



Financial Analysis Prepared For  
**John and Kelsey Madigan**

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.



## Table of Contents

Table of Contents	2
Disclaimer	4
Profile Comparison	5
Lifetime Changes	5
Annual Discretionary Spending Comparison	6
Child care expenses Details	8
Lifetime Balance Sheet	8
Annual Income and Spending	9
Annual Saving and Withdrawals	11
Life Insurance Suggestions	13
Living Standard	15
Net Worth	18
Estate	20
John's Estate	22
Kelsey's Estate	24
Income Overview	26
John's Non-Asset Income	28
Kelsey's Non-Asset Income	30
John's Retirement Accounts	32
Kelsey's Retirement Accounts	34
Social Security	36
Spending Overview	38
Taxes	40
Federal Tax Detail	42
Housing	44
529 Accounts	46
Reserve Funds	48
Real Estate	50
Real Rates of Return	52
Child care + education Details	54
Lifetime Balance Sheet	54
Annual Income and Spending	55
Annual Saving and Withdrawals	57
Life Insurance Suggestions	59
Living Standard	61
Net Worth	64
Estate	66
John's Estate	68
Kelsey's Estate	70
Income Overview	72
John's Non-Asset Income	74
Kelsey's Non-Asset Income	76
John's Retirement Accounts	78
Kelsey's Retirement Accounts	80
Social Security	82
Spending Overview	84
Taxes	86
Federal Tax Detail	88
Housing	90
529 Accounts	92
Reserve Funds	94
Real Estate	96

Real Rates of Return	98
<b>Base Profile Inputs</b>	<b>100</b>
John	100
Kelsey	102
Frito	104
Household	104
<b>Child care expenses Inputs</b>	<b>106</b>
Household	106
<b>Child care + education Inputs</b>	<b>107</b>
Frito	107
Household	107



## Disclaimer

---

MaxiFi Planner and all other products provided by Economic Security Planning, Inc. (referred to hereafter as "we" or "our") are educational calculators designed to give you some input in mapping out your financial future, but should not be acted upon as a complete financial plan. MaxiFi Planner and the creators of MaxiFi Planner and any derivative products are not certified, registered, authorized, or any other type of financial planners. MaxiFi Planner and its derivative products are simply tools for helping you think through your possible economic futures. Any suggestions should be viewed as informative inputs into, not advice covering, your own decision-making with respect to Social Security benefit collection choices, saving, the purchase of life insurance, and related financial decisions. MaxiFi Planner helps you see the implications of risky investment and insurance decisions. When there is risk, every action one takes has a potential cost. For example, reducing one's holdings of stocks will be an ex-post bad decision if the stock market does well. A second example is purchasing annuities. Doing so will be an ex-post bad decision if the annuitant passes away relatively soon after buying the annuity.

MaxiFi Planner and its derivative products do not provide economic, financial, Social Security, tax, saving, investment, life insurance or any other form of advice, which can only be delivered to you by authorized financial, insurance, tax, investment and other professionals. The Social Security benefit estimates produced by MaxiFi Planner are just that -- estimates. Only the Social Security Administration can tell you precisely the benefits to which you will be eligible or are eligible and the amounts you will receive. The estimates provided here may differ from the correct amounts due to mistakes in our computer code of which we are unaware or because of legislated changes in Social Security provisions of which we are unaware or because of delays in our updating our computer code for changes in Social Security provisions. This material is not intended to provide Social Security, legal, tax, saving, spending, insurance, or investment advice, or to avoid penalties that may be imposed under U.S. Federal tax laws. You should contact your financial and tax advisors to learn more about the rules that may affect individual situations.

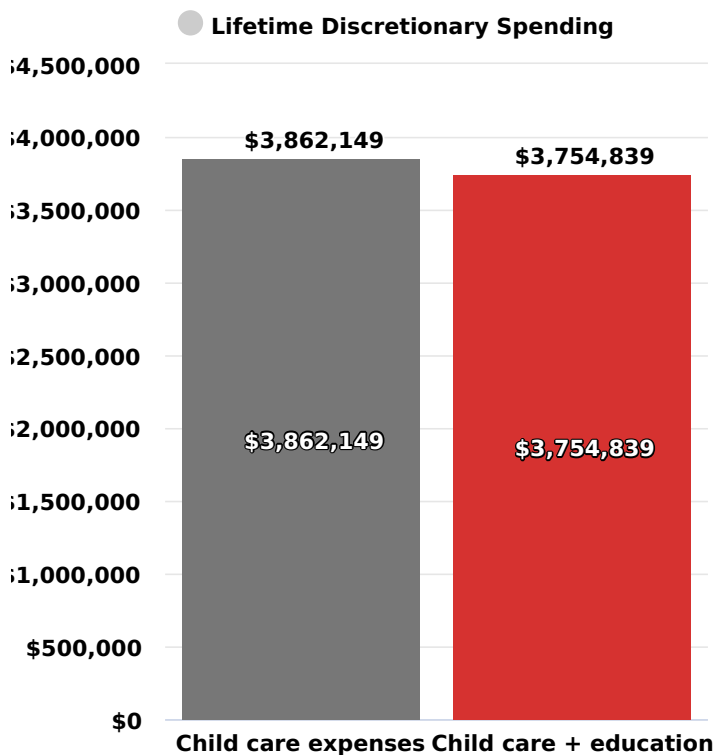
# Profile Comparison

## Lifetime Changes

This report shows differences in lifetime present values between Child care expenses and Child care + education.

**(\$107,310)**

Lifetime Discretionary Spending decreased by (\$107,310) in **Child care + education** compared with Child care expenses



### What Went Up?

- Special Expenses increased by \$100,000.
- Life Insurance Premiums increased by \$16,400.

### What Went Down?

- Federal and State Taxes decreased by (\$9,091).

## Lifetime Income

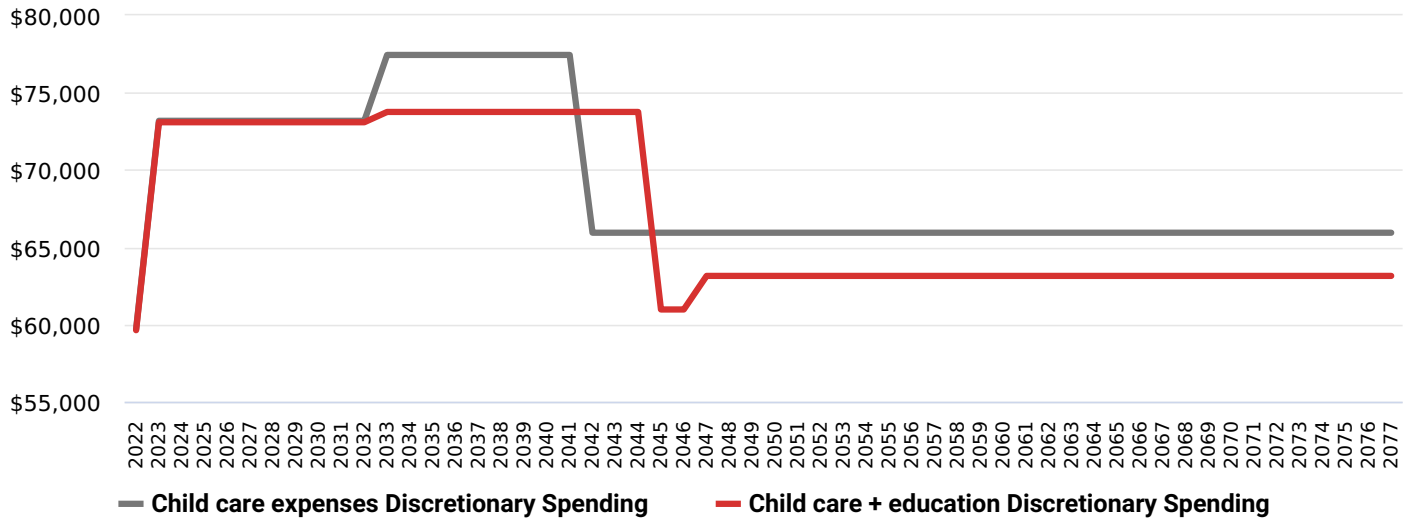
Category	Child care expenses	Child care + education	Difference
Labor Earnings	\$4,050,000	\$4,050,000	-
Social Security Benefits	\$2,162,461	\$2,162,461	-
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Account Withdrawals	\$171,713	\$171,713	-
529 Account Withdrawals	\$0	\$0	-
Reserve Fund Assets	\$0	\$0	-
Real Estate Income	\$0	\$0	-
Special Receipts	\$0	\$0	-
Regular Assets	\$30,675	\$30,675	-
<b>TOTAL</b>	<b>\$6,414,849</b>	<b>\$6,414,849</b>	<b>\$0</b>

## Lifetime Spending

Category	Child care expenses	Child care + education	Difference
Housing Expenses	\$1,031,466	\$1,031,466	-
Special Expenses	\$100,000	\$200,000	\$100,000
Funeral Costs and Extra Bequest	\$0	\$0	-
Federal and State Taxes	\$863,762	\$854,671	(\$9,091)
Retirement Account Contributions	\$60,000	\$60,000	-
529 Contributions and Expenses	\$0	\$0	-
Ending Reserve Fund	\$0	\$0	-
Medicare Part B Premiums	\$425,267	\$425,267	-
Life Insurance Premiums	\$72,203	\$88,603	\$16,400
<b>Discretionary Spending</b>	<b>\$3,862,149</b>	<b>\$3,754,839</b>	<b>(\$107,310)</b>
<b>TOTAL</b>	<b>\$6,414,847</b>	<b>\$6,414,846</b>	<b>(\$1)</b>

## Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.





# Child care expenses Details

## Lifetime Balance Sheet

---

### Lifetime Income

Labor Earnings	\$4,050,000
Social Security Benefits	\$2,162,461
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$171,713
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$30,675
<b>TOTAL</b>	<b>\$6,414,849</b>

### Lifetime Spending

Housing Expenses	\$1,031,466
Special Expenses	\$100,000
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$863,762
Retirement Account Contributions	\$60,000
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$425,267
Life Insurance Premiums	\$72,203
<b>Discretionary Spending</b>	<b>\$3,862,149</b>
<b>TOTAL</b>	<b>\$6,414,847</b>

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

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

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

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

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

## Annual Income and Spending



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

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

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

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

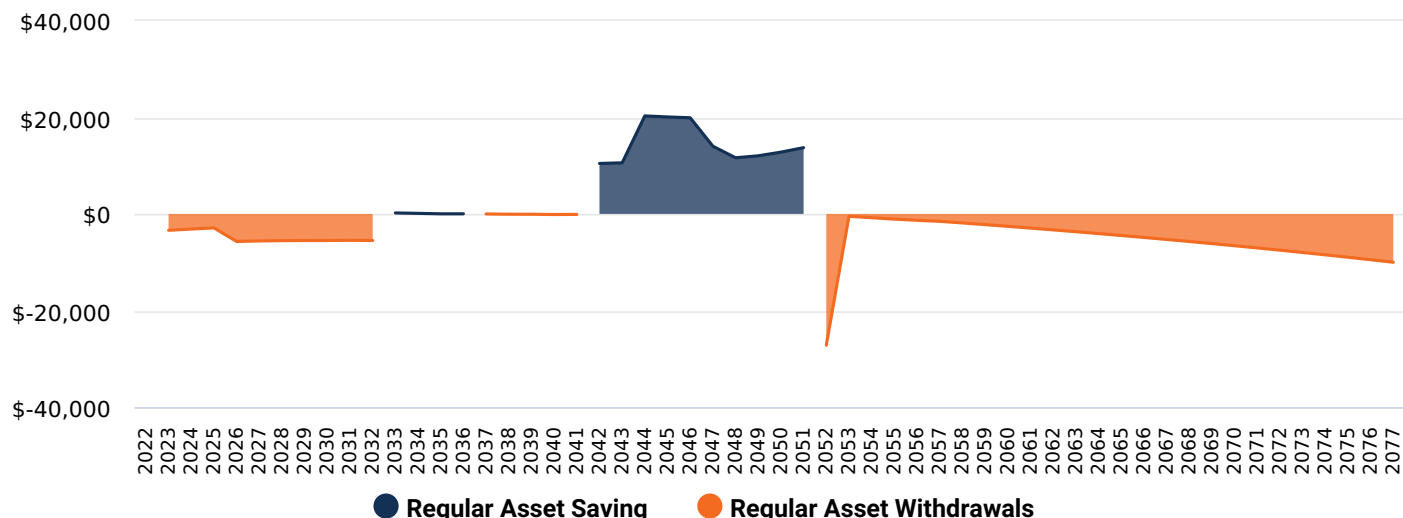
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	John's Age	Kelsey's Age	Total Income	Fixed Spending	Discretionary Spending
2022	40	40	\$135,000	\$57,748	\$59,704
2023	41	41	\$135,000	\$65,210	\$73,178
2024	42	42	\$135,000	\$64,953	\$73,178
2025	43	43	\$135,000	\$64,717	\$73,178
2026	44	44	\$135,000	\$67,528	\$73,178
2027	45	45	\$135,000	\$67,414	\$73,178
2028	46	46	\$135,000	\$67,360	\$73,178
2029	47	47	\$135,000	\$67,326	\$73,178
2030	48	48	\$135,000	\$67,323	\$73,178
2031	49	49	\$135,000	\$67,289	\$73,178



Year	John's Age	Kelsey's Age	Total Income	Fixed Spending	Discretionary Spending
2032	50	50	\$135,000	\$67,321	\$73,178
2033	51	51	\$135,000	\$57,361	\$77,440
2034	52	52	\$135,000	\$57,446	\$77,440
2035	53	53	\$135,000	\$57,542	\$77,440
2036	54	54	\$135,000	\$57,536	\$77,440
2037	55	55	\$135,000	\$57,564	\$77,440
2038	56	56	\$135,000	\$57,621	\$77,440
2039	57	57	\$135,000	\$57,630	\$77,440
2040	58	58	\$135,000	\$57,683	\$77,440
2041	59	59	\$135,000	\$57,659	\$77,440
2042	60	60	\$135,000	\$58,613	\$65,936
2043	61	61	\$135,000	\$58,488	\$65,936
2044	62	62	\$135,000	\$48,767	\$65,936
2045	63	63	\$135,000	\$48,987	\$65,936
2046	64	64	\$135,000	\$49,153	\$65,936
2047	65	65	\$135,000	\$55,049	\$65,936
2048	66	66	\$135,000	\$57,441	\$65,936
2049	67	67	\$135,000	\$57,028	\$65,936
2050	68	68	\$135,000	\$56,273	\$65,936
2051	69	69	\$135,000	\$55,346	\$65,936
2052	70	70	\$62,772	\$24,019	\$65,936
2053	71	71	\$90,856	\$25,406	\$65,936
2054	72	72	\$90,856	\$25,706	\$65,936
2055	73	73	\$90,856	\$25,994	\$65,936
2056	74	74	\$90,856	\$26,243	\$65,936
2057	75	75	\$90,856	\$26,452	\$65,936
2058	76	76	\$90,856	\$26,786	\$65,936
2059	77	77	\$90,856	\$27,134	\$65,936
2060	78	78	\$90,856	\$27,488	\$65,936
2061	79	79	\$90,856	\$27,851	\$65,936
2062	80	80	\$90,856	\$28,221	\$65,936
2063	81	81	\$90,856	\$28,599	\$65,936
2064	82	82	\$90,856	\$28,987	\$65,936
2065	83	83	\$90,856	\$29,382	\$65,936
2066	84	84	\$90,856	\$29,786	\$65,936
2067	85	85	\$90,856	\$30,201	\$65,936
2068	86	86	\$90,856	\$30,624	\$65,936
2069	87	87	\$90,856	\$31,057	\$65,936
2070	88	88	\$90,856	\$31,502	\$65,936
2071	89	89	\$90,856	\$31,956	\$65,936
2072	90	90	\$90,856	\$32,421	\$65,936
2073	91	91	\$90,856	\$32,899	\$65,936
2074	92	92	\$90,856	\$33,387	\$65,936
2075	93	93	\$90,856	\$33,888	\$65,936
2076	94	94	\$90,856	\$34,402	\$65,936
2077	95	95	\$90,856	\$34,928	\$65,936

## 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:**

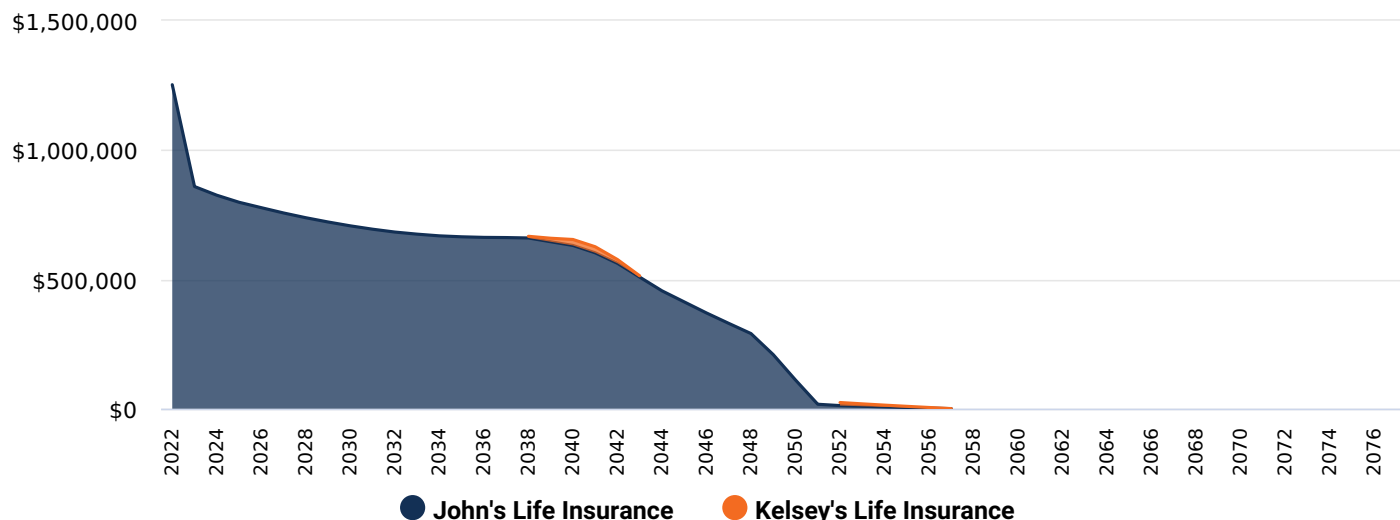
**Last Year's Regular Assets *plus* Saving/Withdrawals equals This Year's Regular Assets**

Year	John's Age	Kelsey's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	40	40	\$135,000	\$117,452	\$17,548	\$30,675	\$48,223
2023	41	41	\$135,000	\$138,388	(\$3,388)	\$48,224	\$44,836
2024	42	42	\$135,000	\$138,131	(\$3,132)	\$44,836	\$41,704
2025	43	43	\$135,000	\$137,895	(\$2,895)	\$41,704	\$38,809
2026	44	44	\$135,000	\$140,706	(\$5,706)	\$38,810	\$33,104
2027	45	45	\$135,000	\$140,592	(\$5,593)	\$33,104	\$27,511
2028	46	46	\$135,000	\$140,538	(\$5,539)	\$27,511	\$21,972
2029	47	47	\$135,000	\$140,504	(\$5,505)	\$21,972	\$16,467
2030	48	48	\$135,000	\$140,501	(\$5,501)	\$16,467	\$10,966
2031	49	49	\$135,000	\$140,467	(\$5,468)	\$10,966	\$5,498
2032	50	50	\$135,000	\$140,499	(\$5,498)	\$5,498	\$0
2033	51	51	\$135,000	\$134,801	\$200	\$0	\$200
2034	52	52	\$135,000	\$134,886	\$115	\$200	\$315



Year	John's Age	Kelsey's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	53	53	\$135,000	\$134,982	\$19	\$315	\$334
2036	54	54	\$135,000	\$134,976	\$24	\$334	\$358
2037	55	55	\$135,000	\$135,004	(\$5)	\$358	\$353
2038	56	56	\$135,000	\$135,061	(\$61)	\$353	\$292
2039	57	57	\$135,000	\$135,070	(\$70)	\$292	\$222
2040	58	58	\$135,000	\$135,123	(\$123)	\$222	\$99
2041	59	59	\$135,000	\$135,099	(\$99)	\$99	\$0
2042	60	60	\$135,000	\$124,549	\$10,450	\$0	\$10,450
2043	61	61	\$135,000	\$124,424	\$10,575	\$10,450	\$21,025
2044	62	62	\$135,000	\$114,703	\$20,297	\$21,025	\$41,322
2045	63	63	\$135,000	\$114,923	\$20,077	\$41,322	\$61,399
2046	64	64	\$135,000	\$115,089	\$19,910	\$61,399	\$81,309
2047	65	65	\$135,000	\$120,985	\$14,016	\$81,309	\$95,325
2048	66	66	\$135,000	\$123,377	\$11,623	\$95,326	\$106,949
2049	67	67	\$135,000	\$122,964	\$12,035	\$106,948	\$118,983
2050	68	68	\$135,000	\$122,209	\$12,791	\$118,983	\$131,774
2051	69	69	\$135,000	\$121,282	\$13,717	\$131,774	\$145,491
2052	70	70	\$62,772	\$89,955	(\$27,183)	\$145,491	\$118,308
2053	71	71	\$90,856	\$91,342	(\$487)	\$118,308	\$117,821
2054	72	72	\$90,856	\$91,642	(\$786)	\$117,821	\$117,035
2055	73	73	\$90,856	\$91,930	(\$1,074)	\$117,035	\$115,961
2056	74	74	\$90,856	\$92,179	(\$1,323)	\$115,961	\$114,638
2057	75	75	\$90,856	\$92,388	(\$1,533)	\$114,638	\$113,105
2058	76	76	\$90,856	\$92,722	(\$1,866)	\$113,105	\$111,239
2059	77	77	\$90,856	\$93,070	(\$2,214)	\$111,239	\$109,025
2060	78	78	\$90,856	\$93,424	(\$2,569)	\$109,025	\$106,456
2061	79	79	\$90,856	\$93,787	(\$2,931)	\$106,455	\$103,524
2062	80	80	\$90,856	\$94,157	(\$3,302)	\$103,525	\$100,223
2063	81	81	\$90,856	\$94,535	(\$3,680)	\$100,223	\$96,543
2064	82	82	\$90,856	\$94,923	(\$4,067)	\$96,543	\$92,476
2065	83	83	\$90,856	\$95,318	(\$4,462)	\$92,475	\$88,013
2066	84	84	\$90,856	\$95,722	(\$4,867)	\$88,013	\$83,146
2067	85	85	\$90,856	\$96,137	(\$5,281)	\$83,147	\$77,866
2068	86	86	\$90,856	\$96,560	(\$5,704)	\$77,865	\$72,161
2069	87	87	\$90,856	\$96,993	(\$6,138)	\$72,162	\$66,024
2070	88	88	\$90,856	\$97,438	(\$6,582)	\$66,024	\$59,442
2071	89	89	\$90,856	\$97,892	(\$7,036)	\$59,442	\$52,406
2072	90	90	\$90,856	\$98,357	(\$7,502)	\$52,406	\$44,904
2073	91	91	\$90,856	\$98,835	(\$7,979)	\$44,905	\$36,926
2074	92	92	\$90,856	\$99,323	(\$8,467)	\$36,926	\$28,459
2075	93	93	\$90,856	\$99,824	(\$8,968)	\$28,458	\$19,490
2076	94	94	\$90,856	\$100,338	(\$9,482)	\$19,490	\$10,008
2077	95	95	\$90,856	\$100,864	(\$10,008)	\$10,008	\$0

## Life Insurance Suggestions



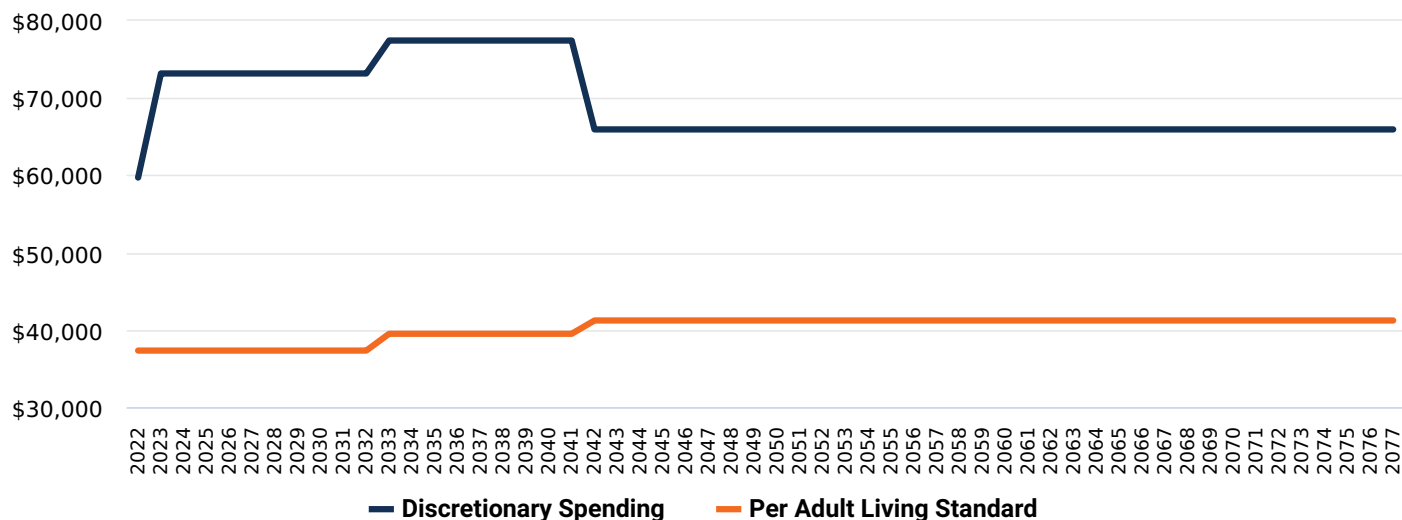
MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	John's Age	Kelsey's Age	John's Life Insurance	Kelsey's Life Insurance	John's Life Insurance (Face Value)	Kelsey's Life Insurance (Face Value)	Premium
2022	40	40	\$1,252,777	\$14,358	\$1,252,777	\$14,358	\$1,355
2023	41	41	\$858,940	\$0	\$878,266	\$0	\$989
2024	42	42	\$825,381	\$0	\$862,940	\$0	\$1,036
2025	43	43	\$798,145	\$0	\$853,241	\$0	\$1,094
2026	44	44	\$777,218	\$0	\$849,564	\$0	\$1,163
2027	45	45	\$756,731	\$0	\$845,781	\$0	\$1,246
2028	46	46	\$738,336	\$0	\$843,789	\$0	\$1,334
2029	47	47	\$721,855	\$0	\$843,516	\$0	\$1,437
2030	48	48	\$706,929	\$0	\$844,661	\$0	\$1,562
2031	49	49	\$693,960	\$0	\$847,821	\$0	\$1,693
2032	50	50	\$682,917	\$0	\$853,103	\$0	\$1,839
2033	51	51	\$674,837	\$0	\$861,976	\$0	\$1,988
2034	52	52	\$668,264	\$0	\$872,786	\$0	\$2,153
2035	53	53	\$664,567	\$0	\$887,487	\$0	\$2,340
2036	54	54	\$662,360	\$0	\$904,442	\$0	\$2,545
2037	55	55	\$661,653	\$0	\$923,805	\$0	\$2,778
2038	56	56	\$660,050	\$6,460	\$942,302	\$9,223	\$3,034
2039	57	57	\$645,451	\$13,567	\$942,193	\$19,805	\$3,237
2040	58	58	\$631,141	\$23,067	\$942,033	\$34,429	\$3,479
2041	59	59	\$602,662	\$23,488	\$919,766	\$35,846	\$3,639
2042	60	60	\$562,082	\$14,626	\$877,134	\$22,824	\$3,721
2043	61	61	\$508,744	\$4,972	\$811,763	\$7,933	\$3,716
2044	62	62	\$455,752	\$0	\$743,569	\$0	\$3,706
2045	63	63	\$412,922	\$0	\$688,850	\$0	\$3,771



Year	John's Age	Kelsey's Age	John's Life Insurance	Kelsey's Life Insurance	John's Life Insurance (Face Value)	Kelsey's Life Insurance (Face Value)	Premium
2046	64	64	\$370,118	\$0	\$631,336	\$0	\$3,785
2047	65	65	\$329,867	\$0	\$575,335	\$0	\$3,764
2048	66	66	\$290,415	\$0	\$517,924	\$0	\$3,641
2049	67	67	\$209,053	\$0	\$381,211	\$0	\$2,856
2050	68	68	\$110,904	\$0	\$206,786	\$0	\$1,659
2051	69	69	\$17,112	\$0	\$32,623	\$0	\$286
2052	70	70	\$11,889	\$11,889	\$23,177	\$23,177	\$370
2053	71	71	\$9,298	\$9,298	\$18,533	\$18,533	\$335
2054	72	72	\$6,848	\$6,848	\$13,957	\$13,957	\$288
2055	73	73	\$4,527	\$4,527	\$9,435	\$9,435	\$223
2056	74	74	\$2,295	\$2,295	\$4,890	\$4,890	\$131
2057	75	75	\$108	\$108	\$236	\$236	\$7
2058	76	76	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0	\$0
2065	83	83	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0

## Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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

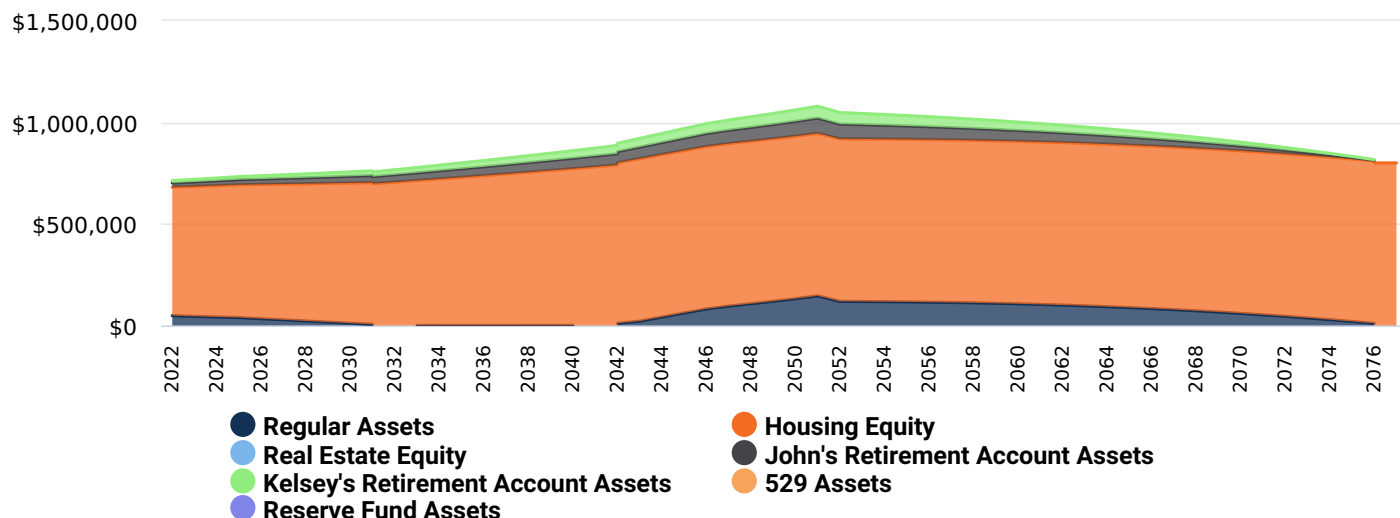


standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	John's Age	Kelsey's Age	Discretionary Spending	Per Adult Living Standard
2022	40	40	\$59,704	\$37,315
2023	41	41	\$73,178	\$37,315
2024	42	42	\$73,178	\$37,315
2025	43	43	\$73,178	\$37,315
2026	44	44	\$73,178	\$37,315
2027	45	45	\$73,178	\$37,315
2028	46	46	\$73,178	\$37,315
2029	47	47	\$73,178	\$37,315
2030	48	48	\$73,178	\$37,315
2031	49	49	\$73,178	\$37,315
2032	50	50	\$73,178	\$37,315
2033	51	51	\$77,440	\$39,488
2034	52	52	\$77,440	\$39,488
2035	53	53	\$77,440	\$39,488
2036	54	54	\$77,440	\$39,488
2037	55	55	\$77,440	\$39,488
2038	56	56	\$77,440	\$39,488
2039	57	57	\$77,440	\$39,488
2040	58	58	\$77,440	\$39,488
2041	59	59	\$77,440	\$39,488
2042	60	60	\$65,936	\$41,210
2043	61	61	\$65,936	\$41,210
2044	62	62	\$65,936	\$41,210
2045	63	63	\$65,936	\$41,210
2046	64	64	\$65,936	\$41,210
2047	65	65	\$65,936	\$41,210
2048	66	66	\$65,936	\$41,210
2049	67	67	\$65,936	\$41,210
2050	68	68	\$65,936	\$41,210
2051	69	69	\$65,936	\$41,210
2052	70	70	\$65,936	\$41,210
2053	71	71	\$65,936	\$41,210
2054	72	72	\$65,936	\$41,210
2055	73	73	\$65,936	\$41,210
2056	74	74	\$65,936	\$41,210
2057	75	75	\$65,936	\$41,210
2058	76	76	\$65,936	\$41,210
2059	77	77	\$65,936	\$41,210
2060	78	78	\$65,936	\$41,210
2061	79	79	\$65,936	\$41,210
2062	80	80	\$65,936	\$41,210
2063	81	81	\$65,936	\$41,210
2064	82	82	\$65,936	\$41,210
2065	83	83	\$65,936	\$41,210
2066	84	84	\$65,936	\$41,210
2067	85	85	\$65,936	\$41,210
2068	86	86	\$65,936	\$41,210
2069	87	87	\$65,936	\$41,210

