$933	\$0	\$0	\$82,770	\$0	\$0	\$83,703
2046	47	\$2,216	\$0	\$0	\$88,345	\$0	\$0	\$90,561
2047	48	\$4,047	\$0	\$0	\$94,150	\$0	\$0	\$98,197
2048	49	\$6,428	\$0	\$0	\$100,194	\$0	\$0	\$106,622
2049	50	\$9,361	\$0	\$0	\$106,485	\$0	\$0	\$115,846
2050	51	\$12,848	\$0	\$0	\$113,032	\$0	\$0	\$125,880
2051	52	\$16,892	\$0	\$0	\$119,847	\$0	\$0	\$136,739
2052	53	\$21,454	\$0	\$0	\$126,938	\$0	\$0	\$148,392
2053	54	\$26,489	\$0	\$0	\$134,316	\$0	\$0	\$160,805
2054	55	\$32,005	\$0	\$0	\$141,992	\$0	\$0	\$173,997
2055	56	\$38,004	\$0	\$0	\$149,977	\$0	\$0	\$187,981
2056	57	\$44,490	\$0	\$0	\$158,282	\$0	\$0	\$202,772
2057	58	\$51,464	\$0	\$0	\$166,921	\$0	\$0	\$218,385
2058	59	\$58,928	\$0	\$0	\$175,904	\$0	\$0	\$234,832
2059	60	\$66,887	\$0	\$0	\$185,245	\$0	\$0	\$252,132
2060	61	\$75,341	\$0	\$0	\$194,958	\$0	\$0	\$270,299
2061	62	\$84,294	\$0	\$0	\$205,057	\$0	\$0	\$289,351
2062	63	\$93,748	\$0	\$0	\$215,555	\$0	\$0	\$309,303
2063	64	\$103,706	\$0	\$0	\$226,468	\$0	\$0	\$330,174
2064	65	\$109,709	\$0	\$0	\$237,811	\$0	\$0	\$347,520
2065	66	\$111,017	\$0	\$0	\$249,600	\$0	\$0	\$360,617
2066	67	\$112,609	\$0	\$0	\$261,853	\$0	\$0	\$374,462
2067	68	\$114,481	\$0	\$0	\$274,586	\$0	\$0	\$389,067
2068	69	\$112,462	\$0	\$0	\$287,817	\$0	\$0	\$400,279
2069	70	\$72,763	\$0	\$0	\$278,481	\$0	\$0	\$351,244
2070	71	\$65,187	\$0	\$0	\$268,802	\$0	\$0	\$333,989
2071	72	\$64,792	\$0	\$0	\$258,768	\$0	\$0	\$323,560
2072	73	\$64,074	\$0	\$0	\$248,366	\$0	\$0	\$312,440
2073	74	\$63,030	\$0	\$0	\$237,582	\$0	\$0	\$300,612
2074	75	\$61,657	\$0	\$0	\$226,403	\$0	\$0	\$288,060
2075	76	\$59,952	\$0	\$0	\$214,814	\$0	\$0	\$274,766
2076	77	\$57,909	\$0	\$0	\$202,800	\$0	\$0	\$260,709
2077	78	\$55,525	\$0	\$0	\$190,345	\$0	\$0	\$245,870
2078	79	\$52,786	\$0	\$0	\$177,434	\$0	\$0	\$230,220
2079	80	\$49,662	\$0	\$0	\$164,049	\$0	\$0	\$213,711
2080	81	\$46,187	\$0	\$0	\$150,173	\$0	\$0	\$196,360
2081	82	\$42,354	\$0	\$0	\$135,788	\$0	\$0	\$178,142
2082	83	\$38,160	\$0	\$0	\$120,876	\$0	\$0	\$159,036
2083	84	\$33,598	\$0	\$0	\$105,417	\$0	\$0	\$139,015
2084	85	\$28,707	\$0	\$0	\$89,390	\$0	\$0	\$118,097
2085	86	\$23,539	\$0	\$0	\$72,777	\$0	\$0	\$96,316
2086	87	\$18,088	\$0	\$0	\$55,553	\$0	\$0	\$73,641
2087	88	\$12,352	\$0	\$0	\$37,698	\$0	\$0	\$50,050
2088	89	\$6,324	\$0	\$0	\$19,189	\$0	\$0	\$25,513
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

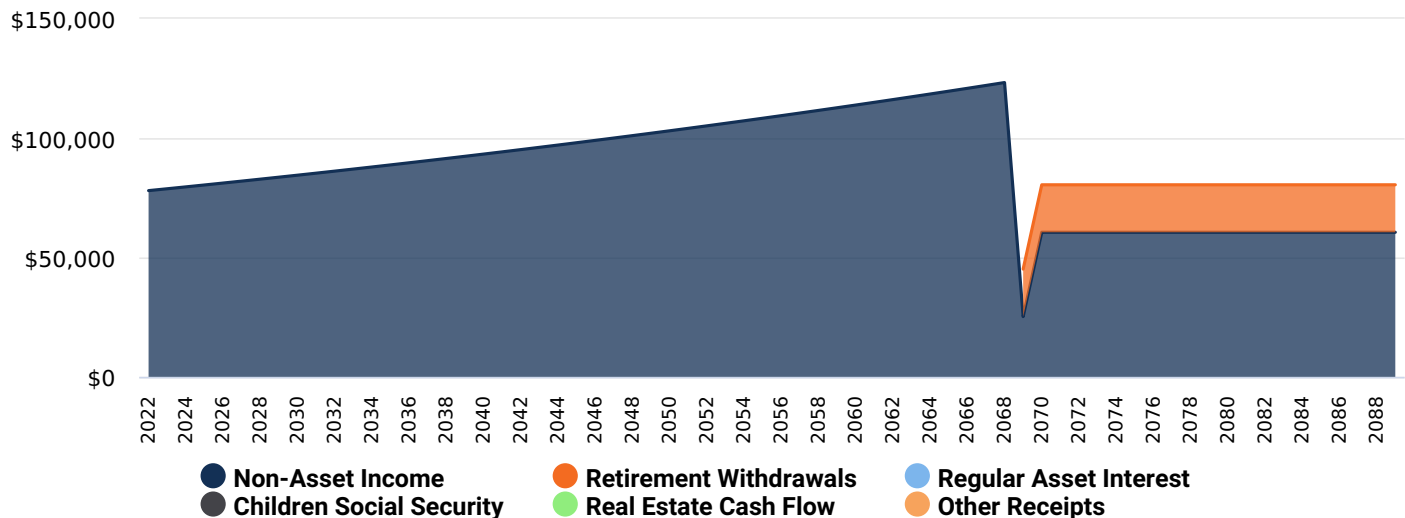
Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	23	\$10,370	\$0	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$12,370
2023	24	\$8,463	\$0	\$0	\$4,093	\$0	\$0	\$0	\$0	\$0	\$12,556
2024	25	\$7,101	\$0	\$0	\$6,284	\$0	\$0	\$0	\$0	\$0	\$13,385
2025	26	\$6,283	\$0	\$0	\$8,575	\$0	\$0	\$0	\$0	\$0	\$14,858
2026	27	\$3,959	\$0	\$0	\$10,970	\$0	\$0	\$0	\$0	\$0	\$14,929
2027	28	\$2,168	\$0	\$0	\$13,475	\$0	\$0	\$0	\$0	\$0	\$15,643
2028	29	\$912	\$0	\$0	\$16,092	\$0	\$0	\$0	\$0	\$0	\$17,004
2029	30	\$189	\$0	\$0	\$18,826	\$0	\$0	\$0	\$0	\$0	\$19,015
2030	31	\$0	\$0	\$0	\$21,683	\$0	\$0	\$0	\$0	\$0	\$21,683
2031	32	\$0	\$0	\$0	\$24,665	\$0	\$0	\$0	\$0	\$0	\$24,665
2032	33	\$0	\$0	\$0	\$27,779	\$0	\$0	\$0	\$0	\$0	\$27,779
2033	34	\$0	\$0	\$0	\$31,029	\$0	\$0	\$0	\$0	\$0	\$31,029
2034	35	\$0	\$0	\$0	\$34,421	\$0	\$0	\$0	\$0	\$0	\$34,421
2035	36	\$0	\$0	\$0	\$37,959	\$0	\$0	\$0	\$0	\$0	\$37,959
2036	37	\$0	\$0	\$0	\$41,650	\$0	\$0	\$0	\$0	\$0	\$41,650
2037	38	\$0	\$0	\$0	\$45,500	\$0	\$0	\$0	\$0	\$0	\$45,500
2038	39	\$0	\$0	\$0	\$49,514	\$0	\$0	\$0	\$0	\$0	\$49,514
2039	40	\$0	\$0	\$0	\$53,698	\$0	\$0	\$0	\$0	\$0	\$53,698
2040	41	\$0	\$0	\$0	\$58,060	\$0	\$0	\$0	\$0	\$0	\$58,060
2041	42	\$0	\$0	\$0	\$62,606	\$0	\$0	\$0	\$0	\$0	\$62,606
2042	43	\$0	\$0	\$0	\$67,342	\$0	\$0	\$0	\$0	\$0	\$67,342
2043	44	\$0	\$0	\$0	\$72,276	\$0	\$0	\$0	\$0	\$0	\$72,276
2044	45	\$195	\$0	\$0	\$77,417	\$0	\$0	\$0	\$0	\$0	\$77,612
2045	46	\$933	\$0	\$0	\$82,770	\$0	\$0	\$0	\$0	\$0	\$83,703
2046	47	\$2,216	\$0	\$0	\$88,345	\$0	\$0	\$0	\$0	\$0	\$90,561
2047	48	\$4,047	\$0	\$0	\$94,150	\$0	\$0	\$0	\$0	\$0	\$98,197
2048	49	\$6,428	\$0	\$0	\$100,194	\$0	\$0	\$0	\$0	\$0	\$106,622
2049	50	\$9,361	\$0	\$0	\$106,485	\$0	\$0	\$0	\$0	\$0	\$115,846
2050	51	\$12,848	\$0	\$0	\$113,032	\$0	\$0	\$0	\$0	\$0	\$125,880
2051	52	\$16,892	\$0	\$0	\$119,847	\$0	\$0	\$0	\$0	\$0	\$136,739
2052	53	\$21,454	\$0	\$0	\$126,938	\$0	\$0	\$0	\$0	\$0	\$148,392
2053	54	\$26,489	\$0	\$0	\$134,316	\$0	\$0	\$0	\$0	\$0	\$160,805
2054	55	\$32,005	\$0	\$0	\$141,992	\$0	\$0	\$0	\$0	\$0	\$173,997
2055	56	\$38,004	\$0	\$0	\$149,977	\$0	\$0	\$0	\$0	\$0	\$187,981
2056	57	\$44,490	\$0	\$0	\$158,282	\$0	\$0	\$0	\$0	\$0	\$202,772
2057	58	\$51,464	\$0	\$0	\$166,921	\$0	\$0	\$0	\$0	\$0	\$218,385
2058	59	\$58,928	\$0	\$0	\$175,904	\$0	\$0	\$0	\$0	\$0	\$234,832
2059	60	\$66,887	\$0	\$0	\$185,245	\$0	\$0	\$0	\$0	\$0	\$252,132
2060	61	\$75,341	\$0	\$0	\$194,958	\$0	\$0	\$0	\$0	\$0	\$270,299
2061	62	\$84,294	\$0	\$0	\$205,057	\$0	\$0	\$0	\$0	\$0	\$289,351
2062	63	\$93,748	\$0	\$0	\$215,555	\$0	\$0	\$0	\$0	\$0	\$309,303
2063	64	\$103,706	\$0	\$0	\$226,468	\$0	\$0	\$0	\$0	\$0	\$330,174
2064	65	\$109,709	\$0	\$0	\$237,811	\$0	\$0	\$0	\$0	\$0	\$347,520
2065	66	\$111,017	\$0	\$0	\$249,600	\$0	\$0	\$0	\$0	\$0	\$360,617
2066	67	\$112,609	\$0	\$0	\$261,853	\$0	\$0	\$0	\$0	\$0	\$374,462
2067	68	\$114,481	\$0	\$0	\$274,586	\$0	\$0	\$0	\$0	\$0	\$389,067
2068	69	\$112,462	\$0	\$0	\$287,817	\$0	\$0	\$0	\$0	\$0	\$400,279



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	70	\$72,763	\$0	\$0	\$278,481	\$0	\$0	\$0	\$0	\$0	\$351,244
2070	71	\$65,187	\$0	\$0	\$268,802	\$0	\$0	\$0	\$0	\$0	\$333,989
2071	72	\$64,792	\$0	\$0	\$258,768	\$0	\$0	\$0	\$0	\$0	\$323,560
2072	73	\$64,074	\$0	\$0	\$248,366	\$0	\$0	\$0	\$0	\$0	\$312,440
2073	74	\$63,030	\$0	\$0	\$237,582	\$0	\$0	\$0	\$0	\$0	\$300,612
2074	75	\$61,657	\$0	\$0	\$226,403	\$0	\$0	\$0	\$0	\$0	\$288,060
2075	76	\$59,952	\$0	\$0	\$214,814	\$0	\$0	\$0	\$0	\$0	\$274,766
2076	77	\$57,909	\$0	\$0	\$202,800	\$0	\$0	\$0	\$0	\$0	\$260,709
2077	78	\$55,525	\$0	\$0	\$190,345	\$0	\$0	\$0	\$0	\$0	\$245,870
2078	79	\$52,786	\$0	\$0	\$177,434	\$0	\$0	\$0	\$0	\$0	\$230,220
2079	80	\$49,662	\$0	\$0	\$164,049	\$0	\$0	\$0	\$0	\$0	\$213,711
2080	81	\$46,187	\$0	\$0	\$150,173	\$0	\$0	\$0	\$0	\$0	\$196,360
2081	82	\$42,354	\$0	\$0	\$135,788	\$0	\$0	\$0	\$0	\$0	\$178,142
2082	83	\$38,160	\$0	\$0	\$120,876	\$0	\$0	\$0	\$0	\$0	\$159,036
2083	84	\$33,598	\$0	\$0	\$105,417	\$0	\$0	\$0	\$0	\$0	\$139,015
2084	85	\$28,707	\$0	\$0	\$89,390	\$0	\$0	\$0	\$0	\$0	\$118,097
2085	86	\$23,539	\$0	\$0	\$72,777	\$0	\$0	\$0	\$0	\$0	\$96,316
2086	87	\$18,088	\$0	\$0	\$55,553	\$0	\$0	\$0	\$0	\$0	\$73,641
2087	88	\$12,352	\$0	\$0	\$37,698	\$0	\$0	\$0	\$0	\$0	\$50,050
2088	89	\$6,324	\$0	\$0	\$19,189	\$0	\$0	\$0	\$0	\$0	\$25,513
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview



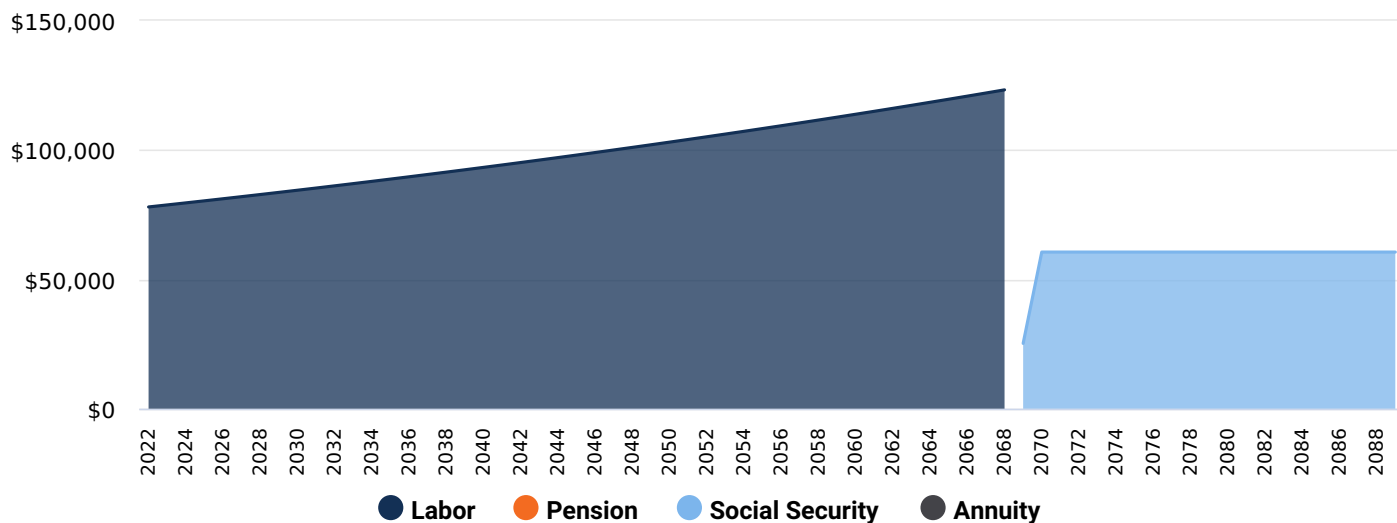
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	23	\$78,000	\$0	\$0	\$0	\$0	\$10,000	\$88,000
2023	24	\$78,780	\$0	\$0	\$0	\$0	\$0	\$78,780
2024	25	\$79,568	\$0	\$0	\$0	\$0	\$0	\$79,568
2025	26	\$80,363	\$0	\$0	\$0	\$0	\$0	\$80,363
2026	27	\$81,167	\$0	\$0	\$0	\$0	\$0	\$81,167
2027	28	\$81,979	\$0	\$0	\$0	\$0	\$0	\$81,979
2028	29	\$82,799	\$0	\$0	\$0	\$0	\$0	\$82,799
2029	30	\$83,627	\$0	\$0	\$0	\$0	\$0	\$83,627
2030	31	\$84,463	\$0	\$0	\$0	\$0	\$0	\$84,463
2031	32	\$85,307	\$0	\$0	\$0	\$0	\$0	\$85,307
2032	33	\$86,161	\$0	\$0	\$0	\$0	\$0	\$86,161
2033	34	\$87,022	\$0	\$0	\$0	\$0	\$0	\$87,022
2034	35	\$87,892	\$0	\$0	\$0	\$0	\$0	\$87,892
2035	36	\$88,771	\$0	\$0	\$0	\$0	\$0	\$88,771
2036	37	\$89,659	\$0	\$0	\$0	\$0	\$0	\$89,659
2037	38	\$90,556	\$0	\$0	\$0	\$0	\$0	\$90,556
2038	39	\$91,461	\$0	\$0	\$0	\$0	\$0	\$91,461
2039	40	\$92,376	\$0	\$0	\$0	\$0	\$0	\$92,376
2040	41	\$93,300	\$0	\$0	\$0	\$0	\$0	\$93,300
2041	42	\$94,232	\$0	\$0	\$0	\$0	\$0	\$94,232
2042	43	\$95,175	\$0	\$0	\$0	\$0	\$0	\$95,175
2043	44	\$96,127	\$0	\$0	\$0	\$0	\$0	\$96,127



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	45	\$97,088	\$0	\$0	\$0	\$0	\$0	\$97,088
2045	46	\$98,059	\$0	\$0	\$0	\$0	\$0	\$98,059
2046	47	\$99,039	\$0	\$0	\$0	\$0	\$0	\$99,039
2047	48	\$100,030	\$0	\$0	\$0	\$0	\$0	\$100,030
2048	49	\$101,030	\$0	\$0	\$0	\$0	\$0	\$101,030
2049	50	\$102,040	\$0	\$0	\$0	\$0	\$0	\$102,040
2050	51	\$103,061	\$0	\$0	\$0	\$0	\$0	\$103,061
2051	52	\$104,091	\$0	\$0	\$0	\$0	\$0	\$104,091
2052	53	\$105,132	\$0	\$0	\$0	\$0	\$0	\$105,132
2053	54	\$106,184	\$0	\$0	\$0	\$0	\$0	\$106,184
2054	55	\$107,245	\$0	\$0	\$0	\$0	\$0	\$107,245
2055	56	\$108,318	\$0	\$0	\$0	\$0	\$0	\$108,318
2056	57	\$109,401	\$0	\$0	\$0	\$0	\$0	\$109,401
2057	58	\$110,495	\$0	\$0	\$0	\$0	\$0	\$110,495
2058	59	\$111,600	\$0	\$0	\$0	\$0	\$0	\$111,600
2059	60	\$112,716	\$0	\$0	\$0	\$0	\$0	\$112,716
2060	61	\$113,843	\$0	\$0	\$0	\$0	\$0	\$113,843
2061	62	\$114,982	\$0	\$0	\$0	\$0	\$0	\$114,982
2062	63	\$116,131	\$0	\$0	\$0	\$0	\$0	\$116,131
2063	64	\$117,293	\$0	\$0	\$0	\$0	\$0	\$117,293
2064	65	\$118,466	\$0	\$0	\$0	\$0	\$0	\$118,466
2065	66	\$119,650	\$0	\$0	\$0	\$0	\$0	\$119,650
2066	67	\$120,847	\$0	\$0	\$0	\$0	\$0	\$120,847
2067	68	\$122,055	\$0	\$0	\$0	\$0	\$0	\$122,055
2068	69	\$123,276	\$0	\$0	\$0	\$0	\$0	\$123,276
2069	70	\$25,230	\$19,892	\$0	\$0	\$0	\$0	\$45,122
2070	71	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2071	72	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2072	73	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2073	74	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2074	75	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2075	76	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2076	77	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2077	78	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2078	79	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2079	80	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2080	81	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2081	82	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2082	83	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2083	84	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2084	85	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2085	86	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2086	87	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2087	88	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2088	89	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2089	90	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443