Year	John's Age	Kelsey's Age	Discretionary Spending	Per Adult Living Standard
2070	88	88	\$65,936	\$41,210
2071	89	89	\$65,936	\$41,210
2072	90	90	\$65,936	\$41,210
2073	91	91	\$65,936	\$41,210
2074	92	92	\$65,936	\$41,210
2075	93	93	\$65,936	\$41,210
2076	94	94	\$65,936	\$41,210
2077	95	95	\$65,936	\$41,210

## 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	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	40	40	\$48,223	\$632,253	\$0	\$20,808	\$11,425	\$0	\$0	\$712,709
2023	41	41	\$44,836	\$639,367	\$0	\$22,214	\$12,648	\$0	\$0	\$719,065
2024	42	42	\$41,704	\$646,502	\$0	\$23,649	\$13,896	\$0	\$0	\$725,751
2025	43	43	\$38,809	\$653,667	\$0	\$25,112	\$15,168	\$0	\$0	\$732,756
2026	44	44	\$33,104	\$660,872	\$0	\$26,603	\$16,464	\$0	\$0	\$737,043
2027	45	45	\$27,511	\$668,125	\$0	\$28,123	\$17,786	\$0	\$0	\$741,545
2028	46	46	\$21,972	\$675,437	\$0	\$29,673	\$19,134	\$0	\$0	\$746,216
2029	47	47	\$16,467	\$682,817	\$0	\$31,254	\$20,509	\$0	\$0	\$751,047
2030	48	48	\$10,966	\$690,276	\$0	\$32,865	\$21,910	\$0	\$0	\$756,017
2031	49	49	\$5,498	\$697,825	\$0	\$34,508	\$23,338	\$0	\$0	\$761,169
2032	50	50	\$0	\$705,475	\$0	\$36,183	\$24,795	\$0	\$0	\$766,453
2033	51	51	\$200	\$713,238	\$0	\$37,890	\$26,280	\$0	\$0	\$777,608
2034	52	52	\$315	\$721,126	\$0	\$39,632	\$27,794	\$0	\$0	\$788,867
2035	53	53	\$334	\$729,151	\$0	\$41,407	\$29,337	\$0	\$0	\$800,229
2036	54	54	\$358	\$737,326	\$0	\$43,217	\$30,911	\$0	\$0	\$811,812
2037	55	55	\$353	\$745,666	\$0	\$45,062	\$32,516	\$0	\$0	\$823,597
2038	56	56	\$292	\$754,184	\$0	\$46,943	\$34,152	\$0	\$0	\$835,571
2039	57	57	\$222	\$762,896	\$0	\$48,862	\$35,820	\$0	\$0	\$847,800
2040	58	58	\$99	\$771,817	\$0	\$50,817	\$37,521	\$0	\$0	\$860,254
2041	59	59	\$0	\$780,963	\$0	\$52,811	\$39,254	\$0	\$0	\$873,028
2042	60	60	\$10,450	\$790,352	\$0	\$54,844	\$41,022	\$0	\$0	\$896,668
2043	61	61	\$21,025	\$800,000	\$0	\$56,917	\$42,825	\$0	\$0	\$920,767



Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	62	62	\$41,322	\$800,000	\$0	\$59,030	\$44,662	\$0	\$0	\$945,014
2045	63	63	\$61,399	\$800,000	\$0	\$61,185	\$46,536	\$0	\$0	\$969,120
2046	64	64	\$81,309	\$800,000	\$0	\$63,382	\$48,446	\$0	\$0	\$993,137
2047	65	65	\$95,325	\$800,000	\$0	\$65,621	\$50,394	\$0	\$0	\$1,011,340
2048	66	66	\$106,949	\$800,000	\$0	\$67,905	\$52,379	\$0	\$0	\$1,027,233
2049	67	67	\$118,983	\$800,000	\$0	\$70,233	\$54,404	\$0	\$0	\$1,043,620
2050	68	68	\$131,774	\$800,000	\$0	\$72,607	\$56,468	\$0	\$0	\$1,060,849
2051	69	69	\$145,491	\$800,000	\$0	\$75,027	\$58,573	\$0	\$0	\$1,079,091
2052	70	70	\$118,308	\$800,000	\$0	\$72,786	\$56,823	\$0	\$0	\$1,047,917
2053	71	71	\$117,821	\$800,000	\$0	\$70,501	\$55,039	\$0	\$0	\$1,043,361
2054	72	72	\$117,035	\$800,000	\$0	\$68,171	\$53,220	\$0	\$0	\$1,038,426
2055	73	73	\$115,961	\$800,000	\$0	\$65,795	\$51,365	\$0	\$0	\$1,033,121
2056	74	74	\$114,638	\$800,000	\$0	\$63,373	\$49,475	\$0	\$0	\$1,027,486
2057	75	75	\$113,105	\$800,000	\$0	\$60,904	\$47,547	\$0	\$0	\$1,021,556
2058	76	76	\$111,239	\$800,000	\$0	\$58,386	\$45,581	\$0	\$0	\$1,015,206
2059	77	77	\$109,025	\$800,000	\$0	\$55,820	\$43,577	\$0	\$0	\$1,008,422
2060	78	78	\$106,456	\$800,000	\$0	\$53,202	\$41,534	\$0	\$0	\$1,001,192
2061	79	79	\$103,524	\$800,000	\$0	\$50,534	\$39,451	\$0	\$0	\$993,509
2062	80	80	\$100,223	\$800,000	\$0	\$47,814	\$37,327	\$0	\$0	\$985,364
2063	81	81	\$96,543	\$800,000	\$0	\$45,040	\$35,162	\$0	\$0	\$976,745
2064	82	82	\$92,476	\$800,000	\$0	\$42,212	\$32,954	\$0	\$0	\$967,642
2065	83	83	\$88,013	\$800,000	\$0	\$39,329	\$30,704	\$0	\$0	\$958,046
2066	84	84	\$83,146	\$800,000	\$0	\$36,389	\$28,409	\$0	\$0	\$947,944
2067	85	85	\$77,866	\$800,000	\$0	\$33,392	\$26,069	\$0	\$0	\$937,327
2068	86	86	\$72,161	\$800,000	\$0	\$30,337	\$23,683	\$0	\$0	\$926,181
2069	87	87	\$66,024	\$800,000	\$0	\$27,221	\$21,251	\$0	\$0	\$914,496
2070	88	88	\$59,442	\$800,000	\$0	\$24,045	\$18,771	\$0	\$0	\$902,258
2071	89	89	\$52,406	\$800,000	\$0	\$20,806	\$16,243	\$0	\$0	\$889,455
2072	90	90	\$44,904	\$800,000	\$0	\$17,504	\$13,665	\$0	\$0	\$876,073
2073	91	91	\$36,926	\$800,000	\$0	\$14,138	\$11,037	\$0	\$0	\$862,101
2074	92	92	\$28,459	\$800,000	\$0	\$10,705	\$8,357	\$0	\$0	\$847,521
2075	93	93	\$19,490	\$800,000	\$0	\$7,206	\$5,625	\$0	\$0	\$832,321
2076	94	94	\$10,008	\$800,000	\$0	\$3,638	\$2,840	\$0	\$0	\$816,486
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$800,000

# Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	40	40	\$48,223	\$632,253	\$0	\$32,233	\$0	\$0	\$1,267,135	\$0	\$0	\$1,979,844
2023	41	41	\$44,836	\$639,367	\$0	\$34,862	\$0	\$0	\$858,940	\$0	\$0	\$1,578,005
2024	42	42	\$41,704	\$646,502	\$0	\$37,545	\$0	\$0	\$825,381	\$0	\$0	\$1,551,132
2025	43	43	\$38,809	\$653,667	\$0	\$40,280	\$0	\$0	\$798,145	\$0	\$0	\$1,530,901
2026	44	44	\$33,104	\$660,872	\$0	\$43,067	\$0	\$0	\$777,218	\$0	\$0	\$1,514,261
2027	45	45	\$27,511	\$668,125	\$0	\$45,909	\$0	\$0	\$756,731	\$0	\$0	\$1,498,276
2028	46	46	\$21,972	\$675,437	\$0	\$48,807	\$0	\$0	\$738,336	\$0	\$0	\$1,484,552
2029	47	47	\$16,467	\$682,817	\$0	\$51,763	\$0	\$0	\$721,855	\$0	\$0	\$1,472,902
2030	48	48	\$10,966	\$690,276	\$0	\$54,775	\$0	\$0	\$706,929	\$0	\$0	\$1,462,946
2031	49	49	\$5,498	\$697,825	\$0	\$57,846	\$0	\$0	\$693,960	\$0	\$0	\$1,455,129
2032	50	50	\$0	\$705,475	\$0	\$60,978	\$0	\$0	\$682,917	\$0	\$0	\$1,449,370
2033	51	51	\$200	\$713,238	\$0	\$64,170	\$0	\$0	\$674,837	\$0	\$0	\$1,452,445
2034	52	52	\$315	\$721,126	\$0	\$67,426	\$0	\$0	\$668,264	\$0	\$0	\$1,457,131
2035	53	53	\$334	\$729,151	\$0	\$70,744	\$0	\$0	\$664,567	\$0	\$0	\$1,464,796
2036	54	54	\$358	\$737,326	\$0	\$74,128	\$0	\$0	\$662,360	\$0	\$0	\$1,474,172
2037	55	55	\$353	\$745,666	\$0	\$77,578	\$0	\$0	\$661,653	\$0	\$0	\$1,485,250
2038	56	56	\$292	\$754,184	\$0	\$81,095	\$0	\$0	\$666,510	\$0	\$0	\$1,502,081
2039	57	57	\$222	\$762,896	\$0	\$84,682	\$0	\$0	\$659,018	\$0	\$0	\$1,506,818
2040	58	58	\$99	\$771,817	\$0	\$88,338	\$0	\$0	\$654,208	\$0	\$0	\$1,514,462
2041	59	59	\$0	\$780,963	\$0	\$92,065	\$0	\$0	\$626,150	\$0	\$0	\$1,499,178
2042	60	60	\$10,450	\$790,352	\$0	\$95,866	\$0	\$0	\$576,708	\$0	\$0	\$1,473,376
2043	61	61	\$21,025	\$800,000	\$0	\$99,742	\$0	\$0	\$513,716	\$0	\$0	\$1,434,483
2044	62	62	\$41,322	\$800,000	\$0	\$103,692	\$0	\$0	\$455,752	\$0	\$0	\$1,400,766
2045	63	63	\$61,399	\$800,000	\$0	\$107,721	\$0	\$0	\$412,922	\$0	\$0	\$1,382,042
2046	64	64	\$81,309	\$800,000	\$0	\$111,828	\$0	\$0	\$370,118	\$0	\$0	\$1,363,255
2047	65	65	\$95,325	\$800,000	\$0	\$116,015	\$0	\$0	\$329,867	\$0	\$0	\$1,341,207
2048	66	66	\$106,949	\$800,000	\$0	\$120,284	\$0	\$0	\$290,415	\$0	\$0	\$1,317,648
2049	67	67	\$118,983	\$800,000	\$0	\$124,637	\$0	\$0	\$209,053	\$0	\$0	\$1,252,673
2050	68	68	\$131,774	\$800,000	\$0	\$129,075	\$0	\$0	\$110,904	\$0	\$0	\$1,171,753
2051	69	69	\$145,491	\$800,000	\$0	\$133,600	\$0	\$0	\$17,112	\$0	\$0	\$1,096,203
2052	70	70	\$118,308	\$800,000	\$0	\$129,609	\$0	\$0	\$23,778	\$0	\$0	\$1,071,695
2053	71	71	\$117,821	\$800,000	\$0	\$125,540	\$0	\$0	\$18,596	\$0	\$0	\$1,061,957
2054	72	72	\$117,035	\$800,000	\$0	\$121,391	\$0	\$0	\$13,696	\$0	\$0	\$1,052,122
2055	73	73	\$115,961	\$800,000	\$0	\$117,160	\$0	\$0	\$9,054	\$0	\$0	\$1,042,175
2056	74	74	\$114,638	\$800,000	\$0	\$112,848	\$0	\$0	\$4,590	\$0	\$0	\$1,032,076
2057	75	75	\$113,105	\$800,000	\$0	\$108,451	\$0	\$0	\$216	\$0	\$0	\$1,021,772
2058	76	76	\$111,239	\$800,000	\$0	\$103,967	\$0	\$0	\$0	\$0	\$0	\$1,015,206
2059	77	77	\$109,025	\$800,000	\$0	\$99,397	\$0	\$0	\$0	\$0	\$0	\$1,008,422
2060	78	78	\$106,456	\$800,000	\$0	\$94,736	\$0	\$0	\$0	\$0	\$0	\$1,001,192
2061	79	79	\$103,524	\$800,000	\$0	\$89,985	\$0	\$0	\$0	\$0	\$0	\$993,509
2062	80	80	\$100,223	\$800,000	\$0	\$85,141	\$0	\$0	\$0	\$0	\$0	\$985,364
2063	81	81	\$96,543	\$800,000	\$0	\$80,202	\$0	\$0	\$0	\$0	\$0	\$976,745
2064	82	82	\$92,476	\$800,000	\$0	\$75,166	\$0	\$0	\$0	\$0	\$0	\$967,642
2065	83	83	\$88,013	\$800,000	\$0	\$70,033	\$0	\$0	\$0	\$0	\$0	\$958,046
2066	84	84	\$83,146	\$800,000	\$0	\$64,798	\$0	\$0	\$0	\$0	\$0	\$947,944
2067	85	85	\$77,866	\$800,000	\$0	\$59,461	\$0	\$0	\$0	\$0	\$0	\$937,327
2068	86	86	\$72,161	\$800,000	\$0	\$54,020	\$0	\$0	\$0	\$0	\$0	\$926,181



Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	87	87	\$66,024	\$800,000	\$0	\$48,472	\$0	\$0	\$0	\$0	\$0	\$914,496
2070	88	88	\$59,442	\$800,000	\$0	\$42,816	\$0	\$0	\$0	\$0	\$0	\$902,258
2071	89	89	\$52,406	\$800,000	\$0	\$37,049	\$0	\$0	\$0	\$0	\$0	\$889,455
2072	90	90	\$44,904	\$800,000	\$0	\$31,169	\$0	\$0	\$0	\$0	\$0	\$876,073
2073	91	91	\$36,926	\$800,000	\$0	\$25,175	\$0	\$0	\$0	\$0	\$0	\$862,101
2074	92	92	\$28,459	\$800,000	\$0	\$19,062	\$0	\$0	\$0	\$0	\$0	\$847,521
2075	93	93	\$19,490	\$800,000	\$0	\$12,831	\$0	\$0	\$0	\$0	\$0	\$832,321
2076	94	94	\$10,008	\$800,000	\$0	\$6,478	\$0	\$0	\$0	\$0	\$0	\$816,486
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000

# John's Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	529 Assets	Reserve Fund	John's Life Insurance	John's Bequest	John's Funeral	John's Net Estate
2022	40	40	\$48,223	\$632,253	\$0	\$20,808	\$0	\$0	\$1,252,777	\$0	\$0	\$1,954,061
2023	41	41	\$44,836	\$639,367	\$0	\$22,214	\$0	\$0	\$858,940	\$0	\$0	\$1,565,357
2024	42	42	\$41,704	\$646,502	\$0	\$23,649	\$0	\$0	\$825,381	\$0	\$0	\$1,537,236
2025	43	43	\$38,809	\$653,667	\$0	\$25,112	\$0	\$0	\$798,145	\$0	\$0	\$1,515,733
2026	44	44	\$33,104	\$660,872	\$0	\$26,603	\$0	\$0	\$777,218	\$0	\$0	\$1,497,797
2027	45	45	\$27,511	\$668,125	\$0	\$28,123	\$0	\$0	\$756,731	\$0	\$0	\$1,480,490
2028	46	46	\$21,972	\$675,437	\$0	\$29,673	\$0	\$0	\$738,336	\$0	\$0	\$1,465,418
2029	47	47	\$16,467	\$682,817	\$0	\$31,254	\$0	\$0	\$721,855	\$0	\$0	\$1,452,393
2030	48	48	\$10,966	\$690,276	\$0	\$32,865	\$0	\$0	\$706,929	\$0	\$0	\$1,441,036
2031	49	49	\$5,498	\$697,825	\$0	\$34,508	\$0	\$0	\$693,960	\$0	\$0	\$1,431,791
2032	50	50	\$0	\$705,475	\$0	\$36,183	\$0	\$0	\$682,917	\$0	\$0	\$1,424,575
2033	51	51	\$200	\$713,238	\$0	\$37,890	\$0	\$0	\$674,837	\$0	\$0	\$1,426,165
2034	52	52	\$315	\$721,126	\$0	\$39,632	\$0	\$0	\$668,264	\$0	\$0	\$1,429,337
2035	53	53	\$334	\$729,151	\$0	\$41,407	\$0	\$0	\$664,567	\$0	\$0	\$1,435,459
2036	54	54	\$358	\$737,326	\$0	\$43,217	\$0	\$0	\$662,360	\$0	\$0	\$1,443,261
2037	55	55	\$353	\$745,666	\$0	\$45,062	\$0	\$0	\$661,653	\$0	\$0	\$1,452,734
2038	56	56	\$292	\$754,184	\$0	\$46,943	\$0	\$0	\$660,050	\$0	\$0	\$1,461,469
2039	57	57	\$222	\$762,896	\$0	\$48,862	\$0	\$0	\$645,451	\$0	\$0	\$1,457,431
2040	58	58	\$99	\$771,817	\$0	\$50,817	\$0	\$0	\$631,141	\$0	\$0	\$1,453,874
2041	59	59	\$0	\$780,963	\$0	\$52,811	\$0	\$0	\$602,662	\$0	\$0	\$1,436,436
2042	60	60	\$10,450	\$790,352	\$0	\$54,844	\$0	\$0	\$562,082	\$0	\$0	\$1,417,728
2043	61	61	\$21,025	\$800,000	\$0	\$56,917	\$0	\$0	\$508,744	\$0	\$0	\$1,386,686
2044	62	62	\$41,322	\$800,000	\$0	\$59,030	\$0	\$0	\$455,752	\$0	\$0	\$1,356,104
2045	63	63	\$61,399	\$800,000	\$0	\$61,185	\$0	\$0	\$412,922	\$0	\$0	\$1,335,506
2046	64	64	\$81,309	\$800,000	\$0	\$63,382	\$0	\$0	\$370,118	\$0	\$0	\$1,314,809
2047	65	65	\$95,325	\$800,000	\$0	\$65,621	\$0	\$0	\$329,867	\$0	\$0	\$1,290,813
2048	66	66	\$106,949	\$800,000	\$0	\$67,905	\$0	\$0	\$290,415	\$0	\$0	\$1,265,269
2049	67	67	\$118,983	\$800,000	\$0	\$70,233	\$0	\$0	\$209,053	\$0	\$0	\$1,198,269
2050	68	68	\$131,774	\$800,000	\$0	\$72,607	\$0	\$0	\$110,904	\$0	\$0	\$1,115,285
2051	69	69	\$145,491	\$800,000	\$0	\$75,027	\$0	\$0	\$17,112	\$0	\$0	\$1,037,630
2052	70	70	\$118,308	\$800,000	\$0	\$72,786	\$0	\$0	\$11,889	\$0	\$0	\$1,002,983
2053	71	71	\$117,821	\$800,000	\$0	\$70,501	\$0	\$0	\$9,298	\$0	\$0	\$997,620
2054	72	72	\$117,035	\$800,000	\$0	\$68,171	\$0	\$0	\$6,848	\$0	\$0	\$992,054
2055	73	73	\$115,961	\$800,000	\$0	\$65,795	\$0	\$0	\$4,527	\$0	\$0	\$986,283
2056	74	74	\$114,638	\$800,000	\$0	\$63,373	\$0	\$0	\$2,295	\$0	\$0	\$980,306
2057	75	75	\$113,105	\$800,000	\$0	\$60,904	\$0	\$0	\$108	\$0	\$0	\$974,117
2058	76	76	\$111,239	\$800,000	\$0	\$58,386	\$0	\$0	\$0	\$0	\$0	\$969,625
2059	77	77	\$109,025	\$800,000	\$0	\$55,820	\$0	\$0	\$0	\$0	\$0	\$964,845
2060	78	78	\$106,456	\$800,000	\$0	\$53,202	\$0	\$0	\$0	\$0	\$0	\$959,658
2061	79	79	\$103,524	\$800,000	\$0	\$50,534	\$0	\$0	\$0	\$0	\$0	\$954,058
2062	80	80	\$100,223	\$800,000	\$0	\$47,814	\$0	\$0	\$0	\$0	\$0	\$948,037
2063	81	81	\$96,543	\$800,000	\$0	\$45,040	\$0	\$0	\$0	\$0	\$0	\$941,583
2064	82	82	\$92,476	\$800,000	\$0	\$42,212	\$0	\$0	\$0	\$0	\$0	\$934,688
2065	83	83	\$88,013	\$800,000	\$0	\$39,329	\$0	\$0	\$0	\$0	\$0	\$927,342
2066	84	84	\$83,146	\$800,000	\$0	\$36,389	\$0	\$0	\$0	\$0	\$0	\$919,535
2067	85	85	\$77,866	\$800,000	\$0	\$33,392	\$0	\$0	\$0	\$0	\$0	\$911,258
2068	86	86	\$72,161	\$800,000	\$0	\$30,337	\$0	\$0	\$0	\$0	\$0	\$902,498

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	529 Assets	Reserve Fund	John's Life Insurance	John's Bequest	John's Funeral	John's Net Estate
2069	87	87	\$66,024	\$800,000	\$0	\$27,221	\$0	\$0	\$0	\$0	\$0	\$893,245
2070	88	88	\$59,442	\$800,000	\$0	\$24,045	\$0	\$0	\$0	\$0	\$0	\$883,487
2071	89	89	\$52,406	\$800,000	\$0	\$20,806	\$0	\$0	\$0	\$0	\$0	\$873,212
2072	90	90	\$44,904	\$800,000	\$0	\$17,504	\$0	\$0	\$0	\$0	\$0	\$862,408
2073	91	91	\$36,926	\$800,000	\$0	\$14,138	\$0	\$0	\$0	\$0	\$0	\$851,064
2074	92	92	\$28,459	\$800,000	\$0	\$10,705	\$0	\$0	\$0	\$0	\$0	\$839,164
2075	93	93	\$19,490	\$800,000	\$0	\$7,206	\$0	\$0	\$0	\$0	\$0	\$826,696
2076	94	94	\$10,008	\$800,000	\$0	\$3,638	\$0	\$0	\$0	\$0	\$0	\$813,646
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000



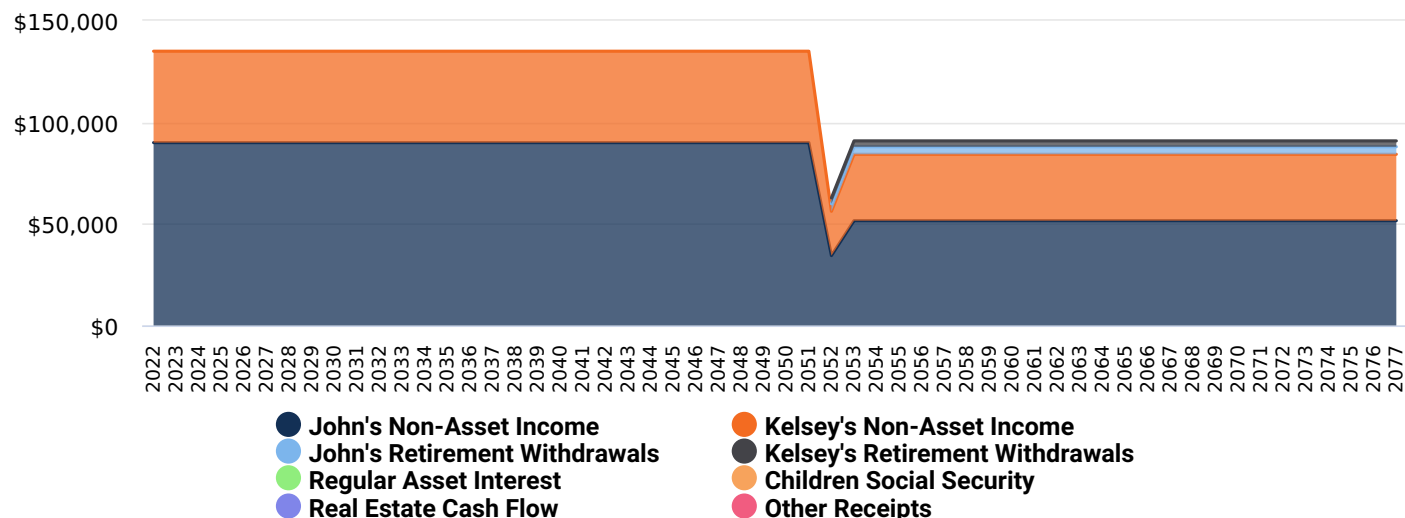
## Kelsey's Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund	Kelsey's Life Insurance	Kelsey's Bequest	Kelsey's Funeral	Kelsey's Net Estate
2022	40	40	\$48,223	\$632,253	\$0	\$11,425	\$0	\$0	\$14,358	\$0	\$0	\$706,259
2023	41	41	\$44,836	\$639,367	\$0	\$12,648	\$0	\$0	\$0	\$0	\$0	\$696,851
2024	42	42	\$41,704	\$646,502	\$0	\$13,896	\$0	\$0	\$0	\$0	\$0	\$702,102
2025	43	43	\$38,809	\$653,667	\$0	\$15,168	\$0	\$0	\$0	\$0	\$0	\$707,644
2026	44	44	\$33,104	\$660,872	\$0	\$16,464	\$0	\$0	\$0	\$0	\$0	\$710,440
2027	45	45	\$27,511	\$668,125	\$0	\$17,786	\$0	\$0	\$0	\$0	\$0	\$713,422
2028	46	46	\$21,972	\$675,437	\$0	\$19,134	\$0	\$0	\$0	\$0	\$0	\$716,543
2029	47	47	\$16,467	\$682,817	\$0	\$20,509	\$0	\$0	\$0	\$0	\$0	\$719,793
2030	48	48	\$10,966	\$690,276	\$0	\$21,910	\$0	\$0	\$0	\$0	\$0	\$723,152
2031	49	49	\$5,498	\$697,825	\$0	\$23,338	\$0	\$0	\$0	\$0	\$0	\$726,661
2032	50	50	\$0	\$705,475	\$0	\$24,795	\$0	\$0	\$0	\$0	\$0	\$730,270
2033	51	51	\$200	\$713,238	\$0	\$26,280	\$0	\$0	\$0	\$0	\$0	\$739,718
2034	52	52	\$315	\$721,126	\$0	\$27,794	\$0	\$0	\$0	\$0	\$0	\$749,235
2035	53	53	\$334	\$729,151	\$0	\$29,337	\$0	\$0	\$0	\$0	\$0	\$758,822
2036	54	54	\$358	\$737,326	\$0	\$30,911	\$0	\$0	\$0	\$0	\$0	\$768,595
2037	55	55	\$353	\$745,666	\$0	\$32,516	\$0	\$0	\$0	\$0	\$0	\$778,535
2038	56	56	\$292	\$754,184	\$0	\$34,152	\$0	\$0	\$6,460	\$0	\$0	\$795,088
2039	57	57	\$222	\$762,896	\$0	\$35,820	\$0	\$0	\$13,567	\$0	\$0	\$812,505
2040	58	58	\$99	\$771,817	\$0	\$37,521	\$0	\$0	\$23,067	\$0	\$0	\$832,504
2041	59	59	\$0	\$780,963	\$0	\$39,254	\$0	\$0	\$23,488	\$0	\$0	\$843,705
2042	60	60	\$10,450	\$790,352	\$0	\$41,022	\$0	\$0	\$14,626	\$0	\$0	\$856,450
2043	61	61	\$21,025	\$800,000	\$0	\$42,825	\$0	\$0	\$4,972	\$0	\$0	\$868,822
2044	62	62	\$41,322	\$800,000	\$0	\$44,662	\$0	\$0	\$0	\$0	\$0	\$885,984
2045	63	63	\$61,399	\$800,000	\$0	\$46,536	\$0	\$0	\$0	\$0	\$0	\$907,935
2046	64	64	\$81,309	\$800,000	\$0	\$48,446	\$0	\$0	\$0	\$0	\$0	\$929,755
2047	65	65	\$95,325	\$800,000	\$0	\$50,394	\$0	\$0	\$0	\$0	\$0	\$945,719
2048	66	66	\$106,949	\$800,000	\$0	\$52,379	\$0	\$0	\$0	\$0	\$0	\$959,328
2049	67	67	\$118,983	\$800,000	\$0	\$54,404	\$0	\$0	\$0	\$0	\$0	\$973,387
2050	68	68	\$131,774	\$800,000	\$0	\$56,468	\$0	\$0	\$0	\$0	\$0	\$988,242
2051	69	69	\$145,491	\$800,000	\$0	\$58,573	\$0	\$0	\$0	\$0	\$0	\$1,004,064
2052	70	70	\$118,308	\$800,000	\$0	\$56,823	\$0	\$0	\$11,889	\$0	\$0	\$987,020
2053	71	71	\$117,821	\$800,000	\$0	\$55,039	\$0	\$0	\$9,298	\$0	\$0	\$982,158
2054	72	72	\$117,035	\$800,000	\$0	\$53,220	\$0	\$0	\$6,848	\$0	\$0	\$977,103
2055	73	73	\$115,961	\$800,000	\$0	\$51,365	\$0	\$0	\$4,527	\$0	\$0	\$971,853
2056	74	74	\$114,638	\$800,000	\$0	\$49,475	\$0	\$0	\$2,295	\$0	\$0	\$966,408
2057	75	75	\$113,105	\$800,000	\$0	\$47,547	\$0	\$0	\$108	\$0	\$0	\$960,760
2058	76	76	\$111,239	\$800,000	\$0	\$45,581	\$0	\$0	\$0	\$0	\$0	\$956,820
2059	77	77	\$109,025	\$800,000	\$0	\$43,577	\$0	\$0	\$0	\$0	\$0	\$952,602
2060	78	78	\$106,456	\$800,000	\$0	\$41,534	\$0	\$0	\$0	\$0	\$0	\$947,990
2061	79	79	\$103,524	\$800,000	\$0	\$39,451	\$0	\$0	\$0	\$0	\$0	\$942,975
2062	80	80	\$100,223	\$800,000	\$0	\$37,327	\$0	\$0	\$0	\$0	\$0	\$937,550
2063	81	81	\$96,543	\$800,000	\$0	\$35,162	\$0	\$0	\$0	\$0	\$0	\$931,705
2064	82	82	\$92,476	\$800,000	\$0	\$32,954	\$0	\$0	\$0	\$0	\$0	\$925,430
2065	83	83	\$88,013	\$800,000	\$0	\$30,704	\$0	\$0	\$0	\$0	\$0	\$918,717
2066	84	84	\$83,146	\$800,000	\$0	\$28,409	\$0	\$0	\$0	\$0	\$0	\$911,555
2067	85	85	\$77,866	\$800,000	\$0	\$26,069	\$0	\$0	\$0	\$0	\$0	\$903,935
2068	86	86	\$72,161	\$800,000	\$0	\$23,683	\$0	\$0	\$0	\$0	\$0	\$895,844



Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund	Kelsey's Life Insurance	Kelsey's Bequest	Kelsey's Funeral	Kelsey's Net Estate
2069	87	87	\$66,024	\$800,000	\$0	\$21,251	\$0	\$0	\$0	\$0	\$0	\$887,275
2070	88	88	\$59,442	\$800,000	\$0	\$18,771	\$0	\$0	\$0	\$0	\$0	\$878,213
2071	89	89	\$52,406	\$800,000	\$0	\$16,243	\$0	\$0	\$0	\$0	\$0	\$868,649
2072	90	90	\$44,904	\$800,000	\$0	\$13,665	\$0	\$0	\$0	\$0	\$0	\$858,569
2073	91	91	\$36,926	\$800,000	\$0	\$11,037	\$0	\$0	\$0	\$0	\$0	\$847,963
2074	92	92	\$28,459	\$800,000	\$0	\$8,357	\$0	\$0	\$0	\$0	\$0	\$836,816
2075	93	93	\$19,490	\$800,000	\$0	\$5,625	\$0	\$0	\$0	\$0	\$0	\$825,115
2076	94	94	\$10,008	\$800,000	\$0	\$2,840	\$0	\$0	\$0	\$0	\$0	\$812,848
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000