Johnny'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	23	\$78,000	\$0	\$0	\$0	\$78,000
2023	24	\$78,780	\$0	\$0	\$0	\$78,780
2024	25	\$79,568	\$0	\$0	\$0	\$79,568
2025	26	\$80,363	\$0	\$0	\$0	\$80,363
2026	27	\$81,167	\$0	\$0	\$0	\$81,167
2027	28	\$81,979	\$0	\$0	\$0	\$81,979
2028	29	\$82,799	\$0	\$0	\$0	\$82,799
2029	30	\$83,627	\$0	\$0	\$0	\$83,627
2030	31	\$84,463	\$0	\$0	\$0	\$84,463
2031	32	\$85,307	\$0	\$0	\$0	\$85,307
2032	33	\$86,161	\$0	\$0	\$0	\$86,161
2033	34	\$87,022	\$0	\$0	\$0	\$87,022
2034	35	\$87,892	\$0	\$0	\$0	\$87,892
2035	36	\$88,771	\$0	\$0	\$0	\$88,771
2036	37	\$89,659	\$0	\$0	\$0	\$89,659
2037	38	\$90,556	\$0	\$0	\$0	\$90,556
2038	39	\$91,461	\$0	\$0	\$0	\$91,461
2039	40	\$92,376	\$0	\$0	\$0	\$92,376
2040	41	\$93,300	\$0	\$0	\$0	\$93,300
2041	42	\$94,232	\$0	\$0	\$0	\$94,232
2042	43	\$95,175	\$0	\$0	\$0	\$95,175
2043	44	\$96,127	\$0	\$0	\$0	\$96,127
2044	45	\$97,088	\$0	\$0	\$0	\$97,088
2045	46	\$98,059	\$0	\$0	\$0	\$98,059
2046	47	\$99,039	\$0	\$0	\$0	\$99,039
2047	48	\$100,030	\$0	\$0	\$0	\$100,030



Year	Age	Labor Pension	Social Security	Annuity	Total
2048	49	\$101,030	\$0	\$0	\$101,030
2049	50	\$102,040	\$0	\$0	\$102,040
2050	51	\$103,061	\$0	\$0	\$103,061
2051	52	\$104,091	\$0	\$0	\$104,091
2052	53	\$105,132	\$0	\$0	\$105,132
2053	54	\$106,184	\$0	\$0	\$106,184
2054	55	\$107,245	\$0	\$0	\$107,245
2055	56	\$108,318	\$0	\$0	\$108,318
2056	57	\$109,401	\$0	\$0	\$109,401
2057	58	\$110,495	\$0	\$0	\$110,495
2058	59	\$111,600	\$0	\$0	\$111,600
2059	60	\$112,716	\$0	\$0	\$112,716
2060	61	\$113,843	\$0	\$0	\$113,843
2061	62	\$114,982	\$0	\$0	\$114,982
2062	63	\$116,131	\$0	\$0	\$116,131
2063	64	\$117,293	\$0	\$0	\$117,293
2064	65	\$118,466	\$0	\$0	\$118,466
2065	66	\$119,650	\$0	\$0	\$119,650
2066	67	\$120,847	\$0	\$0	\$120,847
2067	68	\$122,055	\$0	\$0	\$122,055
2068	69	\$123,276	\$0	\$0	\$123,276
2069	70	\$0	\$0	\$25,230	\$25,230
2070	71	\$0	\$0	\$60,551	\$60,551
2071	72	\$0	\$0	\$60,551	\$60,551
2072	73	\$0	\$0	\$60,551	\$60,551
2073	74	\$0	\$0	\$60,551	\$60,551
2074	75	\$0	\$0	\$60,551	\$60,551
2075	76	\$0	\$0	\$60,551	\$60,551
2076	77	\$0	\$0	\$60,551	\$60,551
2077	78	\$0	\$0	\$60,551	\$60,551
2078	79	\$0	\$0	\$60,551	\$60,551
2079	80	\$0	\$0	\$60,551	\$60,551
2080	81	\$0	\$0	\$60,551	\$60,551
2081	82	\$0	\$0	\$60,551	\$60,551
2082	83	\$0	\$0	\$60,551	\$60,551
2083	84	\$0	\$0	\$60,551	\$60,551
2084	85	\$0	\$0	\$60,551	\$60,551
2085	86	\$0	\$0	\$60,551	\$60,551
2086	87	\$0	\$0	\$60,551	\$60,551
2087	88	\$0	\$0	\$60,551	\$60,551
2088	89	\$0	\$0	\$60,551	\$60,551
2089	90	\$0	\$0	\$60,551	\$60,551

Johnny's Retirement Accounts

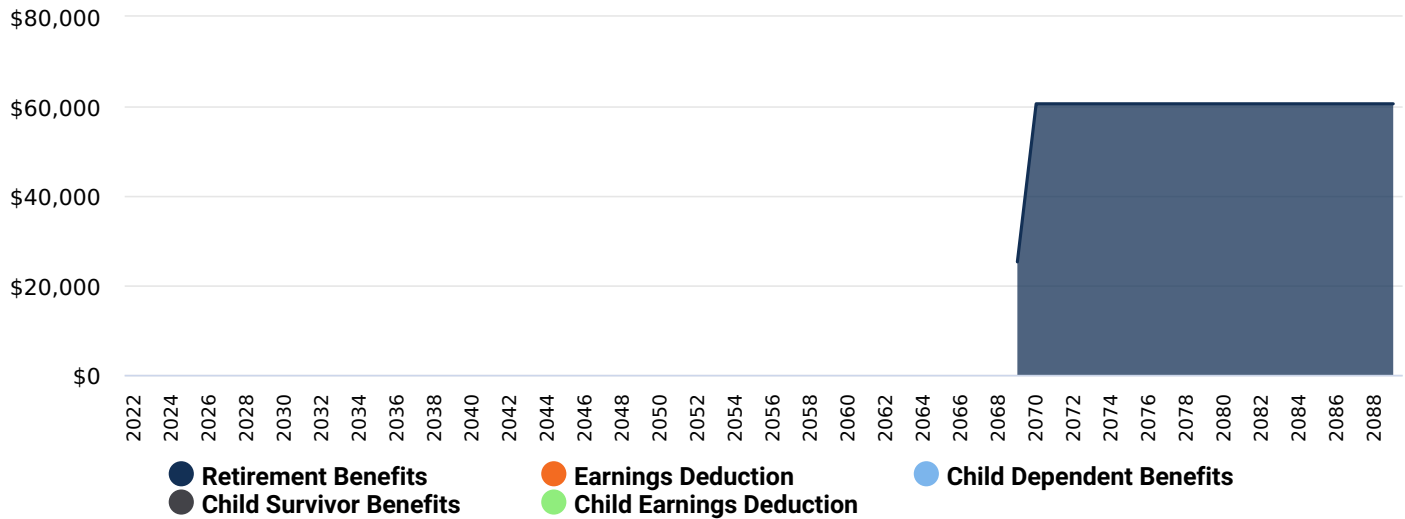
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	23	\$0	\$2,000	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$0	\$0
2023	24	\$73	\$2,020	\$0	\$0	\$0	\$0	\$2,093	\$4,093	\$0	\$0
2024	25	\$150	\$2,040	\$0	\$0	\$0	\$0	\$2,190	\$6,284	\$0	\$0
2025	26	\$230	\$2,061	\$0	\$0	\$0	\$0	\$2,291	\$8,575	\$0	\$0
2026	27	\$314	\$2,081	\$0	\$0	\$0	\$0	\$2,396	\$10,970	\$0	\$0
2027	28	\$402	\$2,102	\$0	\$0	\$0	\$0	\$2,504	\$13,475	\$0	\$0
2028	29	\$494	\$2,123	\$0	\$0	\$0	\$0	\$2,617	\$16,092	\$0	\$0
2029	30	\$590	\$2,144	\$0	\$0	\$0	\$0	\$2,734	\$18,826	\$0	\$0
2030	31	\$690	\$2,166	\$0	\$0	\$0	\$0	\$2,856	\$21,683	\$0	\$0
2031	32	\$795	\$2,187	\$0	\$0	\$0	\$0	\$2,983	\$24,665	\$0	\$0
2032	33	\$905	\$2,209	\$0	\$0	\$0	\$0	\$3,114	\$27,779	\$0	\$0
2033	34	\$1,019	\$2,231	\$0	\$0	\$0	\$0	\$3,250	\$31,029	\$0	\$0
2034	35	\$1,138	\$2,254	\$0	\$0	\$0	\$0	\$3,392	\$34,421	\$0	\$0
2035	36	\$1,262	\$2,276	\$0	\$0	\$0	\$0	\$3,539	\$37,959	\$0	\$0
2036	37	\$1,392	\$2,299	\$0	\$0	\$0	\$0	\$3,691	\$41,650	\$0	\$0
2037	38	\$1,528	\$2,322	\$0	\$0	\$0	\$0	\$3,849	\$45,500	\$0	\$0
2038	39	\$1,669	\$2,345	\$0	\$0	\$0	\$0	\$4,014	\$49,514	\$0	\$0
2039	40	\$1,816	\$2,369	\$0	\$0	\$0	\$0	\$4,185	\$53,698	\$0	\$0
2040	41	\$1,969	\$2,392	\$0	\$0	\$0	\$0	\$4,362	\$58,060	\$0	\$0
2041	42	\$2,129	\$2,416	\$0	\$0	\$0	\$0	\$4,546	\$62,606	\$0	\$0
2042	43	\$2,296	\$2,440	\$0	\$0	\$0	\$0	\$4,736	\$67,342	\$0	\$0
2043	44	\$2,470	\$2,465	\$0	\$0	\$0	\$0	\$4,935	\$72,276	\$0	\$0
2044	45	\$2,651	\$2,489	\$0	\$0	\$0	\$0	\$5,140	\$77,417	\$0	\$0
2045	46	\$2,839	\$2,514	\$0	\$0	\$0	\$0	\$5,354	\$82,770	\$0	\$0
2046	47	\$3,036	\$2,539	\$0	\$0	\$0	\$0	\$5,575	\$88,345	\$0	\$0
2047	48	\$3,240	\$2,565	\$0	\$0	\$0	\$0	\$5,805	\$94,150	\$0	\$0
2048	49	\$3,453	\$2,591	\$0	\$0	\$0	\$0	\$6,043	\$100,194	\$0	\$0
2049	50	\$3,675	\$2,616	\$0	\$0	\$0	\$0	\$6,291	\$106,485	\$0	\$0
2050	51	\$3,905	\$2,643	\$0	\$0	\$0	\$0	\$6,548	\$113,032	\$0	\$0
2051	52	\$4,145	\$2,669	\$0	\$0	\$0	\$0	\$6,814	\$119,847	\$0	\$0
2052	53	\$4,395	\$2,696	\$0	\$0	\$0	\$0	\$7,091	\$126,938	\$0	\$0
2053	54	\$4,655	\$2,723	\$0	\$0	\$0	\$0	\$7,378	\$134,316	\$0	\$0
2054	55	\$4,926	\$2,750	\$0	\$0	\$0	\$0	\$7,676	\$141,992	\$0	\$0
2055	56	\$5,208	\$2,777	\$0	\$0	\$0	\$0	\$7,985	\$149,977	\$0	\$0
2056	57	\$5,500	\$2,805	\$0	\$0	\$0	\$0	\$8,306	\$158,282	\$0	\$0
2057	58	\$5,805	\$2,833	\$0	\$0	\$0	\$0	\$8,638	\$166,921	\$0	\$0
2058	59	\$6,122	\$2,862	\$0	\$0	\$0	\$0	\$8,983	\$175,904	\$0	\$0
2059	60	\$6,451	\$2,890	\$0	\$0	\$0	\$0	\$9,341	\$185,245	\$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	61	\$6,794	\$2,919	\$0	\$0	\$0	\$0	\$9,713	\$194,958	\$0	\$0
2061	62	\$7,150	\$2,948	\$0	\$0	\$0	\$0	\$10,098	\$205,057	\$0	\$0
2062	63	\$7,520	\$2,978	\$0	\$0	\$0	\$0	\$10,498	\$215,555	\$0	\$0
2063	64	\$7,905	\$3,008	\$0	\$0	\$0	\$0	\$10,913	\$226,468	\$0	\$0
2064	65	\$8,306	\$3,038	\$0	\$0	\$0	\$0	\$11,343	\$237,811	\$0	\$0
2065	66	\$8,722	\$3,068	\$0	\$0	\$0	\$0	\$11,790	\$249,600	\$0	\$0
2066	67	\$9,154	\$3,099	\$0	\$0	\$0	\$0	\$12,253	\$261,853	\$0	\$0
2067	68	\$9,603	\$3,130	\$0	\$0	\$0	\$0	\$12,733	\$274,586	\$0	\$0
2068	69	\$10,070	\$3,161	\$0	\$0	\$0	\$0	\$13,231	\$287,817	\$0	\$0
2069	70	\$10,556	\$0	\$0	\$0	(\$19,892)	\$0	(\$9,337)	\$278,481	\$0	\$0
2070	71	\$10,213	\$0	\$0	\$0	(\$19,892)	\$0	(\$9,679)	\$268,802	\$0	\$0
2071	72	\$9,858	\$0	\$0	\$0	(\$19,892)	\$0	(\$10,034)	\$258,768	\$0	\$0
2072	73	\$9,490	\$0	\$0	\$0	(\$19,892)	\$0	(\$10,402)	\$248,366	\$0	\$0
2073	74	\$9,109	\$0	\$0	\$0	(\$19,892)	\$0	(\$10,784)	\$237,582	\$0	\$0
2074	75	\$8,713	\$0	\$0	\$0	(\$19,892)	\$0	(\$11,179)	\$226,403	\$0	\$0
2075	76	\$8,303	\$0	\$0	\$0	(\$19,892)	\$0	(\$11,589)	\$214,814	\$0	\$0
2076	77	\$7,878	\$0	\$0	\$0	(\$19,892)	\$0	(\$12,014)	\$202,800	\$0	\$0
2077	78	\$7,438	\$0	\$0	\$0	(\$19,892)	\$0	(\$12,455)	\$190,345	\$0	\$0
2078	79	\$6,981	\$0	\$0	\$0	(\$19,892)	\$0	(\$12,911)	\$177,434	\$0	\$0
2079	80	\$6,507	\$0	\$0	\$0	(\$19,892)	\$0	(\$13,385)	\$164,049	\$0	\$0
2080	81	\$6,016	\$0	\$0	\$0	(\$19,892)	\$0	(\$13,876)	\$150,173	\$0	\$0
2081	82	\$5,508	\$0	\$0	\$0	(\$19,892)	\$0	(\$14,385)	\$135,788	\$0	\$0
2082	83	\$4,980	\$0	\$0	\$0	(\$19,892)	\$0	(\$14,912)	\$120,876	\$0	\$0
2083	84	\$4,433	\$0	\$0	\$0	(\$19,892)	\$0	(\$15,459)	\$105,417	\$0	\$0
2084	85	\$3,866	\$0	\$0	\$0	(\$19,892)	\$0	(\$16,026)	\$89,390	\$0	\$0
2085	86	\$3,278	\$0	\$0	\$0	(\$19,892)	\$0	(\$16,614)	\$72,777	\$0	\$0
2086	87	\$2,669	\$0	\$0	\$0	(\$19,892)	\$0	(\$17,223)	\$55,553	\$0	\$0
2087	88	\$2,037	\$0	\$0	\$0	(\$19,892)	\$0	(\$17,855)	\$37,698	\$0	\$0
2088	89	\$1,383	\$0	\$0	\$0	(\$19,892)	\$0	(\$18,510)	\$19,189	\$0	\$0
2089	90	\$704	\$0	\$0	\$0	(\$19,892)	\$0	(\$19,189)	\$0	\$0	\$0

Social Security



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

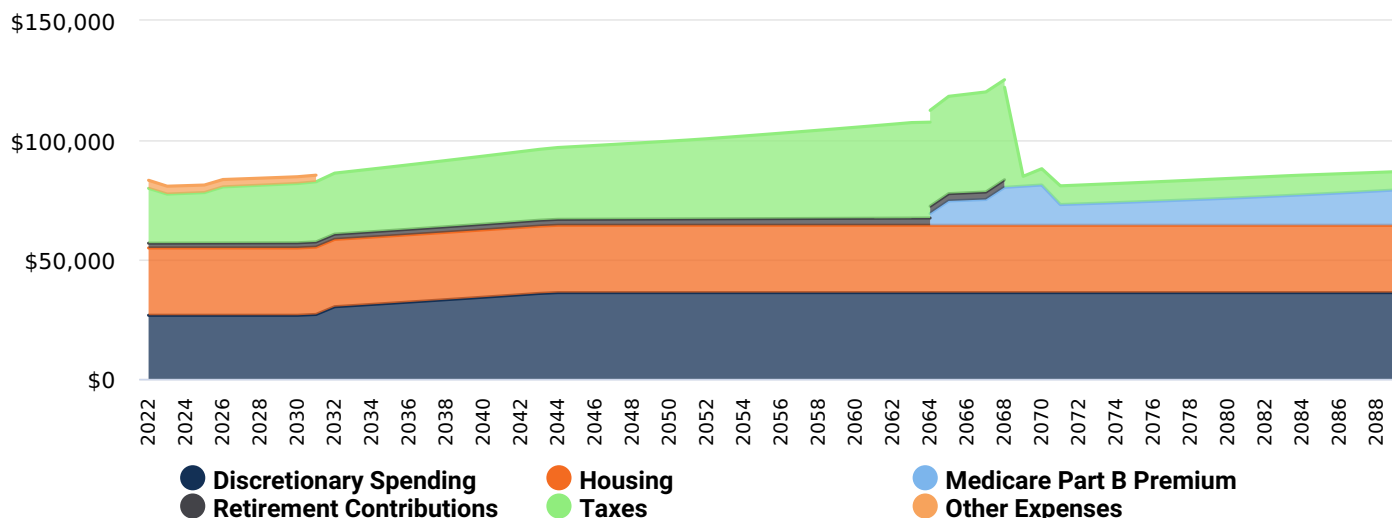
- Johnny files for retirement benefits in Jul 2069, the year Johnny turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	23	\$0	\$0	\$0		\$0
2023	24	\$0	\$0	\$0		\$0
2024	25	\$0	\$0	\$0		\$0
2025	26	\$0	\$0	\$0		\$0
2026	27	\$0	\$0	\$0		\$0
2027	28	\$0	\$0	\$0		\$0
2028	29	\$0	\$0	\$0		\$0
2029	30	\$0	\$0	\$0		\$0
2030	31	\$0	\$0	\$0		\$0
2031	32	\$0	\$0	\$0		\$0
2032	33	\$0	\$0	\$0		\$0
2033	34	\$0	\$0	\$0		\$0
2034	35	\$0	\$0	\$0		\$0
2035	36	\$0	\$0	\$0		\$0
2036	37	\$0	\$0	\$0		\$0
2037	38	\$0	\$0	\$0		\$0
2038	39	\$0	\$0	\$0		\$0
2039	40	\$0	\$0	\$0		\$0
2040	41	\$0	\$0	\$0		\$0
2041	42	\$0	\$0	\$0		\$0
2042	43	\$0	\$0	\$0		\$0
2043	44	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	45	\$0	\$0	\$0		\$0
2045	46	\$0	\$0	\$0		\$0
2046	47	\$0	\$0	\$0		\$0
2047	48	\$0	\$0	\$0		\$0
2048	49	\$0	\$0	\$0		\$0
2049	50	\$0	\$0	\$0		\$0
2050	51	\$0	\$0	\$0		\$0
2051	52	\$0	\$0	\$0		\$0
2052	53	\$0	\$0	\$0		\$0
2053	54	\$0	\$0	\$0		\$0
2054	55	\$0	\$0	\$0		\$0
2055	56	\$0	\$0	\$0		\$0
2056	57	\$0	\$0	\$0		\$0
2057	58	\$0	\$0	\$0		\$0
2058	59	\$0	\$0	\$0		\$0
2059	60	\$0	\$0	\$0		\$0
2060	61	\$0	\$0	\$0		\$0
2061	62	\$0	\$0	\$0		\$0
2062	63	\$0	\$0	\$0		\$0
2063	64	\$0	\$0	\$0		\$0
2064	65	\$0	\$0	\$0		\$0
2065	66	\$0	\$0	\$0		\$0
2066	67	\$0	\$0	\$0		\$0
2067	68	\$0	\$0	\$0		\$0
2068	69	\$0	\$0	\$0		\$0
2069	70	\$25,230	\$0	\$0		\$0
2070	71	\$60,551	\$0	\$0		\$0
2071	72	\$60,551	\$0	\$0		\$0
2072	73	\$60,551	\$0	\$0		\$0
2073	74	\$60,551	\$0	\$0		\$0
2074	75	\$60,551	\$0	\$0		\$0
2075	76	\$60,551	\$0	\$0		\$0
2076	77	\$60,551	\$0	\$0		\$0
2077	78	\$60,551	\$0	\$0		\$0
2078	79	\$60,551	\$0	\$0		\$0
2079	80	\$60,551	\$0	\$0		\$0
2080	81	\$60,551	\$0	\$0		\$0
2081	82	\$60,551	\$0	\$0		\$0
2082	83	\$60,551	\$0	\$0		\$0
2083	84	\$60,551	\$0	\$0		\$0
2084	85	\$60,551	\$0	\$0		\$0
2085	86	\$60,551	\$0	\$0		\$0
2086	87	\$60,551	\$0	\$0		\$0
2087	88	\$60,551	\$0	\$0		\$0
2088	89	\$60,551	\$0	\$0		\$0
2089	90	\$60,551	\$0	\$0		\$0

Spending Overview



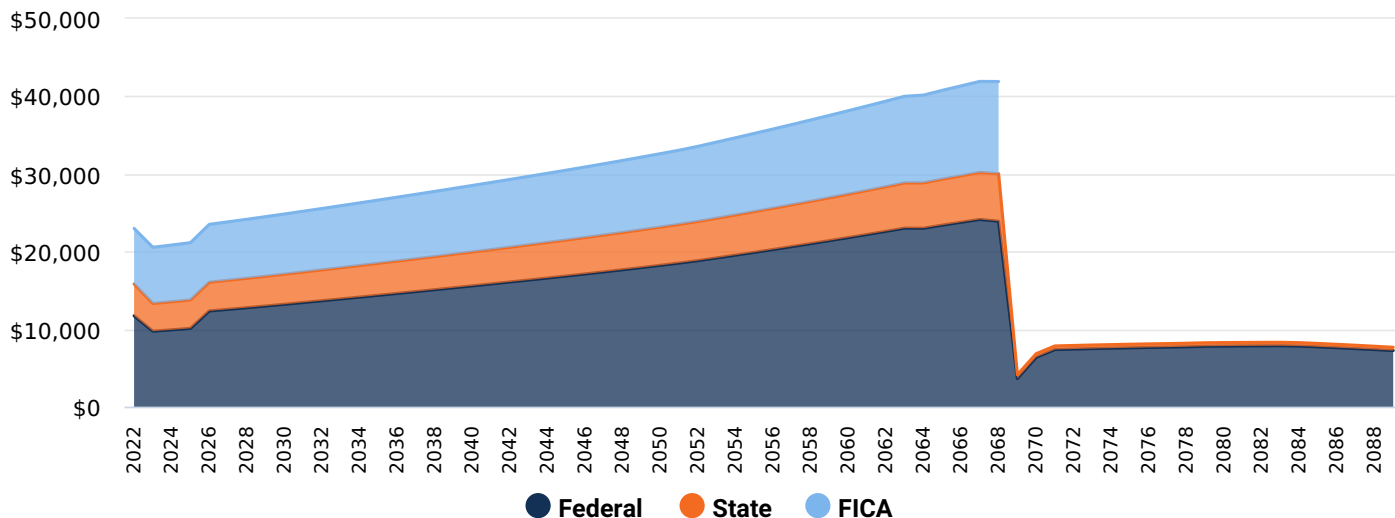
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	23	\$26,629	\$28,200	\$0	\$0	\$2,000	\$22,974	\$3,374	\$83,177
2023	24	\$26,629	\$28,200	\$0	\$0	\$2,020	\$20,538	\$3,300	\$80,687
2024	25	\$26,629	\$28,200	\$0	\$0	\$2,040	\$20,833	\$3,227	\$80,929
2025	26	\$26,629	\$28,200	\$0	\$0	\$2,061	\$21,134	\$3,156	\$81,180
2026	27	\$26,629	\$28,200	\$0	\$0	\$2,081	\$23,495	\$3,087	\$83,492
2027	28	\$26,629	\$28,200	\$0	\$0	\$2,102	\$23,820	\$3,019	\$83,770
2028	29	\$26,629	\$28,200	\$0	\$0	\$2,123	\$24,150	\$2,952	\$84,054
2029	30	\$26,629	\$28,200	\$0	\$0	\$2,144	\$24,489	\$2,887	\$84,349
2030	31	\$26,629	\$28,200	\$0	\$0	\$2,166	\$24,833	\$2,824	\$84,652
2031	32	\$26,974	\$28,200	\$0	\$0	\$2,187	\$25,185	\$2,762	\$85,308
2032	33	\$30,211	\$28,200	\$0	\$0	\$2,209	\$25,541	\$0	\$86,161
2033	34	\$30,691	\$28,200	\$0	\$0	\$2,231	\$25,900	\$0	\$87,022
2034	35	\$31,176	\$28,200	\$0	\$0	\$2,254	\$26,263	\$0	\$87,893
2035	36	\$31,667	\$28,200	\$0	\$0	\$2,276	\$26,628	\$0	\$88,771
2036	37	\$32,162	\$28,200	\$0	\$0	\$2,299	\$26,998	\$0	\$89,659
2037	38	\$32,663	\$28,200	\$0	\$0	\$2,322	\$27,370	\$0	\$90,555
2038	39	\$33,169	\$28,200	\$0	\$0	\$2,345	\$27,746	\$0	\$91,460
2039	40	\$33,681	\$28,200	\$0	\$0	\$2,369	\$28,126	\$0	\$92,376
2040	41	\$34,198	\$28,200	\$0	\$0	\$2,392	\$28,510	\$0	\$93,300
2041	42	\$34,720	\$28,200	\$0	\$0	\$2,416	\$28,896	\$0	\$94,232



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	43	\$35,248	\$28,200	\$0	\$0	\$2,440	\$29,287	\$0	\$95,175
2043	44	\$35,782	\$28,200	\$0	\$0	\$2,465	\$29,680	\$0	\$96,127
2044	45	\$36,126	\$28,200	\$0	\$0	\$2,489	\$30,078	\$0	\$96,893
2045	46	\$36,126	\$28,200	\$0	\$0	\$2,514	\$30,480	\$0	\$97,320
2046	47	\$36,126	\$28,200	\$0	\$0	\$2,539	\$30,891	\$0	\$97,756
2047	48	\$36,126	\$28,200	\$0	\$0	\$2,565	\$31,308	\$0	\$98,199
2048	49	\$36,126	\$28,200	\$0	\$0	\$2,591	\$31,733	\$0	\$98,650
2049	50	\$36,126	\$28,200	\$0	\$0	\$2,616	\$32,165	\$0	\$99,107
2050	51	\$36,126	\$28,200	\$0	\$0	\$2,643	\$32,605	\$0	\$99,574
2051	52	\$36,126	\$28,200	\$0	\$0	\$2,669	\$33,053	\$0	\$100,048
2052	53	\$36,126	\$28,200	\$0	\$0	\$2,696	\$33,549	\$0	\$100,571
2053	54	\$36,126	\$28,200	\$0	\$0	\$2,723	\$34,100	\$0	\$101,149
2054	55	\$36,126	\$28,200	\$0	\$0	\$2,750	\$34,654	\$0	\$101,730
2055	56	\$36,126	\$28,200	\$0	\$0	\$2,777	\$35,215	\$0	\$102,318
2056	57	\$36,126	\$28,200	\$0	\$0	\$2,805	\$35,785	\$0	\$102,916
2057	58	\$36,126	\$28,200	\$0	\$0	\$2,833	\$36,361	\$0	\$103,520
2058	59	\$36,126	\$28,200	\$0	\$0	\$2,862	\$36,948	\$0	\$104,136
2059	60	\$36,126	\$28,200	\$0	\$0	\$2,890	\$37,541	\$0	\$104,757
2060	61	\$36,126	\$28,200	\$0	\$0	\$2,919	\$38,143	\$0	\$105,388
2061	62	\$36,126	\$28,200	\$0	\$0	\$2,948	\$38,754	\$0	\$106,028
2062	63	\$36,126	\$28,200	\$0	\$0	\$2,978	\$39,373	\$0	\$106,677
2063	64	\$36,126	\$28,200	\$0	\$0	\$3,008	\$40,002	\$0	\$107,336
2064	65	\$36,126	\$28,200	\$4,944	\$0	\$3,038	\$40,154	\$0	\$112,462
2065	66	\$36,126	\$28,200	\$10,185	\$0	\$3,068	\$40,764	\$0	\$118,343
2066	67	\$36,126	\$28,200	\$10,490	\$0	\$3,099	\$41,340	\$0	\$119,255
2067	68	\$36,126	\$28,200	\$10,805	\$0	\$3,130	\$41,922	\$0	\$120,183
2068	69	\$36,126	\$28,200	\$15,901	\$0	\$3,161	\$41,907	\$0	\$125,295
2069	70	\$36,126	\$28,200	\$16,378	\$0	\$0	\$4,117	\$0	\$84,821
2070	71	\$36,126	\$28,200	\$16,870	\$0	\$0	\$6,825	\$0	\$88,021
2071	72	\$36,126	\$28,200	\$8,688	\$0	\$0	\$7,825	\$0	\$80,839
2072	73	\$36,126	\$28,200	\$8,948	\$0	\$0	\$7,887	\$0	\$81,161
2073	74	\$36,126	\$28,200	\$9,217	\$0	\$0	\$7,945	\$0	\$81,488
2074	75	\$36,126	\$28,200	\$9,493	\$0	\$0	\$7,997	\$0	\$81,816
2075	76	\$36,126	\$28,200	\$9,778	\$0	\$0	\$8,045	\$0	\$82,149
2076	77	\$36,126	\$28,200	\$10,072	\$0	\$0	\$8,089	\$0	\$82,487
2077	78	\$36,126	\$28,200	\$10,374	\$0	\$0	\$8,128	\$0	\$82,828
2078	79	\$36,126	\$28,200	\$10,685	\$0	\$0	\$8,172	\$0	\$83,183
2079	80	\$36,126	\$28,200	\$11,005	\$0	\$0	\$8,236	\$0	\$83,567
2080	81	\$36,126	\$28,200	\$11,336	\$0	\$0	\$8,258	\$0	\$83,920
2081	82	\$36,126	\$28,200	\$11,676	\$0	\$0	\$8,275	\$0	\$84,277
2082	83	\$36,126	\$28,200	\$12,026	\$0	\$0	\$8,286	\$0	\$84,638
2083	84	\$36,126	\$28,200	\$12,387	\$0	\$0	\$8,293	\$0	\$85,006
2084	85	\$36,126	\$28,200	\$12,758	\$0	\$0	\$8,250	\$0	\$85,334
2085	86	\$36,126	\$28,200	\$13,141	\$0	\$0	\$8,145	\$0	\$85,612
2086	87	\$36,126	\$28,200	\$13,535	\$0	\$0	\$8,033	\$0	\$85,894
2087	88	\$36,126	\$28,200	\$13,941	\$0	\$0	\$7,914	\$0	\$86,181
2088	89	\$36,126	\$28,200	\$14,360	\$0	\$0	\$7,786	\$0	\$86,472
2089	90	\$36,126	\$28,200	\$14,790	\$0	\$0	\$7,652	\$0	\$86,768

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	23	\$11,715	\$4,099	\$7,160	\$22,974
2023	24	\$9,728	\$3,578	\$7,232	\$20,538
2024	25	\$9,909	\$3,620	\$7,304	\$20,833
2025	26	\$10,095	\$3,662	\$7,377	\$21,134
2026	27	\$12,338	\$3,706	\$7,451	\$23,495
2027	28	\$12,546	\$3,748	\$7,526	\$23,820
2028	29	\$12,758	\$3,791	\$7,601	\$24,150
2029	30	\$12,976	\$3,836	\$7,677	\$24,489
2030	31	\$13,198	\$3,881	\$7,754	\$24,833
2031	32	\$13,426	\$3,928	\$7,831	\$25,185
2032	33	\$13,656	\$3,975	\$7,910	\$25,541
2033	34	\$13,888	\$4,023	\$7,989	\$25,900
2034	35	\$14,123	\$4,071	\$8,069	\$26,263
2035	36	\$14,359	\$4,120	\$8,149	\$26,628
2036	37	\$14,598	\$4,169	\$8,231	\$26,998
2037	38	\$14,838	\$4,219	\$8,313	\$27,370
2038	39	\$15,081	\$4,269	\$8,396	\$27,746
2039	40	\$15,326	\$4,320	\$8,480	\$28,126
2040	41	\$15,573	\$4,372	\$8,565	\$28,510
2041	42	\$15,822	\$4,423	\$8,651	\$28,896
2042	43	\$16,074	\$4,476	\$8,737	\$29,287
2043	44	\$16,327	\$4,529	\$8,824	\$29,680



Year	Age	Federal	State	FICA	Total
2044	45	\$16,583	\$4,582	\$8,913	\$30,078
2045	46	\$16,842	\$4,636	\$9,002	\$30,480
2046	47	\$17,107	\$4,692	\$9,092	\$30,891
2047	48	\$17,377	\$4,748	\$9,183	\$31,308
2048	49	\$17,652	\$4,806	\$9,275	\$31,733
2049	50	\$17,933	\$4,865	\$9,367	\$32,165
2050	51	\$18,219	\$4,925	\$9,461	\$32,605
2051	52	\$18,510	\$4,987	\$9,556	\$33,053
2052	53	\$18,820	\$5,050	\$9,679	\$33,549
2053	54	\$19,175	\$5,114	\$9,811	\$34,100
2054	55	\$19,531	\$5,179	\$9,944	\$34,654
2055	56	\$19,892	\$5,246	\$10,077	\$35,215
2056	57	\$20,260	\$5,314	\$10,211	\$35,785
2057	58	\$20,634	\$5,382	\$10,345	\$36,361
2058	59	\$21,014	\$5,453	\$10,481	\$36,948
2059	60	\$21,401	\$5,524	\$10,616	\$37,541
2060	61	\$21,794	\$5,596	\$10,753	\$38,143
2061	62	\$22,194	\$5,670	\$10,890	\$38,754
2062	63	\$22,600	\$5,745	\$11,028	\$39,373
2063	64	\$23,013	\$5,822	\$11,167	\$40,002
2064	65	\$23,001	\$5,847	\$11,306	\$40,154
2065	66	\$23,397	\$5,921	\$11,446	\$40,764
2066	67	\$23,764	\$5,989	\$11,587	\$41,340
2067	68	\$24,135	\$6,058	\$11,729	\$41,922
2068	69	\$23,907	\$6,128	\$11,872	\$41,907
2069	70	\$3,626	\$491	\$0	\$4,117
2070	71	\$6,361	\$464	\$0	\$6,825
2071	72	\$7,366	\$459	\$0	\$7,825
2072	73	\$7,429	\$458	\$0	\$7,887
2073	74	\$7,487	\$458	\$0	\$7,945
2074	75	\$7,540	\$457	\$0	\$7,997
2075	76	\$7,589	\$456	\$0	\$8,045
2076	77	\$7,634	\$455	\$0	\$8,089
2077	78	\$7,674	\$454	\$0	\$8,128
2078	79	\$7,720	\$452	\$0	\$8,172
2079	80	\$7,786	\$450	\$0	\$8,236
2080	81	\$7,810	\$448	\$0	\$8,258
2081	82	\$7,829	\$446	\$0	\$8,275
2082	83	\$7,843	\$443	\$0	\$8,286
2083	84	\$7,853	\$440	\$0	\$8,293
2084	85	\$7,813	\$437	\$0	\$8,250
2085	86	\$7,711	\$434	\$0	\$8,145
2086	87	\$7,603	\$430	\$0	\$8,033
2087	88	\$7,487	\$427	\$0	\$7,914
2088	89	\$7,363	\$423	\$0	\$7,786
2089	90	\$7,233	\$419	\$0	\$7,652

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	23	\$86,122	(\$12,950)	\$0	\$73,172	\$11,715	22%	16%	\$0	\$0	\$0	\$11,715
2023	24	\$76,988	(\$12,910)	\$0	\$64,078	\$9,728	22%	15%	\$0	\$0	\$0	\$9,728
2024	25	\$77,714	(\$12,871)	\$0	\$64,843	\$9,909	22%	15%	\$0	\$0	\$0	\$9,909
2025	26	\$78,459	(\$12,831)	\$0	\$65,628	\$10,095	22%	15%	\$0	\$0	\$0	\$10,095
2026	27	\$79,224	(\$6,926)	(\$4,422)	\$67,876	\$12,338	25%	18%	\$0	\$0	\$0	\$12,338
2027	28	\$79,964	(\$6,905)	(\$4,408)	\$68,651	\$12,546	25%	18%	\$0	\$0	\$0	\$12,546
2028	29	\$80,723	(\$6,884)	(\$4,395)	\$69,445	\$12,758	25%	18%	\$0	\$0	\$0	\$12,758
2029	30	\$81,502	(\$6,863)	(\$4,381)	\$70,258	\$12,976	25%	18%	\$0	\$0	\$0	\$12,976
2030	31	\$82,301	(\$6,841)	(\$4,368)	\$71,092	\$13,198	25%	19%	\$0	\$0	\$0	\$13,198
2031	32	\$83,120	(\$6,821)	(\$4,355)	\$71,945	\$13,426	25%	19%	\$0	\$0	\$0	\$13,426
2032	33	\$83,951	(\$6,800)	(\$4,341)	\$72,810	\$13,656	25%	19%	\$0	\$0	\$0	\$13,656
2033	34	\$84,791	(\$6,779)	(\$4,328)	\$73,684	\$13,888	25%	19%	\$0	\$0	\$0	\$13,888
2034	35	\$85,639	(\$6,758)	(\$4,315)	\$74,566	\$14,123	25%	19%	\$0	\$0	\$0	\$14,123
2035	36	\$86,495	(\$6,737)	(\$4,301)	\$75,456	\$14,359	25%	19%	\$0	\$0	\$0	\$14,359
2036	37	\$87,360	(\$6,717)	(\$4,288)	\$76,355	\$14,598	25%	19%	\$0	\$0	\$0	\$14,598
2037	38	\$88,234	(\$6,696)	(\$4,275)	\$77,263	\$14,838	25%	19%	\$0	\$0	\$0	\$14,838
2038	39	\$89,116	(\$6,675)	(\$4,262)	\$78,179	\$15,081	25%	19%	\$0	\$0	\$0	\$15,081
2039	40	\$90,007	(\$6,655)	(\$4,249)	\$79,103	\$15,326	25%	19%	\$0	\$0	\$0	\$15,326
2040	41	\$90,907	(\$6,635)	(\$4,236)	\$80,037	\$15,573	25%	19%	\$0	\$0	\$0	\$15,573
2041	42	\$91,816	(\$6,614)	(\$4,223)	\$80,979	\$15,822	25%	20%	\$0	\$0	\$0	\$15,822
2042	43	\$92,734	(\$6,594)	(\$4,210)	\$81,931	\$16,074	25%	20%	\$0	\$0	\$0	\$16,074
2043	44	\$93,662	(\$6,574)	(\$4,197)	\$82,891	\$16,327	25%	20%	\$0	\$0	\$0	\$16,327
2044	45	\$94,598	(\$6,554)	(\$4,184)	\$83,861	\$16,583	25%	20%	\$0	\$0	\$0	\$16,583
2045	46	\$95,549	(\$6,533)	(\$4,171)	\$84,844	\$16,842	25%	20%	\$0	\$0	\$0	\$16,842
2046	47	\$96,520	(\$6,513)	(\$4,159)	\$85,848	\$17,107	25%	20%	\$0	\$0	\$0	\$17,107
2047	48	\$97,514	(\$6,493)	(\$4,146)	\$86,874	\$17,377	25%	20%	\$0	\$0	\$0	\$17,377
2048	49	\$98,529	(\$6,473)	(\$4,133)	\$87,922	\$17,652	25%	20%	\$0	\$0	\$0	\$17,652
2049	50	\$99,565	(\$6,454)	(\$4,120)	\$88,991	\$17,933	25%	20%	\$0	\$0	\$0	\$17,933
2050	51	\$100,624	(\$6,434)	(\$4,108)	\$90,083	\$18,219	25%	20%	\$0	\$0	\$0	\$18,219
2051	52	\$101,705	(\$6,414)	(\$4,095)	\$91,196	\$18,510	25%	20%	\$0	\$0	\$0	\$18,510
2052	53	\$102,808	(\$6,394)	(\$4,083)	\$92,331	\$18,812	28%	20%	\$0	\$0	\$0	\$18,820
2053	54	\$103,933	(\$6,375)	(\$4,070)	\$93,488	\$19,157	28%	20%	\$0	\$0	\$0	\$19,175
2054	55	\$105,078	(\$6,355)	(\$4,058)	\$94,666	\$19,508	28%	21%	\$0	\$0	\$0	\$19,531
2055	56	\$106,245	(\$6,336)	(\$4,045)	\$95,864	\$19,865	28%	21%	\$0	\$0	\$0	\$19,892
2056	57	\$107,432	(\$6,316)	(\$4,033)	\$97,083	\$20,228	28%	21%	\$0	\$0	\$0	\$20,260
2057	58	\$108,641	(\$6,297)	(\$4,020)	\$98,323	\$20,597	28%	21%	\$0	\$0	\$0	\$20,634
2058	59	\$109,871	(\$6,278)	(\$4,008)	\$99,585	\$20,971	28%	21%	\$0	\$0	\$0	\$21,014
2059	60	\$111,123	(\$6,258)	(\$3,996)	\$100,868	\$21,352	28%	21%	\$0	\$0	\$0	\$21,401
2060	61	\$112,396	(\$6,239)	(\$3,983)	\$102,173	\$21,738	28%	21%	\$0	\$0	\$0	\$21,794
2061	62	\$113,691	(\$6,220)	(\$3,971)	\$103,500	\$22,131	28%	21%	\$0	\$0	\$0	\$22,194
2062	63	\$115,009	(\$6,201)	(\$3,959)	\$104,848	\$22,530	28%	21%	\$0	\$0	\$0	\$22,600
2063	64	\$116,348	(\$6,182)	(\$3,947)	\$106,219	\$22,934	28%	22%	\$0	\$0	\$0	\$23,013
2064	65	\$117,710	(\$7,701)	(\$3,935)	\$106,074	\$22,915	28%	22%	\$0	\$0	\$0	\$23,001
2065	66	\$118,996	(\$7,678)	(\$3,923)	\$107,396	\$23,306	28%	22%	\$0	\$0	\$0	\$23,397