## Income Overview

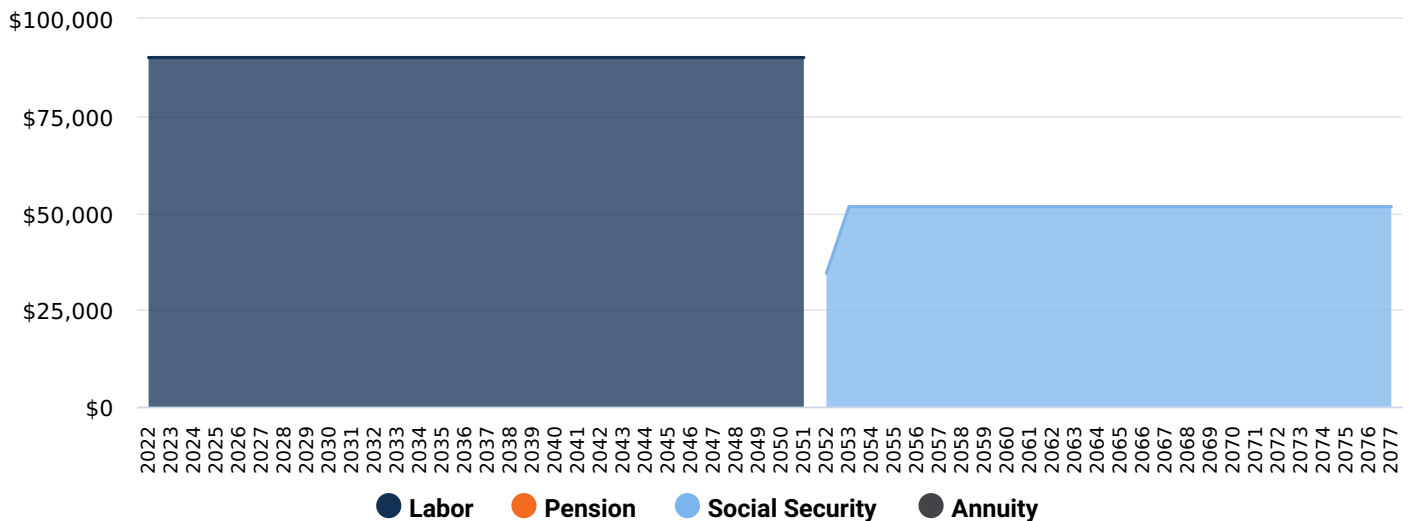


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	John's Age	Kelsey's Age	John's Non-Asset Income	Kelsey's Non-Asset Income	John's Retirement Withdrawals	Kelsey's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	40	40	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2023	41	41	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2024	42	42	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2025	43	43	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2026	44	44	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2027	45	45	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2028	46	46	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2029	47	47	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2030	48	48	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2031	49	49	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2032	50	50	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2033	51	51	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2034	52	52	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2035	53	53	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2036	54	54	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2037	55	55	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2038	56	56	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2039	57	57	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2040	58	58	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2041	59	59	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2042	60	60	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2043	61	61	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000

Year	John's Age	Kelsey's Age	John's Non-Asset Income	Kelsey's Non-Asset Income	John's Retirement Withdrawals	Kelsey's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	62	62	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2045	63	63	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2046	64	64	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2047	65	65	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2048	66	66	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2049	67	67	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2050	68	68	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2051	69	69	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2052	70	70	\$34,383	\$21,785	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$62,772
2053	71	71	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2054	72	72	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2055	73	73	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2056	74	74	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2057	75	75	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2058	76	76	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2059	77	77	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2060	78	78	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2061	79	79	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2062	80	80	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2063	81	81	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2064	82	82	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2065	83	83	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2066	84	84	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2067	85	85	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2068	86	86	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2069	87	87	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2070	88	88	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2071	89	89	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2072	90	90	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2073	91	91	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2074	92	92	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2075	93	93	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2076	94	94	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2077	95	95	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856

## John's Non-Asset Income



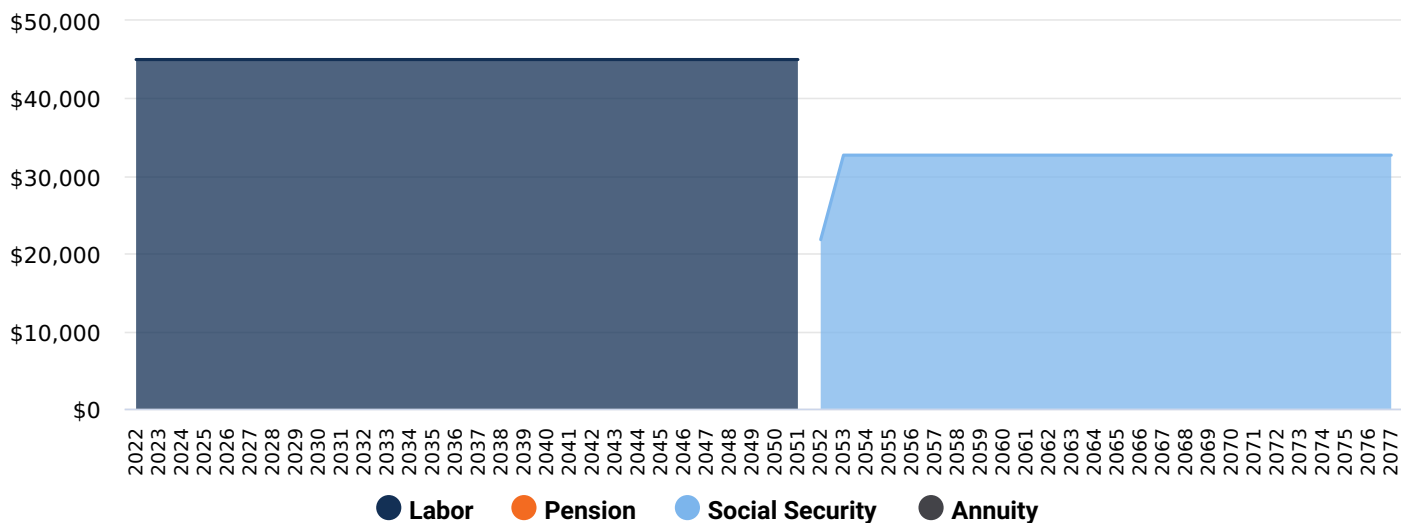
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	John's Age	Kelsey's Age	Labor	Pension	Social Security	Annuity	Total
2022	40	40	\$90,000	\$0	\$0	\$0	\$90,000
2023	41	41	\$90,000	\$0	\$0	\$0	\$90,000
2024	42	42	\$90,000	\$0	\$0	\$0	\$90,000
2025	43	43	\$90,000	\$0	\$0	\$0	\$90,000
2026	44	44	\$90,000	\$0	\$0	\$0	\$90,000
2027	45	45	\$90,000	\$0	\$0	\$0	\$90,000
2028	46	46	\$90,000	\$0	\$0	\$0	\$90,000
2029	47	47	\$90,000	\$0	\$0	\$0	\$90,000
2030	48	48	\$90,000	\$0	\$0	\$0	\$90,000
2031	49	49	\$90,000	\$0	\$0	\$0	\$90,000
2032	50	50	\$90,000	\$0	\$0	\$0	\$90,000
2033	51	51	\$90,000	\$0	\$0	\$0	\$90,000
2034	52	52	\$90,000	\$0	\$0	\$0	\$90,000
2035	53	53	\$90,000	\$0	\$0	\$0	\$90,000
2036	54	54	\$90,000	\$0	\$0	\$0	\$90,000
2037	55	55	\$90,000	\$0	\$0	\$0	\$90,000
2038	56	56	\$90,000	\$0	\$0	\$0	\$90,000
2039	57	57	\$90,000	\$0	\$0	\$0	\$90,000
2040	58	58	\$90,000	\$0	\$0	\$0	\$90,000
2041	59	59	\$90,000	\$0	\$0	\$0	\$90,000
2042	60	60	\$90,000	\$0	\$0	\$0	\$90,000
2043	61	61	\$90,000	\$0	\$0	\$0	\$90,000
2044	62	62	\$90,000	\$0	\$0	\$0	\$90,000
2045	63	63	\$90,000	\$0	\$0	\$0	\$90,000
2046	64	64	\$90,000	\$0	\$0	\$0	\$90,000
2047	65	65	\$90,000	\$0	\$0	\$0	\$90,000



Year	John's Age	Kelsey's Age	Labor Pension	Social Security	Annuity	Total
2048	66	66	\$90,000	\$0	\$0	\$90,000
2049	67	67	\$90,000	\$0	\$0	\$90,000
2050	68	68	\$90,000	\$0	\$0	\$90,000
2051	69	69	\$90,000	\$0	\$0	\$90,000
2052	70	70	\$0	\$0	\$34,383	\$34,383
2053	71	71	\$0	\$0	\$51,575	\$51,575
2054	72	72	\$0	\$0	\$51,575	\$51,575
2055	73	73	\$0	\$0	\$51,575	\$51,575
2056	74	74	\$0	\$0	\$51,575	\$51,575
2057	75	75	\$0	\$0	\$51,575	\$51,575
2058	76	76	\$0	\$0	\$51,575	\$51,575
2059	77	77	\$0	\$0	\$51,575	\$51,575
2060	78	78	\$0	\$0	\$51,575	\$51,575
2061	79	79	\$0	\$0	\$51,575	\$51,575
2062	80	80	\$0	\$0	\$51,575	\$51,575
2063	81	81	\$0	\$0	\$51,575	\$51,575
2064	82	82	\$0	\$0	\$51,575	\$51,575
2065	83	83	\$0	\$0	\$51,575	\$51,575
2066	84	84	\$0	\$0	\$51,575	\$51,575
2067	85	85	\$0	\$0	\$51,575	\$51,575
2068	86	86	\$0	\$0	\$51,575	\$51,575
2069	87	87	\$0	\$0	\$51,575	\$51,575
2070	88	88	\$0	\$0	\$51,575	\$51,575
2071	89	89	\$0	\$0	\$51,575	\$51,575
2072	90	90	\$0	\$0	\$51,575	\$51,575
2073	91	91	\$0	\$0	\$51,575	\$51,575
2074	92	92	\$0	\$0	\$51,575	\$51,575
2075	93	93	\$0	\$0	\$51,575	\$51,575
2076	94	94	\$0	\$0	\$51,575	\$51,575
2077	95	95	\$0	\$0	\$51,575	\$51,575

## Kelsey's Non-Asset Income



Year	John's Age	Kelsey's Age	Labor	Pension	Social Security	Annuity	Total
2022	40	40	\$45,000	\$0	\$0	\$0	\$45,000
2023	41	41	\$45,000	\$0	\$0	\$0	\$45,000
2024	42	42	\$45,000	\$0	\$0	\$0	\$45,000
2025	43	43	\$45,000	\$0	\$0	\$0	\$45,000
2026	44	44	\$45,000	\$0	\$0	\$0	\$45,000
2027	45	45	\$45,000	\$0	\$0	\$0	\$45,000
2028	46	46	\$45,000	\$0	\$0	\$0	\$45,000
2029	47	47	\$45,000	\$0	\$0	\$0	\$45,000
2030	48	48	\$45,000	\$0	\$0	\$0	\$45,000
2031	49	49	\$45,000	\$0	\$0	\$0	\$45,000
2032	50	50	\$45,000	\$0	\$0	\$0	\$45,000
2033	51	51	\$45,000	\$0	\$0	\$0	\$45,000
2034	52	52	\$45,000	\$0	\$0	\$0	\$45,000
2035	53	53	\$45,000	\$0	\$0	\$0	\$45,000
2036	54	54	\$45,000	\$0	\$0	\$0	\$45,000
2037	55	55	\$45,000	\$0	\$0	\$0	\$45,000
2038	56	56	\$45,000	\$0	\$0	\$0	\$45,000
2039	57	57	\$45,000	\$0	\$0	\$0	\$45,000
2040	58	58	\$45,000	\$0	\$0	\$0	\$45,000
2041	59	59	\$45,000	\$0	\$0	\$0	\$45,000
2042	60	60	\$45,000	\$0	\$0	\$0	\$45,000
2043	61	61	\$45,000	\$0	\$0	\$0	\$45,000
2044	62	62	\$45,000	\$0	\$0	\$0	\$45,000
2045	63	63	\$45,000	\$0	\$0	\$0	\$45,000
2046	64	64	\$45,000	\$0	\$0	\$0	\$45,000
2047	65	65	\$45,000	\$0	\$0	\$0	\$45,000
2048	66	66	\$45,000	\$0	\$0	\$0	\$45,000
2049	67	67	\$45,000	\$0	\$0	\$0	\$45,000
2050	68	68	\$45,000	\$0	\$0	\$0	\$45,000



Year	John's Age	Kelsey's Age	Labor Pension	Social Security	Annuity	Total
2051	69	69	\$45,000	\$0	\$0	\$0 \$45,000
2052	70	70	\$0	\$0	\$21,785	\$0 \$21,785
2053	71	71	\$0	\$0	\$32,677	\$0 \$32,677
2054	72	72	\$0	\$0	\$32,677	\$0 \$32,677
2055	73	73	\$0	\$0	\$32,677	\$0 \$32,677
2056	74	74	\$0	\$0	\$32,677	\$0 \$32,677
2057	75	75	\$0	\$0	\$32,677	\$0 \$32,677
2058	76	76	\$0	\$0	\$32,677	\$0 \$32,677
2059	77	77	\$0	\$0	\$32,677	\$0 \$32,677
2060	78	78	\$0	\$0	\$32,677	\$0 \$32,677
2061	79	79	\$0	\$0	\$32,677	\$0 \$32,677
2062	80	80	\$0	\$0	\$32,677	\$0 \$32,677
2063	81	81	\$0	\$0	\$32,677	\$0 \$32,677
2064	82	82	\$0	\$0	\$32,677	\$0 \$32,677
2065	83	83	\$0	\$0	\$32,677	\$0 \$32,677
2066	84	84	\$0	\$0	\$32,677	\$0 \$32,677
2067	85	85	\$0	\$0	\$32,677	\$0 \$32,677
2068	86	86	\$0	\$0	\$32,677	\$0 \$32,677
2069	87	87	\$0	\$0	\$32,677	\$0 \$32,677
2070	88	88	\$0	\$0	\$32,677	\$0 \$32,677
2071	89	89	\$0	\$0	\$32,677	\$0 \$32,677
2072	90	90	\$0	\$0	\$32,677	\$0 \$32,677
2073	91	91	\$0	\$0	\$32,677	\$0 \$32,677
2074	92	92	\$0	\$0	\$32,677	\$0 \$32,677
2075	93	93	\$0	\$0	\$32,677	\$0 \$32,677
2076	94	94	\$0	\$0	\$32,677	\$0 \$32,677
2077	95	95	\$0	\$0	\$32,677	\$0 \$32,677



## John'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	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	John's Non-Roth Withdrawals	John's Roth Withdrawals	Net Account Additions	John's Non-Roth Assets	John's Roth Assets	Annuity Income
2022	40	40	\$380	\$1,000	\$0	\$0	\$0	\$0	\$1,380	\$20,808	\$0	\$0
2023	41	41	\$407	\$1,000	\$0	\$0	\$0	\$0	\$1,407	\$22,214	\$0	\$0
2024	42	42	\$435	\$1,000	\$0	\$0	\$0	\$0	\$1,435	\$23,649	\$0	\$0
2025	43	43	\$463	\$1,000	\$0	\$0	\$0	\$0	\$1,463	\$25,112	\$0	\$0
2026	44	44	\$491	\$1,000	\$0	\$0	\$0	\$0	\$1,491	\$26,603	\$0	\$0
2027	45	45	\$520	\$1,000	\$0	\$0	\$0	\$0	\$1,520	\$28,123	\$0	\$0
2028	46	46	\$550	\$1,000	\$0	\$0	\$0	\$0	\$1,550	\$29,673	\$0	\$0
2029	47	47	\$580	\$1,000	\$0	\$0	\$0	\$0	\$1,580	\$31,254	\$0	\$0
2030	48	48	\$611	\$1,000	\$0	\$0	\$0	\$0	\$1,611	\$32,865	\$0	\$0
2031	49	49	\$643	\$1,000	\$0	\$0	\$0	\$0	\$1,643	\$34,508	\$0	\$0
2032	50	50	\$675	\$1,000	\$0	\$0	\$0	\$0	\$1,675	\$36,183	\$0	\$0
2033	51	51	\$708	\$1,000	\$0	\$0	\$0	\$0	\$1,708	\$37,890	\$0	\$0
2034	52	52	\$741	\$1,000	\$0	\$0	\$0	\$0	\$1,741	\$39,632	\$0	\$0
2035	53	53	\$775	\$1,000	\$0	\$0	\$0	\$0	\$1,775	\$41,407	\$0	\$0
2036	54	54	\$810	\$1,000	\$0	\$0	\$0	\$0	\$1,810	\$43,217	\$0	\$0
2037	55	55	\$845	\$1,000	\$0	\$0	\$0	\$0	\$1,845	\$45,062	\$0	\$0
2038	56	56	\$881	\$1,000	\$0	\$0	\$0	\$0	\$1,881	\$46,943	\$0	\$0
2039	57	57	\$918	\$1,000	\$0	\$0	\$0	\$0	\$1,918	\$48,862	\$0	\$0
2040	58	58	\$956	\$1,000	\$0	\$0	\$0	\$0	\$1,956	\$50,817	\$0	\$0
2041	59	59	\$994	\$1,000	\$0	\$0	\$0	\$0	\$1,994	\$52,811	\$0	\$0
2042	60	60	\$1,033	\$1,000	\$0	\$0	\$0	\$0	\$2,033	\$54,844	\$0	\$0
2043	61	61	\$1,073	\$1,000	\$0	\$0	\$0	\$0	\$2,073	\$56,917	\$0	\$0
2044	62	62	\$1,113	\$1,000	\$0	\$0	\$0	\$0	\$2,113	\$59,030	\$0	\$0
2045	63	63	\$1,155	\$1,000	\$0	\$0	\$0	\$0	\$2,155	\$61,185	\$0	\$0
2046	64	64	\$1,197	\$1,000	\$0	\$0	\$0	\$0	\$2,197	\$63,382	\$0	\$0
2047	65	65	\$1,240	\$1,000	\$0	\$0	\$0	\$0	\$2,240	\$65,621	\$0	\$0
2048	66	66	\$1,284	\$1,000	\$0	\$0	\$0	\$0	\$2,284	\$67,905	\$0	\$0
2049	67	67	\$1,328	\$1,000	\$0	\$0	\$0	\$0	\$2,328	\$70,233	\$0	\$0
2050	68	68	\$1,374	\$1,000	\$0	\$0	\$0	\$0	\$2,374	\$72,607	\$0	\$0
2051	69	69	\$1,420	\$1,000	\$0	\$0	\$0	\$0	\$2,420	\$75,027	\$0	\$0
2052	70	70	\$1,468	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,241)	\$72,786	\$0	\$0
2053	71	71	\$1,424	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,285)	\$70,501	\$0	\$0
2054	72	72	\$1,379	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,330)	\$68,171	\$0	\$0
2055	73	73	\$1,333	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,375)	\$65,795	\$0	\$0
2056	74	74	\$1,287	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,422)	\$63,373	\$0	\$0
2057	75	75	\$1,240	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,469)	\$60,904	\$0	\$0
2058	76	76	\$1,191	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,518)	\$58,386	\$0	\$0

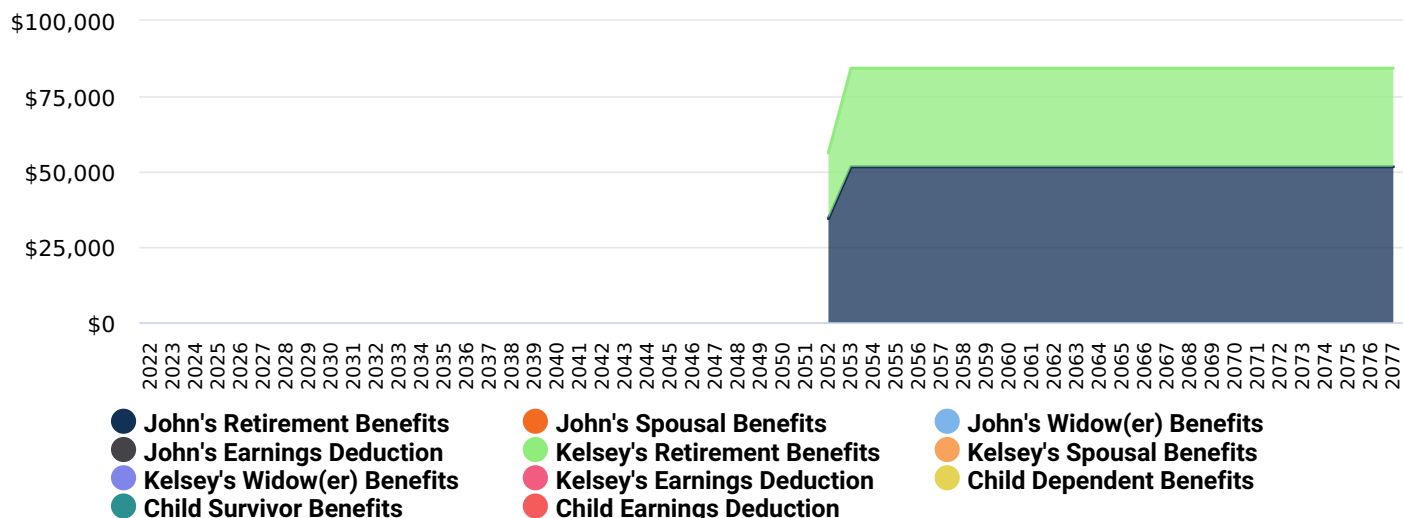
Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	John's Non-Roth Withdrawals	John's Roth Withdrawals	Net Account Additions	John's Non-Roth Assets	John's Roth Assets	Annuity Income
2059	77	77	\$1,142	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,567)	\$55,820	\$0	\$0
2060	78	78	\$1,092	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,617)	\$53,202	\$0	\$0
2061	79	79	\$1,041	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,668)	\$50,534	\$0	\$0
2062	80	80	\$988	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,720)	\$47,814	\$0	\$0
2063	81	81	\$935	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,774)	\$45,040	\$0	\$0
2064	82	82	\$881	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,828)	\$42,212	\$0	\$0
2065	83	83	\$826	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,883)	\$39,329	\$0	\$0
2066	84	84	\$769	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,940)	\$36,389	\$0	\$0
2067	85	85	\$712	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,997)	\$33,392	\$0	\$0
2068	86	86	\$653	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,056)	\$30,337	\$0	\$0
2069	87	87	\$593	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,116)	\$27,221	\$0	\$0
2070	88	88	\$532	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,176)	\$24,045	\$0	\$0
2071	89	89	\$470	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,239)	\$20,806	\$0	\$0
2072	90	90	\$407	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,302)	\$17,504	\$0	\$0
2073	91	91	\$342	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,367)	\$14,138	\$0	\$0
2074	92	92	\$277	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,432)	\$10,705	\$0	\$0
2075	93	93	\$209	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,499)	\$7,206	\$0	\$0
2076	94	94	\$141	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,568)	\$3,638	\$0	\$0
2077	95	95	\$71	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,638)	\$0	\$0	\$0

## Kelsey's Retirement Accounts

Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Kelsey's Non-Roth Withdrawals	Kelsey's Roth Withdrawals	Net Account Additions	Kelsey's Non-Roth Assets	Kelsey's Roth Assets	Annuity Income
2022	40	40	\$200	\$1,000	\$0	\$0	\$0	\$0	\$1,200	\$11,425	\$0	\$0
2023	41	41	\$223	\$1,000	\$0	\$0	\$0	\$0	\$1,223	\$12,648	\$0	\$0
2024	42	42	\$247	\$1,000	\$0	\$0	\$0	\$0	\$1,247	\$13,896	\$0	\$0
2025	43	43	\$272	\$1,000	\$0	\$0	\$0	\$0	\$1,272	\$15,168	\$0	\$0
2026	44	44	\$297	\$1,000	\$0	\$0	\$0	\$0	\$1,297	\$16,464	\$0	\$0
2027	45	45	\$322	\$1,000	\$0	\$0	\$0	\$0	\$1,322	\$17,786	\$0	\$0
2028	46	46	\$348	\$1,000	\$0	\$0	\$0	\$0	\$1,348	\$19,134	\$0	\$0
2029	47	47	\$374	\$1,000	\$0	\$0	\$0	\$0	\$1,374	\$20,509	\$0	\$0
2030	48	48	\$401	\$1,000	\$0	\$0	\$0	\$0	\$1,401	\$21,910	\$0	\$0
2031	49	49	\$429	\$1,000	\$0	\$0	\$0	\$0	\$1,429	\$23,338	\$0	\$0
2032	50	50	\$456	\$1,000	\$0	\$0	\$0	\$0	\$1,456	\$24,795	\$0	\$0
2033	51	51	\$485	\$1,000	\$0	\$0	\$0	\$0	\$1,485	\$26,280	\$0	\$0
2034	52	52	\$514	\$1,000	\$0	\$0	\$0	\$0	\$1,514	\$27,794	\$0	\$0
2035	53	53	\$544	\$1,000	\$0	\$0	\$0	\$0	\$1,544	\$29,337	\$0	\$0
2036	54	54	\$574	\$1,000	\$0	\$0	\$0	\$0	\$1,574	\$30,911	\$0	\$0
2037	55	55	\$605	\$1,000	\$0	\$0	\$0	\$0	\$1,605	\$32,516	\$0	\$0
2038	56	56	\$636	\$1,000	\$0	\$0	\$0	\$0	\$1,636	\$34,152	\$0	\$0
2039	57	57	\$668	\$1,000	\$0	\$0	\$0	\$0	\$1,668	\$35,820	\$0	\$0
2040	58	58	\$701	\$1,000	\$0	\$0	\$0	\$0	\$1,701	\$37,521	\$0	\$0
2041	59	59	\$734	\$1,000	\$0	\$0	\$0	\$0	\$1,734	\$39,254	\$0	\$0
2042	60	60	\$768	\$1,000	\$0	\$0	\$0	\$0	\$1,768	\$41,022	\$0	\$0
2043	61	61	\$802	\$1,000	\$0	\$0	\$0	\$0	\$1,802	\$42,825	\$0	\$0
2044	62	62	\$838	\$1,000	\$0	\$0	\$0	\$0	\$1,838	\$44,662	\$0	\$0
2045	63	63	\$874	\$1,000	\$0	\$0	\$0	\$0	\$1,874	\$46,536	\$0	\$0
2046	64	64	\$910	\$1,000	\$0	\$0	\$0	\$0	\$1,910	\$48,446	\$0	\$0
2047	65	65	\$948	\$1,000	\$0	\$0	\$0	\$0	\$1,948	\$50,394	\$0	\$0
2048	66	66	\$986	\$1,000	\$0	\$0	\$0	\$0	\$1,986	\$52,379	\$0	\$0
2049	67	67	\$1,025	\$1,000	\$0	\$0	\$0	\$0	\$2,025	\$54,404	\$0	\$0
2050	68	68	\$1,064	\$1,000	\$0	\$0	\$0	\$0	\$2,064	\$56,468	\$0	\$0
2051	69	69	\$1,105	\$1,000	\$0	\$0	\$0	\$0	\$2,105	\$58,573	\$0	\$0
2052	70	70	\$1,146	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,750)	\$56,823	\$0	\$0
2053	71	71	\$1,111	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,784)	\$55,039	\$0	\$0
2054	72	72	\$1,077	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,819)	\$53,220	\$0	\$0
2055	73	73	\$1,041	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,854)	\$51,365	\$0	\$0
2056	74	74	\$1,005	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,891)	\$49,475	\$0	\$0
2057	75	75	\$968	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,928)	\$47,547	\$0	\$0
2058	76	76	\$930	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,965)	\$45,581	\$0	\$0
2059	77	77	\$892	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,004)	\$43,577	\$0	\$0
2060	78	78	\$852	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,043)	\$41,534	\$0	\$0
2061	79	79	\$812	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,083)	\$39,451	\$0	\$0
2062	80	80	\$772	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,124)	\$37,327	\$0	\$0
2063	81	81	\$730	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,165)	\$35,162	\$0	\$0
2064	82	82	\$688	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,208)	\$32,954	\$0	\$0
2065	83	83	\$645	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,251)	\$30,704	\$0	\$0
2066	84	84	\$601	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,295)	\$28,409	\$0	\$0
2067	85	85	\$556	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,340)	\$26,069	\$0	\$0

Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Kelsey's Non-Roth Withdrawals	Kelsey's Roth Withdrawals	Net Account Additions	Kelsey's Non-Roth Assets	Kelsey's Roth Assets	Annuity Income
2068	86	86	\$510	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,386)	\$23,683	\$0	\$0
2069	87	87	\$463	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,432)	\$21,251	\$0	\$0
2070	88	88	\$416	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,480)	\$18,771	\$0	\$0
2071	89	89	\$367	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,528)	\$16,243	\$0	\$0
2072	90	90	\$318	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,578)	\$13,665	\$0	\$0
2073	91	91	\$267	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,628)	\$11,037	\$0	\$0
2074	92	92	\$216	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,680)	\$8,357	\$0	\$0
2075	93	93	\$163	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,732)	\$5,625	\$0	\$0
2076	94	94	\$110	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,785)	\$2,840	\$0	\$0
2077	95	95	\$56	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,840)	\$0	\$0	\$0

## Social Security



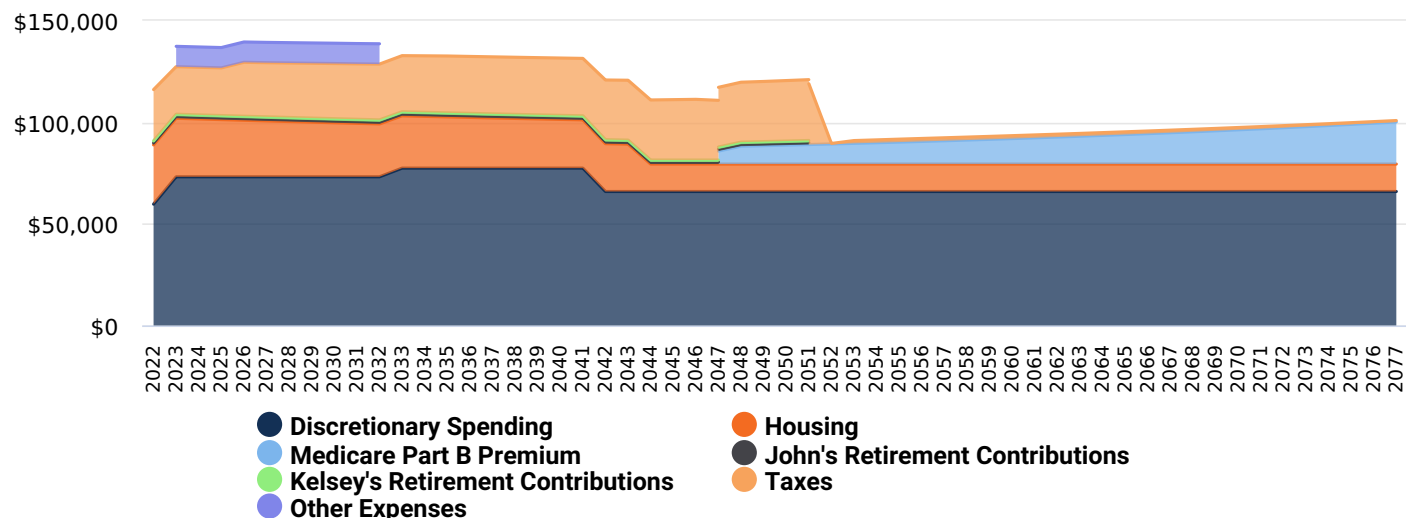
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- John files for retirement benefits in Apr 2052, the year John turns 70
- Kelsey files for retirement benefits in Apr 2052, the year Kelsey turns 70

Year	John's Age	Kelsey's Age	John's Retirement Benefits	John's Spousal Benefits	John's Widow(er) Benefits	John's Earnings Deduction	Kelsey's Retirement Benefits	Kelsey's Spousal Benefits	Kelsey's Widow(er) Benefits	Kelsey's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	John's Retirement Benefits	John's Spousal Benefits	John's Widow(er) Benefits	John's Earnings Deduction	Kelsey's Retirement Benefits	Kelsey's Spousal Benefits	Kelsey's Widow(er) Benefits	Kelsey's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$34,383	\$0	\$0	\$0	\$21,785	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2056	74	74	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2065	83	83	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0