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	67	\$120,191	(\$7,654)	(\$3,911)	\$108,626	\$23,671	28%	22%	\$0	\$0	\$0	\$23,764
2067	68	\$121,404	(\$7,631)	(\$3,899)	\$109,874	\$24,041	28%	22%	\$0	\$0	\$0	\$24,135
2068	69	\$122,634	(\$9,766)	(\$3,887)	\$108,981	\$23,811	28%	22%	\$0	\$0	\$0	\$23,907
2069	70	\$43,527	(\$12,516)	(\$3,875)	\$27,136	\$3,626	15%	13%	\$0	\$0	\$0	\$3,626
2070	71	\$57,111	(\$11,622)	(\$3,863)	\$41,626	\$6,361	25%	15%	\$0	\$0	\$0	\$6,361
2071	72	\$56,987	(\$7,537)	(\$3,851)	\$45,599	\$7,366	25%	16%	\$0	\$0	\$0	\$7,366
2072	73	\$57,152	(\$7,514)	(\$3,839)	\$45,798	\$7,429	25%	16%	\$0	\$0	\$0	\$7,429
2073	74	\$57,299	(\$7,491)	(\$3,828)	\$45,980	\$7,487	25%	16%	\$0	\$0	\$0	\$7,487
2074	75	\$57,429	(\$7,468)	(\$3,816)	\$46,145	\$7,540	25%	16%	\$0	\$0	\$0	\$7,540
2075	76	\$57,542	(\$7,445)	(\$3,804)	\$46,293	\$7,589	25%	16%	\$0	\$0	\$0	\$7,589
2076	77	\$57,638	(\$7,423)	(\$3,792)	\$46,423	\$7,634	25%	16%	\$0	\$0	\$0	\$7,634
2077	78	\$57,716	(\$7,400)	(\$3,781)	\$46,536	\$7,674	25%	16%	\$0	\$0	\$0	\$7,674
2078	79	\$57,777	(\$7,377)	(\$3,769)	\$46,631	\$7,710	25%	17%	\$0	\$0	\$0	\$7,720
2079	80	\$57,820	(\$7,354)	(\$3,758)	\$46,708	\$7,742	25%	17%	\$0	\$0	\$0	\$7,786
2080	81	\$57,844	(\$7,332)	(\$3,746)	\$46,766	\$7,768	25%	17%	\$0	\$0	\$0	\$7,810
2081	82	\$57,850	(\$7,309)	(\$3,735)	\$46,806	\$7,790	25%	17%	\$0	\$0	\$0	\$7,829
2082	83	\$57,839	(\$7,287)	(\$3,723)	\$46,828	\$7,808	25%	17%	\$0	\$0	\$0	\$7,843
2083	84	\$57,809	(\$7,265)	(\$3,712)	\$46,833	\$7,821	25%	17%	\$0	\$0	\$0	\$7,853
2084	85	\$57,762	(\$7,419)	(\$3,700)	\$46,642	\$7,785	25%	17%	\$0	\$0	\$0	\$7,813
2085	86	\$57,698	(\$7,805)	(\$3,689)	\$46,203	\$7,687	25%	17%	\$0	\$0	\$0	\$7,711
2086	87	\$57,619	(\$8,204)	(\$3,678)	\$45,738	\$7,583	25%	17%	\$0	\$0	\$0	\$7,603
2087	88	\$57,527	(\$8,615)	(\$3,666)	\$45,245	\$7,471	25%	17%	\$0	\$0	\$0	\$7,487
2088	89	\$57,420	(\$9,040)	(\$3,655)	\$44,724	\$7,353	25%	16%	\$0	\$0	\$0	\$7,363
2089	90	\$57,298	(\$9,479)	(\$3,644)	\$44,175	\$7,227	25%	16%	\$0	\$0	\$0	\$7,233

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	23	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	63	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	90	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	23	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	57	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0	\$0	\$0
2089	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	23	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	66	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0
2089	90	\$0	\$0	\$0	\$0

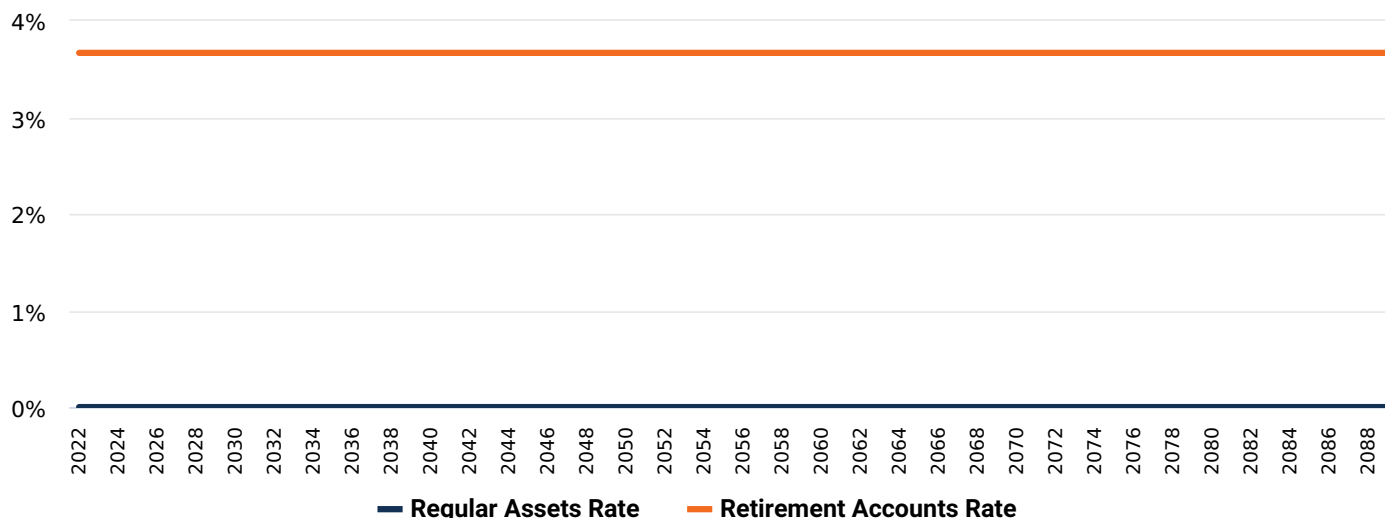
Real Estate

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	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	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	23	0.00	3.67
2023	24	0.00	3.67
2024	25	0.00	3.67
2025	26	0.00	3.67
2026	27	0.00	3.67
2027	28	0.00	3.67
2028	29	0.00	3.67
2029	30	0.00	3.67
2030	31	0.00	3.67
2031	32	0.00	3.67
2032	33	0.00	3.67
2033	34	0.00	3.67
2034	35	0.00	3.67
2035	36	0.00	3.67
2036	37	0.00	3.67
2037	38	0.00	3.67
2038	39	0.00	3.67
2039	40	0.00	3.67
2040	41	0.00	3.67
2041	42	0.00	3.67
2042	43	0.00	3.67
2043	44	0.00	3.67
2044	45	0.00	3.67
2045	46	0.00	3.67

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	47	0.00	3.67
2047	48	0.00	3.67
2048	49	0.00	3.67
2049	50	0.00	3.67
2050	51	0.00	3.67
2051	52	0.00	3.67
2052	53	0.00	3.67
2053	54	0.00	3.67
2054	55	0.00	3.67
2055	56	0.00	3.67
2056	57	0.00	3.67
2057	58	0.00	3.67
2058	59	0.00	3.67
2059	60	0.00	3.67
2060	61	0.00	3.67
2061	62	0.00	3.67
2062	63	0.00	3.67
2063	64	0.00	3.67
2064	65	0.00	3.67
2065	66	0.00	3.67
2066	67	0.00	3.67
2067	68	0.00	3.67
2068	69	0.00	3.67
2069	70	0.00	3.67
2070	71	0.00	3.67
2071	72	0.00	3.67
2072	73	0.00	3.67
2073	74	0.00	3.67
2074	75	0.00	3.67
2075	76	0.00	3.67
2076	77	0.00	3.67
2077	78	0.00	3.67
2078	79	0.00	3.67
2079	80	0.00	3.67
2080	81	0.00	3.67
2081	82	0.00	3.67
2082	83	0.00	3.67
2083	84	0.00	3.67
2084	85	0.00	3.67
2085	86	0.00	3.67
2086	87	0.00	3.67
2087	88	0.00	3.67
2088	89	0.00	3.67
2089	90	0.00	3.67

Roth IRA Details

Lifetime Balance Sheet

Lifetime Resources

Labor Earnings	\$4,650,854
Employer Retirement Account Contributions	\$0
Social Security Benefits	\$1,236,259
Pensions and Annuities	\$0
Retirement Assets	\$0
Regular, Reserve Fund, and 529 Assets	\$5,547
Special Receipts and Excess Asset Income	\$308,486
Housing/Real Estate Assets and Future Borrowing	\$0
Housing/Real Estate Appreciation	\$0
Real Estate Income	\$0
TOTAL	\$6,201,146

Lifetime Spending

Housing/Real Estate Expenses	\$1,917,600
Housing/Real Estate Equity Bequest	\$0
Housing/Real Estate Holding Costs	\$0
Funeral Costs and Extra Bequest	\$0
Reserve Fund and Retirement Account Bequests	\$0
Special Expenses and 529 Expenses	\$30,587
Federal and State Taxes	\$1,504,059
Medicare Part B Premiums	\$312,913
Life Insurance Premiums	\$0
Discretionary Spending	\$2,435,986
TOTAL	\$6,201,145

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

Your resources include labor earnings, housing and real estate holdings, pensions, 529-plan balances, Social Security benefits, net new borrowing for homes or real estate, special receipts, plus retirement and other asset returns that exceed that on regular assets.

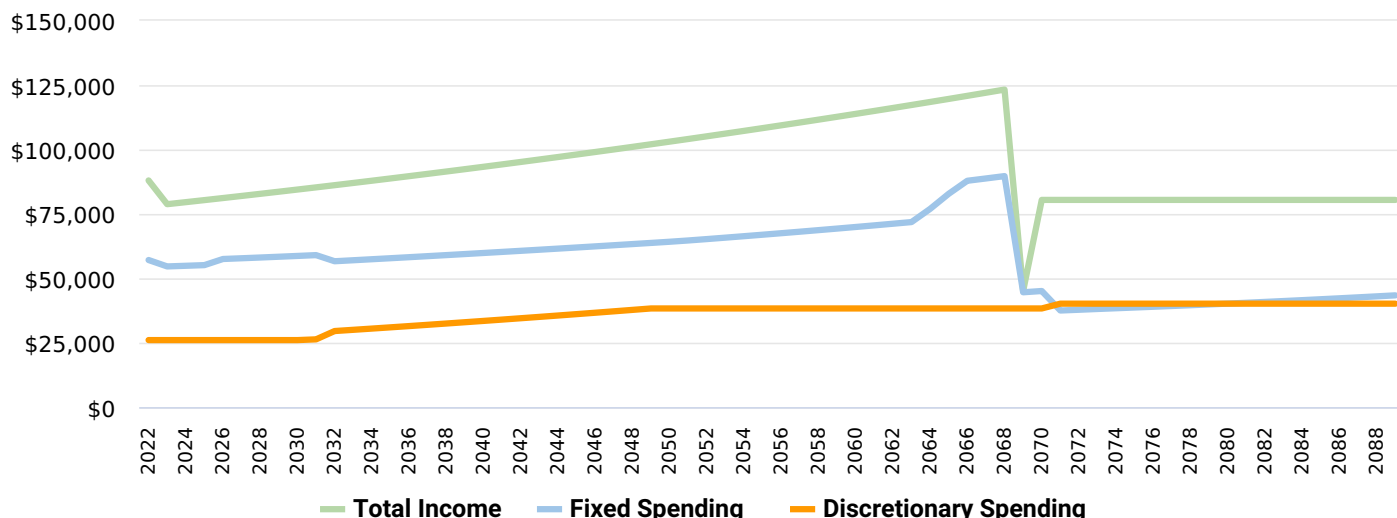
Lifetime expenditures include taxes, Medicare Part B premiums, spending on housing expenses, retirement and 529 account contributions, insurance payments, funeral expenses, financial bequests, bequests in the form of net equity on home and real estate, and housing holding cost -- the loss in income from living in your home rather than selling it and investing the proceeds.

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

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

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. 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	23	\$88,000	\$57,102	\$26,017
2023	24	\$78,780	\$54,617	\$26,017
2024	25	\$79,568	\$54,866	\$26,017
2025	26	\$80,363	\$55,123	\$26,017
2026	27	\$81,167	\$57,503	\$26,017
2027	28	\$81,979	\$57,787	\$26,017
2028	29	\$82,799	\$58,078	\$26,017
2029	30	\$83,627	\$58,379	\$26,017
2030	31	\$84,463	\$58,689	\$26,017
2031	32	\$85,307	\$59,005	\$26,302

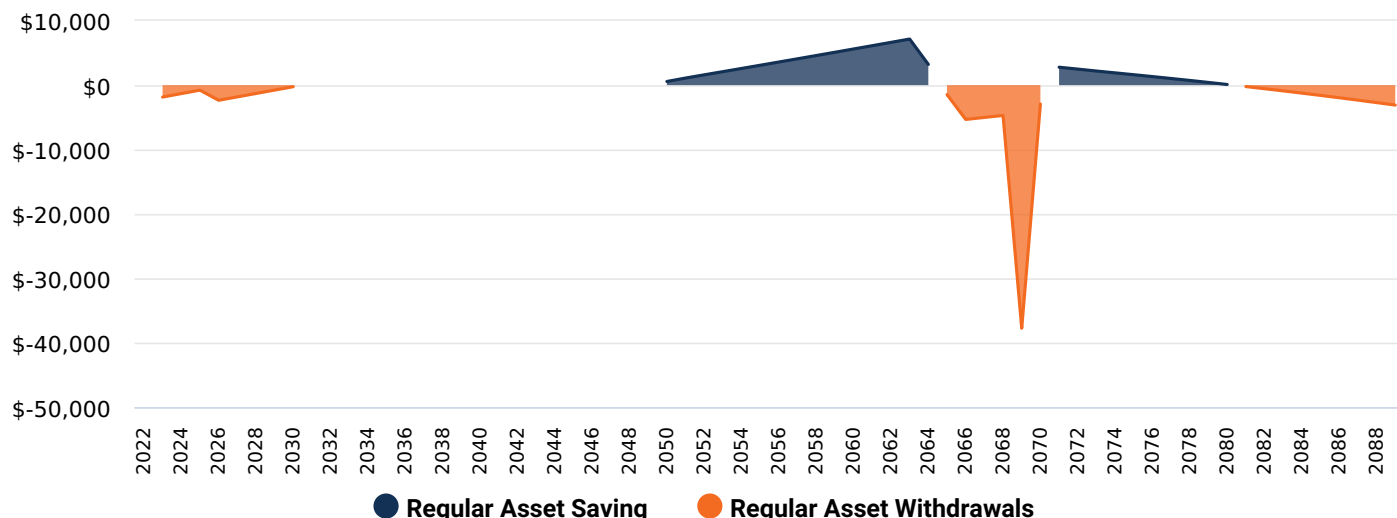


Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	33	\$86,161	\$56,628	\$29,532
2033	34	\$87,022	\$57,016	\$30,006
2034	35	\$87,892	\$57,409	\$30,484
2035	36	\$88,771	\$57,803	\$30,968
2036	37	\$89,659	\$58,202	\$31,456
2037	38	\$90,556	\$58,606	\$31,950
2038	39	\$91,461	\$59,011	\$32,449
2039	40	\$92,376	\$59,422	\$32,954
2040	41	\$93,300	\$59,836	\$33,463
2041	42	\$94,232	\$60,254	\$33,978
2042	43	\$95,175	\$60,676	\$34,499
2043	44	\$96,127	\$61,101	\$35,025
2044	45	\$97,088	\$61,532	\$35,556
2045	46	\$98,059	\$61,965	\$36,093
2046	47	\$99,039	\$62,403	\$36,636
2047	48	\$100,030	\$62,846	\$37,185
2048	49	\$101,030	\$63,292	\$37,739
2049	50	\$102,040	\$63,740	\$38,299
2050	51	\$103,061	\$64,196	\$38,299
2051	52	\$104,091	\$64,693	\$38,299
2052	53	\$105,132	\$65,233	\$38,299
2053	54	\$106,184	\$65,790	\$38,299
2054	55	\$107,245	\$66,357	\$38,299
2055	56	\$108,318	\$66,930	\$38,299
2056	57	\$109,401	\$67,513	\$38,299
2057	58	\$110,495	\$68,102	\$38,299
2058	59	\$111,600	\$68,705	\$38,299
2059	60	\$112,716	\$69,311	\$38,299
2060	61	\$113,843	\$69,930	\$38,299
2061	62	\$114,982	\$70,555	\$38,299
2062	63	\$116,131	\$71,191	\$38,299
2063	64	\$117,293	\$71,835	\$38,299
2064	65	\$118,466	\$76,950	\$38,299
2065	66	\$119,650	\$82,818	\$38,299
2066	67	\$120,847	\$87,872	\$38,299
2067	68	\$122,055	\$88,769	\$38,299
2068	69	\$123,276	\$89,684	\$38,299
2069	70	\$45,122	\$44,578	\$38,299
2070	71	\$80,443	\$45,070	\$38,299
2071	72	\$80,443	\$37,502	\$40,157
2072	73	\$80,443	\$37,795	\$40,157
2073	74	\$80,443	\$38,096	\$40,157
2074	75	\$80,443	\$38,382	\$40,157
2075	76	\$80,443	\$38,667	\$40,157
2076	77	\$80,443	\$38,958	\$40,157
2077	78	\$80,443	\$39,255	\$40,157
2078	79	\$80,443	\$39,558	\$40,157
2079	80	\$80,443	\$39,867	\$40,157



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	81	\$80,443	\$40,185	\$40,157
2081	82	\$80,443	\$40,509	\$40,157
2082	83	\$80,443	\$40,840	\$40,157
2083	84	\$80,443	\$41,179	\$40,157
2084	85	\$80,443	\$41,525	\$40,157
2085	86	\$80,443	\$41,880	\$40,157
2086	87	\$80,443	\$42,244	\$40,157
2087	88	\$80,443	\$42,616	\$40,157
2088	89	\$80,443	\$42,997	\$40,157
2089	90	\$80,443	\$43,387	\$40,157

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

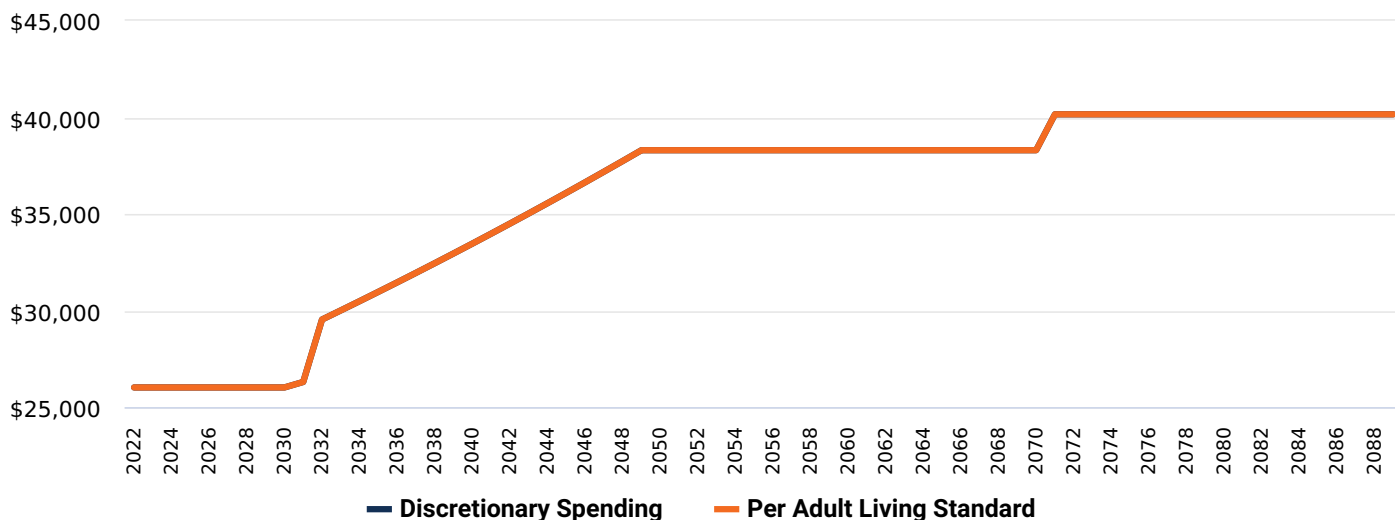
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	23	\$88,000	\$83,119	\$4,881	\$5,547	\$10,428
2023	24	\$78,780	\$80,634	(\$1,854)	\$10,429	\$8,575
2024	25	\$79,568	\$80,883	(\$1,315)	\$8,574	\$7,259
2025	26	\$80,363	\$81,140	(\$776)	\$7,259	\$6,483
2026	27	\$81,167	\$83,520	(\$2,352)	\$6,483	\$4,131
2027	28	\$81,979	\$83,804	(\$1,824)	\$4,131	\$2,307
2028	29	\$82,799	\$84,095	(\$1,296)	\$2,306	\$1,010
2029	30	\$83,627	\$84,396	(\$769)	\$1,011	\$242
2030	31	\$84,463	\$84,706	(\$242)	\$242	\$0
2031	32	\$85,307	\$85,307	\$0	\$0	\$0
2032	33	\$86,161	\$86,160	\$0	\$0	\$0
2033	34	\$87,022	\$87,022	\$0	\$0	\$0
2034	35	\$87,892	\$87,893	\$0	\$0	\$0



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	36	\$88,771	\$88,771	\$0	\$0	\$0
2036	37	\$89,659	\$89,658	\$0	\$0	\$0
2037	38	\$90,556	\$90,556	\$0	\$0	\$0
2038	39	\$91,461	\$91,460	\$0	\$0	\$0
2039	40	\$92,376	\$92,376	\$0	\$0	\$0
2040	41	\$93,300	\$93,299	\$0	\$0	\$0
2041	42	\$94,232	\$94,232	\$0	\$0	\$0
2042	43	\$95,175	\$95,175	\$0	\$0	\$0
2043	44	\$96,127	\$96,126	\$0	\$0	\$0
2044	45	\$97,088	\$97,088	\$0	\$0	\$0
2045	46	\$98,059	\$98,058	\$0	\$0	\$0
2046	47	\$99,039	\$99,039	\$0	\$0	\$0
2047	48	\$100,030	\$100,031	\$0	\$0	\$0
2048	49	\$101,030	\$101,031	\$0	\$0	\$0
2049	50	\$102,040	\$102,039	\$0	\$0	\$0
2050	51	\$103,061	\$102,495	\$566	\$1	\$567
2051	52	\$104,091	\$102,992	\$1,100	\$567	\$1,667
2052	53	\$105,132	\$103,532	\$1,601	\$1,667	\$3,268
2053	54	\$106,184	\$104,089	\$2,095	\$3,267	\$5,362
2054	55	\$107,245	\$104,656	\$2,591	\$5,362	\$7,953
2055	56	\$108,318	\$105,229	\$3,089	\$7,953	\$11,042
2056	57	\$109,401	\$105,812	\$3,590	\$11,042	\$14,632
2057	58	\$110,495	\$106,401	\$4,093	\$14,632	\$18,725
2058	59	\$111,600	\$107,004	\$4,598	\$18,725	\$23,323
2059	60	\$112,716	\$107,610	\$5,105	\$23,323	\$28,428
2060	61	\$113,843	\$108,229	\$5,615	\$28,429	\$34,044
2061	62	\$114,982	\$108,854	\$6,127	\$34,044	\$40,171
2062	63	\$116,131	\$109,490	\$6,642	\$40,171	\$46,813
2063	64	\$117,293	\$110,134	\$7,159	\$46,813	\$53,972
2064	65	\$118,466	\$115,249	\$3,217	\$53,972	\$57,189
2065	66	\$119,650	\$121,117	(\$1,466)	\$57,190	\$55,724
2066	67	\$120,847	\$126,171	(\$5,324)	\$55,723	\$50,399
2067	68	\$122,055	\$127,068	(\$5,013)	\$50,399	\$45,386
2068	69	\$123,276	\$127,983	(\$4,707)	\$45,386	\$40,679
2069	70	\$45,122	\$82,877	(\$37,755)	\$40,679	\$2,924
2070	71	\$80,443	\$83,369	(\$2,924)	\$2,924	\$0
2071	72	\$80,443	\$77,659	\$2,784	\$0	\$2,784
2072	73	\$80,443	\$77,952	\$2,491	\$2,784	\$5,275
2073	74	\$80,443	\$78,253	\$2,191	\$5,275	\$7,466
2074	75	\$80,443	\$78,539	\$1,904	\$7,466	\$9,370
2075	76	\$80,443	\$78,824	\$1,619	\$9,370	\$10,989
2076	77	\$80,443	\$79,115	\$1,329	\$10,989	\$12,318
2077	78	\$80,443	\$79,412	\$1,032	\$12,317	\$13,349
2078	79	\$80,443	\$79,715	\$729	\$13,349	\$14,078
2079	80	\$80,443	\$80,024	\$419	\$14,078	\$14,497
2080	81	\$80,443	\$80,342	\$102	\$14,496	\$14,598
2081	82	\$80,443	\$80,666	(\$222)	\$14,598	\$14,376
2082	83	\$80,443	\$80,997	(\$553)	\$14,376	\$13,823

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	84	\$80,443	\$81,336	(\$892)	\$13,823	\$12,931
2084	85	\$80,443	\$81,682	(\$1,239)	\$12,931	\$11,692
2085	86	\$80,443	\$82,037	(\$1,594)	\$11,692	\$10,098
2086	87	\$80,443	\$82,401	(\$1,957)	\$10,097	\$8,140
2087	88	\$80,443	\$82,773	(\$2,329)	\$8,140	\$5,811
2088	89	\$80,443	\$83,154	(\$2,710)	\$5,811	\$3,101
2089	90	\$80,443	\$83,544	(\$3,101)	\$3,101	\$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

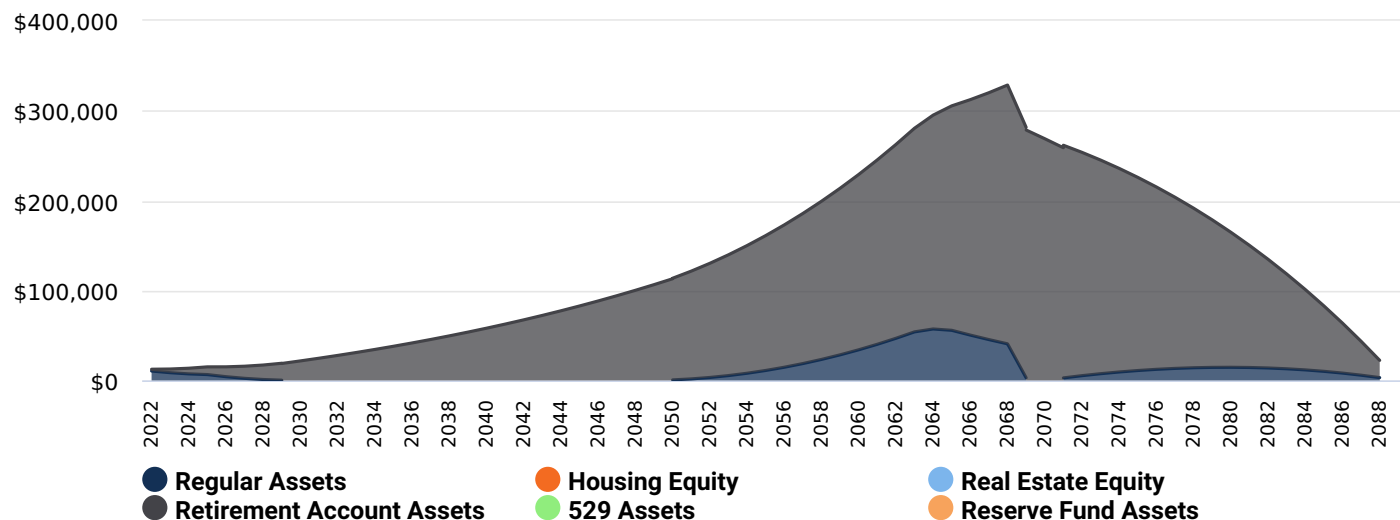


standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	23	\$26,017	\$26,017
2023	24	\$26,017	\$26,017
2024	25	\$26,017	\$26,017
2025	26	\$26,017	\$26,017
2026	27	\$26,017	\$26,017
2027	28	\$26,017	\$26,017
2028	29	\$26,017	\$26,017
2029	30	\$26,017	\$26,017
2030	31	\$26,017	\$26,017
2031	32	\$26,302	\$26,302
2032	33	\$29,532	\$29,532
2033	34	\$30,006	\$30,006
2034	35	\$30,484	\$30,484
2035	36	\$30,968	\$30,968
2036	37	\$31,456	\$31,456
2037	38	\$31,950	\$31,950
2038	39	\$32,449	\$32,449
2039	40	\$32,954	\$32,954
2040	41	\$33,463	\$33,463
2041	42	\$33,978	\$33,978
2042	43	\$34,499	\$34,499
2043	44	\$35,025	\$35,025
2044	45	\$35,556	\$35,556
2045	46	\$36,093	\$36,093
2046	47	\$36,636	\$36,636
2047	48	\$37,185	\$37,185
2048	49	\$37,739	\$37,739
2049	50	\$38,299	\$38,299
2050	51	\$38,299	\$38,299
2051	52	\$38,299	\$38,299
2052	53	\$38,299	\$38,299
2053	54	\$38,299	\$38,299
2054	55	\$38,299	\$38,299
2055	56	\$38,299	\$38,299
2056	57	\$38,299	\$38,299
2057	58	\$38,299	\$38,299
2058	59	\$38,299	\$38,299
2059	60	\$38,299	\$38,299
2060	61	\$38,299	\$38,299
2061	62	\$38,299	\$38,299
2062	63	\$38,299	\$38,299
2063	64	\$38,299	\$38,299
2064	65	\$38,299	\$38,299
2065	66	\$38,299	\$38,299
2066	67	\$38,299	\$38,299
2067	68	\$38,299	\$38,299
2068	69	\$38,299	\$38,299
2069	70	\$38,299	\$38,299

Year	Age	Discretionary Spending	Per Adult Living Standard
2070	71	\$38,299	\$38,299
2071	72	\$40,157	\$40,157
2072	73	\$40,157	\$40,157
2073	74	\$40,157	\$40,157
2074	75	\$40,157	\$40,157
2075	76	\$40,157	\$40,157
2076	77	\$40,157	\$40,157
2077	78	\$40,157	\$40,157
2078	79	\$40,157	\$40,157
2079	80	\$40,157	\$40,157
2080	81	\$40,157	\$40,157
2081	82	\$40,157	\$40,157
2082	83	\$40,157	\$40,157
2083	84	\$40,157	\$40,157
2084	85	\$40,157	\$40,157
2085	86	\$40,157	\$40,157
2086	87	\$40,157	\$40,157
2087	88	\$40,157	\$40,157
2088	89	\$40,157	\$40,157
2089	90	\$40,157	\$40,157

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	23	\$10,428	\$0	\$0	\$2,000	\$0	\$0	\$12,428
2023	24	\$8,575	\$0	\$0	\$4,093	\$0	\$0	\$12,668
2024	25	\$7,259	\$0	\$0	\$6,284	\$0	\$0	\$13,543
2025	26	\$6,483	\$0	\$0	\$8,575	\$0	\$0	\$15,058
2026	27	\$4,131	\$0	\$0	\$10,970	\$0	\$0	\$15,101
2027	28	\$2,307	\$0	\$0	\$13,475	\$0	\$0	\$15,782
2028	29	\$1,010	\$0	\$0	\$16,092	\$0	\$0	\$17,102
2029	30	\$242	\$0	\$0	\$18,826	\$0	\$0	\$19,068
2030	31	\$0	\$0	\$0	\$21,683	\$0	\$0	\$21,683
2031	32	\$0	\$0	\$0	\$24,665	\$0	\$0	\$24,665
2032	33	\$0	\$0	\$0	\$27,779	\$0	\$0	\$27,779
2033	34	\$0	\$0	\$0	\$31,029	\$0	\$0	\$31,029
2034	35	\$0	\$0	\$0	\$34,421	\$0	\$0	\$34,421
2035	36	\$0	\$0	\$0	\$37,959	\$0	\$0	\$37,959
2036	37	\$0	\$0	\$0	\$41,650	\$0	\$0	\$41,650
2037	38	\$0	\$0	\$0	\$45,500	\$0	\$0	\$45,500
2038	39	\$0	\$0	\$0	\$49,514	\$0	\$0	\$49,514
2039	40	\$0	\$0	\$0	\$53,698	\$0	\$0	\$53,698
2040	41	\$0	\$0	\$0	\$58,060	\$0	\$0	\$58,060
2041	42	\$0	\$0	\$0	\$62,606	\$0	\$0	\$62,606
2042	43	\$0	\$0	\$0	\$67,342	\$0	\$0	\$67,342
2043	44	\$0	\$0	\$0	\$72,276	\$0	\$0	\$72,276



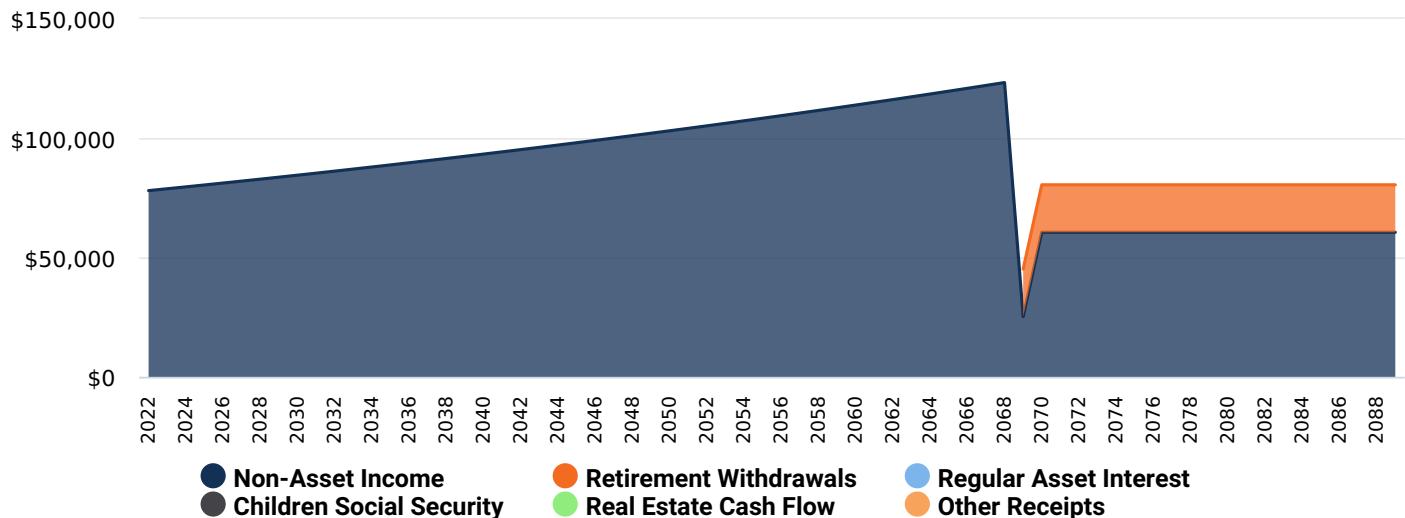
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	45	\$0	\$0	\$0	\$77,417	\$0	\$0	\$77,417
2045	46	\$0	\$0	\$0	\$82,770	\$0	\$0	\$82,770
2046	47	\$0	\$0	\$0	\$88,345	\$0	\$0	\$88,345
2047	48	\$0	\$0	\$0	\$94,150	\$0	\$0	\$94,150
2048	49	\$0	\$0	\$0	\$100,194	\$0	\$0	\$100,194
2049	50	\$0	\$0	\$0	\$106,485	\$0	\$0	\$106,485
2050	51	\$567	\$0	\$0	\$113,032	\$0	\$0	\$113,599
2051	52	\$1,667	\$0	\$0	\$119,847	\$0	\$0	\$121,514
2052	53	\$3,268	\$0	\$0	\$126,938	\$0	\$0	\$130,206
2053	54	\$5,362	\$0	\$0	\$134,316	\$0	\$0	\$139,678
2054	55	\$7,953	\$0	\$0	\$141,992	\$0	\$0	\$149,945
2055	56	\$11,042	\$0	\$0	\$149,977	\$0	\$0	\$161,019
2056	57	\$14,632	\$0	\$0	\$158,282	\$0	\$0	\$172,914
2057	58	\$18,725	\$0	\$0	\$166,921	\$0	\$0	\$185,646
2058	59	\$23,323	\$0	\$0	\$175,904	\$0	\$0	\$199,227
2059	60	\$28,428	\$0	\$0	\$185,245	\$0	\$0	\$213,673
2060	61	\$34,044	\$0	\$0	\$194,958	\$0	\$0	\$229,002
2061	62	\$40,171	\$0	\$0	\$205,057	\$0	\$0	\$245,228
2062	63	\$46,813	\$0	\$0	\$215,555	\$0	\$0	\$262,368
2063	64	\$53,972	\$0	\$0	\$226,468	\$0	\$0	\$280,440
2064	65	\$57,189	\$0	\$0	\$237,811	\$0	\$0	\$295,000
2065	66	\$55,724	\$0	\$0	\$249,600	\$0	\$0	\$305,324
2066	67	\$50,399	\$0	\$0	\$261,853	\$0	\$0	\$312,252
2067	68	\$45,386	\$0	\$0	\$274,586	\$0	\$0	\$319,972
2068	69	\$40,679	\$0	\$0	\$287,817	\$0	\$0	\$328,496
2069	70	\$2,924	\$0	\$0	\$278,481	\$0	\$0	\$281,405
2070	71	\$0	\$0	\$0	\$268,802	\$0	\$0	\$268,802
2071	72	\$2,784	\$0	\$0	\$258,768	\$0	\$0	\$261,552
2072	73	\$5,275	\$0	\$0	\$248,366	\$0	\$0	\$253,641
2073	74	\$7,466	\$0	\$0	\$237,582	\$0	\$0	\$245,048
2074	75	\$9,370	\$0	\$0	\$226,403	\$0	\$0	\$235,773
2075	76	\$10,989	\$0	\$0	\$214,814	\$0	\$0	\$225,803
2076	77	\$12,318	\$0	\$0	\$202,800	\$0	\$0	\$215,118
2077	78	\$13,349	\$0	\$0	\$190,345	\$0	\$0	\$203,694
2078	79	\$14,078	\$0	\$0	\$177,434	\$0	\$0	\$191,512
2079	80	\$14,497	\$0	\$0	\$164,049	\$0	\$0	\$178,546
2080	81	\$14,598	\$0	\$0	\$150,173	\$0	\$0	\$164,771
2081	82	\$14,376	\$0	\$0	\$135,788	\$0	\$0	\$150,164
2082	83	\$13,823	\$0	\$0	\$120,876	\$0	\$0	\$134,699
2083	84	\$12,931	\$0	\$0	\$105,417	\$0	\$0	\$118,348
2084	85	\$11,692	\$0	\$0	\$89,390	\$0	\$0	\$101,082
2085	86	\$10,098	\$0	\$0	\$72,777	\$0	\$0	\$82,875
2086	87	\$8,140	\$0	\$0	\$55,553	\$0	\$0	\$63,693
2087	88	\$5,811	\$0	\$0	\$37,698	\$0	\$0	\$43,509
2088	89	\$3,101	\$0	\$0	\$19,189	\$0	\$0	\$22,290
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	23	\$10,428	\$0	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$12,428
2023	24	\$8,575	\$0	\$0	\$4,093	\$0	\$0	\$0	\$0	\$0	\$12,668
2024	25	\$7,259	\$0	\$0	\$6,284	\$0	\$0	\$0	\$0	\$0	\$13,543
2025	26	\$6,483	\$0	\$0	\$8,575	\$0	\$0	\$0	\$0	\$0	\$15,058
2026	27	\$4,131	\$0	\$0	\$10,970	\$0	\$0	\$0	\$0	\$0	\$15,101
2027	28	\$2,307	\$0	\$0	\$13,475	\$0	\$0	\$0	\$0	\$0	\$15,782
2028	29	\$1,010	\$0	\$0	\$16,092	\$0	\$0	\$0	\$0	\$0	\$17,102
2029	30	\$242	\$0	\$0	\$18,826	\$0	\$0	\$0	\$0	\$0	\$19,068
2030	31	\$0	\$0	\$0	\$21,683	\$0	\$0	\$0	\$0	\$0	\$21,683
2031	32	\$0	\$0	\$0	\$24,665	\$0	\$0	\$0	\$0	\$0	\$24,665
2032	33	\$0	\$0	\$0	\$27,779	\$0	\$0	\$0	\$0	\$0	\$27,779
2033	34	\$0	\$0	\$0	\$31,029	\$0	\$0	\$0	\$0	\$0	\$31,029
2034	35	\$0	\$0	\$0	\$34,421	\$0	\$0	\$0	\$0	\$0	\$34,421
2035	36	\$0	\$0	\$0	\$37,959	\$0	\$0	\$0	\$0	\$0	\$37,959
2036	37	\$0	\$0	\$0	\$41,650	\$0	\$0	\$0	\$0	\$0	\$41,650
2037	38	\$0	\$0	\$0	\$45,500	\$0	\$0	\$0	\$0	\$0	\$45,500
2038	39	\$0	\$0	\$0	\$49,514	\$0	\$0	\$0	\$0	\$0	\$49,514
2039	40	\$0	\$0	\$0	\$53,698	\$0	\$0	\$0	\$0	\$0	\$53,698
2040	41	\$0	\$0	\$0	\$58,060	\$0	\$0	\$0	\$0	\$0	\$58,060
2041	42	\$0	\$0	\$0	\$62,606	\$0	\$0	\$0	\$0	\$0	\$62,606
2042	43	\$0	\$0	\$0	\$67,342	\$0	\$0	\$0	\$0	\$0	\$67,342
2043	44	\$0	\$0	\$0	\$72,276	\$0	\$0	\$0	\$0	\$0	\$72,276
2044	45	\$0	\$0	\$0	\$77,417	\$0	\$0	\$0	\$0	\$0	\$77,417
2045	46	\$0	\$0	\$0	\$82,770	\$0	\$0	\$0	\$0	\$0	\$82,770
2046	47	\$0	\$0	\$0	\$88,345	\$0	\$0	\$0	\$0	\$0	\$88,345
2047	48	\$0	\$0	\$0	\$94,150	\$0	\$0	\$0	\$0	\$0	\$94,150
2048	49	\$0	\$0	\$0	\$100,194	\$0	\$0	\$0	\$0	\$0	\$100,194
2049	50	\$0	\$0	\$0	\$106,485	\$0	\$0	\$0	\$0	\$0	\$106,485
2050	51	\$567	\$0	\$0	\$113,032	\$0	\$0	\$0	\$0	\$0	\$113,599
2051	52	\$1,667	\$0	\$0	\$119,847	\$0	\$0	\$0	\$0	\$0	\$121,514
2052	53	\$3,268	\$0	\$0	\$126,938	\$0	\$0	\$0	\$0	\$0	\$130,206
2053	54	\$5,362	\$0	\$0	\$134,316	\$0	\$0	\$0	\$0	\$0	\$139,678
2054	55	\$7,953	\$0	\$0	\$141,992	\$0	\$0	\$0	\$0	\$0	\$149,945
2055	56	\$11,042	\$0	\$0	\$149,977	\$0	\$0	\$0	\$0	\$0	\$161,019
2056	57	\$14,632	\$0	\$0	\$158,282	\$0	\$0	\$0	\$0	\$0	\$172,914
2057	58	\$18,725	\$0	\$0	\$166,921	\$0	\$0	\$0	\$0	\$0	\$185,646
2058	59	\$23,323	\$0	\$0	\$175,904	\$0	\$0	\$0	\$0	\$0	\$199,227
2059	60	\$28,428	\$0	\$0	\$185,245	\$0	\$0	\$0	\$0	\$0	\$213,673
2060	61	\$34,044	\$0	\$0	\$194,958	\$0	\$0	\$0	\$0	\$0	\$229,002
2061	62	\$40,171	\$0	\$0	\$205,057	\$0	\$0	\$0	\$0	\$0	\$245,228
2062	63	\$46,813	\$0	\$0	\$215,555	\$0	\$0	\$0	\$0	\$0	\$262,368
2063	64	\$53,972	\$0	\$0	\$226,468	\$0	\$0	\$0	\$0	\$0	\$280,440
2064	65	\$57,189	\$0	\$0	\$237,811	\$0	\$0	\$0	\$0	\$0	\$295,000
2065	66	\$55,724	\$0	\$0	\$249,600	\$0	\$0	\$0	\$0	\$0	\$305,324
2066	67	\$50,399	\$0	\$0	\$261,853	\$0	\$0	\$0	\$0	\$0	\$312,252
2067	68	\$45,386	\$0	\$0	\$274,586	\$0	\$0	\$0	\$0	\$0	\$319,972
2068	69	\$40,679	\$0	\$0	\$287,817	\$0	\$0	\$0	\$0	\$0	\$328,496