## Spending Overview



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

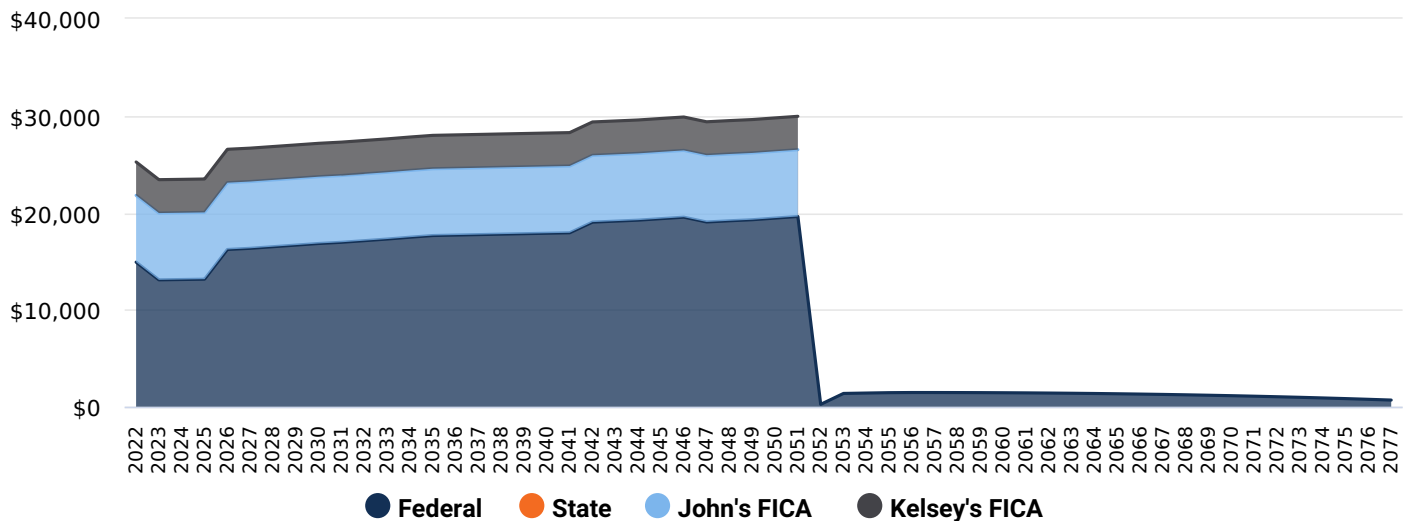
Year	John's Age	Kelsey's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	John's Retirement Contributions	Kelsey's Retirement Contributions	Taxes	Other Expenses	Total
2022	40	40	\$59,704	\$29,160	\$0	\$1,355	\$1,000	\$1,000	\$25,233	\$0	\$117,452
2023	41	41	\$73,178	\$28,815	\$0	\$989	\$1,000	\$1,000	\$23,406	\$10,000	\$138,388
2024	42	42	\$73,178	\$28,478	\$0	\$1,036	\$1,000	\$1,000	\$23,439	\$10,000	\$138,131
2025	43	43	\$73,178	\$28,149	\$0	\$1,094	\$1,000	\$1,000	\$23,474	\$10,000	\$137,895
2026	44	44	\$73,178	\$27,826	\$0	\$1,163	\$1,000	\$1,000	\$26,539	\$10,000	\$140,706
2027	45	45	\$73,178	\$27,511	\$0	\$1,246	\$1,000	\$1,000	\$26,657	\$10,000	\$140,592
2028	46	46	\$73,178	\$27,203	\$0	\$1,334	\$1,000	\$1,000	\$26,823	\$10,000	\$140,538
2029	47	47	\$73,178	\$26,901	\$0	\$1,437	\$1,000	\$1,000	\$26,988	\$10,000	\$140,504
2030	48	48	\$73,178	\$26,606	\$0	\$1,562	\$1,000	\$1,000	\$27,155	\$10,000	\$140,501
2031	49	49	\$73,178	\$26,318	\$0	\$1,693	\$1,000	\$1,000	\$27,278	\$10,000	\$140,467
2032	50	50	\$73,178	\$26,036	\$0	\$1,839	\$1,000	\$1,000	\$27,446	\$10,000	\$140,499
2033	51	51	\$77,440	\$25,760	\$0	\$1,988	\$1,000	\$1,000	\$27,613	\$0	\$134,801
2034	52	52	\$77,440	\$25,490	\$0	\$2,153	\$1,000	\$1,000	\$27,803	\$0	\$134,886
2035	53	53	\$77,440	\$25,227	\$0	\$2,340	\$1,000	\$1,000	\$27,975	\$0	\$134,982
2036	54	54	\$77,440	\$24,968	\$0	\$2,545	\$1,000	\$1,000	\$28,023	\$0	\$134,976
2037	55	55	\$77,440	\$24,716	\$0	\$2,778	\$1,000	\$1,000	\$28,070	\$0	\$135,004
2038	56	56	\$77,440	\$24,469	\$0	\$3,034	\$1,000	\$1,000	\$28,118	\$0	\$135,061
2039	57	57	\$77,440	\$24,228	\$0	\$3,237	\$1,000	\$1,000	\$28,165	\$0	\$135,070
2040	58	58	\$77,440	\$23,992	\$0	\$3,479	\$1,000	\$1,000	\$28,212	\$0	\$135,123
2041	59	59	\$77,440	\$23,761	\$0	\$3,639	\$1,000	\$1,000	\$28,259	\$0	\$135,099



Year	John's Age	Kelsey's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	John's Retirement Contributions	Kelsey's Retirement Contributions	Taxes	Other Expenses	Total
2042	60	60	\$65,936	\$23,535	\$0	\$3,721	\$1,000	\$1,000	\$29,357	\$0	\$124,549
2043	61	61	\$65,936	\$23,314	\$0	\$3,716	\$1,000	\$1,000	\$29,458	\$0	\$124,424
2044	62	62	\$65,936	\$13,500	\$0	\$3,706	\$1,000	\$1,000	\$29,561	\$0	\$114,703
2045	63	63	\$65,936	\$13,500	\$0	\$3,771	\$1,000	\$1,000	\$29,716	\$0	\$114,923
2046	64	64	\$65,936	\$13,500	\$0	\$3,785	\$1,000	\$1,000	\$29,868	\$0	\$115,089
2047	65	65	\$65,936	\$13,500	\$6,411	\$3,764	\$1,000	\$1,000	\$29,374	\$0	\$120,985
2048	66	66	\$65,936	\$13,500	\$8,804	\$3,641	\$1,000	\$1,000	\$29,496	\$0	\$123,377
2049	67	67	\$65,936	\$13,500	\$9,068	\$2,856	\$1,000	\$1,000	\$29,604	\$0	\$122,964
2050	68	68	\$65,936	\$13,500	\$9,340	\$1,659	\$1,000	\$1,000	\$29,774	\$0	\$122,209
2051	69	69	\$65,936	\$13,500	\$9,620	\$286	\$1,000	\$1,000	\$29,940	\$0	\$121,282
2052	70	70	\$65,936	\$13,500	\$9,909	\$370	\$0	\$0	\$240	\$0	\$89,955
2053	71	71	\$65,936	\$13,500	\$10,206	\$335	\$0	\$0	\$1,365	\$0	\$91,342
2054	72	72	\$65,936	\$13,500	\$10,513	\$288	\$0	\$0	\$1,405	\$0	\$91,642
2055	73	73	\$65,936	\$13,500	\$10,828	\$223	\$0	\$0	\$1,443	\$0	\$91,930
2056	74	74	\$65,936	\$13,500	\$11,153	\$131	\$0	\$0	\$1,459	\$0	\$92,179
2057	75	75	\$65,936	\$13,500	\$11,487	\$7	\$0	\$0	\$1,458	\$0	\$92,388
2058	76	76	\$65,936	\$13,500	\$11,832	\$0	\$0	\$0	\$1,454	\$0	\$92,722
2059	77	77	\$65,936	\$13,500	\$12,187	\$0	\$0	\$0	\$1,447	\$0	\$93,070
2060	78	78	\$65,936	\$13,500	\$12,552	\$0	\$0	\$0	\$1,436	\$0	\$93,424
2061	79	79	\$65,936	\$13,500	\$12,929	\$0	\$0	\$0	\$1,422	\$0	\$93,787
2062	80	80	\$65,936	\$13,500	\$13,317	\$0	\$0	\$0	\$1,404	\$0	\$94,157
2063	81	81	\$65,936	\$13,500	\$13,716	\$0	\$0	\$0	\$1,383	\$0	\$94,535
2064	82	82	\$65,936	\$13,500	\$14,128	\$0	\$0	\$0	\$1,359	\$0	\$94,923
2065	83	83	\$65,936	\$13,500	\$14,552	\$0	\$0	\$0	\$1,330	\$0	\$95,318
2066	84	84	\$65,936	\$13,500	\$14,988	\$0	\$0	\$0	\$1,298	\$0	\$95,722
2067	85	85	\$65,936	\$13,500	\$15,438	\$0	\$0	\$0	\$1,263	\$0	\$96,137
2068	86	86	\$65,936	\$13,500	\$15,901	\$0	\$0	\$0	\$1,223	\$0	\$96,560
2069	87	87	\$65,936	\$13,500	\$16,378	\$0	\$0	\$0	\$1,179	\$0	\$96,993
2070	88	88	\$65,936	\$13,500	\$16,870	\$0	\$0	\$0	\$1,132	\$0	\$97,438
2071	89	89	\$65,936	\$13,500	\$17,376	\$0	\$0	\$0	\$1,080	\$0	\$97,892
2072	90	90	\$65,936	\$13,500	\$17,897	\$0	\$0	\$0	\$1,024	\$0	\$98,357
2073	91	91	\$65,936	\$13,500	\$18,434	\$0	\$0	\$0	\$965	\$0	\$98,835
2074	92	92	\$65,936	\$13,500	\$18,987	\$0	\$0	\$0	\$900	\$0	\$99,323
2075	93	93	\$65,936	\$13,500	\$19,556	\$0	\$0	\$0	\$832	\$0	\$99,824
2076	94	94	\$65,936	\$13,500	\$20,143	\$0	\$0	\$0	\$759	\$0	\$100,338
2077	95	95	\$65,936	\$13,500	\$20,747	\$0	\$0	\$0	\$681	\$0	\$100,864



# 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	John's Age	Kelsey's Age	Federal	State	John's FICA	Kelsey's FICA	Total
2022	40	40	\$14,905	\$0	\$6,885	\$3,443	\$25,233
2023	41	41	\$13,078	\$0	\$6,885	\$3,443	\$23,406
2024	42	42	\$13,112	\$0	\$6,885	\$3,442	\$23,439
2025	43	43	\$13,147	\$0	\$6,885	\$3,442	\$23,474
2026	44	44	\$16,211	\$0	\$6,885	\$3,443	\$26,539
2027	45	45	\$16,330	\$0	\$6,885	\$3,442	\$26,657
2028	46	46	\$16,496	\$0	\$6,885	\$3,442	\$26,823
2029	47	47	\$16,661	\$0	\$6,885	\$3,442	\$26,988
2030	48	48	\$16,827	\$0	\$6,885	\$3,443	\$27,155
2031	49	49	\$16,951	\$0	\$6,885	\$3,442	\$27,278
2032	50	50	\$17,118	\$0	\$6,885	\$3,443	\$27,446
2033	51	51	\$17,285	\$0	\$6,885	\$3,443	\$27,613
2034	52	52	\$17,475	\$0	\$6,885	\$3,443	\$27,803
2035	53	53	\$17,647	\$0	\$6,885	\$3,443	\$27,975
2036	54	54	\$17,695	\$0	\$6,885	\$3,443	\$28,023
2037	55	55	\$17,743	\$0	\$6,885	\$3,442	\$28,070
2038	56	56	\$17,791	\$0	\$6,885	\$3,442	\$28,118
2039	57	57	\$17,838	\$0	\$6,885	\$3,442	\$28,165
2040	58	58	\$17,885	\$0	\$6,885	\$3,442	\$28,212
2041	59	59	\$17,931	\$0	\$6,885	\$3,443	\$28,259
2042	60	60	\$19,030	\$0	\$6,885	\$3,442	\$29,357
2043	61	61	\$19,131	\$0	\$6,885	\$3,442	\$29,458

Year	John's Age	Kelsey's Age	Federal	State	John's FICA	Kelsey's FICA	Total
2044	62	62	\$19,233	\$0	\$6,885	\$3,443	\$29,561
2045	63	63	\$19,388	\$0	\$6,885	\$3,443	\$29,716
2046	64	64	\$19,541	\$0	\$6,885	\$3,442	\$29,868
2047	65	65	\$19,046	\$0	\$6,885	\$3,443	\$29,374
2048	66	66	\$19,168	\$0	\$6,885	\$3,443	\$29,496
2049	67	67	\$19,277	\$0	\$6,885	\$3,442	\$29,604
2050	68	68	\$19,446	\$0	\$6,885	\$3,443	\$29,774
2051	69	69	\$19,612	\$0	\$6,885	\$3,443	\$29,940
2052	70	70	\$240	\$0	\$0	\$0	\$240
2053	71	71	\$1,365	\$0	\$0	\$0	\$1,365
2054	72	72	\$1,405	\$0	\$0	\$0	\$1,405
2055	73	73	\$1,443	\$0	\$0	\$0	\$1,443
2056	74	74	\$1,459	\$0	\$0	\$0	\$1,459
2057	75	75	\$1,458	\$0	\$0	\$0	\$1,458
2058	76	76	\$1,454	\$0	\$0	\$0	\$1,454
2059	77	77	\$1,447	\$0	\$0	\$0	\$1,447
2060	78	78	\$1,436	\$0	\$0	\$0	\$1,436
2061	79	79	\$1,422	\$0	\$0	\$0	\$1,422
2062	80	80	\$1,404	\$0	\$0	\$0	\$1,404
2063	81	81	\$1,383	\$0	\$0	\$0	\$1,383
2064	82	82	\$1,359	\$0	\$0	\$0	\$1,359
2065	83	83	\$1,330	\$0	\$0	\$0	\$1,330
2066	84	84	\$1,298	\$0	\$0	\$0	\$1,298
2067	85	85	\$1,263	\$0	\$0	\$0	\$1,263
2068	86	86	\$1,223	\$0	\$0	\$0	\$1,223
2069	87	87	\$1,179	\$0	\$0	\$0	\$1,179
2070	88	88	\$1,132	\$0	\$0	\$0	\$1,132
2071	89	89	\$1,080	\$0	\$0	\$0	\$1,080
2072	90	90	\$1,024	\$0	\$0	\$0	\$1,024
2073	91	91	\$965	\$0	\$0	\$0	\$965
2074	92	92	\$900	\$0	\$0	\$0	\$900
2075	93	93	\$832	\$0	\$0	\$0	\$832
2076	94	94	\$759	\$0	\$0	\$0	\$759
2077	95	95	\$681	\$0	\$0	\$0	\$681

## Federal Tax Detail

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

Year	John's Age	Kelsey's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	40	40	\$133,675	(\$25,900)	\$0	\$107,775	\$14,904	22%	14%	\$0	\$0	\$0	\$14,905
2023	41	41	\$134,061	(\$25,821)	\$0	\$108,241	\$15,034	22%	14%	\$0	(\$1,956)	\$0	\$13,078
2024	42	42	\$133,987	(\$25,741)	\$0	\$108,245	\$15,062	22%	14%	\$0	(\$1,950)	\$0	\$13,112
2025	43	43	\$133,918	(\$25,662)	\$0	\$108,255	\$15,091	22%	14%	\$0	(\$1,944)	\$0	\$13,147
2026	44	44	\$133,854	(\$18,342)	(\$13,266)	\$102,246	\$16,299	25%	16%	\$0	(\$89)	\$0	\$16,211
2027	45	45	\$133,728	(\$17,819)	(\$13,225)	\$102,684	\$16,437	25%	16%	\$0	(\$107)	\$0	\$16,330
2028	46	46	\$133,605	(\$17,293)	(\$13,185)	\$103,128	\$16,576	25%	16%	\$0	(\$80)	\$0	\$16,496
2029	47	47	\$133,483	(\$16,762)	(\$13,144)	\$103,577	\$16,717	25%	16%	\$0	(\$56)	\$0	\$16,661
2030	48	48	\$133,362	(\$16,226)	(\$13,104)	\$104,033	\$16,859	25%	16%	\$0	(\$32)	\$0	\$16,827
2031	49	49	\$133,241	(\$15,683)	(\$13,064)	\$104,494	\$17,002	25%	16%	\$0	(\$51)	\$0	\$16,951
2032	50	50	\$133,121	(\$15,134)	(\$13,024)	\$104,963	\$17,148	25%	16%	\$0	(\$29)	\$0	\$17,118
2033	51	51	\$133,000	(\$14,577)	(\$12,984)	\$105,439	\$17,294	25%	16%	\$0	(\$9)	\$0	\$17,285
2034	52	52	\$133,004	(\$14,012)	(\$12,944)	\$106,048	\$17,475	25%	16%	\$0	\$0	\$0	\$17,475
2035	53	53	\$133,007	(\$13,474)	(\$12,904)	\$106,628	\$17,647	25%	17%	\$0	\$0	\$0	\$17,647
2036	54	54	\$133,007	(\$13,433)	(\$12,865)	\$106,709	\$17,695	25%	17%	\$0	\$0	\$0	\$17,695
2037	55	55	\$133,008	(\$13,392)	(\$12,825)	\$106,791	\$17,743	25%	17%	\$0	\$0	\$0	\$17,743
2038	56	56	\$133,008	(\$13,351)	(\$12,786)	\$106,871	\$17,791	25%	17%	\$0	\$0	\$0	\$17,791
2039	57	57	\$133,006	(\$13,310)	(\$12,747)	\$106,950	\$17,838	25%	17%	\$0	\$0	\$0	\$17,838
2040	58	58	\$133,005	(\$13,269)	(\$12,708)	\$107,028	\$17,885	25%	17%	\$0	\$0	\$0	\$17,885
2041	59	59	\$133,002	(\$13,228)	(\$12,669)	\$107,105	\$17,931	25%	17%	\$0	\$0	\$0	\$17,931
2042	60	60	\$133,000	(\$13,188)	(\$8,420)	\$111,392	\$19,030	25%	17%	\$0	\$0	\$0	\$19,030
2043	61	61	\$133,230	(\$13,147)	(\$8,394)	\$111,689	\$19,131	25%	17%	\$0	\$0	\$0	\$19,131
2044	62	62	\$133,463	(\$13,107)	(\$8,368)	\$111,987	\$19,233	25%	17%	\$0	\$0	\$0	\$19,233
2045	63	63	\$133,909	(\$13,067)	(\$8,343)	\$112,500	\$19,388	25%	17%	\$0	\$0	\$0	\$19,388
2046	64	64	\$134,351	(\$13,027)	(\$8,317)	\$113,007	\$19,541	25%	17%	\$0	\$0	\$0	\$19,541
2047	65	65	\$134,789	(\$15,580)	(\$8,292)	\$110,918	\$19,046	25%	17%	\$0	\$0	\$0	\$19,046
2048	66	66	\$135,098	(\$15,532)	(\$8,266)	\$111,299	\$19,168	25%	17%	\$0	\$0	\$0	\$19,168
2049	67	67	\$135,353	(\$15,484)	(\$8,241)	\$111,628	\$19,277	25%	17%	\$0	\$0	\$0	\$19,277
2050	68	68	\$135,618	(\$15,437)	(\$8,216)	\$111,966	\$19,446	25%	17%	\$0	\$0	\$0	\$19,446
2051	69	69	\$135,900	(\$15,390)	(\$8,190)	\$112,320	\$19,612	25%	17%	\$0	\$0	\$0	\$19,612
2052	70	70	\$25,905	(\$15,342)	(\$8,165)	\$2,397	\$240	10%	10%	\$0	\$0	\$0	\$240
2053	71	71	\$37,088	(\$15,295)	(\$8,140)	\$13,653	\$1,365	10%	10%	\$0	\$0	\$0	\$1,365
2054	72	72	\$37,415	(\$15,248)	(\$8,115)	\$14,051	\$1,405	10%	10%	\$0	\$0	\$0	\$1,405
2055	73	73	\$37,722	(\$15,202)	(\$8,090)	\$14,430	\$1,443	10%	10%	\$0	\$0	\$0	\$1,443
2056	74	74	\$38,010	(\$15,352)	(\$8,065)	\$14,593	\$1,459	10%	10%	\$0	\$0	\$0	\$1,459
2057	75	75	\$38,280	(\$15,659)	(\$8,041)	\$14,580	\$1,458	10%	10%	\$0	\$0	\$0	\$1,458
2058	76	76	\$38,535	(\$15,978)	(\$8,016)	\$14,540	\$1,454	10%	10%	\$0	\$0	\$0	\$1,454
2059	77	77	\$38,769	(\$16,310)	(\$7,992)	\$14,468	\$1,447	10%	10%	\$0	\$0	\$0	\$1,447
2060	78	78	\$38,982	(\$16,654)	(\$7,967)	\$14,361	\$1,436	10%	10%	\$0	\$0	\$0	\$1,436
2061	79	79	\$39,174	(\$17,012)	(\$7,943)	\$14,220	\$1,422	10%	10%	\$0	\$0	\$0	\$1,422
2062	80	80	\$39,345	(\$17,382)	(\$7,918)	\$14,045	\$1,404	10%	10%	\$0	\$0	\$0	\$1,404
2063	81	81	\$39,494	(\$17,767)	(\$7,894)	\$13,834	\$1,383	10%	10%	\$0	\$0	\$0	\$1,383
2064	82	82	\$39,622	(\$18,166)	(\$7,870)	\$13,587	\$1,359	10%	10%	\$0	\$0	\$0	\$1,359
2065	83	83	\$39,728	(\$18,579)	(\$7,846)	\$13,303	\$1,330	10%	10%	\$0	\$0	\$0	\$1,330



Year	John's Age	Kelsey's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	84	84	\$39,812	(\$19,007)	(\$7,822)	\$12,983	\$1,298	10%	10%	\$0	\$0	\$0	\$1,298
2067	85	85	\$39,873	(\$19,451)	(\$7,798)	\$12,625	\$1,262	10%	10%	\$0	\$0	\$0	\$1,263
2068	86	86	\$39,912	(\$19,910)	(\$7,774)	\$12,229	\$1,223	10%	10%	\$0	\$0	\$0	\$1,223
2069	87	87	\$39,928	(\$20,385)	(\$7,750)	\$11,793	\$1,179	10%	10%	\$0	\$0	\$0	\$1,179
2070	88	88	\$39,921	(\$20,877)	(\$7,726)	\$11,318	\$1,132	10%	10%	\$0	\$0	\$0	\$1,132
2071	89	89	\$39,891	(\$21,387)	(\$7,702)	\$10,802	\$1,080	10%	10%	\$0	\$0	\$0	\$1,080
2072	90	90	\$39,836	(\$21,913)	(\$7,679)	\$10,245	\$1,024	10%	10%	\$0	\$0	\$0	\$1,024
2073	91	91	\$39,758	(\$22,458)	(\$7,655)	\$9,645	\$965	10%	10%	\$0	\$0	\$0	\$965
2074	92	92	\$39,656	(\$23,021)	(\$7,632)	\$9,003	\$900	10%	10%	\$0	\$0	\$0	\$900
2075	93	93	\$39,528	(\$23,604)	(\$7,608)	\$8,316	\$832	10%	10%	\$0	\$0	\$0	\$832
2076	94	94	\$39,375	(\$24,206)	(\$7,585)	\$7,585	\$759	10%	10%	\$0	\$0	\$0	\$759
2077	95	95	\$39,197	(\$24,828)	(\$7,562)	\$6,808	\$681	10%	10%	\$0	\$0	\$0	\$681

## 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	John's Age	Kelsey's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity	
2022	40	40	\$0	\$15,660	\$8,000		\$2,000	\$3,500	\$0	\$167,747	\$632,253
2023	41	41	\$0	\$15,315	\$8,000		\$2,000	\$3,500	\$0	\$160,633	\$639,367
2024	42	42	\$0	\$14,978	\$8,000		\$2,000	\$3,500	\$0	\$153,498	\$646,502
2025	43	43	\$0	\$14,649	\$8,000		\$2,000	\$3,500	\$0	\$146,333	\$653,667
2026	44	44	\$0	\$14,326	\$8,000		\$2,000	\$3,500	\$0	\$139,128	\$660,872
2027	45	45	\$0	\$14,011	\$8,000		\$2,000	\$3,500	\$0	\$131,875	\$668,125
2028	46	46	\$0	\$13,703	\$8,000		\$2,000	\$3,500	\$0	\$124,563	\$675,437
2029	47	47	\$0	\$13,401	\$8,000		\$2,000	\$3,500	\$0	\$117,183	\$682,817
2030	48	48	\$0	\$13,106	\$8,000		\$2,000	\$3,500	\$0	\$109,724	\$690,276
2031	49	49	\$0	\$12,818	\$8,000		\$2,000	\$3,500	\$0	\$102,175	\$697,825
2032	50	50	\$0	\$12,536	\$8,000		\$2,000	\$3,500	\$0	\$94,525	\$705,475
2033	51	51	\$0	\$12,260	\$8,000		\$2,000	\$3,500	\$0	\$86,762	\$713,238
2034	52	52	\$0	\$11,990	\$8,000		\$2,000	\$3,500	\$0	\$78,874	\$721,126
2035	53	53	\$0	\$11,727	\$8,000		\$2,000	\$3,500	\$0	\$70,849	\$729,151
2036	54	54	\$0	\$11,468	\$8,000		\$2,000	\$3,500	\$0	\$62,674	\$737,326
2037	55	55	\$0	\$11,216	\$8,000		\$2,000	\$3,500	\$0	\$54,334	\$745,666
2038	56	56	\$0	\$10,969	\$8,000		\$2,000	\$3,500	\$0	\$45,816	\$754,184
2039	57	57	\$0	\$10,728	\$8,000		\$2,000	\$3,500	\$0	\$37,104	\$762,896
2040	58	58	\$0	\$10,492	\$8,000		\$2,000	\$3,500	\$0	\$28,183	\$771,817
2041	59	59	\$0	\$10,261	\$8,000		\$2,000	\$3,500	\$0	\$19,037	\$780,963
2042	60	60	\$0	\$10,035	\$8,000		\$2,000	\$3,500	\$0	\$9,648	\$790,352
2043	61	61	\$0	\$9,814	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2044	62	62	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2045	63	63	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2046	64	64	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2047	65	65	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2048	66	66	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2049	67	67	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2050	68	68	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2051	69	69	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2052	70	70	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2053	71	71	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2054	72	72	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2055	73	73	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2056	74	74	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2057	75	75	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2058	76	76	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2059	77	77	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2060	78	78	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2061	79	79	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000

Year	John's Age	Kelsey's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	80	80	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2063	81	81	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2064	82	82	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2065	83	83	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2066	84	84	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2067	85	85	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2068	86	86	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2069	87	87	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2070	88	88	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2071	89	89	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2072	90	90	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2073	91	91	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2074	92	92	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2075	93	93	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2076	94	94	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2077	95	95	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000



## 529 Accounts

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

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

Year	John's Age	Kelsey's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2065	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0	\$0



## Reserve Funds

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

Year	John's Age	Kelsey's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	40	40	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0
2056	74	74	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	83	83	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0

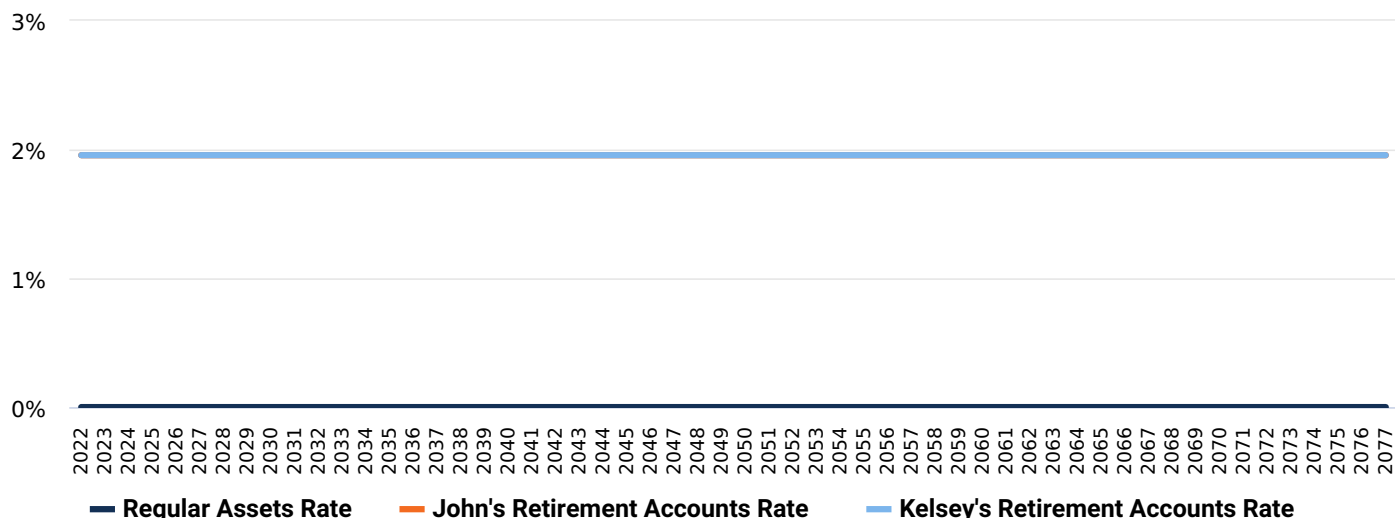
## Real Estate

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

Year	John's Age	Kelsey's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## Real Rates of Return



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

Year	John's Age	Kelsey's Age	Regular Assets Rate	John's Retirement Accounts Rate	Kelsey's Retirement Accounts Rate
2022	40	40	0.00	1.96	1.96
2023	41	41	0.00	1.96	1.96
2024	42	42	0.00	1.96	1.96
2025	43	43	0.00	1.96	1.96
2026	44	44	0.00	1.96	1.96
2027	45	45	0.00	1.96	1.96
2028	46	46	0.00	1.96	1.96
2029	47	47	0.00	1.96	1.96
2030	48	48	0.00	1.96	1.96
2031	49	49	0.00	1.96	1.96
2032	50	50	0.00	1.96	1.96
2033	51	51	0.00	1.96	1.96
2034	52	52	0.00	1.96	1.96
2035	53	53	0.00	1.96	1.96
2036	54	54	0.00	1.96	1.96
2037	55	55	0.00	1.96	1.96
2038	56	56	0.00	1.96	1.96
2039	57	57	0.00	1.96	1.96
2040	58	58	0.00	1.96	1.96
2041	59	59	0.00	1.96	1.96
2042	60	60	0.00	1.96	1.96
2043	61	61	0.00	1.96	1.96
2044	62	62	0.00	1.96	1.96
2045	63	63	0.00	1.96	1.96

Year	John's Age	Kelsey's Age	Regular Assets Rate	John's Retirement Accounts Rate	Kelsey's Retirement Accounts Rate
2046	64	64	0.00	1.96	1.96
2047	65	65	0.00	1.96	1.96
2048	66	66	0.00	1.96	1.96
2049	67	67	0.00	1.96	1.96
2050	68	68	0.00	1.96	1.96
2051	69	69	0.00	1.96	1.96
2052	70	70	0.00	1.96	1.96
2053	71	71	0.00	1.96	1.96
2054	72	72	0.00	1.96	1.96
2055	73	73	0.00	1.96	1.96
2056	74	74	0.00	1.96	1.96
2057	75	75	0.00	1.96	1.96
2058	76	76	0.00	1.96	1.96
2059	77	77	0.00	1.96	1.96
2060	78	78	0.00	1.96	1.96
2061	79	79	0.00	1.96	1.96
2062	80	80	0.00	1.96	1.96
2063	81	81	0.00	1.96	1.96
2064	82	82	0.00	1.96	1.96
2065	83	83	0.00	1.96	1.96
2066	84	84	0.00	1.96	1.96
2067	85	85	0.00	1.96	1.96
2068	86	86	0.00	1.96	1.96
2069	87	87	0.00	1.96	1.96
2070	88	88	0.00	1.96	1.96
2071	89	89	0.00	1.96	1.96
2072	90	90	0.00	1.96	1.96
2073	91	91	0.00	1.96	1.96
2074	92	92	0.00	1.96	1.96
2075	93	93	0.00	1.96	1.96
2076	94	94	0.00	1.96	1.96
2077	95	95	0.00	1.96	1.96

# Child care + education Details

## Lifetime Balance Sheet

---

### Lifetime Income

Labor Earnings	\$4,050,000
Social Security Benefits	\$2,162,461
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$171,713
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$30,675
<b>TOTAL</b>	<b>\$6,414,849</b>

### Lifetime Spending

Housing Expenses	\$1,031,466
Special Expenses	\$200,000
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$854,671
Retirement Account Contributions	\$60,000
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$425,267
Life Insurance Premiums	\$88,603
<b>Discretionary Spending</b>	<b>\$3,754,839</b>
<b>TOTAL</b>	<b>\$6,414,846</b>