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	70	\$2,924	\$0	\$0	\$278,481	\$0	\$0	\$0	\$0	\$0	\$281,405
2070	71	\$0	\$0	\$0	\$268,802	\$0	\$0	\$0	\$0	\$0	\$268,802
2071	72	\$2,784	\$0	\$0	\$258,768	\$0	\$0	\$0	\$0	\$0	\$261,552
2072	73	\$5,275	\$0	\$0	\$248,366	\$0	\$0	\$0	\$0	\$0	\$253,641
2073	74	\$7,466	\$0	\$0	\$237,582	\$0	\$0	\$0	\$0	\$0	\$245,048
2074	75	\$9,370	\$0	\$0	\$226,403	\$0	\$0	\$0	\$0	\$0	\$235,773
2075	76	\$10,989	\$0	\$0	\$214,814	\$0	\$0	\$0	\$0	\$0	\$225,803
2076	77	\$12,318	\$0	\$0	\$202,800	\$0	\$0	\$0	\$0	\$0	\$215,118
2077	78	\$13,349	\$0	\$0	\$190,345	\$0	\$0	\$0	\$0	\$0	\$203,694
2078	79	\$14,078	\$0	\$0	\$177,434	\$0	\$0	\$0	\$0	\$0	\$191,512
2079	80	\$14,497	\$0	\$0	\$164,049	\$0	\$0	\$0	\$0	\$0	\$178,546
2080	81	\$14,598	\$0	\$0	\$150,173	\$0	\$0	\$0	\$0	\$0	\$164,771
2081	82	\$14,376	\$0	\$0	\$135,788	\$0	\$0	\$0	\$0	\$0	\$150,164
2082	83	\$13,823	\$0	\$0	\$120,876	\$0	\$0	\$0	\$0	\$0	\$134,699
2083	84	\$12,931	\$0	\$0	\$105,417	\$0	\$0	\$0	\$0	\$0	\$118,348
2084	85	\$11,692	\$0	\$0	\$89,390	\$0	\$0	\$0	\$0	\$0	\$101,082
2085	86	\$10,098	\$0	\$0	\$72,777	\$0	\$0	\$0	\$0	\$0	\$82,875
2086	87	\$8,140	\$0	\$0	\$55,553	\$0	\$0	\$0	\$0	\$0	\$63,693
2087	88	\$5,811	\$0	\$0	\$37,698	\$0	\$0	\$0	\$0	\$0	\$43,509
2088	89	\$3,101	\$0	\$0	\$19,189	\$0	\$0	\$0	\$0	\$0	\$22,290
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview



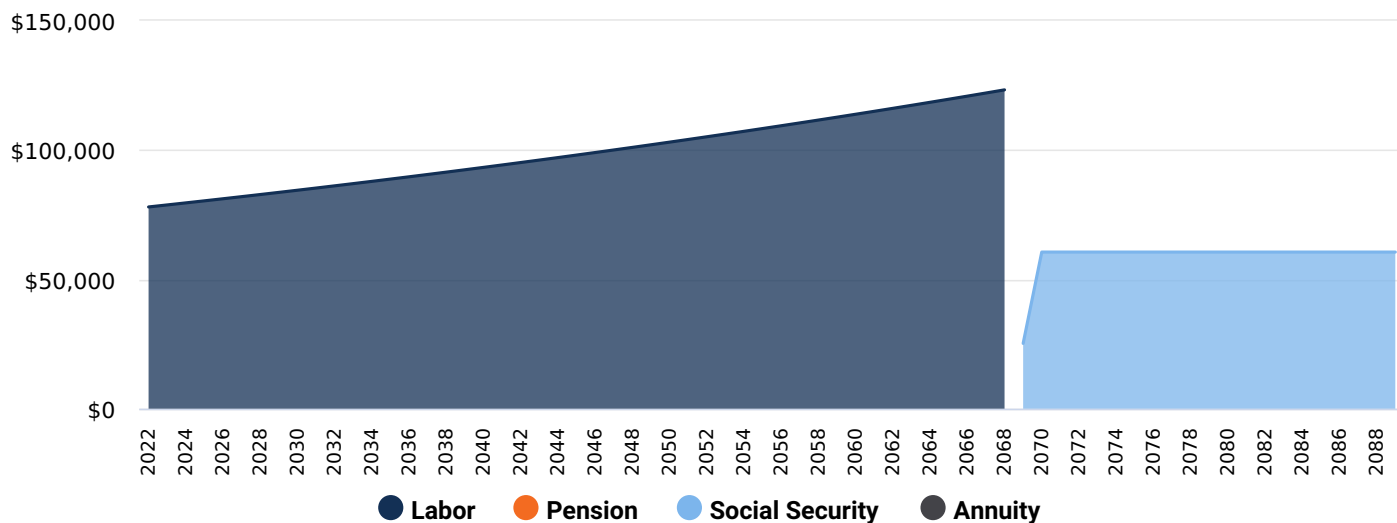
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	23	\$78,000	\$0	\$0	\$0	\$0	\$10,000	\$88,000
2023	24	\$78,780	\$0	\$0	\$0	\$0	\$0	\$78,780
2024	25	\$79,568	\$0	\$0	\$0	\$0	\$0	\$79,568
2025	26	\$80,363	\$0	\$0	\$0	\$0	\$0	\$80,363
2026	27	\$81,167	\$0	\$0	\$0	\$0	\$0	\$81,167
2027	28	\$81,979	\$0	\$0	\$0	\$0	\$0	\$81,979
2028	29	\$82,799	\$0	\$0	\$0	\$0	\$0	\$82,799
2029	30	\$83,627	\$0	\$0	\$0	\$0	\$0	\$83,627
2030	31	\$84,463	\$0	\$0	\$0	\$0	\$0	\$84,463
2031	32	\$85,307	\$0	\$0	\$0	\$0	\$0	\$85,307
2032	33	\$86,161	\$0	\$0	\$0	\$0	\$0	\$86,161
2033	34	\$87,022	\$0	\$0	\$0	\$0	\$0	\$87,022
2034	35	\$87,892	\$0	\$0	\$0	\$0	\$0	\$87,892
2035	36	\$88,771	\$0	\$0	\$0	\$0	\$0	\$88,771
2036	37	\$89,659	\$0	\$0	\$0	\$0	\$0	\$89,659
2037	38	\$90,556	\$0	\$0	\$0	\$0	\$0	\$90,556
2038	39	\$91,461	\$0	\$0	\$0	\$0	\$0	\$91,461
2039	40	\$92,376	\$0	\$0	\$0	\$0	\$0	\$92,376
2040	41	\$93,300	\$0	\$0	\$0	\$0	\$0	\$93,300
2041	42	\$94,232	\$0	\$0	\$0	\$0	\$0	\$94,232
2042	43	\$95,175	\$0	\$0	\$0	\$0	\$0	\$95,175
2043	44	\$96,127	\$0	\$0	\$0	\$0	\$0	\$96,127



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	45	\$97,088	\$0	\$0	\$0	\$0	\$0	\$97,088
2045	46	\$98,059	\$0	\$0	\$0	\$0	\$0	\$98,059
2046	47	\$99,039	\$0	\$0	\$0	\$0	\$0	\$99,039
2047	48	\$100,030	\$0	\$0	\$0	\$0	\$0	\$100,030
2048	49	\$101,030	\$0	\$0	\$0	\$0	\$0	\$101,030
2049	50	\$102,040	\$0	\$0	\$0	\$0	\$0	\$102,040
2050	51	\$103,061	\$0	\$0	\$0	\$0	\$0	\$103,061
2051	52	\$104,091	\$0	\$0	\$0	\$0	\$0	\$104,091
2052	53	\$105,132	\$0	\$0	\$0	\$0	\$0	\$105,132
2053	54	\$106,184	\$0	\$0	\$0	\$0	\$0	\$106,184
2054	55	\$107,245	\$0	\$0	\$0	\$0	\$0	\$107,245
2055	56	\$108,318	\$0	\$0	\$0	\$0	\$0	\$108,318
2056	57	\$109,401	\$0	\$0	\$0	\$0	\$0	\$109,401
2057	58	\$110,495	\$0	\$0	\$0	\$0	\$0	\$110,495
2058	59	\$111,600	\$0	\$0	\$0	\$0	\$0	\$111,600
2059	60	\$112,716	\$0	\$0	\$0	\$0	\$0	\$112,716
2060	61	\$113,843	\$0	\$0	\$0	\$0	\$0	\$113,843
2061	62	\$114,982	\$0	\$0	\$0	\$0	\$0	\$114,982
2062	63	\$116,131	\$0	\$0	\$0	\$0	\$0	\$116,131
2063	64	\$117,293	\$0	\$0	\$0	\$0	\$0	\$117,293
2064	65	\$118,466	\$0	\$0	\$0	\$0	\$0	\$118,466
2065	66	\$119,650	\$0	\$0	\$0	\$0	\$0	\$119,650
2066	67	\$120,847	\$0	\$0	\$0	\$0	\$0	\$120,847
2067	68	\$122,055	\$0	\$0	\$0	\$0	\$0	\$122,055
2068	69	\$123,276	\$0	\$0	\$0	\$0	\$0	\$123,276
2069	70	\$25,230	\$19,892	\$0	\$0	\$0	\$0	\$45,122
2070	71	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2071	72	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2072	73	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2073	74	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2074	75	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2075	76	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2076	77	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2077	78	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2078	79	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2079	80	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2080	81	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2081	82	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2082	83	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2083	84	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2084	85	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2085	86	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2086	87	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2087	88	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2088	89	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443
2089	90	\$60,551	\$19,892	\$0	\$0	\$0	\$0	\$80,443

Johnny'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	23	\$78,000	\$0	\$0	\$0	\$78,000
2023	24	\$78,780	\$0	\$0	\$0	\$78,780
2024	25	\$79,568	\$0	\$0	\$0	\$79,568
2025	26	\$80,363	\$0	\$0	\$0	\$80,363
2026	27	\$81,167	\$0	\$0	\$0	\$81,167
2027	28	\$81,979	\$0	\$0	\$0	\$81,979
2028	29	\$82,799	\$0	\$0	\$0	\$82,799
2029	30	\$83,627	\$0	\$0	\$0	\$83,627
2030	31	\$84,463	\$0	\$0	\$0	\$84,463
2031	32	\$85,307	\$0	\$0	\$0	\$85,307
2032	33	\$86,161	\$0	\$0	\$0	\$86,161
2033	34	\$87,022	\$0	\$0	\$0	\$87,022
2034	35	\$87,892	\$0	\$0	\$0	\$87,892
2035	36	\$88,771	\$0	\$0	\$0	\$88,771
2036	37	\$89,659	\$0	\$0	\$0	\$89,659
2037	38	\$90,556	\$0	\$0	\$0	\$90,556
2038	39	\$91,461	\$0	\$0	\$0	\$91,461
2039	40	\$92,376	\$0	\$0	\$0	\$92,376
2040	41	\$93,300	\$0	\$0	\$0	\$93,300
2041	42	\$94,232	\$0	\$0	\$0	\$94,232
2042	43	\$95,175	\$0	\$0	\$0	\$95,175
2043	44	\$96,127	\$0	\$0	\$0	\$96,127
2044	45	\$97,088	\$0	\$0	\$0	\$97,088
2045	46	\$98,059	\$0	\$0	\$0	\$98,059
2046	47	\$99,039	\$0	\$0	\$0	\$99,039
2047	48	\$100,030	\$0	\$0	\$0	\$100,030

Year	Age	Labor Pension	Social Security	Annuity	Total
2048	49	\$101,030	\$0	\$0	\$101,030
2049	50	\$102,040	\$0	\$0	\$102,040
2050	51	\$103,061	\$0	\$0	\$103,061
2051	52	\$104,091	\$0	\$0	\$104,091
2052	53	\$105,132	\$0	\$0	\$105,132
2053	54	\$106,184	\$0	\$0	\$106,184
2054	55	\$107,245	\$0	\$0	\$107,245
2055	56	\$108,318	\$0	\$0	\$108,318
2056	57	\$109,401	\$0	\$0	\$109,401
2057	58	\$110,495	\$0	\$0	\$110,495
2058	59	\$111,600	\$0	\$0	\$111,600
2059	60	\$112,716	\$0	\$0	\$112,716
2060	61	\$113,843	\$0	\$0	\$113,843
2061	62	\$114,982	\$0	\$0	\$114,982
2062	63	\$116,131	\$0	\$0	\$116,131
2063	64	\$117,293	\$0	\$0	\$117,293
2064	65	\$118,466	\$0	\$0	\$118,466
2065	66	\$119,650	\$0	\$0	\$119,650
2066	67	\$120,847	\$0	\$0	\$120,847
2067	68	\$122,055	\$0	\$0	\$122,055
2068	69	\$123,276	\$0	\$0	\$123,276
2069	70	\$0	\$0	\$25,230	\$25,230
2070	71	\$0	\$0	\$60,551	\$60,551
2071	72	\$0	\$0	\$60,551	\$60,551
2072	73	\$0	\$0	\$60,551	\$60,551
2073	74	\$0	\$0	\$60,551	\$60,551
2074	75	\$0	\$0	\$60,551	\$60,551
2075	76	\$0	\$0	\$60,551	\$60,551
2076	77	\$0	\$0	\$60,551	\$60,551
2077	78	\$0	\$0	\$60,551	\$60,551
2078	79	\$0	\$0	\$60,551	\$60,551
2079	80	\$0	\$0	\$60,551	\$60,551
2080	81	\$0	\$0	\$60,551	\$60,551
2081	82	\$0	\$0	\$60,551	\$60,551
2082	83	\$0	\$0	\$60,551	\$60,551
2083	84	\$0	\$0	\$60,551	\$60,551
2084	85	\$0	\$0	\$60,551	\$60,551
2085	86	\$0	\$0	\$60,551	\$60,551
2086	87	\$0	\$0	\$60,551	\$60,551
2087	88	\$0	\$0	\$60,551	\$60,551
2088	89	\$0	\$0	\$60,551	\$60,551
2089	90	\$0	\$0	\$60,551	\$60,551

Johnny's Retirement Accounts

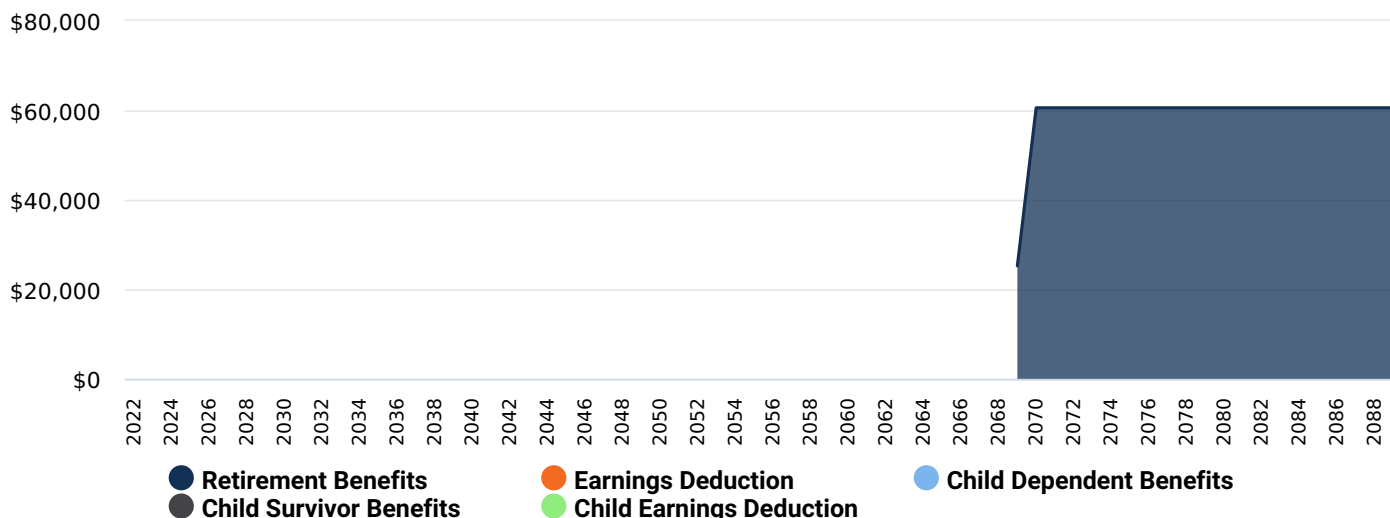
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	23	\$0	\$0	\$0	\$2,000	\$0	\$0	\$2,000	\$0	\$2,000	\$0
2023	24	\$73	\$0	\$0	\$2,020	\$0	\$0	\$2,093	\$0	\$4,093	\$0
2024	25	\$150	\$0	\$0	\$2,040	\$0	\$0	\$2,190	\$0	\$6,284	\$0
2025	26	\$230	\$0	\$0	\$2,061	\$0	\$0	\$2,291	\$0	\$8,575	\$0
2026	27	\$314	\$0	\$0	\$2,081	\$0	\$0	\$2,396	\$0	\$10,970	\$0
2027	28	\$402	\$0	\$0	\$2,102	\$0	\$0	\$2,504	\$0	\$13,475	\$0
2028	29	\$494	\$0	\$0	\$2,123	\$0	\$0	\$2,617	\$0	\$16,092	\$0
2029	30	\$590	\$0	\$0	\$2,144	\$0	\$0	\$2,734	\$0	\$18,826	\$0
2030	31	\$690	\$0	\$0	\$2,166	\$0	\$0	\$2,856	\$0	\$21,683	\$0
2031	32	\$795	\$0	\$0	\$2,187	\$0	\$0	\$2,983	\$0	\$24,665	\$0
2032	33	\$905	\$0	\$0	\$2,209	\$0	\$0	\$3,114	\$0	\$27,779	\$0
2033	34	\$1,019	\$0	\$0	\$2,231	\$0	\$0	\$3,250	\$0	\$31,029	\$0
2034	35	\$1,138	\$0	\$0	\$2,254	\$0	\$0	\$3,392	\$0	\$34,421	\$0
2035	36	\$1,262	\$0	\$0	\$2,276	\$0	\$0	\$3,539	\$0	\$37,959	\$0
2036	37	\$1,392	\$0	\$0	\$2,299	\$0	\$0	\$3,691	\$0	\$41,650	\$0
2037	38	\$1,528	\$0	\$0	\$2,322	\$0	\$0	\$3,849	\$0	\$45,500	\$0
2038	39	\$1,669	\$0	\$0	\$2,345	\$0	\$0	\$4,014	\$0	\$49,514	\$0
2039	40	\$1,816	\$0	\$0	\$2,369	\$0	\$0	\$4,185	\$0	\$53,698	\$0
2040	41	\$1,969	\$0	\$0	\$2,392	\$0	\$0	\$4,362	\$0	\$58,060	\$0
2041	42	\$2,129	\$0	\$0	\$2,416	\$0	\$0	\$4,546	\$0	\$62,606	\$0
2042	43	\$2,296	\$0	\$0	\$2,440	\$0	\$0	\$4,736	\$0	\$67,342	\$0
2043	44	\$2,470	\$0	\$0	\$2,465	\$0	\$0	\$4,935	\$0	\$72,276	\$0
2044	45	\$2,651	\$0	\$0	\$2,489	\$0	\$0	\$5,140	\$0	\$77,417	\$0
2045	46	\$2,839	\$0	\$0	\$2,514	\$0	\$0	\$5,354	\$0	\$82,770	\$0
2046	47	\$3,036	\$0	\$0	\$2,539	\$0	\$0	\$5,575	\$0	\$88,345	\$0
2047	48	\$3,240	\$0	\$0	\$2,565	\$0	\$0	\$5,805	\$0	\$94,150	\$0
2048	49	\$3,453	\$0	\$0	\$2,591	\$0	\$0	\$6,043	\$0	\$100,194	\$0
2049	50	\$3,675	\$0	\$0	\$2,616	\$0	\$0	\$6,291	\$0	\$106,485	\$0
2050	51	\$3,905	\$0	\$0	\$2,643	\$0	\$0	\$6,548	\$0	\$113,032	\$0
2051	52	\$4,145	\$0	\$0	\$2,669	\$0	\$0	\$6,814	\$0	\$119,847	\$0
2052	53	\$4,395	\$0	\$0	\$2,696	\$0	\$0	\$7,091	\$0	\$126,938	\$0
2053	54	\$4,655	\$0	\$0	\$2,723	\$0	\$0	\$7,378	\$0	\$134,316	\$0
2054	55	\$4,926	\$0	\$0	\$2,750	\$0	\$0	\$7,676	\$0	\$141,992	\$0
2055	56	\$5,208	\$0	\$0	\$2,777	\$0	\$0	\$7,985	\$0	\$149,977	\$0
2056	57	\$5,500	\$0	\$0	\$2,805	\$0	\$0	\$8,306	\$0	\$158,282	\$0
2057	58	\$5,805	\$0	\$0	\$2,833	\$0	\$0	\$8,638	\$0	\$166,921	\$0
2058	59	\$6,122	\$0	\$0	\$2,862	\$0	\$0	\$8,983	\$0	\$175,904	\$0
2059	60	\$6,451	\$0	\$0	\$2,890	\$0	\$0	\$9,341	\$0	\$185,245	\$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	61	\$6,794	\$0	\$0	\$2,919	\$0	\$0	\$9,713	\$0	\$194,958	\$0
2061	62	\$7,150	\$0	\$0	\$2,948	\$0	\$0	\$10,098	\$0	\$205,057	\$0
2062	63	\$7,520	\$0	\$0	\$2,978	\$0	\$0	\$10,498	\$0	\$215,555	\$0
2063	64	\$7,905	\$0	\$0	\$3,008	\$0	\$0	\$10,913	\$0	\$226,468	\$0
2064	65	\$8,306	\$0	\$0	\$3,038	\$0	\$0	\$11,343	\$0	\$237,811	\$0
2065	66	\$8,722	\$0	\$0	\$3,068	\$0	\$0	\$11,790	\$0	\$249,600	\$0
2066	67	\$9,154	\$0	\$0	\$3,099	\$0	\$0	\$12,253	\$0	\$261,853	\$0
2067	68	\$9,603	\$0	\$0	\$3,130	\$0	\$0	\$12,733	\$0	\$274,586	\$0
2068	69	\$10,070	\$0	\$0	\$3,161	\$0	\$0	\$13,231	\$0	\$287,817	\$0
2069	70	\$10,556	\$0	\$0	\$0	\$0	(\$19,892)	(\$9,337)	\$0	\$278,481	\$0
2070	71	\$10,213	\$0	\$0	\$0	\$0	(\$19,892)	(\$9,679)	\$0	\$268,802	\$0
2071	72	\$9,858	\$0	\$0	\$0	\$0	(\$19,892)	(\$10,034)	\$0	\$258,768	\$0
2072	73	\$9,490	\$0	\$0	\$0	\$0	(\$19,892)	(\$10,402)	\$0	\$248,366	\$0
2073	74	\$9,109	\$0	\$0	\$0	\$0	(\$19,892)	(\$10,784)	\$0	\$237,582	\$0
2074	75	\$8,713	\$0	\$0	\$0	\$0	(\$19,892)	(\$11,179)	\$0	\$226,403	\$0
2075	76	\$8,303	\$0	\$0	\$0	\$0	(\$19,892)	(\$11,589)	\$0	\$214,814	\$0
2076	77	\$7,878	\$0	\$0	\$0	\$0	(\$19,892)	(\$12,014)	\$0	\$202,800	\$0
2077	78	\$7,438	\$0	\$0	\$0	\$0	(\$19,892)	(\$12,455)	\$0	\$190,345	\$0
2078	79	\$6,981	\$0	\$0	\$0	\$0	(\$19,892)	(\$12,911)	\$0	\$177,434	\$0
2079	80	\$6,507	\$0	\$0	\$0	\$0	(\$19,892)	(\$13,385)	\$0	\$164,049	\$0
2080	81	\$6,016	\$0	\$0	\$0	\$0	(\$19,892)	(\$13,876)	\$0	\$150,173	\$0
2081	82	\$5,508	\$0	\$0	\$0	\$0	(\$19,892)	(\$14,385)	\$0	\$135,788	\$0
2082	83	\$4,980	\$0	\$0	\$0	\$0	(\$19,892)	(\$14,912)	\$0	\$120,876	\$0
2083	84	\$4,433	\$0	\$0	\$0	\$0	(\$19,892)	(\$15,459)	\$0	\$105,417	\$0
2084	85	\$3,866	\$0	\$0	\$0	\$0	(\$19,892)	(\$16,026)	\$0	\$89,390	\$0
2085	86	\$3,278	\$0	\$0	\$0	\$0	(\$19,892)	(\$16,614)	\$0	\$72,777	\$0
2086	87	\$2,669	\$0	\$0	\$0	\$0	(\$19,892)	(\$17,223)	\$0	\$55,553	\$0
2087	88	\$2,037	\$0	\$0	\$0	\$0	(\$19,892)	(\$17,855)	\$0	\$37,698	\$0
2088	89	\$1,383	\$0	\$0	\$0	\$0	(\$19,892)	(\$18,510)	\$0	\$19,189	\$0
2089	90	\$704	\$0	\$0	\$0	\$0	(\$19,892)	(\$19,189)	\$0	\$0	\$0

Social Security



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

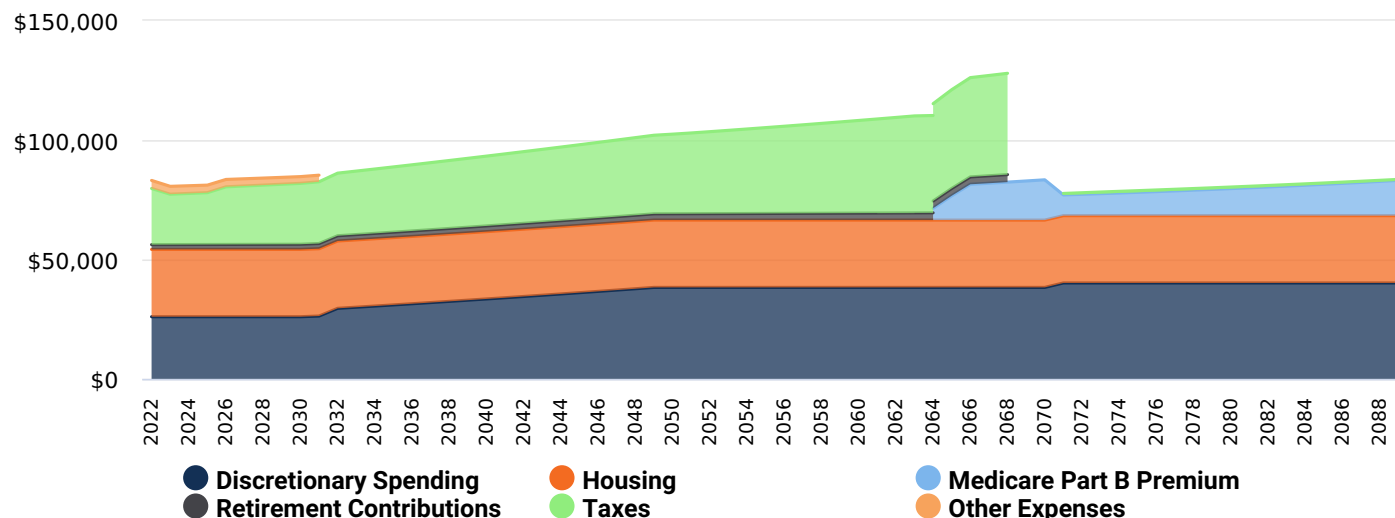
- Johnny files for retirement benefits in Jul 2069, the year Johnny turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	23	\$0	\$0	\$0		\$0
2023	24	\$0	\$0	\$0		\$0
2024	25	\$0	\$0	\$0		\$0
2025	26	\$0	\$0	\$0		\$0
2026	27	\$0	\$0	\$0		\$0
2027	28	\$0	\$0	\$0		\$0
2028	29	\$0	\$0	\$0		\$0
2029	30	\$0	\$0	\$0		\$0
2030	31	\$0	\$0	\$0		\$0
2031	32	\$0	\$0	\$0		\$0
2032	33	\$0	\$0	\$0		\$0
2033	34	\$0	\$0	\$0		\$0
2034	35	\$0	\$0	\$0		\$0
2035	36	\$0	\$0	\$0		\$0
2036	37	\$0	\$0	\$0		\$0
2037	38	\$0	\$0	\$0		\$0
2038	39	\$0	\$0	\$0		\$0
2039	40	\$0	\$0	\$0		\$0
2040	41	\$0	\$0	\$0		\$0
2041	42	\$0	\$0	\$0		\$0
2042	43	\$0	\$0	\$0		\$0
2043	44	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	45	\$0	\$0	\$0		\$0
2045	46	\$0	\$0	\$0		\$0
2046	47	\$0	\$0	\$0		\$0
2047	48	\$0	\$0	\$0		\$0
2048	49	\$0	\$0	\$0		\$0
2049	50	\$0	\$0	\$0		\$0
2050	51	\$0	\$0	\$0		\$0
2051	52	\$0	\$0	\$0		\$0
2052	53	\$0	\$0	\$0		\$0
2053	54	\$0	\$0	\$0		\$0
2054	55	\$0	\$0	\$0		\$0
2055	56	\$0	\$0	\$0		\$0
2056	57	\$0	\$0	\$0		\$0
2057	58	\$0	\$0	\$0		\$0
2058	59	\$0	\$0	\$0		\$0
2059	60	\$0	\$0	\$0		\$0
2060	61	\$0	\$0	\$0		\$0
2061	62	\$0	\$0	\$0		\$0
2062	63	\$0	\$0	\$0		\$0
2063	64	\$0	\$0	\$0		\$0
2064	65	\$0	\$0	\$0		\$0
2065	66	\$0	\$0	\$0		\$0
2066	67	\$0	\$0	\$0		\$0
2067	68	\$0	\$0	\$0		\$0
2068	69	\$0	\$0	\$0		\$0
2069	70	\$25,230	\$0	\$0		\$0
2070	71	\$60,551	\$0	\$0		\$0
2071	72	\$60,551	\$0	\$0		\$0
2072	73	\$60,551	\$0	\$0		\$0
2073	74	\$60,551	\$0	\$0		\$0
2074	75	\$60,551	\$0	\$0		\$0
2075	76	\$60,551	\$0	\$0		\$0
2076	77	\$60,551	\$0	\$0		\$0
2077	78	\$60,551	\$0	\$0		\$0
2078	79	\$60,551	\$0	\$0		\$0
2079	80	\$60,551	\$0	\$0		\$0
2080	81	\$60,551	\$0	\$0		\$0
2081	82	\$60,551	\$0	\$0		\$0
2082	83	\$60,551	\$0	\$0		\$0
2083	84	\$60,551	\$0	\$0		\$0
2084	85	\$60,551	\$0	\$0		\$0
2085	86	\$60,551	\$0	\$0		\$0
2086	87	\$60,551	\$0	\$0		\$0
2087	88	\$60,551	\$0	\$0		\$0
2088	89	\$60,551	\$0	\$0		\$0
2089	90	\$60,551	\$0	\$0		\$0

Spending Overview



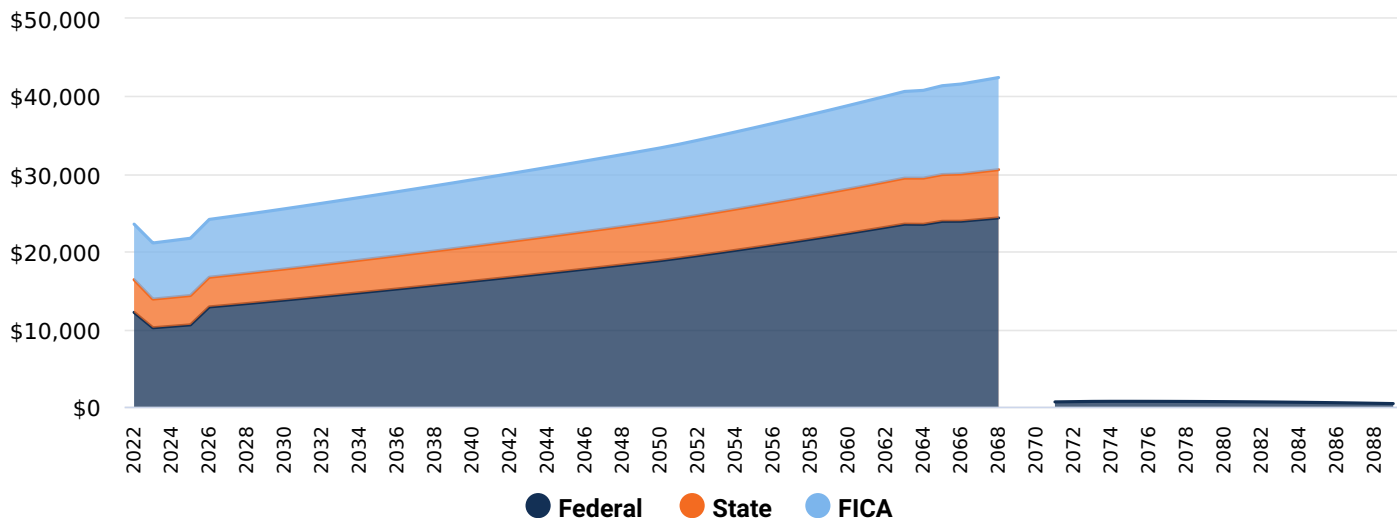
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	23	\$26,017	\$28,200	\$0	\$0	\$2,000	\$23,528	\$3,374	\$83,119
2023	24	\$26,017	\$28,200	\$0	\$0	\$2,020	\$21,097	\$3,300	\$80,634
2024	25	\$26,017	\$28,200	\$0	\$0	\$2,040	\$21,399	\$3,227	\$80,883
2025	26	\$26,017	\$28,200	\$0	\$0	\$2,061	\$21,706	\$3,156	\$81,140
2026	27	\$26,017	\$28,200	\$0	\$0	\$2,081	\$24,135	\$3,087	\$83,520
2027	28	\$26,017	\$28,200	\$0	\$0	\$2,102	\$24,466	\$3,019	\$83,804
2028	29	\$26,017	\$28,200	\$0	\$0	\$2,123	\$24,803	\$2,952	\$84,095
2029	30	\$26,017	\$28,200	\$0	\$0	\$2,144	\$25,148	\$2,887	\$84,396
2030	31	\$26,017	\$28,200	\$0	\$0	\$2,166	\$25,499	\$2,824	\$84,706
2031	32	\$26,302	\$28,200	\$0	\$0	\$2,187	\$25,856	\$2,762	\$85,307
2032	33	\$29,532	\$28,200	\$0	\$0	\$2,209	\$26,219	\$0	\$86,160
2033	34	\$30,006	\$28,200	\$0	\$0	\$2,231	\$26,585	\$0	\$87,022
2034	35	\$30,484	\$28,200	\$0	\$0	\$2,254	\$26,955	\$0	\$87,893
2035	36	\$30,968	\$28,200	\$0	\$0	\$2,276	\$27,327	\$0	\$88,771
2036	37	\$31,456	\$28,200	\$0	\$0	\$2,299	\$27,703	\$0	\$89,658
2037	38	\$31,950	\$28,200	\$0	\$0	\$2,322	\$28,084	\$0	\$90,556
2038	39	\$32,449	\$28,200	\$0	\$0	\$2,345	\$28,466	\$0	\$91,460
2039	40	\$32,954	\$28,200	\$0	\$0	\$2,369	\$28,853	\$0	\$92,376
2040	41	\$33,463	\$28,200	\$0	\$0	\$2,392	\$29,244	\$0	\$93,299
2041	42	\$33,978	\$28,200	\$0	\$0	\$2,416	\$29,638	\$0	\$94,232



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	43	\$34,499	\$28,200	\$0	\$0	\$2,440	\$30,036	\$0	\$95,175
2043	44	\$35,025	\$28,200	\$0	\$0	\$2,465	\$30,436	\$0	\$96,126
2044	45	\$35,556	\$28,200	\$0	\$0	\$2,489	\$30,843	\$0	\$97,088
2045	46	\$36,093	\$28,200	\$0	\$0	\$2,514	\$31,251	\$0	\$98,058
2046	47	\$36,636	\$28,200	\$0	\$0	\$2,539	\$31,664	\$0	\$99,039
2047	48	\$37,185	\$28,200	\$0	\$0	\$2,565	\$32,081	\$0	\$100,031
2048	49	\$37,739	\$28,200	\$0	\$0	\$2,591	\$32,501	\$0	\$101,031
2049	50	\$38,299	\$28,200	\$0	\$0	\$2,616	\$32,924	\$0	\$102,039
2050	51	\$38,299	\$28,200	\$0	\$0	\$2,643	\$33,353	\$0	\$102,495
2051	52	\$38,299	\$28,200	\$0	\$0	\$2,669	\$33,824	\$0	\$102,992
2052	53	\$38,299	\$28,200	\$0	\$0	\$2,696	\$34,337	\$0	\$103,532
2053	54	\$38,299	\$28,200	\$0	\$0	\$2,723	\$34,867	\$0	\$104,089
2054	55	\$38,299	\$28,200	\$0	\$0	\$2,750	\$35,407	\$0	\$104,656
2055	56	\$38,299	\$28,200	\$0	\$0	\$2,777	\$35,953	\$0	\$105,229
2056	57	\$38,299	\$28,200	\$0	\$0	\$2,805	\$36,508	\$0	\$105,812
2057	58	\$38,299	\$28,200	\$0	\$0	\$2,833	\$37,069	\$0	\$106,401
2058	59	\$38,299	\$28,200	\$0	\$0	\$2,862	\$37,643	\$0	\$107,004
2059	60	\$38,299	\$28,200	\$0	\$0	\$2,890	\$38,221	\$0	\$107,610
2060	61	\$38,299	\$28,200	\$0	\$0	\$2,919	\$38,811	\$0	\$108,229
2061	62	\$38,299	\$28,200	\$0	\$0	\$2,948	\$39,407	\$0	\$108,854
2062	63	\$38,299	\$28,200	\$0	\$0	\$2,978	\$40,013	\$0	\$109,490
2063	64	\$38,299	\$28,200	\$0	\$0	\$3,008	\$40,627	\$0	\$110,134
2064	65	\$38,299	\$28,200	\$4,944	\$0	\$3,038	\$40,768	\$0	\$115,249
2065	66	\$38,299	\$28,200	\$10,185	\$0	\$3,068	\$41,365	\$0	\$121,117
2066	67	\$38,299	\$28,200	\$14,988	\$0	\$3,099	\$41,585	\$0	\$126,171
2067	68	\$38,299	\$28,200	\$15,438	\$0	\$3,130	\$42,001	\$0	\$127,068
2068	69	\$38,299	\$28,200	\$15,901	\$0	\$3,161	\$42,422	\$0	\$127,983
2069	70	\$38,299	\$28,200	\$16,378	\$0	\$0	\$0	\$0	\$82,877
2070	71	\$38,299	\$28,200	\$16,870	\$0	\$0	\$0	\$0	\$83,369
2071	72	\$40,157	\$28,200	\$8,688	\$0	\$0	\$614	\$0	\$77,659
2072	73	\$40,157	\$28,200	\$8,948	\$0	\$0	\$647	\$0	\$77,952
2073	74	\$40,157	\$28,200	\$9,217	\$0	\$0	\$679	\$0	\$78,253
2074	75	\$40,157	\$28,200	\$9,493	\$0	\$0	\$689	\$0	\$78,539
2075	76	\$40,157	\$28,200	\$9,778	\$0	\$0	\$689	\$0	\$78,824
2076	77	\$40,157	\$28,200	\$10,072	\$0	\$0	\$686	\$0	\$79,115
2077	78	\$40,157	\$28,200	\$10,374	\$0	\$0	\$681	\$0	\$79,412
2078	79	\$40,157	\$28,200	\$10,685	\$0	\$0	\$673	\$0	\$79,715
2079	80	\$40,157	\$28,200	\$11,005	\$0	\$0	\$662	\$0	\$80,024
2080	81	\$40,157	\$28,200	\$11,336	\$0	\$0	\$649	\$0	\$80,342
2081	82	\$40,157	\$28,200	\$11,676	\$0	\$0	\$633	\$0	\$80,666
2082	83	\$40,157	\$28,200	\$12,026	\$0	\$0	\$614	\$0	\$80,997
2083	84	\$40,157	\$28,200	\$12,387	\$0	\$0	\$592	\$0	\$81,336
2084	85	\$40,157	\$28,200	\$12,758	\$0	\$0	\$567	\$0	\$81,682
2085	86	\$40,157	\$28,200	\$13,141	\$0	\$0	\$539	\$0	\$82,037
2086	87	\$40,157	\$28,200	\$13,535	\$0	\$0	\$509	\$0	\$82,401
2087	88	\$40,157	\$28,200	\$13,941	\$0	\$0	\$475	\$0	\$82,773
2088	89	\$40,157	\$28,200	\$14,360	\$0	\$0	\$437	\$0	\$83,154
2089	90	\$40,157	\$28,200	\$14,790	\$0	\$0	\$397	\$0	\$83,544