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

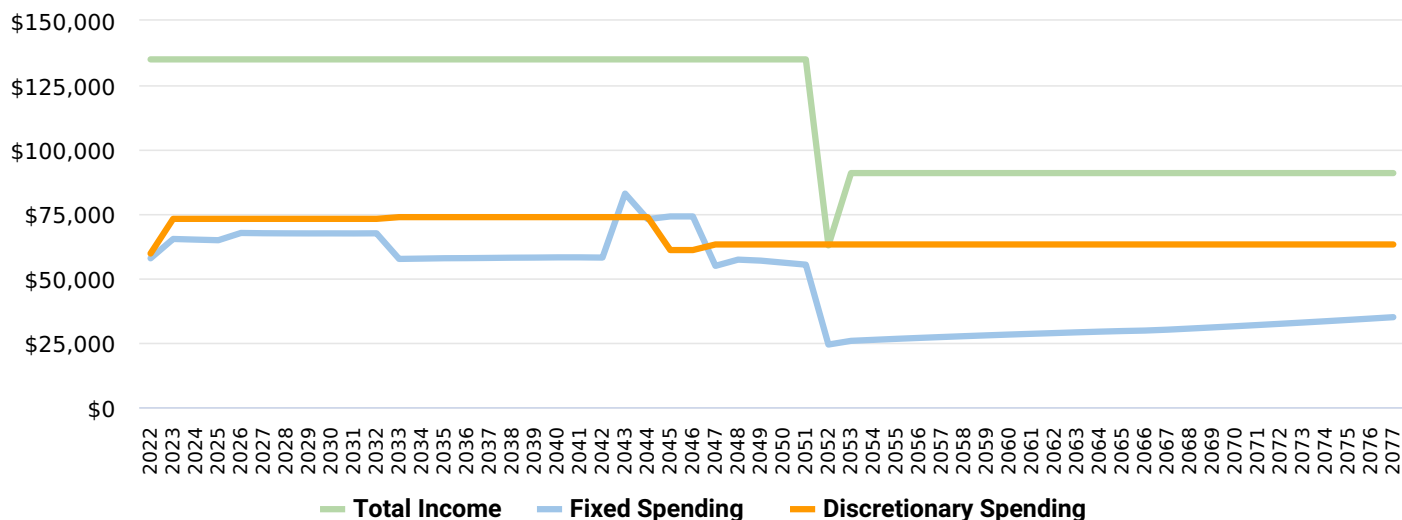
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance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

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

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

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

## Annual Income and Spending



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

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

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

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

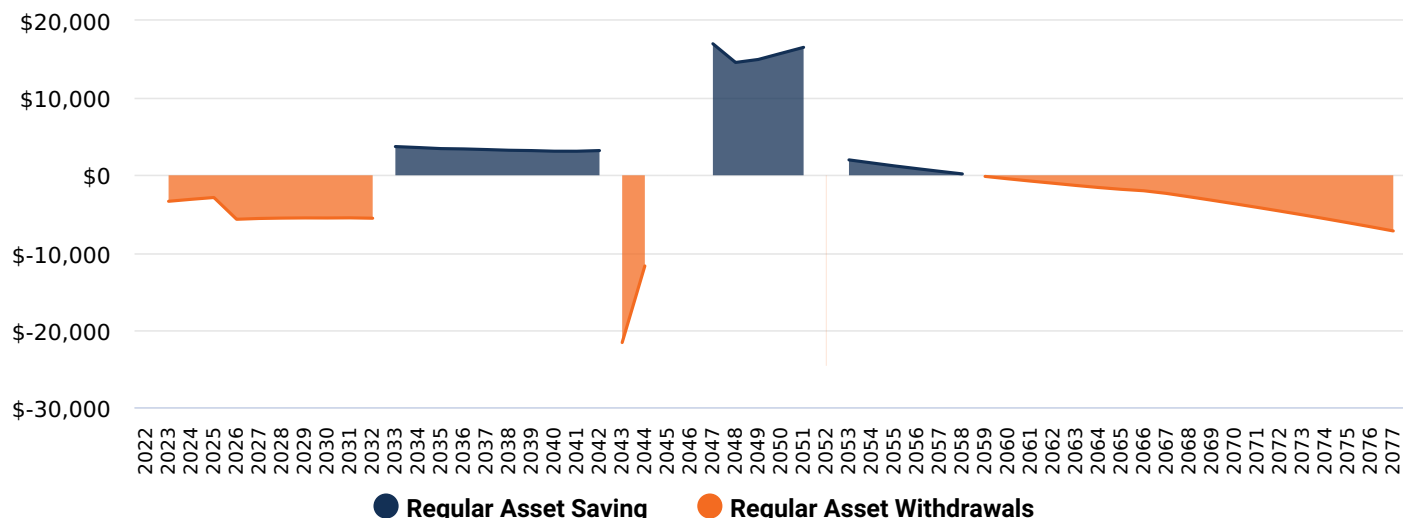
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	John's Age	Kelsey's Age	Total Income	Fixed Spending	Discretionary Spending
2022	40	40	\$135,000	\$57,763	\$59,628
2023	41	41	\$135,000	\$65,280	\$73,084
2024	42	42	\$135,000	\$65,024	\$73,084
2025	43	43	\$135,000	\$64,791	\$73,084
2026	44	44	\$135,000	\$67,609	\$73,084
2027	45	45	\$135,000	\$67,502	\$73,084
2028	46	46	\$135,000	\$67,457	\$73,084
2029	47	47	\$135,000	\$67,434	\$73,084
2030	48	48	\$135,000	\$67,444	\$73,084
2031	49	49	\$135,000	\$67,425	\$73,084



Year	John's Age	Kelsey's Age	Total Income	Fixed Spending	Discretionary Spending
2032	50	50	\$135,000	\$67,474	\$73,084
2033	51	51	\$135,000	\$57,531	\$73,751
2034	52	52	\$135,000	\$57,656	\$73,751
2035	53	53	\$135,000	\$57,796	\$73,751
2036	54	54	\$135,000	\$57,837	\$73,751
2037	55	55	\$135,000	\$57,916	\$73,751
2038	56	56	\$135,000	\$58,007	\$73,751
2039	57	57	\$135,000	\$58,050	\$73,751
2040	58	58	\$135,000	\$58,131	\$73,751
2041	59	59	\$135,000	\$58,136	\$73,751
2042	60	60	\$135,000	\$58,050	\$73,751
2043	61	61	\$135,000	\$82,893	\$73,751
2044	62	62	\$135,000	\$72,979	\$73,751
2045	63	63	\$135,000	\$74,028	\$60,969
2046	64	64	\$135,000	\$74,035	\$60,969
2047	65	65	\$135,000	\$54,834	\$63,142
2048	66	66	\$135,000	\$57,255	\$63,142
2049	67	67	\$135,000	\$56,868	\$63,142
2050	68	68	\$135,000	\$56,081	\$63,142
2051	69	69	\$135,000	\$55,301	\$63,142
2052	70	70	\$62,772	\$24,287	\$63,142
2053	71	71	\$90,856	\$25,720	\$63,142
2054	72	72	\$90,856	\$26,113	\$63,142
2055	73	73	\$90,856	\$26,499	\$63,142
2056	74	74	\$90,856	\$26,856	\$63,142
2057	75	75	\$90,856	\$27,201	\$63,142
2058	76	76	\$90,856	\$27,535	\$63,142
2059	77	77	\$90,856	\$27,857	\$63,142
2060	78	78	\$90,856	\$28,166	\$63,142
2061	79	79	\$90,856	\$28,461	\$63,142
2062	80	80	\$90,856	\$28,740	\$63,142
2063	81	81	\$90,856	\$29,028	\$63,142
2064	82	82	\$90,856	\$29,293	\$63,142
2065	83	83	\$90,856	\$29,528	\$63,142
2066	84	84	\$90,856	\$29,715	\$63,142
2067	85	85	\$90,856	\$30,059	\$63,142
2068	86	86	\$90,856	\$30,496	\$63,142
2069	87	87	\$90,856	\$30,942	\$63,142
2070	88	88	\$90,856	\$31,400	\$63,142
2071	89	89	\$90,856	\$31,867	\$63,142
2072	90	90	\$90,856	\$32,345	\$63,142
2073	91	91	\$90,856	\$32,835	\$63,142
2074	92	92	\$90,856	\$33,337	\$63,142
2075	93	93	\$90,856	\$33,850	\$63,142
2076	94	94	\$90,856	\$34,376	\$63,142
2077	95	95	\$90,856	\$34,915	\$63,142

## 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**

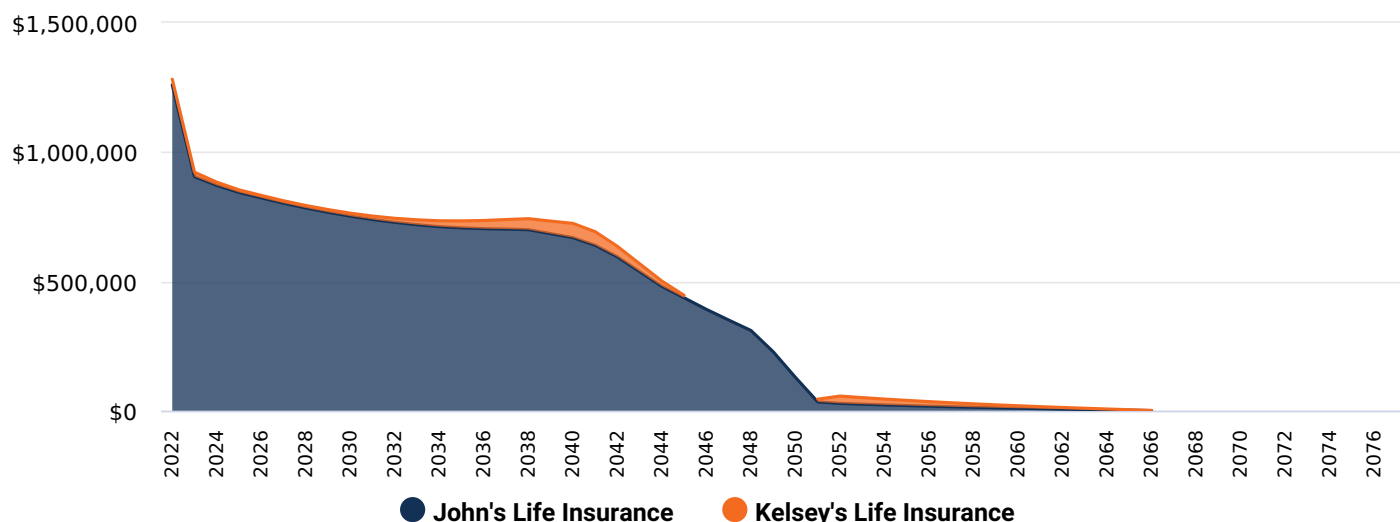
**And:**

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

Year	John's Age	Kelsey's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	40	40	\$135,000	\$117,391	\$17,610	\$30,675	\$48,285
2023	41	41	\$135,000	\$138,364	(\$3,365)	\$48,286	\$44,921
2024	42	42	\$135,000	\$138,108	(\$3,109)	\$44,920	\$41,811
2025	43	43	\$135,000	\$137,875	(\$2,876)	\$41,812	\$38,936
2026	44	44	\$135,000	\$140,693	(\$5,693)	\$38,936	\$33,243
2027	45	45	\$135,000	\$140,586	(\$5,588)	\$33,243	\$27,655
2028	46	46	\$135,000	\$140,541	(\$5,542)	\$27,655	\$22,113
2029	47	47	\$135,000	\$140,518	(\$5,519)	\$22,113	\$16,594
2030	48	48	\$135,000	\$140,528	(\$5,527)	\$16,594	\$11,067
2031	49	49	\$135,000	\$140,509	(\$5,509)	\$11,067	\$5,558
2032	50	50	\$135,000	\$140,558	(\$5,558)	\$5,558	\$0
2033	51	51	\$135,000	\$131,282	\$3,717	\$1	\$3,718
2034	52	52	\$135,000	\$131,407	\$3,593	\$3,717	\$7,310

Year	John's Age	Kelsey's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	53	53	\$135,000	\$131,547	\$3,454	\$7,310	\$10,764
2036	54	54	\$135,000	\$131,588	\$3,412	\$10,764	\$14,176
2037	55	55	\$135,000	\$131,667	\$3,332	\$14,176	\$17,508
2038	56	56	\$135,000	\$131,758	\$3,240	\$17,509	\$20,749
2039	57	57	\$135,000	\$131,801	\$3,198	\$20,748	\$23,946
2040	58	58	\$135,000	\$131,882	\$3,117	\$23,947	\$27,064
2041	59	59	\$135,000	\$131,887	\$3,113	\$27,064	\$30,177
2042	60	60	\$135,000	\$131,801	\$3,199	\$30,177	\$33,376
2043	61	61	\$135,000	\$156,644	(\$21,646)	\$33,376	\$11,730
2044	62	62	\$135,000	\$146,730	(\$11,730)	\$11,730	\$0
2045	63	63	\$135,000	\$134,997	\$4	\$0	\$4
2046	64	64	\$135,000	\$135,004	(\$4)	\$4	\$0
2047	65	65	\$135,000	\$117,976	\$17,023	\$0	\$17,023
2048	66	66	\$135,000	\$120,397	\$14,603	\$17,023	\$31,626
2049	67	67	\$135,000	\$120,010	\$14,988	\$31,627	\$46,615
2050	68	68	\$135,000	\$119,223	\$15,777	\$46,614	\$62,391
2051	69	69	\$135,000	\$118,443	\$16,557	\$62,392	\$78,949
2052	70	70	\$62,772	\$87,429	(\$24,657)	\$78,948	\$54,291
2053	71	71	\$90,856	\$88,862	\$1,993	\$54,292	\$56,285
2054	72	72	\$90,856	\$89,255	\$1,602	\$56,284	\$57,886
2055	73	73	\$90,856	\$89,641	\$1,215	\$57,887	\$59,102
2056	74	74	\$90,856	\$89,998	\$859	\$59,101	\$59,960
2057	75	75	\$90,856	\$90,343	\$512	\$59,961	\$60,473
2058	76	76	\$90,856	\$90,677	\$178	\$60,473	\$60,651
2059	77	77	\$90,856	\$90,999	(\$144)	\$60,652	\$60,508
2060	78	78	\$90,856	\$91,308	(\$452)	\$60,507	\$60,055
2061	79	79	\$90,856	\$91,603	(\$747)	\$60,055	\$59,308
2062	80	80	\$90,856	\$91,882	(\$1,027)	\$59,308	\$58,281
2063	81	81	\$90,856	\$92,170	(\$1,314)	\$58,281	\$56,967
2064	82	82	\$90,856	\$92,435	(\$1,580)	\$56,967	\$55,387
2065	83	83	\$90,856	\$92,670	(\$1,814)	\$55,387	\$53,573
2066	84	84	\$90,856	\$92,857	(\$2,002)	\$53,573	\$51,571
2067	85	85	\$90,856	\$93,201	(\$2,345)	\$51,571	\$49,226
2068	86	86	\$90,856	\$93,638	(\$2,782)	\$49,226	\$46,444
2069	87	87	\$90,856	\$94,084	(\$3,229)	\$46,444	\$43,215
2070	88	88	\$90,856	\$94,542	(\$3,686)	\$43,216	\$39,530
2071	89	89	\$90,856	\$95,009	(\$4,153)	\$39,530	\$35,377
2072	90	90	\$90,856	\$95,487	(\$4,631)	\$35,376	\$30,745
2073	91	91	\$90,856	\$95,977	(\$5,121)	\$30,745	\$25,624
2074	92	92	\$90,856	\$96,479	(\$5,623)	\$25,624	\$20,001
2075	93	93	\$90,856	\$96,992	(\$6,137)	\$20,002	\$13,865
2076	94	94	\$90,856	\$97,518	(\$6,663)	\$13,865	\$7,202
2077	95	95	\$90,856	\$98,057	(\$7,202)	\$7,202	\$0

## Life Insurance Suggestions



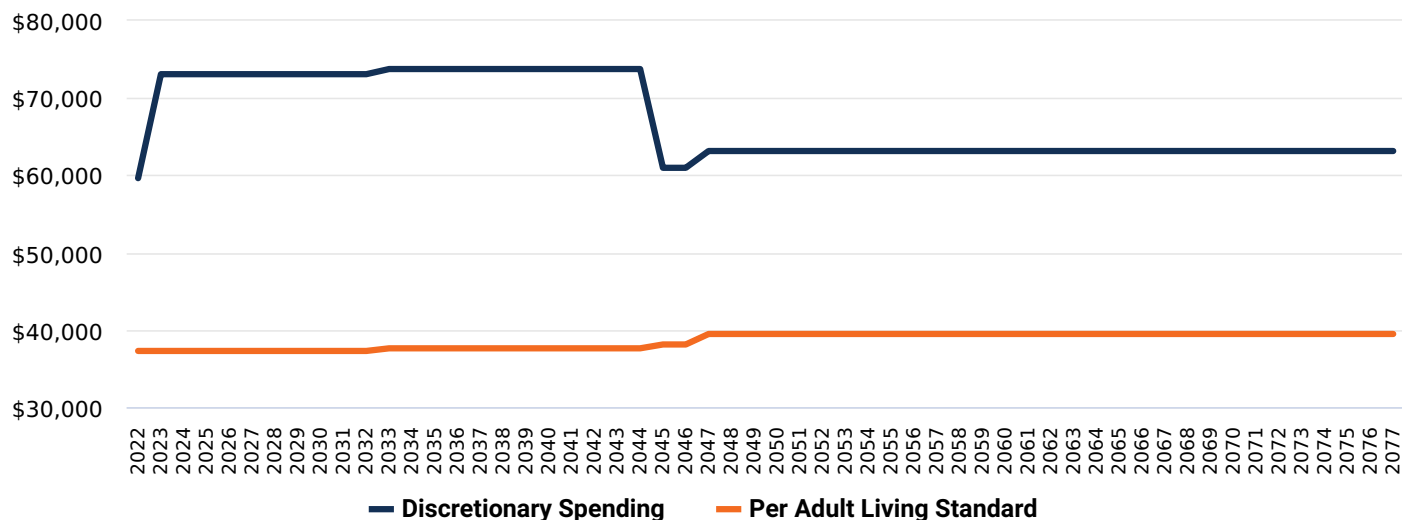
MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	John's Age	Kelsey's Age	John's Life Insurance	Kelsey's Life Insurance	John's Life Insurance (Face Value)	Kelsey's Life Insurance (Face Value)	Premium
2022	40	40	\$1,259,702	\$21,944	\$1,259,702	\$21,944	\$1,370
2023	41	41	\$904,706	\$17,167	\$925,062	\$17,553	\$1,059
2024	42	42	\$871,083	\$12,555	\$910,723	\$13,126	\$1,107
2025	43	43	\$843,778	\$9,967	\$902,025	\$10,655	\$1,168
2026	44	44	\$822,764	\$9,689	\$899,350	\$10,591	\$1,244
2027	45	45	\$802,193	\$9,432	\$896,594	\$10,542	\$1,333
2028	46	46	\$783,715	\$9,574	\$895,650	\$10,942	\$1,430
2029	47	47	\$767,174	\$10,369	\$896,472	\$12,116	\$1,544
2030	48	48	\$752,215	\$11,478	\$898,770	\$13,714	\$1,682
2031	49	49	\$739,227	\$13,224	\$903,124	\$16,156	\$1,828
2032	50	50	\$728,182	\$15,660	\$909,647	\$19,563	\$1,992
2033	51	51	\$719,151	\$18,862	\$918,579	\$24,093	\$2,158
2034	52	52	\$711,668	\$22,561	\$929,474	\$29,466	\$2,344
2035	53	53	\$707,037	\$26,837	\$944,203	\$35,839	\$2,555
2036	54	54	\$703,823	\$31,551	\$961,058	\$43,082	\$2,788
2037	55	55	\$702,279	\$36,759	\$980,527	\$51,323	\$3,054
2038	56	56	\$699,867	\$42,466	\$999,145	\$60,625	\$3,326
2039	57	57	\$684,483	\$48,588	\$999,170	\$70,927	\$3,545
2040	58	58	\$669,128	\$55,018	\$998,731	\$82,120	\$3,797
2041	59	59	\$639,625	\$52,399	\$976,176	\$79,969	\$3,968
2042	60	60	\$594,786	\$40,540	\$928,169	\$63,263	\$4,044
2043	61	61	\$537,613	\$30,335	\$857,826	\$48,403	\$4,044
2044	62	62	\$480,690	\$20,160	\$784,257	\$32,892	\$4,015
2045	63	63	\$436,123	\$9,509	\$727,554	\$15,863	\$4,040



Year	John's Age	Kelsey's Age	John's Life Insurance	Kelsey's Life Insurance	John's Life Insurance (Face Value)	Kelsey's Life Insurance (Face Value)	Premium
2046	64	64	\$391,542	\$0	\$667,880	\$0	\$4,004
2047	65	65	\$350,354	\$0	\$611,068	\$0	\$3,997
2048	66	66	\$309,982	\$0	\$552,818	\$0	\$3,886
2049	67	67	\$227,698	\$0	\$415,210	\$0	\$3,111
2050	68	68	\$128,567	\$0	\$239,719	\$0	\$1,924
2051	69	69	\$33,910	\$10,611	\$64,648	\$20,230	\$680
2052	70	70	\$28,225	\$28,225	\$55,022	\$55,022	\$878
2053	71	71	\$25,220	\$25,220	\$50,270	\$50,270	\$909
2054	72	72	\$22,435	\$22,435	\$45,725	\$45,725	\$945
2055	73	73	\$19,863	\$19,863	\$41,395	\$41,395	\$978
2056	74	74	\$17,474	\$17,474	\$37,234	\$37,234	\$998
2057	75	75	\$15,254	\$15,254	\$33,236	\$33,236	\$1,001
2058	76	76	\$13,189	\$13,189	\$29,383	\$29,383	\$985
2059	77	77	\$11,265	\$11,265	\$25,661	\$25,661	\$950
2060	78	78	\$9,466	\$9,466	\$22,049	\$22,049	\$895
2061	79	79	\$7,776	\$7,776	\$18,519	\$18,519	\$818
2062	80	80	\$6,177	\$6,177	\$15,041	\$15,041	\$717
2063	81	81	\$4,672	\$4,672	\$11,634	\$11,634	\$616
2064	82	82	\$3,239	\$3,239	\$8,247	\$8,247	\$484
2065	83	83	\$1,843	\$1,843	\$4,797	\$4,797	\$312
2066	84	84	\$432	\$432	\$1,151	\$1,151	\$83
2067	85	85	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0

## Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



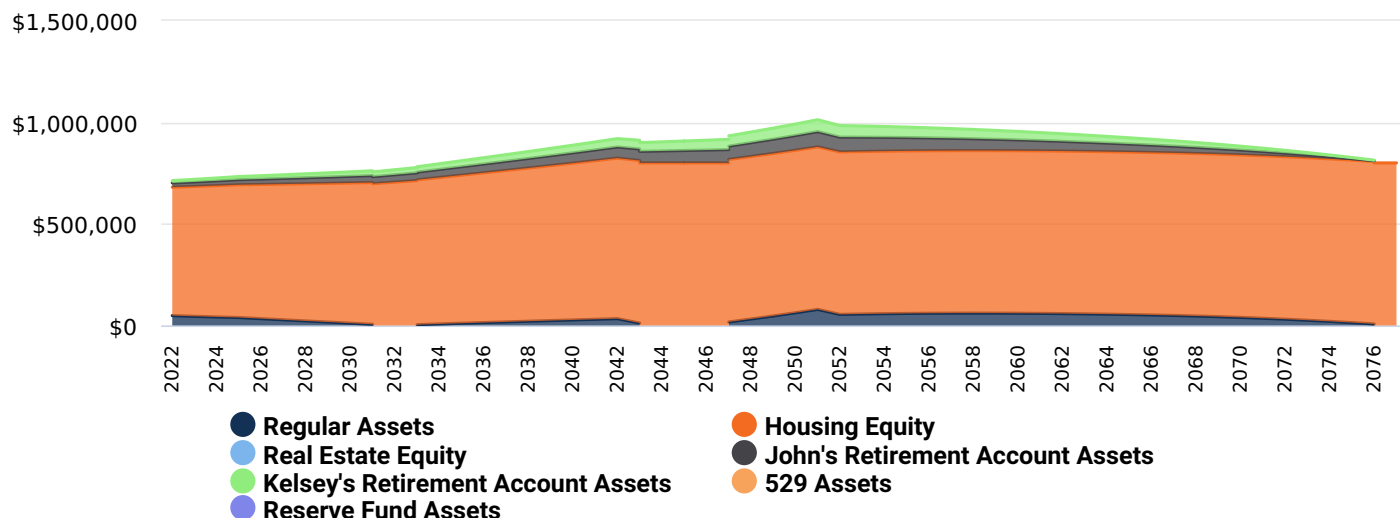
standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	John's Age	Kelsey's Age	Discretionary Spending	Per Adult Living Standard
2022	40	40	\$59,628	\$37,267
2023	41	41	\$73,084	\$37,267
2024	42	42	\$73,084	\$37,267
2025	43	43	\$73,084	\$37,267
2026	44	44	\$73,084	\$37,267
2027	45	45	\$73,084	\$37,267
2028	46	46	\$73,084	\$37,267
2029	47	47	\$73,084	\$37,267
2030	48	48	\$73,084	\$37,267
2031	49	49	\$73,084	\$37,267
2032	50	50	\$73,084	\$37,267
2033	51	51	\$73,751	\$37,607
2034	52	52	\$73,751	\$37,607
2035	53	53	\$73,751	\$37,607
2036	54	54	\$73,751	\$37,607
2037	55	55	\$73,751	\$37,607
2038	56	56	\$73,751	\$37,607
2039	57	57	\$73,751	\$37,607
2040	58	58	\$73,751	\$37,607
2041	59	59	\$73,751	\$37,607
2042	60	60	\$73,751	\$37,607
2043	61	61	\$73,751	\$37,607
2044	62	62	\$73,751	\$37,607
2045	63	63	\$60,969	\$38,106
2046	64	64	\$60,969	\$38,106
2047	65	65	\$63,142	\$39,464
2048	66	66	\$63,142	\$39,464
2049	67	67	\$63,142	\$39,464
2050	68	68	\$63,142	\$39,464
2051	69	69	\$63,142	\$39,464
2052	70	70	\$63,142	\$39,464
2053	71	71	\$63,142	\$39,464
2054	72	72	\$63,142	\$39,464
2055	73	73	\$63,142	\$39,464
2056	74	74	\$63,142	\$39,464
2057	75	75	\$63,142	\$39,464
2058	76	76	\$63,142	\$39,464
2059	77	77	\$63,142	\$39,464
2060	78	78	\$63,142	\$39,464
2061	79	79	\$63,142	\$39,464
2062	80	80	\$63,142	\$39,464
2063	81	81	\$63,142	\$39,464
2064	82	82	\$63,142	\$39,464
2065	83	83	\$63,142	\$39,464
2066	84	84	\$63,142	\$39,464
2067	85	85	\$63,142	\$39,464
2068	86	86	\$63,142	\$39,464
2069	87	87	\$63,142	\$39,464

Year	John's Age	Kelsey's Age	Discretionary Spending	Per Adult Living Standard
2070	88	88	\$63,142	\$39,464
2071	89	89	\$63,142	\$39,464
2072	90	90	\$63,142	\$39,464
2073	91	91	\$63,142	\$39,464
2074	92	92	\$63,142	\$39,464
2075	93	93	\$63,142	\$39,464
2076	94	94	\$63,142	\$39,464
2077	95	95	\$63,142	\$39,464



# 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	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	40	40	\$48,285	\$632,253	\$0	\$20,808	\$11,425	\$0	\$0	\$712,771
2023	41	41	\$44,921	\$639,367	\$0	\$22,214	\$12,648	\$0	\$0	\$719,150
2024	42	42	\$41,811	\$646,502	\$0	\$23,649	\$13,896	\$0	\$0	\$725,858
2025	43	43	\$38,936	\$653,667	\$0	\$25,112	\$15,168	\$0	\$0	\$732,883
2026	44	44	\$33,243	\$660,872	\$0	\$26,603	\$16,464	\$0	\$0	\$737,182
2027	45	45	\$27,655	\$668,125	\$0	\$28,123	\$17,786	\$0	\$0	\$741,689
2028	46	46	\$22,113	\$675,437	\$0	\$29,673	\$19,134	\$0	\$0	\$746,357
2029	47	47	\$16,594	\$682,817	\$0	\$31,254	\$20,509	\$0	\$0	\$751,174
2030	48	48	\$11,067	\$690,276	\$0	\$32,865	\$21,910	\$0	\$0	\$756,118
2031	49	49	\$5,558	\$697,825	\$0	\$34,508	\$23,338	\$0	\$0	\$761,229
2032	50	50	\$0	\$705,475	\$0	\$36,183	\$24,795	\$0	\$0	\$766,453
2033	51	51	\$3,718	\$713,238	\$0	\$37,890	\$26,280	\$0	\$0	\$781,126
2034	52	52	\$7,310	\$721,126	\$0	\$39,632	\$27,794	\$0	\$0	\$795,862
2035	53	53	\$10,764	\$729,151	\$0	\$41,407	\$29,337	\$0	\$0	\$810,659
2036	54	54	\$14,176	\$737,326	\$0	\$43,217	\$30,911	\$0	\$0	\$825,630
2037	55	55	\$17,508	\$745,666	\$0	\$45,062	\$32,516	\$0	\$0	\$840,752
2038	56	56	\$20,749	\$754,184	\$0	\$46,943	\$34,152	\$0	\$0	\$856,028
2039	57	57	\$23,946	\$762,896	\$0	\$48,862	\$35,820	\$0	\$0	\$871,524
2040	58	58	\$27,064	\$771,817	\$0	\$50,817	\$37,521	\$0	\$0	\$887,219
2041	59	59	\$30,177	\$780,963	\$0	\$52,811	\$39,254	\$0	\$0	\$903,205
2042	60	60	\$33,376	\$790,352	\$0	\$54,844	\$41,022	\$0	\$0	\$919,594
2043	61	61	\$11,730	\$800,000	\$0	\$56,917	\$42,825	\$0	\$0	\$911,472

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	62	62	\$0	\$800,000	\$0	\$59,030	\$44,662	\$0	\$0	\$903,692
2045	63	63	\$4	\$800,000	\$0	\$61,185	\$46,536	\$0	\$0	\$907,725
2046	64	64	\$0	\$800,000	\$0	\$63,382	\$48,446	\$0	\$0	\$911,828
2047	65	65	\$17,023	\$800,000	\$0	\$65,621	\$50,394	\$0	\$0	\$933,038
2048	66	66	\$31,626	\$800,000	\$0	\$67,905	\$52,379	\$0	\$0	\$951,910
2049	67	67	\$46,615	\$800,000	\$0	\$70,233	\$54,404	\$0	\$0	\$971,252
2050	68	68	\$62,391	\$800,000	\$0	\$72,607	\$56,468	\$0	\$0	\$991,466
2051	69	69	\$78,949	\$800,000	\$0	\$75,027	\$58,573	\$0	\$0	\$1,012,549
2052	70	70	\$54,291	\$800,000	\$0	\$72,786	\$56,823	\$0	\$0	\$983,900
2053	71	71	\$56,285	\$800,000	\$0	\$70,501	\$55,039	\$0	\$0	\$981,825
2054	72	72	\$57,886	\$800,000	\$0	\$68,171	\$53,220	\$0	\$0	\$979,277
2055	73	73	\$59,102	\$800,000	\$0	\$65,795	\$51,365	\$0	\$0	\$976,262
2056	74	74	\$59,960	\$800,000	\$0	\$63,373	\$49,475	\$0	\$0	\$972,808
2057	75	75	\$60,473	\$800,000	\$0	\$60,904	\$47,547	\$0	\$0	\$968,924
2058	76	76	\$60,651	\$800,000	\$0	\$58,386	\$45,581	\$0	\$0	\$964,618
2059	77	77	\$60,508	\$800,000	\$0	\$55,820	\$43,577	\$0	\$0	\$959,905
2060	78	78	\$60,055	\$800,000	\$0	\$53,202	\$41,534	\$0	\$0	\$954,791
2061	79	79	\$59,308	\$800,000	\$0	\$50,534	\$39,451	\$0	\$0	\$949,293
2062	80	80	\$58,281	\$800,000	\$0	\$47,814	\$37,327	\$0	\$0	\$943,422
2063	81	81	\$56,967	\$800,000	\$0	\$45,040	\$35,162	\$0	\$0	\$937,169
2064	82	82	\$55,387	\$800,000	\$0	\$42,212	\$32,954	\$0	\$0	\$930,553
2065	83	83	\$53,573	\$800,000	\$0	\$39,329	\$30,704	\$0	\$0	\$923,606
2066	84	84	\$51,571	\$800,000	\$0	\$36,389	\$28,409	\$0	\$0	\$916,369
2067	85	85	\$49,226	\$800,000	\$0	\$33,392	\$26,069	\$0	\$0	\$908,687
2068	86	86	\$46,444	\$800,000	\$0	\$30,337	\$23,683	\$0	\$0	\$900,464
2069	87	87	\$43,215	\$800,000	\$0	\$27,221	\$21,251	\$0	\$0	\$891,687
2070	88	88	\$39,530	\$800,000	\$0	\$24,045	\$18,771	\$0	\$0	\$882,346
2071	89	89	\$35,377	\$800,000	\$0	\$20,806	\$16,243	\$0	\$0	\$872,426
2072	90	90	\$30,745	\$800,000	\$0	\$17,504	\$13,665	\$0	\$0	\$861,914
2073	91	91	\$25,624	\$800,000	\$0	\$14,138	\$11,037	\$0	\$0	\$850,799
2074	92	92	\$20,001	\$800,000	\$0	\$10,705	\$8,357	\$0	\$0	\$839,063
2075	93	93	\$13,865	\$800,000	\$0	\$7,206	\$5,625	\$0	\$0	\$826,696
2076	94	94	\$7,202	\$800,000	\$0	\$3,638	\$2,840	\$0	\$0	\$813,680
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$800,000

# Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	40	40	\$48,285	\$632,253	\$0	\$32,233	\$0	\$0	\$1,281,646	\$0	\$0	\$1,994,417
2023	41	41	\$44,921	\$639,367	\$0	\$34,862	\$0	\$0	\$921,873	\$0	\$0	\$1,641,023
2024	42	42	\$41,811	\$646,502	\$0	\$37,545	\$0	\$0	\$883,638	\$0	\$0	\$1,609,496
2025	43	43	\$38,936	\$653,667	\$0	\$40,280	\$0	\$0	\$853,745	\$0	\$0	\$1,586,628
2026	44	44	\$33,243	\$660,872	\$0	\$43,067	\$0	\$0	\$832,453	\$0	\$0	\$1,569,635
2027	45	45	\$27,655	\$668,125	\$0	\$45,909	\$0	\$0	\$811,625	\$0	\$0	\$1,553,314
2028	46	46	\$22,113	\$675,437	\$0	\$48,807	\$0	\$0	\$793,289	\$0	\$0	\$1,539,646
2029	47	47	\$16,594	\$682,817	\$0	\$51,763	\$0	\$0	\$777,543	\$0	\$0	\$1,528,717
2030	48	48	\$11,067	\$690,276	\$0	\$54,775	\$0	\$0	\$763,693	\$0	\$0	\$1,519,811
2031	49	49	\$5,558	\$697,825	\$0	\$57,846	\$0	\$0	\$752,451	\$0	\$0	\$1,513,680
2032	50	50	\$0	\$705,475	\$0	\$60,978	\$0	\$0	\$743,842	\$0	\$0	\$1,510,295
2033	51	51	\$3,718	\$713,238	\$0	\$64,170	\$0	\$0	\$738,013	\$0	\$0	\$1,519,139
2034	52	52	\$7,310	\$721,126	\$0	\$67,426	\$0	\$0	\$734,229	\$0	\$0	\$1,530,091
2035	53	53	\$10,764	\$729,151	\$0	\$70,744	\$0	\$0	\$733,874	\$0	\$0	\$1,544,533
2036	54	54	\$14,176	\$737,326	\$0	\$74,128	\$0	\$0	\$735,374	\$0	\$0	\$1,561,004
2037	55	55	\$17,508	\$745,666	\$0	\$77,578	\$0	\$0	\$739,038	\$0	\$0	\$1,579,790
2038	56	56	\$20,749	\$754,184	\$0	\$81,095	\$0	\$0	\$742,333	\$0	\$0	\$1,598,361
2039	57	57	\$23,946	\$762,896	\$0	\$84,682	\$0	\$0	\$733,071	\$0	\$0	\$1,604,595
2040	58	58	\$27,064	\$771,817	\$0	\$88,338	\$0	\$0	\$724,146	\$0	\$0	\$1,611,365
2041	59	59	\$30,177	\$780,963	\$0	\$92,065	\$0	\$0	\$692,024	\$0	\$0	\$1,595,229
2042	60	60	\$33,376	\$790,352	\$0	\$95,866	\$0	\$0	\$635,326	\$0	\$0	\$1,554,920
2043	61	61	\$11,730	\$800,000	\$0	\$99,742	\$0	\$0	\$567,948	\$0	\$0	\$1,479,420
2044	62	62	\$0	\$800,000	\$0	\$103,692	\$0	\$0	\$500,850	\$0	\$0	\$1,404,542
2045	63	63	\$4	\$800,000	\$0	\$107,721	\$0	\$0	\$445,632	\$0	\$0	\$1,353,357
2046	64	64	\$0	\$800,000	\$0	\$111,828	\$0	\$0	\$391,542	\$0	\$0	\$1,303,370
2047	65	65	\$17,023	\$800,000	\$0	\$116,015	\$0	\$0	\$350,354	\$0	\$0	\$1,283,392
2048	66	66	\$31,626	\$800,000	\$0	\$120,284	\$0	\$0	\$309,982	\$0	\$0	\$1,261,892
2049	67	67	\$46,615	\$800,000	\$0	\$124,637	\$0	\$0	\$227,698	\$0	\$0	\$1,198,950
2050	68	68	\$62,391	\$800,000	\$0	\$129,075	\$0	\$0	\$128,567	\$0	\$0	\$1,120,033
2051	69	69	\$78,949	\$800,000	\$0	\$133,600	\$0	\$0	\$44,521	\$0	\$0	\$1,057,070
2052	70	70	\$54,291	\$800,000	\$0	\$129,609	\$0	\$0	\$56,450	\$0	\$0	\$1,040,350
2053	71	71	\$56,285	\$800,000	\$0	\$125,540	\$0	\$0	\$50,440	\$0	\$0	\$1,032,265
2054	72	72	\$57,886	\$800,000	\$0	\$121,391	\$0	\$0	\$44,870	\$0	\$0	\$1,024,147
2055	73	73	\$59,102	\$800,000	\$0	\$117,160	\$0	\$0	\$39,726	\$0	\$0	\$1,015,988
2056	74	74	\$59,960	\$800,000	\$0	\$112,848	\$0	\$0	\$34,948	\$0	\$0	\$1,007,756
2057	75	75	\$60,473	\$800,000	\$0	\$108,451	\$0	\$0	\$30,508	\$0	\$0	\$999,432
2058	76	76	\$60,651	\$800,000	\$0	\$103,967	\$0	\$0	\$26,378	\$0	\$0	\$990,996
2059	77	77	\$60,508	\$800,000	\$0	\$99,397	\$0	\$0	\$22,530	\$0	\$0	\$982,435
2060	78	78	\$60,055	\$800,000	\$0	\$94,736	\$0	\$0	\$18,932	\$0	\$0	\$973,723
2061	79	79	\$59,308	\$800,000	\$0	\$89,985	\$0	\$0	\$15,552	\$0	\$0	\$964,845
2062	80	80	\$58,281	\$800,000	\$0	\$85,141	\$0	\$0	\$12,354	\$0	\$0	\$955,776
2063	81	81	\$56,967	\$800,000	\$0	\$80,202	\$0	\$0	\$9,344	\$0	\$0	\$946,513
2064	82	82	\$55,387	\$800,000	\$0	\$75,166	\$0	\$0	\$6,478	\$0	\$0	\$937,031
2065	83	83	\$53,573	\$800,000	\$0	\$70,033	\$0	\$0	\$3,686	\$0	\$0	\$927,292
2066	84	84	\$51,571	\$800,000	\$0	\$64,798	\$0	\$0	\$864	\$0	\$0	\$917,233
2067	85	85	\$49,226	\$800,000	\$0	\$59,461	\$0	\$0	\$0	\$0	\$0	\$908,687
2068	86	86	\$46,444	\$800,000	\$0	\$54,020	\$0	\$0	\$0	\$0	\$0	\$900,464

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	87	87	\$43,215	\$800,000	\$0	\$48,472	\$0	\$0	\$0	\$0	\$0	\$891,687
2070	88	88	\$39,530	\$800,000	\$0	\$42,816	\$0	\$0	\$0	\$0	\$0	\$882,346
2071	89	89	\$35,377	\$800,000	\$0	\$37,049	\$0	\$0	\$0	\$0	\$0	\$872,426
2072	90	90	\$30,745	\$800,000	\$0	\$31,169	\$0	\$0	\$0	\$0	\$0	\$861,914
2073	91	91	\$25,624	\$800,000	\$0	\$25,175	\$0	\$0	\$0	\$0	\$0	\$850,799
2074	92	92	\$20,001	\$800,000	\$0	\$19,062	\$0	\$0	\$0	\$0	\$0	\$839,063
2075	93	93	\$13,865	\$800,000	\$0	\$12,831	\$0	\$0	\$0	\$0	\$0	\$826,696
2076	94	94	\$7,202	\$800,000	\$0	\$6,478	\$0	\$0	\$0	\$0	\$0	\$813,680
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000

## John's Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	529 Assets	Reserve Fund	John's Life Insurance	John's Bequest	John's Funeral	John's Net Estate
2022	40	40	\$48,285	\$632,253	\$0	\$20,808	\$0	\$0	\$1,259,702	\$0	\$0	\$1,961,048
2023	41	41	\$44,921	\$639,367	\$0	\$22,214	\$0	\$0	\$904,706	\$0	\$0	\$1,611,208
2024	42	42	\$41,811	\$646,502	\$0	\$23,649	\$0	\$0	\$871,083	\$0	\$0	\$1,583,045
2025	43	43	\$38,936	\$653,667	\$0	\$25,112	\$0	\$0	\$843,778	\$0	\$0	\$1,561,493
2026	44	44	\$33,243	\$660,872	\$0	\$26,603	\$0	\$0	\$822,764	\$0	\$0	\$1,543,482
2027	45	45	\$27,655	\$668,125	\$0	\$28,123	\$0	\$0	\$802,193	\$0	\$0	\$1,526,096
2028	46	46	\$22,113	\$675,437	\$0	\$29,673	\$0	\$0	\$783,715	\$0	\$0	\$1,510,938
2029	47	47	\$16,594	\$682,817	\$0	\$31,254	\$0	\$0	\$767,174	\$0	\$0	\$1,497,839
2030	48	48	\$11,067	\$690,276	\$0	\$32,865	\$0	\$0	\$752,215	\$0	\$0	\$1,486,423
2031	49	49	\$5,558	\$697,825	\$0	\$34,508	\$0	\$0	\$739,227	\$0	\$0	\$1,477,118
2032	50	50	\$0	\$705,475	\$0	\$36,183	\$0	\$0	\$728,182	\$0	\$0	\$1,469,840
2033	51	51	\$3,718	\$713,238	\$0	\$37,890	\$0	\$0	\$719,151	\$0	\$0	\$1,473,997
2034	52	52	\$7,310	\$721,126	\$0	\$39,632	\$0	\$0	\$711,668	\$0	\$0	\$1,479,736
2035	53	53	\$10,764	\$729,151	\$0	\$41,407	\$0	\$0	\$707,037	\$0	\$0	\$1,488,359
2036	54	54	\$14,176	\$737,326	\$0	\$43,217	\$0	\$0	\$703,823	\$0	\$0	\$1,498,542
2037	55	55	\$17,508	\$745,666	\$0	\$45,062	\$0	\$0	\$702,279	\$0	\$0	\$1,510,515
2038	56	56	\$20,749	\$754,184	\$0	\$46,943	\$0	\$0	\$699,867	\$0	\$0	\$1,521,743
2039	57	57	\$23,946	\$762,896	\$0	\$48,862	\$0	\$0	\$684,483	\$0	\$0	\$1,520,187
2040	58	58	\$27,064	\$771,817	\$0	\$50,817	\$0	\$0	\$669,128	\$0	\$0	\$1,518,826
2041	59	59	\$30,177	\$780,963	\$0	\$52,811	\$0	\$0	\$639,625	\$0	\$0	\$1,503,576
2042	60	60	\$33,376	\$790,352	\$0	\$54,844	\$0	\$0	\$594,786	\$0	\$0	\$1,473,358
2043	61	61	\$11,730	\$800,000	\$0	\$56,917	\$0	\$0	\$537,613	\$0	\$0	\$1,406,260
2044	62	62	\$0	\$800,000	\$0	\$59,030	\$0	\$0	\$480,690	\$0	\$0	\$1,339,720
2045	63	63	\$4	\$800,000	\$0	\$61,185	\$0	\$0	\$436,123	\$0	\$0	\$1,297,312
2046	64	64	\$0	\$800,000	\$0	\$63,382	\$0	\$0	\$391,542	\$0	\$0	\$1,254,924
2047	65	65	\$17,023	\$800,000	\$0	\$65,621	\$0	\$0	\$350,354	\$0	\$0	\$1,232,998
2048	66	66	\$31,626	\$800,000	\$0	\$67,905	\$0	\$0	\$309,982	\$0	\$0	\$1,209,513
2049	67	67	\$46,615	\$800,000	\$0	\$70,233	\$0	\$0	\$227,698	\$0	\$0	\$1,144,546
2050	68	68	\$62,391	\$800,000	\$0	\$72,607	\$0	\$0	\$128,567	\$0	\$0	\$1,063,565
2051	69	69	\$78,949	\$800,000	\$0	\$75,027	\$0	\$0	\$33,910	\$0	\$0	\$987,886
2052	70	70	\$54,291	\$800,000	\$0	\$72,786	\$0	\$0	\$28,225	\$0	\$0	\$955,302
2053	71	71	\$56,285	\$800,000	\$0	\$70,501	\$0	\$0	\$25,220	\$0	\$0	\$952,006
2054	72	72	\$57,886	\$800,000	\$0	\$68,171	\$0	\$0	\$22,435	\$0	\$0	\$948,492
2055	73	73	\$59,102	\$800,000	\$0	\$65,795	\$0	\$0	\$19,863	\$0	\$0	\$944,760
2056	74	74	\$59,960	\$800,000	\$0	\$63,373	\$0	\$0	\$17,474	\$0	\$0	\$940,807
2057	75	75	\$60,473	\$800,000	\$0	\$60,904	\$0	\$0	\$15,254	\$0	\$0	\$936,631
2058	76	76	\$60,651	\$800,000	\$0	\$58,386	\$0	\$0	\$13,189	\$0	\$0	\$932,226
2059	77	77	\$60,508	\$800,000	\$0	\$55,820	\$0	\$0	\$11,265	\$0	\$0	\$927,593
2060	78	78	\$60,055	\$800,000	\$0	\$53,202	\$0	\$0	\$9,466	\$0	\$0	\$922,723
2061	79	79	\$59,308	\$800,000	\$0	\$50,534	\$0	\$0	\$7,776	\$0	\$0	\$917,618
2062	80	80	\$58,281	\$800,000	\$0	\$47,814	\$0	\$0	\$6,177	\$0	\$0	\$912,272
2063	81	81	\$56,967	\$800,000	\$0	\$45,040	\$0	\$0	\$4,672	\$0	\$0	\$906,679
2064	82	82	\$55,387	\$800,000	\$0	\$42,212	\$0	\$0	\$3,239	\$0	\$0	\$900,838
2065	83	83	\$53,573	\$800,000	\$0	\$39,329	\$0	\$0	\$1,843	\$0	\$0	\$894,745
2066	84	84	\$51,571	\$800,000	\$0	\$36,389	\$0	\$0	\$432	\$0	\$0	\$888,392
2067	85	85	\$49,226	\$800,000	\$0	\$33,392	\$0	\$0	\$0	\$0	\$0	\$882,618
2068	86	86	\$46,444	\$800,000	\$0	\$30,337	\$0	\$0	\$0	\$0	\$0	\$876,781

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	John's Retirement Account Assets	529 Assets	Reserve Fund	John's Life Insurance	John's Bequest	John's Funeral	John's Net Estate
2069	87	87	\$43,215	\$800,000	\$0	\$27,221	\$0	\$0	\$0	\$0	\$0	\$870,436
2070	88	88	\$39,530	\$800,000	\$0	\$24,045	\$0	\$0	\$0	\$0	\$0	\$863,575
2071	89	89	\$35,377	\$800,000	\$0	\$20,806	\$0	\$0	\$0	\$0	\$0	\$856,183
2072	90	90	\$30,745	\$800,000	\$0	\$17,504	\$0	\$0	\$0	\$0	\$0	\$848,249
2073	91	91	\$25,624	\$800,000	\$0	\$14,138	\$0	\$0	\$0	\$0	\$0	\$839,762
2074	92	92	\$20,001	\$800,000	\$0	\$10,705	\$0	\$0	\$0	\$0	\$0	\$830,706
2075	93	93	\$13,865	\$800,000	\$0	\$7,206	\$0	\$0	\$0	\$0	\$0	\$821,071
2076	94	94	\$7,202	\$800,000	\$0	\$3,638	\$0	\$0	\$0	\$0	\$0	\$810,840
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000

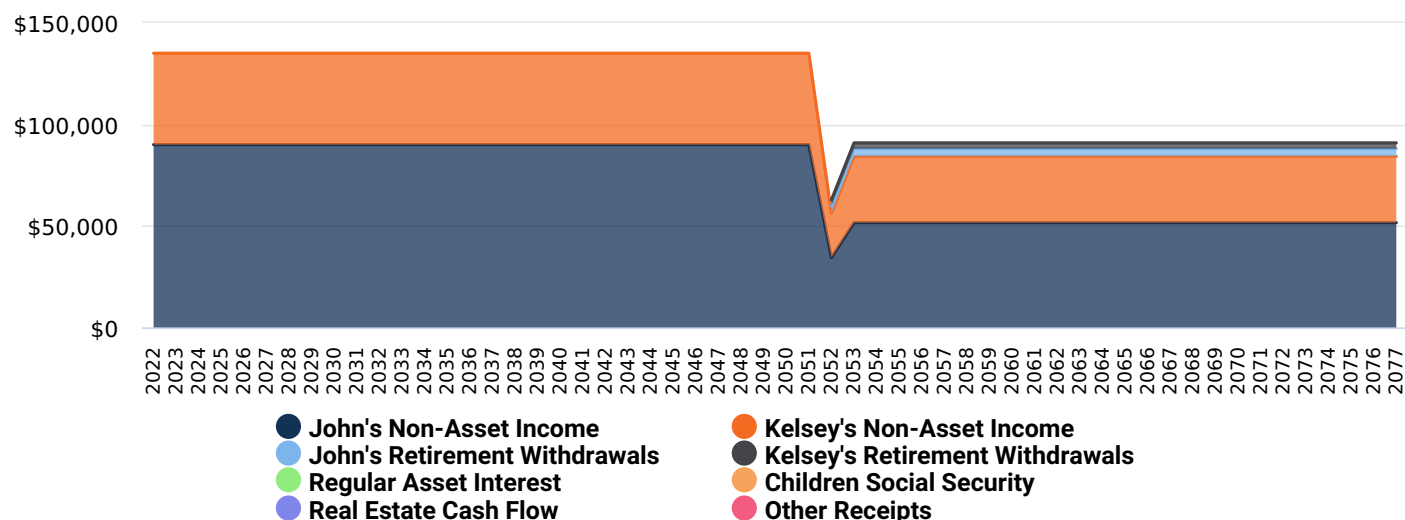
## Kelsey's Estate

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund	Kelsey's Life Insurance	Kelsey's Bequest	Kelsey's Funeral	Kelsey's Net Estate
2022	40	40	\$48,285	\$632,253	\$0	\$11,425	\$0	\$0	\$21,944	\$0	\$0	\$713,907
2023	41	41	\$44,921	\$639,367	\$0	\$12,648	\$0	\$0	\$17,167	\$0	\$0	\$714,103
2024	42	42	\$41,811	\$646,502	\$0	\$13,896	\$0	\$0	\$12,555	\$0	\$0	\$714,764
2025	43	43	\$38,936	\$653,667	\$0	\$15,168	\$0	\$0	\$9,967	\$0	\$0	\$717,738
2026	44	44	\$33,243	\$660,872	\$0	\$16,464	\$0	\$0	\$9,689	\$0	\$0	\$720,268
2027	45	45	\$27,655	\$668,125	\$0	\$17,786	\$0	\$0	\$9,432	\$0	\$0	\$722,998
2028	46	46	\$22,113	\$675,437	\$0	\$19,134	\$0	\$0	\$9,574	\$0	\$0	\$726,258
2029	47	47	\$16,594	\$682,817	\$0	\$20,509	\$0	\$0	\$10,369	\$0	\$0	\$730,289
2030	48	48	\$11,067	\$690,276	\$0	\$21,910	\$0	\$0	\$11,478	\$0	\$0	\$734,731
2031	49	49	\$5,558	\$697,825	\$0	\$23,338	\$0	\$0	\$13,224	\$0	\$0	\$739,945
2032	50	50	\$0	\$705,475	\$0	\$24,795	\$0	\$0	\$15,660	\$0	\$0	\$745,930
2033	51	51	\$3,718	\$713,238	\$0	\$26,280	\$0	\$0	\$18,862	\$0	\$0	\$762,098
2034	52	52	\$7,310	\$721,126	\$0	\$27,794	\$0	\$0	\$22,561	\$0	\$0	\$778,791
2035	53	53	\$10,764	\$729,151	\$0	\$29,337	\$0	\$0	\$26,837	\$0	\$0	\$796,089
2036	54	54	\$14,176	\$737,326	\$0	\$30,911	\$0	\$0	\$31,551	\$0	\$0	\$813,964
2037	55	55	\$17,508	\$745,666	\$0	\$32,516	\$0	\$0	\$36,759	\$0	\$0	\$832,449
2038	56	56	\$20,749	\$754,184	\$0	\$34,152	\$0	\$0	\$42,466	\$0	\$0	\$851,551
2039	57	57	\$23,946	\$762,896	\$0	\$35,820	\$0	\$0	\$48,588	\$0	\$0	\$871,250
2040	58	58	\$27,064	\$771,817	\$0	\$37,521	\$0	\$0	\$55,018	\$0	\$0	\$891,420
2041	59	59	\$30,177	\$780,963	\$0	\$39,254	\$0	\$0	\$52,399	\$0	\$0	\$902,793
2042	60	60	\$33,376	\$790,352	\$0	\$41,022	\$0	\$0	\$40,540	\$0	\$0	\$905,290
2043	61	61	\$11,730	\$800,000	\$0	\$42,825	\$0	\$0	\$30,335	\$0	\$0	\$884,890
2044	62	62	\$0	\$800,000	\$0	\$44,662	\$0	\$0	\$20,160	\$0	\$0	\$864,822
2045	63	63	\$4	\$800,000	\$0	\$46,536	\$0	\$0	\$9,509	\$0	\$0	\$856,049
2046	64	64	\$0	\$800,000	\$0	\$48,446	\$0	\$0	\$0	\$0	\$0	\$848,446
2047	65	65	\$17,023	\$800,000	\$0	\$50,394	\$0	\$0	\$0	\$0	\$0	\$867,417
2048	66	66	\$31,626	\$800,000	\$0	\$52,379	\$0	\$0	\$0	\$0	\$0	\$884,005
2049	67	67	\$46,615	\$800,000	\$0	\$54,404	\$0	\$0	\$0	\$0	\$0	\$901,019
2050	68	68	\$62,391	\$800,000	\$0	\$56,468	\$0	\$0	\$0	\$0	\$0	\$918,859
2051	69	69	\$78,949	\$800,000	\$0	\$58,573	\$0	\$0	\$10,611	\$0	\$0	\$948,133
2052	70	70	\$54,291	\$800,000	\$0	\$56,823	\$0	\$0	\$28,225	\$0	\$0	\$939,339
2053	71	71	\$56,285	\$800,000	\$0	\$55,039	\$0	\$0	\$25,220	\$0	\$0	\$936,544
2054	72	72	\$57,886	\$800,000	\$0	\$53,220	\$0	\$0	\$22,435	\$0	\$0	\$933,541
2055	73	73	\$59,102	\$800,000	\$0	\$51,365	\$0	\$0	\$19,863	\$0	\$0	\$930,330
2056	74	74	\$59,960	\$800,000	\$0	\$49,475	\$0	\$0	\$17,474	\$0	\$0	\$926,909
2057	75	75	\$60,473	\$800,000	\$0	\$47,547	\$0	\$0	\$15,254	\$0	\$0	\$923,274
2058	76	76	\$60,651	\$800,000	\$0	\$45,581	\$0	\$0	\$13,189	\$0	\$0	\$919,421
2059	77	77	\$60,508	\$800,000	\$0	\$43,577	\$0	\$0	\$11,265	\$0	\$0	\$915,350
2060	78	78	\$60,055	\$800,000	\$0	\$41,534	\$0	\$0	\$9,466	\$0	\$0	\$911,055
2061	79	79	\$59,308	\$800,000	\$0	\$39,451	\$0	\$0	\$7,776	\$0	\$0	\$906,535
2062	80	80	\$58,281	\$800,000	\$0	\$37,327	\$0	\$0	\$6,177	\$0	\$0	\$901,785
2063	81	81	\$56,967	\$800,000	\$0	\$35,162	\$0	\$0	\$4,672	\$0	\$0	\$896,801
2064	82	82	\$55,387	\$800,000	\$0	\$32,954	\$0	\$0	\$3,239	\$0	\$0	\$891,580
2065	83	83	\$53,573	\$800,000	\$0	\$30,704	\$0	\$0	\$1,843	\$0	\$0	\$886,120
2066	84	84	\$51,571	\$800,000	\$0	\$28,409	\$0	\$0	\$432	\$0	\$0	\$880,412
2067	85	85	\$49,226	\$800,000	\$0	\$26,069	\$0	\$0	\$0	\$0	\$0	\$875,295
2068	86	86	\$46,444	\$800,000	\$0	\$23,683	\$0	\$0	\$0	\$0	\$0	\$870,127

Year	John's Age	Kelsey's Age	Regular Assets	Housing Equity	Real Estate Equity	Kelsey's Retirement Account Assets	529 Assets	Reserve Fund	Kelsey's Life Insurance	Kelsey's Bequest	Kelsey's Funeral	Kelsey's Net Estate
2069	87	87	\$43,215	\$800,000	\$0	\$21,251	\$0	\$0	\$0	\$0	\$0	\$864,466
2070	88	88	\$39,530	\$800,000	\$0	\$18,771	\$0	\$0	\$0	\$0	\$0	\$858,301
2071	89	89	\$35,377	\$800,000	\$0	\$16,243	\$0	\$0	\$0	\$0	\$0	\$851,620
2072	90	90	\$30,745	\$800,000	\$0	\$13,665	\$0	\$0	\$0	\$0	\$0	\$844,410
2073	91	91	\$25,624	\$800,000	\$0	\$11,037	\$0	\$0	\$0	\$0	\$0	\$836,661
2074	92	92	\$20,001	\$800,000	\$0	\$8,357	\$0	\$0	\$0	\$0	\$0	\$828,358
2075	93	93	\$13,865	\$800,000	\$0	\$5,625	\$0	\$0	\$0	\$0	\$0	\$819,490
2076	94	94	\$7,202	\$800,000	\$0	\$2,840	\$0	\$0	\$0	\$0	\$0	\$810,042
2077	95	95	\$0	\$800,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$800,000



## Income Overview

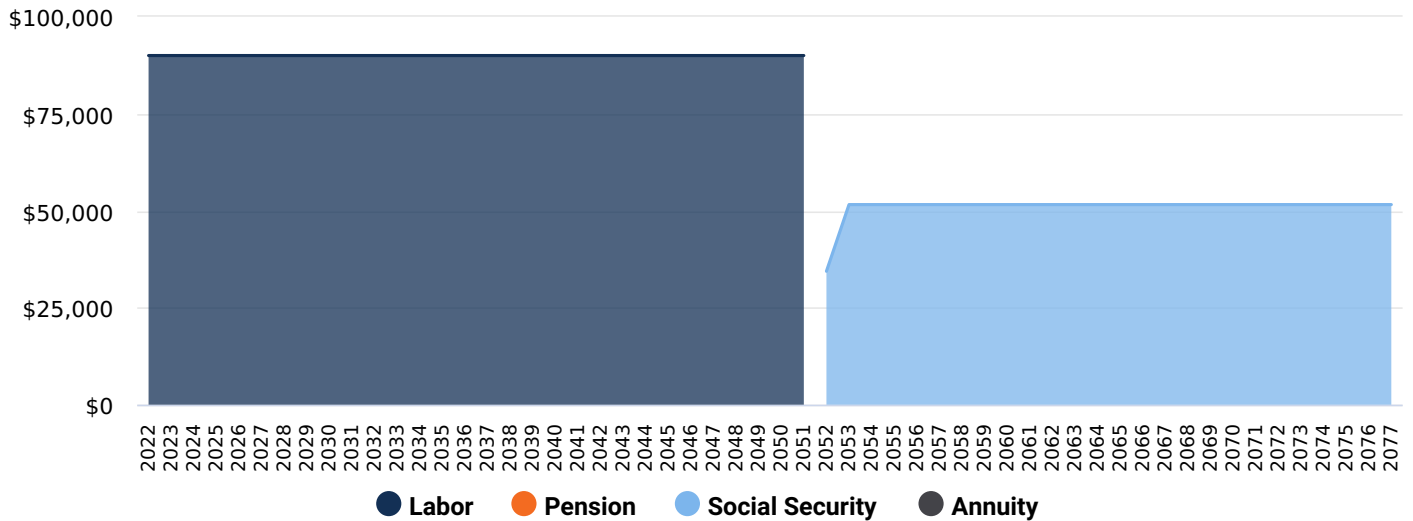


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	John's Age	Kelsey's Age	John's Non-Asset Income	Kelsey's Non-Asset Income	John's Retirement Withdrawals	Kelsey's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	40	40	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2023	41	41	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2024	42	42	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2025	43	43	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2026	44	44	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2027	45	45	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2028	46	46	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2029	47	47	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2030	48	48	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2031	49	49	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2032	50	50	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2033	51	51	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2034	52	52	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2035	53	53	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2036	54	54	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2037	55	55	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2038	56	56	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2039	57	57	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2040	58	58	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2041	59	59	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2042	60	60	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2043	61	61	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000

Year	John's Age	Kelsey's Age	John's Non-Asset Income	Kelsey's Non-Asset Income	John's Retirement Withdrawals	Kelsey's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	62	62	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2045	63	63	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2046	64	64	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2047	65	65	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2048	66	66	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2049	67	67	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2050	68	68	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2051	69	69	\$90,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$135,000
2052	70	70	\$34,383	\$21,785	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$62,772
2053	71	71	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2054	72	72	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2055	73	73	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2056	74	74	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2057	75	75	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2058	76	76	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2059	77	77	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2060	78	78	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2061	79	79	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2062	80	80	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2063	81	81	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2064	82	82	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2065	83	83	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2066	84	84	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2067	85	85	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2068	86	86	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2069	87	87	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2070	88	88	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2071	89	89	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2072	90	90	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2073	91	91	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2074	92	92	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2075	93	93	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2076	94	94	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856
2077	95	95	\$51,575	\$32,677	\$3,709	\$2,895	\$0	\$0	\$0	\$0	\$90,856