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	23	\$12,155	\$4,213	\$7,160	\$23,528
2023	24	\$10,172	\$3,693	\$7,232	\$21,097
2024	25	\$10,359	\$3,736	\$7,304	\$21,399
2025	26	\$10,549	\$3,780	\$7,377	\$21,706
2026	27	\$12,859	\$3,825	\$7,451	\$24,135
2027	28	\$13,072	\$3,868	\$7,526	\$24,466
2028	29	\$13,290	\$3,912	\$7,601	\$24,803
2029	30	\$13,513	\$3,958	\$7,677	\$25,148
2030	31	\$13,740	\$4,005	\$7,754	\$25,499
2031	32	\$13,973	\$4,052	\$7,831	\$25,856
2032	33	\$14,208	\$4,101	\$7,910	\$26,219
2033	34	\$14,446	\$4,150	\$7,989	\$26,585
2034	35	\$14,686	\$4,200	\$8,069	\$26,955
2035	36	\$14,928	\$4,250	\$8,149	\$27,327
2036	37	\$15,172	\$4,300	\$8,231	\$27,703
2037	38	\$15,419	\$4,352	\$8,313	\$28,084
2038	39	\$15,667	\$4,403	\$8,396	\$28,466
2039	40	\$15,918	\$4,455	\$8,480	\$28,853
2040	41	\$16,171	\$4,508	\$8,565	\$29,244
2041	42	\$16,426	\$4,561	\$8,651	\$29,638
2042	43	\$16,684	\$4,615	\$8,737	\$30,036
2043	44	\$16,943	\$4,669	\$8,824	\$30,436

Year	Age	Federal	State	FICA	Total
2044	45	\$17,206	\$4,724	\$8,913	\$30,843
2045	46	\$17,470	\$4,779	\$9,002	\$31,251
2046	47	\$17,737	\$4,835	\$9,092	\$31,664
2047	48	\$18,006	\$4,892	\$9,183	\$32,081
2048	49	\$18,277	\$4,949	\$9,275	\$32,501
2049	50	\$18,551	\$5,006	\$9,367	\$32,924
2050	51	\$18,828	\$5,064	\$9,461	\$33,353
2051	52	\$19,144	\$5,124	\$9,556	\$33,824
2052	53	\$19,474	\$5,184	\$9,679	\$34,337
2053	54	\$19,810	\$5,246	\$9,811	\$34,867
2054	55	\$20,153	\$5,310	\$9,944	\$35,407
2055	56	\$20,502	\$5,374	\$10,077	\$35,953
2056	57	\$20,857	\$5,440	\$10,211	\$36,508
2057	58	\$21,218	\$5,506	\$10,345	\$37,069
2058	59	\$21,587	\$5,575	\$10,481	\$37,643
2059	60	\$21,961	\$5,644	\$10,616	\$38,221
2060	61	\$22,343	\$5,715	\$10,753	\$38,811
2061	62	\$22,730	\$5,787	\$10,890	\$39,407
2062	63	\$23,125	\$5,860	\$11,028	\$40,013
2063	64	\$23,526	\$5,934	\$11,167	\$40,627
2064	65	\$23,504	\$5,958	\$11,306	\$40,768
2065	66	\$23,889	\$6,030	\$11,446	\$41,365
2066	67	\$23,902	\$6,096	\$11,587	\$41,585
2067	68	\$24,114	\$6,158	\$11,729	\$42,001
2068	69	\$24,328	\$6,222	\$11,872	\$42,422
2069	70	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0
2071	72	\$614	\$0	\$0	\$614
2072	73	\$647	\$0	\$0	\$647
2073	74	\$679	\$0	\$0	\$679
2074	75	\$689	\$0	\$0	\$689
2075	76	\$689	\$0	\$0	\$689
2076	77	\$686	\$0	\$0	\$686
2077	78	\$681	\$0	\$0	\$681
2078	79	\$673	\$0	\$0	\$673
2079	80	\$662	\$0	\$0	\$662
2080	81	\$649	\$0	\$0	\$649
2081	82	\$633	\$0	\$0	\$633
2082	83	\$614	\$0	\$0	\$614
2083	84	\$592	\$0	\$0	\$592
2084	85	\$567	\$0	\$0	\$567
2085	86	\$539	\$0	\$0	\$539
2086	87	\$509	\$0	\$0	\$509
2087	88	\$475	\$0	\$0	\$475
2088	89	\$437	\$0	\$0	\$437
2089	90	\$397	\$0	\$0	\$397

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	23	\$88,122	(\$12,950)	\$0	\$75,172	\$12,155	22%	16%	\$0	\$0	\$0	\$12,155
2023	24	\$79,009	(\$12,910)	\$0	\$66,099	\$10,172	22%	15%	\$0	\$0	\$0	\$10,172
2024	25	\$79,756	(\$12,871)	\$0	\$66,886	\$10,359	22%	15%	\$0	\$0	\$0	\$10,359
2025	26	\$80,523	(\$12,831)	\$0	\$67,692	\$10,549	22%	16%	\$0	\$0	\$0	\$10,549
2026	27	\$81,310	(\$6,926)	(\$4,422)	\$69,962	\$12,859	25%	18%	\$0	\$0	\$0	\$12,859
2027	28	\$82,070	(\$6,905)	(\$4,408)	\$70,756	\$13,072	25%	18%	\$0	\$0	\$0	\$13,072
2028	29	\$82,849	(\$6,884)	(\$4,395)	\$71,571	\$13,290	25%	19%	\$0	\$0	\$0	\$13,290
2029	30	\$83,649	(\$6,863)	(\$4,381)	\$72,405	\$13,513	25%	19%	\$0	\$0	\$0	\$13,513
2030	31	\$84,468	(\$6,841)	(\$4,368)	\$73,259	\$13,740	25%	19%	\$0	\$0	\$0	\$13,740
2031	32	\$85,307	(\$6,821)	(\$4,355)	\$74,132	\$13,973	25%	19%	\$0	\$0	\$0	\$13,973
2032	33	\$86,161	(\$6,800)	(\$4,341)	\$75,020	\$14,208	25%	19%	\$0	\$0	\$0	\$14,208
2033	34	\$87,022	(\$6,779)	(\$4,328)	\$75,915	\$14,446	25%	19%	\$0	\$0	\$0	\$14,446
2034	35	\$87,892	(\$6,758)	(\$4,315)	\$76,820	\$14,686	25%	19%	\$0	\$0	\$0	\$14,686
2035	36	\$88,771	(\$6,737)	(\$4,301)	\$77,733	\$14,928	25%	19%	\$0	\$0	\$0	\$14,928
2036	37	\$89,659	(\$6,717)	(\$4,288)	\$78,654	\$15,172	25%	19%	\$0	\$0	\$0	\$15,172
2037	38	\$90,556	(\$6,696)	(\$4,275)	\$79,585	\$15,419	25%	19%	\$0	\$0	\$0	\$15,419
2038	39	\$91,461	(\$6,675)	(\$4,262)	\$80,524	\$15,667	25%	19%	\$0	\$0	\$0	\$15,667
2039	40	\$92,376	(\$6,655)	(\$4,249)	\$81,472	\$15,918	25%	20%	\$0	\$0	\$0	\$15,918
2040	41	\$93,300	(\$6,635)	(\$4,236)	\$82,429	\$16,171	25%	20%	\$0	\$0	\$0	\$16,171
2041	42	\$94,232	(\$6,614)	(\$4,223)	\$83,395	\$16,426	25%	20%	\$0	\$0	\$0	\$16,426
2042	43	\$95,175	(\$6,594)	(\$4,210)	\$84,371	\$16,684	25%	20%	\$0	\$0	\$0	\$16,684
2043	44	\$96,127	(\$6,574)	(\$4,197)	\$85,356	\$16,943	25%	20%	\$0	\$0	\$0	\$16,943
2044	45	\$97,088	(\$6,554)	(\$4,184)	\$86,350	\$17,206	25%	20%	\$0	\$0	\$0	\$17,206
2045	46	\$98,059	(\$6,533)	(\$4,171)	\$87,354	\$17,470	25%	20%	\$0	\$0	\$0	\$17,470
2046	47	\$99,039	(\$6,513)	(\$4,159)	\$88,367	\$17,737	25%	20%	\$0	\$0	\$0	\$17,737
2047	48	\$100,030	(\$6,493)	(\$4,146)	\$89,391	\$18,006	25%	20%	\$0	\$0	\$0	\$18,006
2048	49	\$101,030	(\$6,473)	(\$4,133)	\$90,423	\$18,277	25%	20%	\$0	\$0	\$0	\$18,277
2049	50	\$102,040	(\$6,454)	(\$4,120)	\$91,466	\$18,551	25%	20%	\$0	\$0	\$0	\$18,551
2050	51	\$103,061	(\$6,434)	(\$4,108)	\$92,519	\$18,828	25%	20%	\$0	\$0	\$0	\$18,828
2051	52	\$104,104	(\$6,414)	(\$4,095)	\$93,595	\$19,144	28%	20%	\$0	\$0	\$0	\$19,144
2052	53	\$105,169	(\$6,394)	(\$4,083)	\$94,692	\$19,473	28%	21%	\$0	\$0	\$0	\$19,474
2053	54	\$106,255	(\$6,375)	(\$4,070)	\$95,811	\$19,808	28%	21%	\$0	\$0	\$0	\$19,810
2054	55	\$107,363	(\$6,355)	(\$4,058)	\$96,951	\$20,148	28%	21%	\$0	\$0	\$0	\$20,153
2055	56	\$108,493	(\$6,336)	(\$4,045)	\$98,112	\$20,495	28%	21%	\$0	\$0	\$0	\$20,502
2056	57	\$109,644	(\$6,316)	(\$4,033)	\$99,295	\$20,848	28%	21%	\$0	\$0	\$0	\$20,857
2057	58	\$110,817	(\$6,297)	(\$4,020)	\$100,500	\$21,206	28%	21%	\$0	\$0	\$0	\$21,218
2058	59	\$112,012	(\$6,278)	(\$4,008)	\$101,726	\$21,571	28%	21%	\$0	\$0	\$0	\$21,587
2059	60	\$113,229	(\$6,258)	(\$3,996)	\$102,975	\$21,942	28%	21%	\$0	\$0	\$0	\$21,961
2060	61	\$114,469	(\$6,239)	(\$3,983)	\$104,246	\$22,319	28%	21%	\$0	\$0	\$0	\$22,343
2061	62	\$115,731	(\$6,220)	(\$3,971)	\$105,539	\$22,702	28%	22%	\$0	\$0	\$0	\$22,730
2062	63	\$117,015	(\$6,201)	(\$3,959)	\$106,855	\$23,091	28%	22%	\$0	\$0	\$0	\$23,125
2063	64	\$118,323	(\$6,182)	(\$3,947)	\$108,194	\$23,487	28%	22%	\$0	\$0	\$0	\$23,526
2064	65	\$119,653	(\$7,701)	(\$3,935)	\$108,017	\$23,459	28%	22%	\$0	\$0	\$0	\$23,504
2065	66	\$120,909	(\$7,678)	(\$3,923)	\$109,308	\$23,841	28%	22%	\$0	\$0	\$0	\$23,889



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	67	\$122,073	(\$8,877)	(\$3,911)	\$109,285	\$23,855	28%	22%	\$0	\$0	\$0	\$23,902
2067	68	\$123,164	(\$9,280)	(\$3,899)	\$109,986	\$24,072	28%	22%	\$0	\$0	\$0	\$24,114
2068	69	\$124,275	(\$9,695)	(\$3,887)	\$110,692	\$24,291	28%	22%	\$0	\$0	\$0	\$24,328
2069	70	\$3,804	(\$15,998)	(\$3,875)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2070	71	\$17,468	(\$15,123)	(\$3,863)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2071	72	\$17,533	(\$7,537)	(\$3,851)	\$6,144	\$614	10%	10%	\$0	\$0	\$0	\$614
2072	73	\$17,827	(\$7,514)	(\$3,839)	\$6,473	\$647	10%	10%	\$0	\$0	\$0	\$647
2073	74	\$18,105	(\$7,491)	(\$3,828)	\$6,786	\$679	10%	10%	\$0	\$0	\$0	\$679
2074	75	\$18,367	(\$7,657)	(\$3,816)	\$6,894	\$689	10%	10%	\$0	\$0	\$0	\$689
2075	76	\$18,613	(\$7,917)	(\$3,804)	\$6,892	\$689	10%	10%	\$0	\$0	\$0	\$689
2076	77	\$18,844	(\$8,187)	(\$3,792)	\$6,864	\$686	10%	10%	\$0	\$0	\$0	\$686
2077	78	\$19,059	(\$8,468)	(\$3,781)	\$6,811	\$681	10%	10%	\$0	\$0	\$0	\$681
2078	79	\$19,259	(\$8,759)	(\$3,769)	\$6,731	\$673	10%	10%	\$0	\$0	\$0	\$673
2079	80	\$19,443	(\$9,061)	(\$3,758)	\$6,625	\$662	10%	10%	\$0	\$0	\$0	\$662
2080	81	\$19,612	(\$9,374)	(\$3,746)	\$6,491	\$649	10%	10%	\$0	\$0	\$0	\$649
2081	82	\$19,763	(\$9,699)	(\$3,735)	\$6,329	\$633	10%	10%	\$0	\$0	\$0	\$633
2082	83	\$19,899	(\$10,036)	(\$3,723)	\$6,140	\$614	10%	10%	\$0	\$0	\$0	\$614
2083	84	\$20,018	(\$10,385)	(\$3,712)	\$5,921	\$592	10%	10%	\$0	\$0	\$0	\$592
2084	85	\$20,119	(\$10,746)	(\$3,700)	\$5,673	\$567	10%	10%	\$0	\$0	\$0	\$567
2085	86	\$20,204	(\$11,121)	(\$3,689)	\$5,394	\$539	10%	10%	\$0	\$0	\$0	\$539
2086	87	\$20,271	(\$11,508)	(\$3,678)	\$5,086	\$509	10%	10%	\$0	\$0	\$0	\$509
2087	88	\$20,321	(\$11,909)	(\$3,666)	\$4,745	\$475	10%	10%	\$0	\$0	\$0	\$475
2088	89	\$20,353	(\$12,324)	(\$3,655)	\$4,373	\$437	10%	10%	\$0	\$0	\$0	\$437
2089	90	\$20,366	(\$12,754)	(\$3,644)	\$3,968	\$397	10%	10%	\$0	\$0	\$0	\$397

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	23	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	63	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	90	\$28,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	23	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	57	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0	\$0	\$0
2089	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	23	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0



Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	66	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0
2089	90	\$0	\$0	\$0	\$0

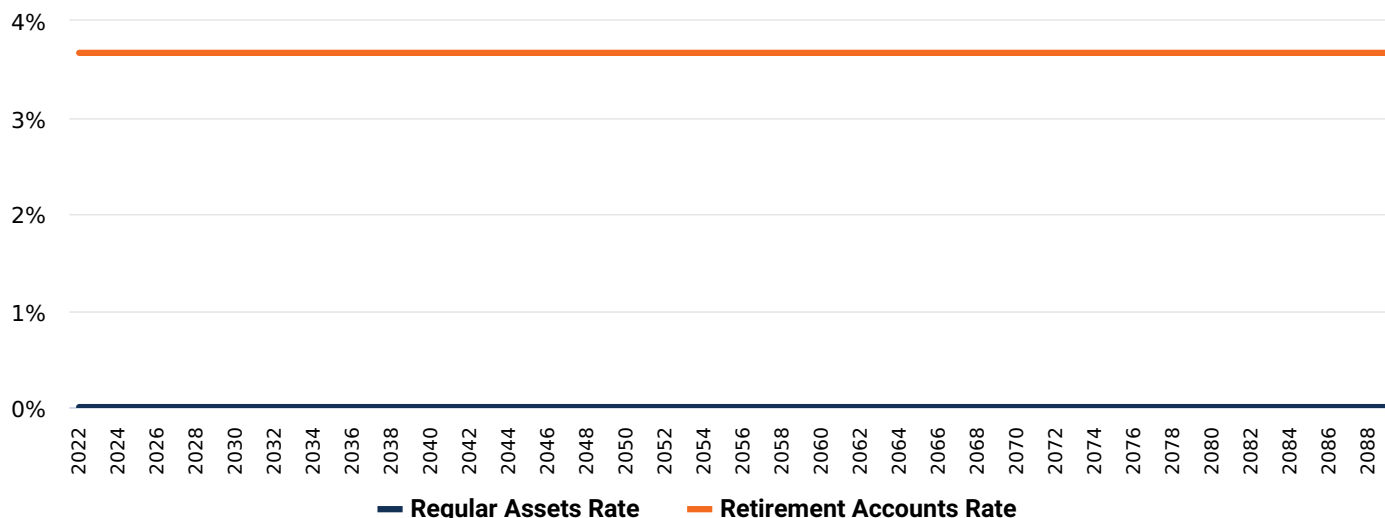
Real Estate

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	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	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	23	0.00	3.67
2023	24	0.00	3.67
2024	25	0.00	3.67
2025	26	0.00	3.67
2026	27	0.00	3.67
2027	28	0.00	3.67
2028	29	0.00	3.67
2029	30	0.00	3.67
2030	31	0.00	3.67
2031	32	0.00	3.67
2032	33	0.00	3.67
2033	34	0.00	3.67
2034	35	0.00	3.67
2035	36	0.00	3.67
2036	37	0.00	3.67
2037	38	0.00	3.67
2038	39	0.00	3.67
2039	40	0.00	3.67
2040	41	0.00	3.67
2041	42	0.00	3.67
2042	43	0.00	3.67
2043	44	0.00	3.67
2044	45	0.00	3.67
2045	46	0.00	3.67

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	47	0.00	3.67
2047	48	0.00	3.67
2048	49	0.00	3.67
2049	50	0.00	3.67
2050	51	0.00	3.67
2051	52	0.00	3.67
2052	53	0.00	3.67
2053	54	0.00	3.67
2054	55	0.00	3.67
2055	56	0.00	3.67
2056	57	0.00	3.67
2057	58	0.00	3.67
2058	59	0.00	3.67
2059	60	0.00	3.67
2060	61	0.00	3.67
2061	62	0.00	3.67
2062	63	0.00	3.67
2063	64	0.00	3.67
2064	65	0.00	3.67
2065	66	0.00	3.67
2066	67	0.00	3.67
2067	68	0.00	3.67
2068	69	0.00	3.67
2069	70	0.00	3.67
2070	71	0.00	3.67
2071	72	0.00	3.67
2072	73	0.00	3.67
2073	74	0.00	3.67
2074	75	0.00	3.67
2075	76	0.00	3.67
2076	77	0.00	3.67
2077	78	0.00	3.67
2078	79	0.00	3.67
2079	80	0.00	3.67
2080	81	0.00	3.67
2081	82	0.00	3.67
2082	83	0.00	3.67
2083	84	0.00	3.67
2084	85	0.00	3.67
2085	86	0.00	3.67
2086	87	0.00	3.67
2087	88	0.00	3.67
2088	89	0.00	3.67
2089	90	0.00	3.67

Base Plan Inputs

Current Marital Status: Single

Johnny

Date of Birth: 15 Jul 1999
Maximum Age (Year of Death): 90 (2089)
Retirement Age (Year): 69 (2068)

Current/Future Earnings

Social media

Start Year: 2022
Annual Amount: \$78,000
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: Jul 2069

Social Security Past Earnings

Year	Age	Covered Earnings
2015	16	\$0
2016	17	\$0
2017	18	\$0
2018	19	\$0
2019	20	\$0
2020	21	\$0
2021	22	\$0

Retirement Accounts

Regular IRA

Type: Individual Account
Assets: \$0



Contributions

Start Year: 2022
Annual Amount: \$2,000
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 6%
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: KS
Rent: \$2,200
Rental Expense: \$150
Real Appreciation Rate: 0%

Special Expenses

Student loan

Tax Treatment: Not tax related
Start Year: 2022
Annual Amount: \$3,374
End Year: After 10 years
Value: Nominal Dollars
Annual Growth/Reduction: 0%

Special Receipts



Signing Bonus

Tax Treatment: Taxable at ordinary rates
Start Year: 2022
Annual Amount: \$10,000
End Year: 2022
Value: Today's Dollars
Annual Growth/Reduction: 0%

Regular Assets

Checking

Assets: \$5,425
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: 20%
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

Roth IRA 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.

Johnny

Retirement Accounts

Regular IRA

Excluded from this profile

Roth IRA

Type: Roth Account

Assets: \$0

Contributions

Start Year: 2022

Annual Amount: \$2,000

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 1%

Special Withdrawals

No Special Withdrawals