## John's Non-Asset Income



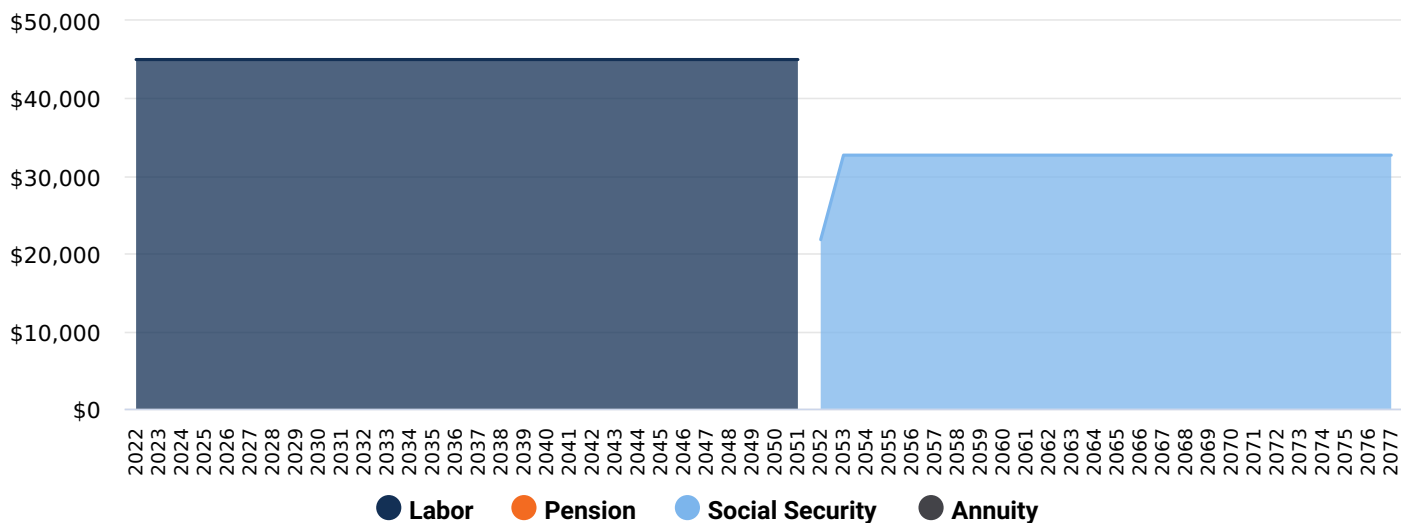
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	John's Age	Kelsey's Age	Labor	Pension	Social Security	Annuity	Total
2022	40	40	\$90,000	\$0	\$0	\$0	\$90,000
2023	41	41	\$90,000	\$0	\$0	\$0	\$90,000
2024	42	42	\$90,000	\$0	\$0	\$0	\$90,000
2025	43	43	\$90,000	\$0	\$0	\$0	\$90,000
2026	44	44	\$90,000	\$0	\$0	\$0	\$90,000
2027	45	45	\$90,000	\$0	\$0	\$0	\$90,000
2028	46	46	\$90,000	\$0	\$0	\$0	\$90,000
2029	47	47	\$90,000	\$0	\$0	\$0	\$90,000
2030	48	48	\$90,000	\$0	\$0	\$0	\$90,000
2031	49	49	\$90,000	\$0	\$0	\$0	\$90,000
2032	50	50	\$90,000	\$0	\$0	\$0	\$90,000
2033	51	51	\$90,000	\$0	\$0	\$0	\$90,000
2034	52	52	\$90,000	\$0	\$0	\$0	\$90,000
2035	53	53	\$90,000	\$0	\$0	\$0	\$90,000
2036	54	54	\$90,000	\$0	\$0	\$0	\$90,000
2037	55	55	\$90,000	\$0	\$0	\$0	\$90,000
2038	56	56	\$90,000	\$0	\$0	\$0	\$90,000
2039	57	57	\$90,000	\$0	\$0	\$0	\$90,000
2040	58	58	\$90,000	\$0	\$0	\$0	\$90,000
2041	59	59	\$90,000	\$0	\$0	\$0	\$90,000
2042	60	60	\$90,000	\$0	\$0	\$0	\$90,000
2043	61	61	\$90,000	\$0	\$0	\$0	\$90,000
2044	62	62	\$90,000	\$0	\$0	\$0	\$90,000
2045	63	63	\$90,000	\$0	\$0	\$0	\$90,000
2046	64	64	\$90,000	\$0	\$0	\$0	\$90,000
2047	65	65	\$90,000	\$0	\$0	\$0	\$90,000



Year	John's Age	Kelsey's Age	Labor Pension	Social Security	Annuity	Total
2048	66	66	\$90,000	\$0	\$0	\$90,000
2049	67	67	\$90,000	\$0	\$0	\$90,000
2050	68	68	\$90,000	\$0	\$0	\$90,000
2051	69	69	\$90,000	\$0	\$0	\$90,000
2052	70	70	\$0	\$0	\$34,383	\$34,383
2053	71	71	\$0	\$0	\$51,575	\$51,575
2054	72	72	\$0	\$0	\$51,575	\$51,575
2055	73	73	\$0	\$0	\$51,575	\$51,575
2056	74	74	\$0	\$0	\$51,575	\$51,575
2057	75	75	\$0	\$0	\$51,575	\$51,575
2058	76	76	\$0	\$0	\$51,575	\$51,575
2059	77	77	\$0	\$0	\$51,575	\$51,575
2060	78	78	\$0	\$0	\$51,575	\$51,575
2061	79	79	\$0	\$0	\$51,575	\$51,575
2062	80	80	\$0	\$0	\$51,575	\$51,575
2063	81	81	\$0	\$0	\$51,575	\$51,575
2064	82	82	\$0	\$0	\$51,575	\$51,575
2065	83	83	\$0	\$0	\$51,575	\$51,575
2066	84	84	\$0	\$0	\$51,575	\$51,575
2067	85	85	\$0	\$0	\$51,575	\$51,575
2068	86	86	\$0	\$0	\$51,575	\$51,575
2069	87	87	\$0	\$0	\$51,575	\$51,575
2070	88	88	\$0	\$0	\$51,575	\$51,575
2071	89	89	\$0	\$0	\$51,575	\$51,575
2072	90	90	\$0	\$0	\$51,575	\$51,575
2073	91	91	\$0	\$0	\$51,575	\$51,575
2074	92	92	\$0	\$0	\$51,575	\$51,575
2075	93	93	\$0	\$0	\$51,575	\$51,575
2076	94	94	\$0	\$0	\$51,575	\$51,575
2077	95	95	\$0	\$0	\$51,575	\$51,575

## Kelsey's Non-Asset Income



Year	John's Age	Kelsey's Age	Labor	Pension	Social Security	Annuity	Total
2022	40	40	\$45,000	\$0	\$0	\$0	\$45,000
2023	41	41	\$45,000	\$0	\$0	\$0	\$45,000
2024	42	42	\$45,000	\$0	\$0	\$0	\$45,000
2025	43	43	\$45,000	\$0	\$0	\$0	\$45,000
2026	44	44	\$45,000	\$0	\$0	\$0	\$45,000
2027	45	45	\$45,000	\$0	\$0	\$0	\$45,000
2028	46	46	\$45,000	\$0	\$0	\$0	\$45,000
2029	47	47	\$45,000	\$0	\$0	\$0	\$45,000
2030	48	48	\$45,000	\$0	\$0	\$0	\$45,000
2031	49	49	\$45,000	\$0	\$0	\$0	\$45,000
2032	50	50	\$45,000	\$0	\$0	\$0	\$45,000
2033	51	51	\$45,000	\$0	\$0	\$0	\$45,000
2034	52	52	\$45,000	\$0	\$0	\$0	\$45,000
2035	53	53	\$45,000	\$0	\$0	\$0	\$45,000
2036	54	54	\$45,000	\$0	\$0	\$0	\$45,000
2037	55	55	\$45,000	\$0	\$0	\$0	\$45,000
2038	56	56	\$45,000	\$0	\$0	\$0	\$45,000
2039	57	57	\$45,000	\$0	\$0	\$0	\$45,000
2040	58	58	\$45,000	\$0	\$0	\$0	\$45,000
2041	59	59	\$45,000	\$0	\$0	\$0	\$45,000
2042	60	60	\$45,000	\$0	\$0	\$0	\$45,000
2043	61	61	\$45,000	\$0	\$0	\$0	\$45,000
2044	62	62	\$45,000	\$0	\$0	\$0	\$45,000
2045	63	63	\$45,000	\$0	\$0	\$0	\$45,000
2046	64	64	\$45,000	\$0	\$0	\$0	\$45,000
2047	65	65	\$45,000	\$0	\$0	\$0	\$45,000
2048	66	66	\$45,000	\$0	\$0	\$0	\$45,000
2049	67	67	\$45,000	\$0	\$0	\$0	\$45,000
2050	68	68	\$45,000	\$0	\$0	\$0	\$45,000

Year	John's Age	Kelsey's Age	Labor Pension	Social Security	Annuity	Total
2051	69	69	\$45,000	\$0	\$0	\$45,000
2052	70	70	\$0	\$0	\$21,785	\$21,785
2053	71	71	\$0	\$0	\$32,677	\$32,677
2054	72	72	\$0	\$0	\$32,677	\$32,677
2055	73	73	\$0	\$0	\$32,677	\$32,677
2056	74	74	\$0	\$0	\$32,677	\$32,677
2057	75	75	\$0	\$0	\$32,677	\$32,677
2058	76	76	\$0	\$0	\$32,677	\$32,677
2059	77	77	\$0	\$0	\$32,677	\$32,677
2060	78	78	\$0	\$0	\$32,677	\$32,677
2061	79	79	\$0	\$0	\$32,677	\$32,677
2062	80	80	\$0	\$0	\$32,677	\$32,677
2063	81	81	\$0	\$0	\$32,677	\$32,677
2064	82	82	\$0	\$0	\$32,677	\$32,677
2065	83	83	\$0	\$0	\$32,677	\$32,677
2066	84	84	\$0	\$0	\$32,677	\$32,677
2067	85	85	\$0	\$0	\$32,677	\$32,677
2068	86	86	\$0	\$0	\$32,677	\$32,677
2069	87	87	\$0	\$0	\$32,677	\$32,677
2070	88	88	\$0	\$0	\$32,677	\$32,677
2071	89	89	\$0	\$0	\$32,677	\$32,677
2072	90	90	\$0	\$0	\$32,677	\$32,677
2073	91	91	\$0	\$0	\$32,677	\$32,677
2074	92	92	\$0	\$0	\$32,677	\$32,677
2075	93	93	\$0	\$0	\$32,677	\$32,677
2076	94	94	\$0	\$0	\$32,677	\$32,677
2077	95	95	\$0	\$0	\$32,677	\$32,677

## John'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	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	John's Non-Roth Withdrawals	John's Roth Withdrawals	Net Account Additions	John's Non-Roth Assets	John's Roth Assets	Annuity Income
2022	40	40	\$380	\$1,000	\$0	\$0	\$0	\$0	\$1,380	\$20,808	\$0	\$0
2023	41	41	\$407	\$1,000	\$0	\$0	\$0	\$0	\$1,407	\$22,214	\$0	\$0
2024	42	42	\$435	\$1,000	\$0	\$0	\$0	\$0	\$1,435	\$23,649	\$0	\$0
2025	43	43	\$463	\$1,000	\$0	\$0	\$0	\$0	\$1,463	\$25,112	\$0	\$0
2026	44	44	\$491	\$1,000	\$0	\$0	\$0	\$0	\$1,491	\$26,603	\$0	\$0
2027	45	45	\$520	\$1,000	\$0	\$0	\$0	\$0	\$1,520	\$28,123	\$0	\$0
2028	46	46	\$550	\$1,000	\$0	\$0	\$0	\$0	\$1,550	\$29,673	\$0	\$0
2029	47	47	\$580	\$1,000	\$0	\$0	\$0	\$0	\$1,580	\$31,254	\$0	\$0
2030	48	48	\$611	\$1,000	\$0	\$0	\$0	\$0	\$1,611	\$32,865	\$0	\$0
2031	49	49	\$643	\$1,000	\$0	\$0	\$0	\$0	\$1,643	\$34,508	\$0	\$0
2032	50	50	\$675	\$1,000	\$0	\$0	\$0	\$0	\$1,675	\$36,183	\$0	\$0
2033	51	51	\$708	\$1,000	\$0	\$0	\$0	\$0	\$1,708	\$37,890	\$0	\$0
2034	52	52	\$741	\$1,000	\$0	\$0	\$0	\$0	\$1,741	\$39,632	\$0	\$0
2035	53	53	\$775	\$1,000	\$0	\$0	\$0	\$0	\$1,775	\$41,407	\$0	\$0
2036	54	54	\$810	\$1,000	\$0	\$0	\$0	\$0	\$1,810	\$43,217	\$0	\$0
2037	55	55	\$845	\$1,000	\$0	\$0	\$0	\$0	\$1,845	\$45,062	\$0	\$0
2038	56	56	\$881	\$1,000	\$0	\$0	\$0	\$0	\$1,881	\$46,943	\$0	\$0
2039	57	57	\$918	\$1,000	\$0	\$0	\$0	\$0	\$1,918	\$48,862	\$0	\$0
2040	58	58	\$956	\$1,000	\$0	\$0	\$0	\$0	\$1,956	\$50,817	\$0	\$0
2041	59	59	\$994	\$1,000	\$0	\$0	\$0	\$0	\$1,994	\$52,811	\$0	\$0
2042	60	60	\$1,033	\$1,000	\$0	\$0	\$0	\$0	\$2,033	\$54,844	\$0	\$0
2043	61	61	\$1,073	\$1,000	\$0	\$0	\$0	\$0	\$2,073	\$56,917	\$0	\$0
2044	62	62	\$1,113	\$1,000	\$0	\$0	\$0	\$0	\$2,113	\$59,030	\$0	\$0
2045	63	63	\$1,155	\$1,000	\$0	\$0	\$0	\$0	\$2,155	\$61,185	\$0	\$0
2046	64	64	\$1,197	\$1,000	\$0	\$0	\$0	\$0	\$2,197	\$63,382	\$0	\$0
2047	65	65	\$1,240	\$1,000	\$0	\$0	\$0	\$0	\$2,240	\$65,621	\$0	\$0
2048	66	66	\$1,284	\$1,000	\$0	\$0	\$0	\$0	\$2,284	\$67,905	\$0	\$0
2049	67	67	\$1,328	\$1,000	\$0	\$0	\$0	\$0	\$2,328	\$70,233	\$0	\$0
2050	68	68	\$1,374	\$1,000	\$0	\$0	\$0	\$0	\$2,374	\$72,607	\$0	\$0
2051	69	69	\$1,420	\$1,000	\$0	\$0	\$0	\$0	\$2,420	\$75,027	\$0	\$0
2052	70	70	\$1,468	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,241)	\$72,786	\$0	\$0
2053	71	71	\$1,424	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,285)	\$70,501	\$0	\$0
2054	72	72	\$1,379	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,330)	\$68,171	\$0	\$0
2055	73	73	\$1,333	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,375)	\$65,795	\$0	\$0
2056	74	74	\$1,287	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,422)	\$63,373	\$0	\$0
2057	75	75	\$1,240	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,469)	\$60,904	\$0	\$0
2058	76	76	\$1,191	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,518)	\$58,386	\$0	\$0

Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	John's Non-Roth Withdrawals	John's Roth Withdrawals	Net Account Additions	John's Non-Roth Assets	John's Roth Assets	Annuity Income
2059	77	77	\$1,142	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,567)	\$55,820	\$0	\$0
2060	78	78	\$1,092	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,617)	\$53,202	\$0	\$0
2061	79	79	\$1,041	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,668)	\$50,534	\$0	\$0
2062	80	80	\$988	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,720)	\$47,814	\$0	\$0
2063	81	81	\$935	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,774)	\$45,040	\$0	\$0
2064	82	82	\$881	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,828)	\$42,212	\$0	\$0
2065	83	83	\$826	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,883)	\$39,329	\$0	\$0
2066	84	84	\$769	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,940)	\$36,389	\$0	\$0
2067	85	85	\$712	\$0	\$0	\$0	(\$3,709)	\$0	(\$2,997)	\$33,392	\$0	\$0
2068	86	86	\$653	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,056)	\$30,337	\$0	\$0
2069	87	87	\$593	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,116)	\$27,221	\$0	\$0
2070	88	88	\$532	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,176)	\$24,045	\$0	\$0
2071	89	89	\$470	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,239)	\$20,806	\$0	\$0
2072	90	90	\$407	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,302)	\$17,504	\$0	\$0
2073	91	91	\$342	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,367)	\$14,138	\$0	\$0
2074	92	92	\$277	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,432)	\$10,705	\$0	\$0
2075	93	93	\$209	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,499)	\$7,206	\$0	\$0
2076	94	94	\$141	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,568)	\$3,638	\$0	\$0
2077	95	95	\$71	\$0	\$0	\$0	(\$3,709)	\$0	(\$3,638)	\$0	\$0	\$0



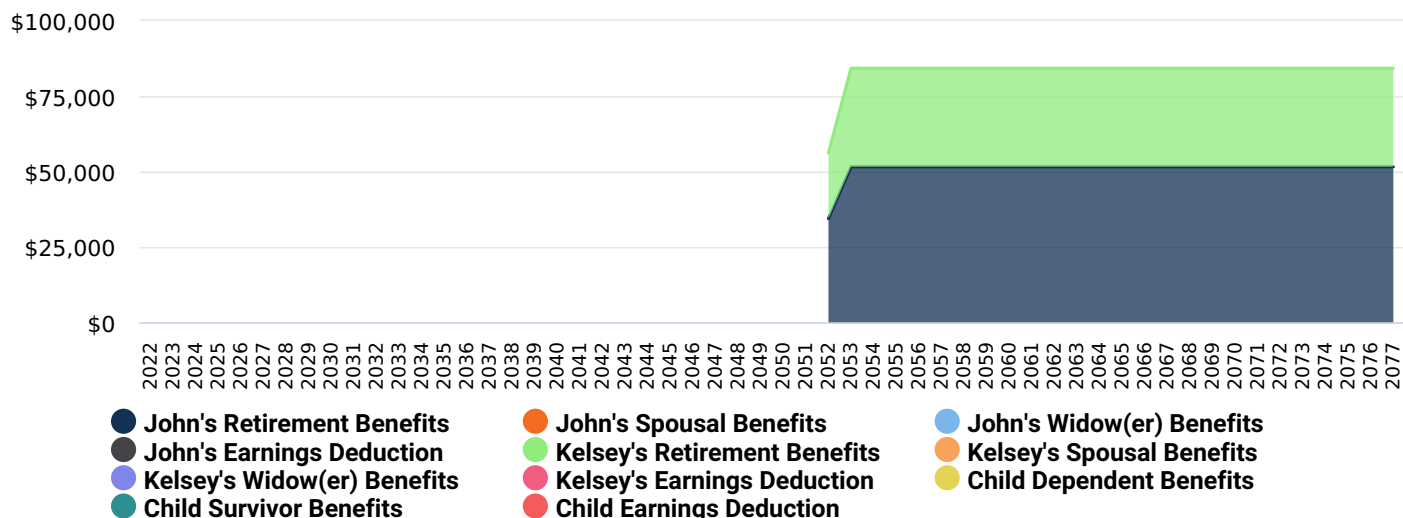
## Kelsey's Retirement Accounts

Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Kelsey's Non-Roth Withdrawals	Kelsey's Roth Withdrawals	Net Account Additions	Kelsey's Non-Roth Assets	Kelsey's Roth Assets	Annuity Income
2022	40	40	\$200	\$1,000	\$0	\$0	\$0	\$0	\$1,200	\$11,425	\$0	\$0
2023	41	41	\$223	\$1,000	\$0	\$0	\$0	\$0	\$1,223	\$12,648	\$0	\$0
2024	42	42	\$247	\$1,000	\$0	\$0	\$0	\$0	\$1,247	\$13,896	\$0	\$0
2025	43	43	\$272	\$1,000	\$0	\$0	\$0	\$0	\$1,272	\$15,168	\$0	\$0
2026	44	44	\$297	\$1,000	\$0	\$0	\$0	\$0	\$1,297	\$16,464	\$0	\$0
2027	45	45	\$322	\$1,000	\$0	\$0	\$0	\$0	\$1,322	\$17,786	\$0	\$0
2028	46	46	\$348	\$1,000	\$0	\$0	\$0	\$0	\$1,348	\$19,134	\$0	\$0
2029	47	47	\$374	\$1,000	\$0	\$0	\$0	\$0	\$1,374	\$20,509	\$0	\$0
2030	48	48	\$401	\$1,000	\$0	\$0	\$0	\$0	\$1,401	\$21,910	\$0	\$0
2031	49	49	\$429	\$1,000	\$0	\$0	\$0	\$0	\$1,429	\$23,338	\$0	\$0
2032	50	50	\$456	\$1,000	\$0	\$0	\$0	\$0	\$1,456	\$24,795	\$0	\$0
2033	51	51	\$485	\$1,000	\$0	\$0	\$0	\$0	\$1,485	\$26,280	\$0	\$0
2034	52	52	\$514	\$1,000	\$0	\$0	\$0	\$0	\$1,514	\$27,794	\$0	\$0
2035	53	53	\$544	\$1,000	\$0	\$0	\$0	\$0	\$1,544	\$29,337	\$0	\$0
2036	54	54	\$574	\$1,000	\$0	\$0	\$0	\$0	\$1,574	\$30,911	\$0	\$0
2037	55	55	\$605	\$1,000	\$0	\$0	\$0	\$0	\$1,605	\$32,516	\$0	\$0
2038	56	56	\$636	\$1,000	\$0	\$0	\$0	\$0	\$1,636	\$34,152	\$0	\$0
2039	57	57	\$668	\$1,000	\$0	\$0	\$0	\$0	\$1,668	\$35,820	\$0	\$0
2040	58	58	\$701	\$1,000	\$0	\$0	\$0	\$0	\$1,701	\$37,521	\$0	\$0
2041	59	59	\$734	\$1,000	\$0	\$0	\$0	\$0	\$1,734	\$39,254	\$0	\$0
2042	60	60	\$768	\$1,000	\$0	\$0	\$0	\$0	\$1,768	\$41,022	\$0	\$0
2043	61	61	\$802	\$1,000	\$0	\$0	\$0	\$0	\$1,802	\$42,825	\$0	\$0
2044	62	62	\$838	\$1,000	\$0	\$0	\$0	\$0	\$1,838	\$44,662	\$0	\$0
2045	63	63	\$874	\$1,000	\$0	\$0	\$0	\$0	\$1,874	\$46,536	\$0	\$0
2046	64	64	\$910	\$1,000	\$0	\$0	\$0	\$0	\$1,910	\$48,446	\$0	\$0
2047	65	65	\$948	\$1,000	\$0	\$0	\$0	\$0	\$1,948	\$50,394	\$0	\$0
2048	66	66	\$986	\$1,000	\$0	\$0	\$0	\$0	\$1,986	\$52,379	\$0	\$0
2049	67	67	\$1,025	\$1,000	\$0	\$0	\$0	\$0	\$2,025	\$54,404	\$0	\$0
2050	68	68	\$1,064	\$1,000	\$0	\$0	\$0	\$0	\$2,064	\$56,468	\$0	\$0
2051	69	69	\$1,105	\$1,000	\$0	\$0	\$0	\$0	\$2,105	\$58,573	\$0	\$0
2052	70	70	\$1,146	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,750)	\$56,823	\$0	\$0
2053	71	71	\$1,111	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,784)	\$55,039	\$0	\$0
2054	72	72	\$1,077	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,819)	\$53,220	\$0	\$0
2055	73	73	\$1,041	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,854)	\$51,365	\$0	\$0
2056	74	74	\$1,005	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,891)	\$49,475	\$0	\$0
2057	75	75	\$968	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,928)	\$47,547	\$0	\$0
2058	76	76	\$930	\$0	\$0	\$0	(\$2,895)	\$0	(\$1,965)	\$45,581	\$0	\$0
2059	77	77	\$892	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,004)	\$43,577	\$0	\$0
2060	78	78	\$852	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,043)	\$41,534	\$0	\$0
2061	79	79	\$812	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,083)	\$39,451	\$0	\$0
2062	80	80	\$772	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,124)	\$37,327	\$0	\$0
2063	81	81	\$730	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,165)	\$35,162	\$0	\$0
2064	82	82	\$688	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,208)	\$32,954	\$0	\$0
2065	83	83	\$645	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,251)	\$30,704	\$0	\$0
2066	84	84	\$601	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,295)	\$28,409	\$0	\$0
2067	85	85	\$556	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,340)	\$26,069	\$0	\$0



Year	John's Age	Kelsey's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Kelsey's Non-Roth Withdrawals	Kelsey's Roth Withdrawals	Net Account Additions	Kelsey's Non-Roth Assets	Kelsey's Roth Assets	Annuity Income
2068	86	86	\$510	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,386)	\$23,683	\$0	\$0
2069	87	87	\$463	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,432)	\$21,251	\$0	\$0
2070	88	88	\$416	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,480)	\$18,771	\$0	\$0
2071	89	89	\$367	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,528)	\$16,243	\$0	\$0
2072	90	90	\$318	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,578)	\$13,665	\$0	\$0
2073	91	91	\$267	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,628)	\$11,037	\$0	\$0
2074	92	92	\$216	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,680)	\$8,357	\$0	\$0
2075	93	93	\$163	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,732)	\$5,625	\$0	\$0
2076	94	94	\$110	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,785)	\$2,840	\$0	\$0
2077	95	95	\$56	\$0	\$0	\$0	(\$2,895)	\$0	(\$2,840)	\$0	\$0	\$0

## Social Security



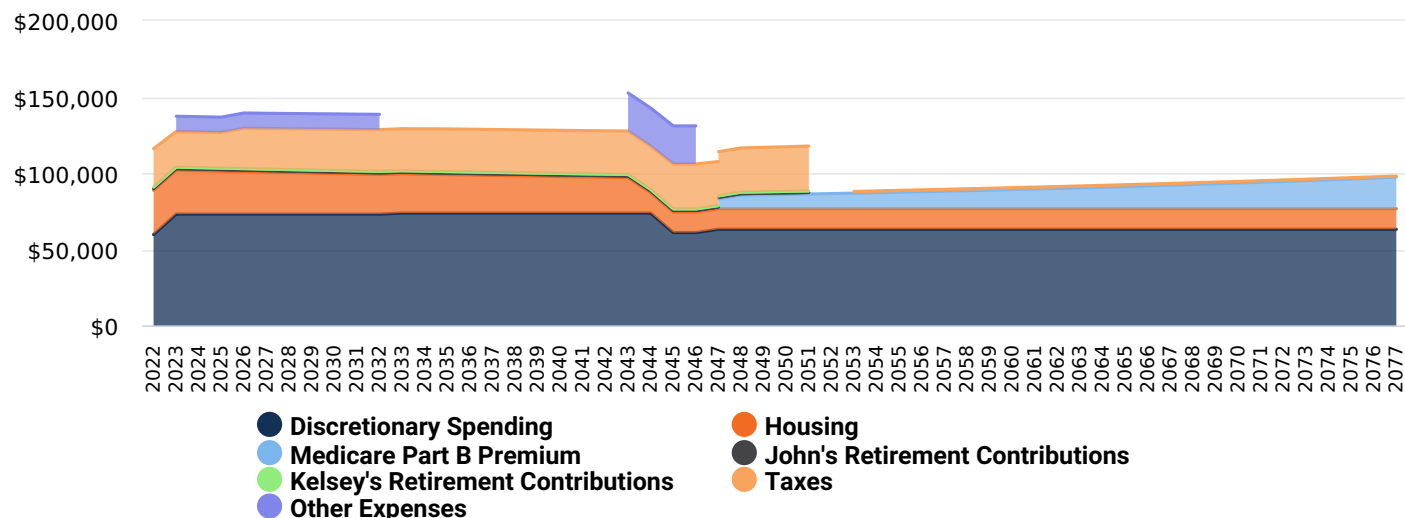
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- John files for retirement benefits in Apr 2052, the year John turns 70
- Kelsey files for retirement benefits in Apr 2052, the year Kelsey turns 70

Year	John's Age	Kelsey's Age	John's Retirement Benefits	John's Spousal Benefits	John's Widow(er) Benefits	John's Earnings Deduction	Kelsey's Retirement Benefits	Kelsey's Spousal Benefits	Kelsey's Widow(er) Benefits	Kelsey's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	John's Retirement Benefits	John's Spousal Benefits	John's Widow(er) Benefits	John's Earnings Deduction	Kelsey's Retirement Benefits	Kelsey's Spousal Benefits	Kelsey's Widow(er) Benefits	Kelsey's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$34,383	\$0	\$0	\$0	\$21,785	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2056	74	74	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2065	83	83	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$51,575	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0

## Spending Overview



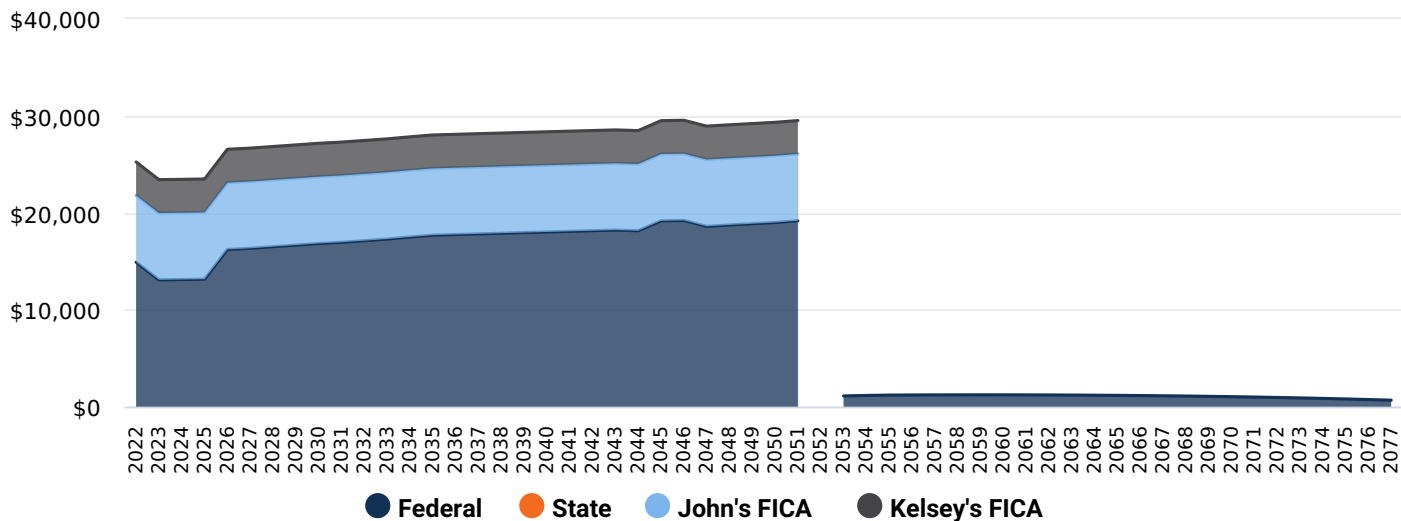
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	John's Age	Kelsey's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	John's Retirement Contributions	Kelsey's Retirement Contributions	Taxes	Other Expenses	Total
2022	40	40	\$59,628	\$29,160	\$0	\$1,370	\$1,000	\$1,000	\$25,233	\$0	\$117,391
2023	41	41	\$73,084	\$28,815	\$0	\$1,059	\$1,000	\$1,000	\$23,406	\$10,000	\$138,364
2024	42	42	\$73,084	\$28,478	\$0	\$1,107	\$1,000	\$1,000	\$23,439	\$10,000	\$138,108
2025	43	43	\$73,084	\$28,149	\$0	\$1,168	\$1,000	\$1,000	\$23,474	\$10,000	\$137,875
2026	44	44	\$73,084	\$27,826	\$0	\$1,244	\$1,000	\$1,000	\$26,539	\$10,000	\$140,693
2027	45	45	\$73,084	\$27,511	\$0	\$1,333	\$1,000	\$1,000	\$26,658	\$10,000	\$140,586
2028	46	46	\$73,084	\$27,203	\$0	\$1,430	\$1,000	\$1,000	\$26,824	\$10,000	\$140,541
2029	47	47	\$73,084	\$26,901	\$0	\$1,544	\$1,000	\$1,000	\$26,989	\$10,000	\$140,518
2030	48	48	\$73,084	\$26,606	\$0	\$1,682	\$1,000	\$1,000	\$27,156	\$10,000	\$140,528
2031	49	49	\$73,084	\$26,318	\$0	\$1,828	\$1,000	\$1,000	\$27,279	\$10,000	\$140,509
2032	50	50	\$73,084	\$26,036	\$0	\$1,992	\$1,000	\$1,000	\$27,446	\$10,000	\$140,558
2033	51	51	\$73,751	\$25,760	\$0	\$2,158	\$1,000	\$1,000	\$27,613	\$0	\$131,282
2034	52	52	\$73,751	\$25,490	\$0	\$2,344	\$1,000	\$1,000	\$27,822	\$0	\$131,407
2035	53	53	\$73,751	\$25,227	\$0	\$2,555	\$1,000	\$1,000	\$28,014	\$0	\$131,547
2036	54	54	\$73,751	\$24,968	\$0	\$2,788	\$1,000	\$1,000	\$28,081	\$0	\$131,588
2037	55	55	\$73,751	\$24,716	\$0	\$3,054	\$1,000	\$1,000	\$28,146	\$0	\$131,667
2038	56	56	\$73,751	\$24,469	\$0	\$3,326	\$1,000	\$1,000	\$28,212	\$0	\$131,758
2039	57	57	\$73,751	\$24,228	\$0	\$3,545	\$1,000	\$1,000	\$28,277	\$0	\$131,801
2040	58	58	\$73,751	\$23,992	\$0	\$3,797	\$1,000	\$1,000	\$28,342	\$0	\$131,882
2041	59	59	\$73,751	\$23,761	\$0	\$3,968	\$1,000	\$1,000	\$28,407	\$0	\$131,887



Year	John's Age	Kelsey's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	John's Retirement Contributions	Kelsey's Retirement Contributions	Taxes	Other Expenses	Total
2042	60	60	\$73,751	\$23,535	\$0	\$4,044	\$1,000	\$1,000	\$28,471	\$0	\$131,801
2043	61	61	\$73,751	\$23,314	\$0	\$4,044	\$1,000	\$1,000	\$28,535	\$25,000	\$156,644
2044	62	62	\$73,751	\$13,500	\$0	\$4,015	\$1,000	\$1,000	\$28,464	\$25,000	\$146,730
2045	63	63	\$60,969	\$13,500	\$0	\$4,040	\$1,000	\$1,000	\$29,488	\$25,000	\$134,997
2046	64	64	\$60,969	\$13,500	\$0	\$4,004	\$1,000	\$1,000	\$29,531	\$25,000	\$135,004
2047	65	65	\$63,142	\$13,500	\$6,411	\$3,997	\$1,000	\$1,000	\$28,926	\$0	\$117,976
2048	66	66	\$63,142	\$13,500	\$8,804	\$3,886	\$1,000	\$1,000	\$29,065	\$0	\$120,397
2049	67	67	\$63,142	\$13,500	\$9,068	\$3,111	\$1,000	\$1,000	\$29,189	\$0	\$120,010
2050	68	68	\$63,142	\$13,500	\$9,340	\$1,924	\$1,000	\$1,000	\$29,317	\$0	\$119,223
2051	69	69	\$63,142	\$13,500	\$9,620	\$680	\$1,000	\$1,000	\$29,501	\$0	\$118,443
2052	70	70	\$63,142	\$13,500	\$9,909	\$878	\$0	\$0	\$0	\$0	\$87,429
2053	71	71	\$63,142	\$13,500	\$10,206	\$909	\$0	\$0	\$1,105	\$0	\$88,862
2054	72	72	\$63,142	\$13,500	\$10,513	\$945	\$0	\$0	\$1,155	\$0	\$89,255
2055	73	73	\$63,142	\$13,500	\$10,828	\$978	\$0	\$0	\$1,193	\$0	\$89,641
2056	74	74	\$63,142	\$13,500	\$11,153	\$998	\$0	\$0	\$1,205	\$0	\$89,998
2057	75	75	\$63,142	\$13,500	\$11,487	\$1,001	\$0	\$0	\$1,213	\$0	\$90,343
2058	76	76	\$63,142	\$13,500	\$11,832	\$985	\$0	\$0	\$1,218	\$0	\$90,677
2059	77	77	\$63,142	\$13,500	\$12,187	\$950	\$0	\$0	\$1,220	\$0	\$90,999
2060	78	78	\$63,142	\$13,500	\$12,552	\$895	\$0	\$0	\$1,219	\$0	\$91,308
2061	79	79	\$63,142	\$13,500	\$12,929	\$818	\$0	\$0	\$1,214	\$0	\$91,603
2062	80	80	\$63,142	\$13,500	\$13,317	\$717	\$0	\$0	\$1,206	\$0	\$91,882
2063	81	81	\$63,142	\$13,500	\$13,716	\$616	\$0	\$0	\$1,196	\$0	\$92,170
2064	82	82	\$63,142	\$13,500	\$14,128	\$484	\$0	\$0	\$1,181	\$0	\$92,435
2065	83	83	\$63,142	\$13,500	\$14,552	\$312	\$0	\$0	\$1,164	\$0	\$92,670
2066	84	84	\$63,142	\$13,500	\$14,988	\$83	\$0	\$0	\$1,144	\$0	\$92,857
2067	85	85	\$63,142	\$13,500	\$15,438	\$0	\$0	\$0	\$1,121	\$0	\$93,201
2068	86	86	\$63,142	\$13,500	\$15,901	\$0	\$0	\$0	\$1,095	\$0	\$93,638
2069	87	87	\$63,142	\$13,500	\$16,378	\$0	\$0	\$0	\$1,064	\$0	\$94,084
2070	88	88	\$63,142	\$13,500	\$16,870	\$0	\$0	\$0	\$1,030	\$0	\$94,542
2071	89	89	\$63,142	\$13,500	\$17,376	\$0	\$0	\$0	\$991	\$0	\$95,009
2072	90	90	\$63,142	\$13,500	\$17,897	\$0	\$0	\$0	\$948	\$0	\$95,487
2073	91	91	\$63,142	\$13,500	\$18,434	\$0	\$0	\$0	\$901	\$0	\$95,977
2074	92	92	\$63,142	\$13,500	\$18,987	\$0	\$0	\$0	\$850	\$0	\$96,479
2075	93	93	\$63,142	\$13,500	\$19,556	\$0	\$0	\$0	\$794	\$0	\$96,992
2076	94	94	\$63,142	\$13,500	\$20,143	\$0	\$0	\$0	\$733	\$0	\$97,518
2077	95	95	\$63,142	\$13,500	\$20,747	\$0	\$0	\$0	\$668	\$0	\$98,057

# 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	John's Age	Kelsey's Age	Federal	State	John's FICA	Kelsey's FICA	Total
2022	40	40	\$14,905	\$0	\$6,885	\$3,443	\$25,233
2023	41	41	\$13,078	\$0	\$6,885	\$3,443	\$23,406
2024	42	42	\$13,112	\$0	\$6,885	\$3,442	\$23,439
2025	43	43	\$13,147	\$0	\$6,885	\$3,442	\$23,474
2026	44	44	\$16,211	\$0	\$6,885	\$3,443	\$26,539
2027	45	45	\$16,331	\$0	\$6,885	\$3,442	\$26,658
2028	46	46	\$16,497	\$0	\$6,885	\$3,442	\$26,824
2029	47	47	\$16,662	\$0	\$6,885	\$3,442	\$26,989
2030	48	48	\$16,828	\$0	\$6,885	\$3,443	\$27,156
2031	49	49	\$16,952	\$0	\$6,885	\$3,442	\$27,279
2032	50	50	\$17,118	\$0	\$6,885	\$3,443	\$27,446
2033	51	51	\$17,285	\$0	\$6,885	\$3,443	\$27,613
2034	52	52	\$17,494	\$0	\$6,885	\$3,443	\$27,822
2035	53	53	\$17,686	\$0	\$6,885	\$3,443	\$28,014
2036	54	54	\$17,753	\$0	\$6,885	\$3,443	\$28,081
2037	55	55	\$17,819	\$0	\$6,885	\$3,442	\$28,146
2038	56	56	\$17,885	\$0	\$6,885	\$3,442	\$28,212
2039	57	57	\$17,950	\$0	\$6,885	\$3,442	\$28,277
2040	58	58	\$18,015	\$0	\$6,885	\$3,442	\$28,342
2041	59	59	\$18,079	\$0	\$6,885	\$3,443	\$28,407
2042	60	60	\$18,144	\$0	\$6,885	\$3,442	\$28,471
2043	61	61	\$18,208	\$0	\$6,885	\$3,442	\$28,535

Year	John's Age	Kelsey's Age	Federal	State	John's FICA	Kelsey's FICA	Total
2044	62	62	\$18,136	\$0	\$6,885	\$3,443	\$28,464
2045	63	63	\$19,160	\$0	\$6,885	\$3,443	\$29,488
2046	64	64	\$19,204	\$0	\$6,885	\$3,442	\$29,531
2047	65	65	\$18,598	\$0	\$6,885	\$3,443	\$28,926
2048	66	66	\$18,737	\$0	\$6,885	\$3,443	\$29,065
2049	67	67	\$18,862	\$0	\$6,885	\$3,442	\$29,189
2050	68	68	\$18,989	\$0	\$6,885	\$3,443	\$29,317
2051	69	69	\$19,173	\$0	\$6,885	\$3,443	\$29,501
2052	70	70	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$1,105	\$0	\$0	\$0	\$1,105
2054	72	72	\$1,155	\$0	\$0	\$0	\$1,155
2055	73	73	\$1,193	\$0	\$0	\$0	\$1,193
2056	74	74	\$1,205	\$0	\$0	\$0	\$1,205
2057	75	75	\$1,213	\$0	\$0	\$0	\$1,213
2058	76	76	\$1,218	\$0	\$0	\$0	\$1,218
2059	77	77	\$1,220	\$0	\$0	\$0	\$1,220
2060	78	78	\$1,219	\$0	\$0	\$0	\$1,219
2061	79	79	\$1,214	\$0	\$0	\$0	\$1,214
2062	80	80	\$1,206	\$0	\$0	\$0	\$1,206
2063	81	81	\$1,196	\$0	\$0	\$0	\$1,196
2064	82	82	\$1,181	\$0	\$0	\$0	\$1,181
2065	83	83	\$1,164	\$0	\$0	\$0	\$1,164
2066	84	84	\$1,144	\$0	\$0	\$0	\$1,144
2067	85	85	\$1,121	\$0	\$0	\$0	\$1,121
2068	86	86	\$1,095	\$0	\$0	\$0	\$1,095
2069	87	87	\$1,064	\$0	\$0	\$0	\$1,064
2070	88	88	\$1,030	\$0	\$0	\$0	\$1,030
2071	89	89	\$991	\$0	\$0	\$0	\$991
2072	90	90	\$948	\$0	\$0	\$0	\$948
2073	91	91	\$901	\$0	\$0	\$0	\$901
2074	92	92	\$850	\$0	\$0	\$0	\$850
2075	93	93	\$794	\$0	\$0	\$0	\$794
2076	94	94	\$733	\$0	\$0	\$0	\$733
2077	95	95	\$668	\$0	\$0	\$0	\$668



## Federal Tax Detail

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

Year	John's Age	Kelsey's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	40	40	\$133,675	(\$25,900)	\$0	\$107,775	\$14,904	22%	14%	\$0	\$0	\$0	\$14,905
2023	41	41	\$134,063	(\$25,821)	\$0	\$108,242	\$15,034	22%	14%	\$0	(\$1,956)	\$0	\$13,078
2024	42	42	\$133,988	(\$25,741)	\$0	\$108,247	\$15,062	22%	14%	\$0	(\$1,950)	\$0	\$13,112
2025	43	43	\$133,920	(\$25,662)	\$0	\$108,258	\$15,091	22%	14%	\$0	(\$1,944)	\$0	\$13,147
2026	44	44	\$133,857	(\$18,342)	(\$13,266)	\$102,249	\$16,300	25%	16%	\$0	(\$89)	\$0	\$16,211
2027	45	45	\$133,731	(\$17,819)	(\$13,225)	\$102,687	\$16,438	25%	16%	\$0	(\$107)	\$0	\$16,331
2028	46	46	\$133,609	(\$17,293)	(\$13,185)	\$103,131	\$16,577	25%	16%	\$0	(\$80)	\$0	\$16,497
2029	47	47	\$133,487	(\$16,762)	(\$13,144)	\$103,580	\$16,718	25%	16%	\$0	(\$56)	\$0	\$16,662
2030	48	48	\$133,365	(\$16,226)	(\$13,104)	\$104,035	\$16,860	25%	16%	\$0	(\$32)	\$0	\$16,828
2031	49	49	\$133,244	(\$15,683)	(\$13,064)	\$104,496	\$17,003	25%	16%	\$0	(\$51)	\$0	\$16,952
2032	50	50	\$133,122	(\$15,134)	(\$13,024)	\$104,964	\$17,148	25%	16%	\$0	(\$29)	\$0	\$17,118
2033	51	51	\$133,000	(\$14,577)	(\$12,984)	\$105,439	\$17,294	25%	16%	\$0	(\$9)	\$0	\$17,285
2034	52	52	\$133,082	(\$14,012)	(\$12,944)	\$106,126	\$17,494	25%	16%	\$0	\$0	\$0	\$17,494
2035	53	53	\$133,161	(\$13,474)	(\$12,904)	\$106,782	\$17,686	25%	17%	\$0	\$0	\$0	\$17,686
2036	54	54	\$133,237	(\$13,433)	(\$12,865)	\$106,939	\$17,753	25%	17%	\$0	\$0	\$0	\$17,753
2037	55	55	\$133,312	(\$13,392)	(\$12,825)	\$107,095	\$17,819	25%	17%	\$0	\$0	\$0	\$17,819
2038	56	56	\$133,385	(\$13,351)	(\$12,786)	\$107,248	\$17,885	25%	17%	\$0	\$0	\$0	\$17,885
2039	57	57	\$133,457	(\$13,310)	(\$12,747)	\$107,400	\$17,950	25%	17%	\$0	\$0	\$0	\$17,950
2040	58	58	\$133,527	(\$13,269)	(\$12,708)	\$107,550	\$18,015	25%	17%	\$0	\$0	\$0	\$18,015
2041	59	59	\$133,596	(\$13,228)	(\$12,669)	\$107,698	\$18,079	25%	17%	\$0	\$0	\$0	\$18,079
2042	60	60	\$133,664	(\$13,188)	(\$12,630)	\$107,846	\$18,144	25%	17%	\$0	\$0	\$0	\$18,144
2043	61	61	\$133,734	(\$13,147)	(\$12,591)	\$107,996	\$18,208	25%	17%	\$0	\$0	\$0	\$18,208
2044	62	62	\$133,258	(\$13,107)	(\$12,553)	\$107,599	\$18,136	25%	17%	\$0	\$0	\$0	\$18,136
2045	63	63	\$133,000	(\$13,067)	(\$8,343)	\$111,590	\$19,160	25%	17%	\$0	\$0	\$0	\$19,160
2046	64	64	\$133,000	(\$13,027)	(\$8,317)	\$111,656	\$19,204	25%	17%	\$0	\$0	\$0	\$19,204
2047	65	65	\$133,000	(\$15,580)	(\$8,292)	\$109,129	\$18,598	25%	17%	\$0	\$0	\$0	\$18,598
2048	66	66	\$133,375	(\$15,532)	(\$8,266)	\$109,576	\$18,737	25%	17%	\$0	\$0	\$0	\$18,737
2049	67	67	\$133,696	(\$15,484)	(\$8,241)	\$109,971	\$18,862	25%	17%	\$0	\$0	\$0	\$18,862
2050	68	68	\$134,026	(\$15,437)	(\$8,216)	\$110,373	\$18,989	25%	17%	\$0	\$0	\$0	\$18,989
2051	69	69	\$134,373	(\$15,390)	(\$8,190)	\$110,793	\$19,173	25%	17%	\$0	\$0	\$0	\$19,173
2052	70	70	\$23,196	(\$15,589)	(\$8,165)	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2053	71	71	\$34,482	(\$15,295)	(\$8,140)	\$11,047	\$1,105	10%	10%	\$0	\$0	\$0	\$1,105
2054	72	72	\$34,910	(\$15,248)	(\$8,115)	\$11,546	\$1,155	10%	10%	\$0	\$0	\$0	\$1,155
2055	73	73	\$35,314	(\$15,296)	(\$8,090)	\$11,927	\$1,193	10%	10%	\$0	\$0	\$0	\$1,193
2056	74	74	\$35,695	(\$15,583)	(\$8,065)	\$12,046	\$1,205	10%	10%	\$0	\$0	\$0	\$1,205
2057	75	75	\$36,054	(\$15,882)	(\$8,041)	\$12,132	\$1,213	10%	10%	\$0	\$0	\$0	\$1,213
2058	76	76	\$36,392	(\$16,193)	(\$8,016)	\$12,184	\$1,218	10%	10%	\$0	\$0	\$0	\$1,218
2059	77	77	\$36,710	(\$16,516)	(\$7,992)	\$12,202	\$1,220	10%	10%	\$0	\$0	\$0	\$1,220
2060	78	78	\$37,007	(\$16,852)	(\$7,967)	\$12,188	\$1,219	10%	10%	\$0	\$0	\$0	\$1,219
2061	79	79	\$37,285	(\$17,201)	(\$7,943)	\$12,142	\$1,214	10%	10%	\$0	\$0	\$0	\$1,214
2062	80	80	\$37,545	(\$17,562)	(\$7,918)	\$12,065	\$1,206	10%	10%	\$0	\$0	\$0	\$1,206
2063	81	81	\$37,787	(\$17,938)	(\$7,894)	\$11,955	\$1,196	10%	10%	\$0	\$0	\$0	\$1,196
2064	82	82	\$38,011	(\$18,327)	(\$7,870)	\$11,815	\$1,181	10%	10%	\$0	\$0	\$0	\$1,181
2065	83	83	\$38,218	(\$18,730)	(\$7,846)	\$11,643	\$1,164	10%	10%	\$0	\$0	\$0	\$1,164

Year	John's Age	Kelsey's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	84	84	\$38,410	(\$19,147)	(\$7,822)	\$11,441	\$1,144	10%	10%	\$0	\$0	\$0	\$1,144
2067	85	85	\$38,588	(\$19,579)	(\$7,798)	\$11,211	\$1,121	10%	10%	\$0	\$0	\$0	\$1,121
2068	86	86	\$38,746	(\$20,027)	(\$7,774)	\$10,946	\$1,095	10%	10%	\$0	\$0	\$0	\$1,095
2069	87	87	\$38,881	(\$20,490)	(\$7,750)	\$10,641	\$1,064	10%	10%	\$0	\$0	\$0	\$1,064
2070	88	88	\$38,993	(\$20,970)	(\$7,726)	\$10,296	\$1,030	10%	10%	\$0	\$0	\$0	\$1,030
2071	89	89	\$39,080	(\$21,468)	(\$7,702)	\$9,910	\$991	10%	10%	\$0	\$0	\$0	\$991
2072	90	90	\$39,143	(\$21,983)	(\$7,679)	\$9,482	\$948	10%	10%	\$0	\$0	\$0	\$948
2073	91	91	\$39,182	(\$22,516)	(\$7,655)	\$9,011	\$901	10%	10%	\$0	\$0	\$0	\$901
2074	92	92	\$39,195	(\$23,067)	(\$7,632)	\$8,497	\$850	10%	10%	\$0	\$0	\$0	\$850
2075	93	93	\$39,184	(\$23,638)	(\$7,608)	\$7,938	\$794	10%	10%	\$0	\$0	\$0	\$794
2076	94	94	\$39,146	(\$24,228)	(\$7,585)	\$7,333	\$733	10%	10%	\$0	\$0	\$0	\$733
2077	95	95	\$39,083	(\$24,839)	(\$7,562)	\$6,682	\$668	10%	10%	\$0	\$0	\$0	\$668

## 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	John's Age	Kelsey's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity	
2022	40	40	\$0	\$15,660	\$8,000		\$2,000	\$3,500	\$0	\$167,747	\$632,253
2023	41	41	\$0	\$15,315	\$8,000		\$2,000	\$3,500	\$0	\$160,633	\$639,367
2024	42	42	\$0	\$14,978	\$8,000		\$2,000	\$3,500	\$0	\$153,498	\$646,502
2025	43	43	\$0	\$14,649	\$8,000		\$2,000	\$3,500	\$0	\$146,333	\$653,667
2026	44	44	\$0	\$14,326	\$8,000		\$2,000	\$3,500	\$0	\$139,128	\$660,872
2027	45	45	\$0	\$14,011	\$8,000		\$2,000	\$3,500	\$0	\$131,875	\$668,125
2028	46	46	\$0	\$13,703	\$8,000		\$2,000	\$3,500	\$0	\$124,563	\$675,437
2029	47	47	\$0	\$13,401	\$8,000		\$2,000	\$3,500	\$0	\$117,183	\$682,817
2030	48	48	\$0	\$13,106	\$8,000		\$2,000	\$3,500	\$0	\$109,724	\$690,276
2031	49	49	\$0	\$12,818	\$8,000		\$2,000	\$3,500	\$0	\$102,175	\$697,825
2032	50	50	\$0	\$12,536	\$8,000		\$2,000	\$3,500	\$0	\$94,525	\$705,475
2033	51	51	\$0	\$12,260	\$8,000		\$2,000	\$3,500	\$0	\$86,762	\$713,238
2034	52	52	\$0	\$11,990	\$8,000		\$2,000	\$3,500	\$0	\$78,874	\$721,126
2035	53	53	\$0	\$11,727	\$8,000		\$2,000	\$3,500	\$0	\$70,849	\$729,151
2036	54	54	\$0	\$11,468	\$8,000		\$2,000	\$3,500	\$0	\$62,674	\$737,326
2037	55	55	\$0	\$11,216	\$8,000		\$2,000	\$3,500	\$0	\$54,334	\$745,666
2038	56	56	\$0	\$10,969	\$8,000		\$2,000	\$3,500	\$0	\$45,816	\$754,184
2039	57	57	\$0	\$10,728	\$8,000		\$2,000	\$3,500	\$0	\$37,104	\$762,896
2040	58	58	\$0	\$10,492	\$8,000		\$2,000	\$3,500	\$0	\$28,183	\$771,817
2041	59	59	\$0	\$10,261	\$8,000		\$2,000	\$3,500	\$0	\$19,037	\$780,963
2042	60	60	\$0	\$10,035	\$8,000		\$2,000	\$3,500	\$0	\$9,648	\$790,352
2043	61	61	\$0	\$9,814	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2044	62	62	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2045	63	63	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2046	64	64	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2047	65	65	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2048	66	66	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2049	67	67	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2050	68	68	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2051	69	69	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2052	70	70	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2053	71	71	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2054	72	72	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2055	73	73	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2056	74	74	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2057	75	75	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2058	76	76	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2059	77	77	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2060	78	78	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000
2061	79	79	\$0	\$0	\$8,000		\$2,000	\$3,500	\$0	\$0	\$800,000

Year	John's Age	Kelsey's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	80	80	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2063	81	81	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2064	82	82	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2065	83	83	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2066	84	84	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2067	85	85	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2068	86	86	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2069	87	87	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2070	88	88	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2071	89	89	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2072	90	90	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2073	91	91	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2074	92	92	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2075	93	93	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2076	94	94	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000
2077	95	95	\$0	\$0	\$8,000	\$2,000	\$3,500	\$0	\$0	\$800,000

## 529 Accounts

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

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

Year	John's Age	Kelsey's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2065	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0	\$0

## Reserve Funds

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

Year	John's Age	Kelsey's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	40	40	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0
2056	74	74	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	83	83	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0



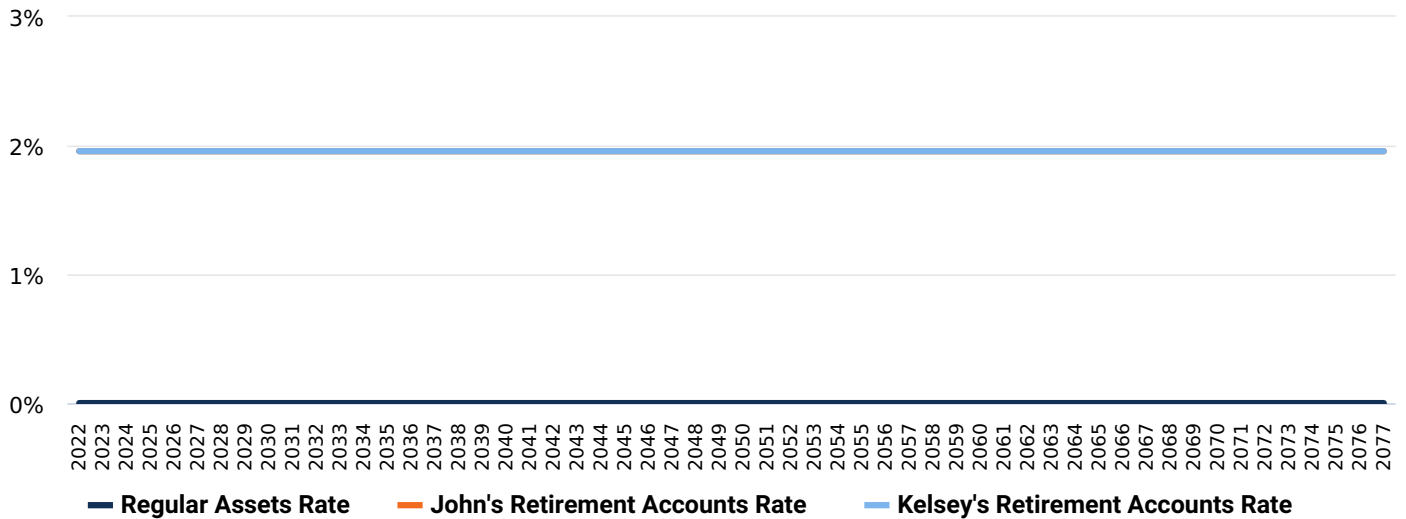
## Real Estate

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

Year	John's Age	Kelsey's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	John's Age	Kelsey's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	91	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	92	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	93	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	94	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	95	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## Real Rates of Return



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

Year	John's Age	Kelsey's Age	Regular Assets Rate	John's Retirement Accounts Rate	Kelsey's Retirement Accounts Rate
2022	40	40	0.00	1.96	1.96
2023	41	41	0.00	1.96	1.96
2024	42	42	0.00	1.96	1.96
2025	43	43	0.00	1.96	1.96
2026	44	44	0.00	1.96	1.96
2027	45	45	0.00	1.96	1.96
2028	46	46	0.00	1.96	1.96
2029	47	47	0.00	1.96	1.96
2030	48	48	0.00	1.96	1.96
2031	49	49	0.00	1.96	1.96
2032	50	50	0.00	1.96	1.96
2033	51	51	0.00	1.96	1.96
2034	52	52	0.00	1.96	1.96
2035	53	53	0.00	1.96	1.96
2036	54	54	0.00	1.96	1.96
2037	55	55	0.00	1.96	1.96
2038	56	56	0.00	1.96	1.96
2039	57	57	0.00	1.96	1.96
2040	58	58	0.00	1.96	1.96
2041	59	59	0.00	1.96	1.96
2042	60	60	0.00	1.96	1.96
2043	61	61	0.00	1.96	1.96
2044	62	62	0.00	1.96	1.96
2045	63	63	0.00	1.96	1.96



Year	John's Age	Kelsey's Age	Regular Assets Rate	John's Retirement Accounts Rate	Kelsey's Retirement Accounts Rate
2046	64	64	0.00	1.96	1.96
2047	65	65	0.00	1.96	1.96
2048	66	66	0.00	1.96	1.96
2049	67	67	0.00	1.96	1.96
2050	68	68	0.00	1.96	1.96
2051	69	69	0.00	1.96	1.96
2052	70	70	0.00	1.96	1.96
2053	71	71	0.00	1.96	1.96
2054	72	72	0.00	1.96	1.96
2055	73	73	0.00	1.96	1.96
2056	74	74	0.00	1.96	1.96
2057	75	75	0.00	1.96	1.96
2058	76	76	0.00	1.96	1.96
2059	77	77	0.00	1.96	1.96
2060	78	78	0.00	1.96	1.96
2061	79	79	0.00	1.96	1.96
2062	80	80	0.00	1.96	1.96
2063	81	81	0.00	1.96	1.96
2064	82	82	0.00	1.96	1.96
2065	83	83	0.00	1.96	1.96
2066	84	84	0.00	1.96	1.96
2067	85	85	0.00	1.96	1.96
2068	86	86	0.00	1.96	1.96
2069	87	87	0.00	1.96	1.96
2070	88	88	0.00	1.96	1.96
2071	89	89	0.00	1.96	1.96
2072	90	90	0.00	1.96	1.96
2073	91	91	0.00	1.96	1.96
2074	92	92	0.00	1.96	1.96
2075	93	93	0.00	1.96	1.96
2076	94	94	0.00	1.96	1.96
2077	95	95	0.00	1.96	1.96

# Base Profile Inputs

Current Marital Status: Married

## John

---

Date of Birth: 6 Apr 1982  
Maximum Age (Year of Death): 95 (2077)  
Retirement Age (Year): 69 (2051)

## Current/Future Earnings

### Restaurant manager

Start Year: 2022  
Annual Amount: \$90,000  
End Year: Retirement  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

## Social Security Benefits

### Current Benefits

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

### Planned Benefits

Retirement File Date: Apr 2052  
Spousal File Date: Apr 2052  
Widow(er)'s: N/A

## Social Security Past Earnings

Year	Age	Covered Earnings
1998	16	\$0
1999	17	\$0
2000	18	\$0
2001	19	\$0
2002	20	\$0
2003	21	\$0
2004	22	\$0
2005	23	\$0
2006	24	\$52,000
2007	25	\$53,040

Year	Age	Covered Earnings
2008	26	\$54,101
2009	27	\$55,183
2010	28	\$56,286
2011	29	\$57,412
2012	30	\$58,560
2013	31	\$59,732
2014	32	\$60,926
2015	33	\$62,145
2016	34	\$63,388
2017	35	\$64,655
2018	36	\$65,949
2019	37	\$67,268
2020	38	\$68,613
2021	39	\$69,985

## Retirement Accounts

### IRA

Type: Individual Account  
 Assets: \$19,000

#### Contributions

Start Year: 2022  
 Annual Amount: \$1,000  
 End Year: Retirement  
 Value: Today's Dollars  
 Annual Growth/Reduction: 0%

#### Roth Conversion Amounts

No Conversion

#### Special Withdrawals

No Special Withdrawals

## Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 4.25%  
 Future Safe Rate of Return for Retirement Accounts No future rate change  
 Smooth Withdrawal Start Age 70  
 Smooth Withdrawal End Age 95  
 Withdraw from Roth Accounts First? No  
 Percent of Non-Annuitized Assets to Spend 100%  
 Percentage of Retirement Assets to Annuitize 0%  
 Nominal Rate of Return for Annuitized Assets 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

## Kelsey

---

Date of Birth: 6 Apr 1982  
Maximum Age (Year of Death): 95 (2077)  
Retirement Age (Year): 69 (2051)

## Current/Future Earnings

### Part-time librarian

Start Year: 2022  
Annual Amount: \$45,000  
End Year: Retirement  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

## Social Security Benefits

### Current Benefits

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

### Planned Benefits

Retirement File Date: Apr 2052  
Spousal File Date: Apr 2052  
Widow(er)'s: N/A

## Social Security Past Earnings

Year	Age	Covered Earnings
1998	16	\$0
1999	17	\$0
2000	18	\$0
2001	19	\$0
2002	20	\$0
2003	21	\$0
2004	22	\$24,000
2005	23	\$24,816
2006	24	\$25,660
2007	25	\$26,532

Year	Age	Covered Earnings
2008	26	\$27,434
2009	27	\$28,367
2010	28	\$29,332
2011	29	\$30,329
2012	30	\$31,360
2013	31	\$32,426
2014	32	\$33,529
2015	33	\$34,669
2016	34	\$35,847
2017	35	\$37,066
2018	36	\$38,326
2019	37	\$39,630
2020	38	\$40,977
2021	39	\$42,370

## Retirement Accounts

### IRA

Type: Individual Account

Assets: \$10,000

#### Contributions

Start Year: 2022

Annual Amount: \$1,000

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 0%

#### Roth Conversion Amounts

No Conversion

#### Special Withdrawals

No Special Withdrawals

## Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 4.25%

Future Safe Rate of Return for Retirement Accounts No future rate change

Smooth Withdrawal Start Age 70

Smooth Withdrawal End Age 95

Withdraw from Roth Accounts First? No

Percent of Non-Annuitized Assets to Spend 100%

Percentage of Retirement Assets to Annuitize 0%

Nominal Rate of Return for Annuitized Assets 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

## Frito

---

Date of Birth: 2 Jan 2023  
Maximum Age (Year of Death): 100 (2123)  
Is child in your care? Yes

## Household

---

### Primary Residence

State: FL  
Market Value: \$800,000  
Purchase Price: \$340,000  
Property Taxes: \$8,000  
Homeowners Insurance: \$3,500  
Maintenance, Utilities, and Fees: \$2,000  
Real Appreciation Rate: 0%

### Mortgage(s)

Loan Balance: \$171,000  
Monthly Payment: \$1,305  
Years Remaining: 22  
Pre-TCJA Deduction Limit? Yes

## Regular Assets

### Savings

Assets: \$25,000  
Asset Type: Savings Account

### Checking

Assets: \$5,000  
Asset Type: Checking Account

## Settings and Assumptions

Inflation Rate 2.25%  
Future Inflation Rate No future rate change  
Regular Assets Nominal Safe Rate of Return 2.25%  
Regular Assets Future Safe Rate of Return No future rate change  
Nominal Safe Rate of Return for 529 Accounts 1.75%  
Social Security Benefit Change Year: 2022, Percent: 0%  
Medicare Part B Premium Real Growth Rate 3%  
Load on Life Insurance 15%



Maximum Indebtedness 0  
Cost of Debt 5.25%  
Cost of Selling Home or Real Estate 6%  
Municipal Bonds Percentage 0%  
Dividends and Realized Capital Gains Percentage 0%  
Unrealized Capital Gains Percentage 0%  
Unrealized Capital Gains \$0  
Federal Tax Policy Current Tax Law  
Federal Income Tax Change Year: 2022, Percent: 0%  
Payroll (FICA) Tax Change Year: 2022, Percent: 0%  
State Income Tax Change Year: 2022, Percent: 0%  
Annual Living Standard Index 100% for all years  
Two people can live as cheaply as... 1.6  
Cost of Children 70% for all years

# Child care expenses Inputs

This profile includes all Base Profile 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 Profile, or if they are unique to this profile.

## Household

---

### Special Expenses

#### Child care

Tax Treatment: Not tax related  
Start Year: 2023  
Annual Amount: \$10,000  
End Year: After 10 years  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

# Child care + education Inputs

This profile includes all Base Profile 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 Profile, or if they are unique to this profile.

## Frito

---

Leaves Home at Age: 22

## Household

---

### Special Expenses

#### Child care

Tax Treatment: Not tax related  
Start Year: 2023  
Annual Amount: \$10,000  
End Year: After 10 years  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

#### Education costs

Tax Treatment: Not tax related  
Start Year: 2043  
Annual Amount: \$25,000  
End Year: After 4 years  
Value: Today's Dollars  
Annual Growth/Reduction: 0%