



Financial Analysis Prepared For

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Prepared By

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

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Base Plan Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$1,977,999
Social Security Benefits	\$721,243
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$164,594
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$1,227
TOTAL	\$2,865,063

Lifetime Spending

Housing Expenses	\$1,490,400
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$423,993
Retirement Account Contributions	\$0
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$279,604
Life Insurance Premiums	\$0
Discretionary Spending	\$671,065
TOTAL	\$2,865,062

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

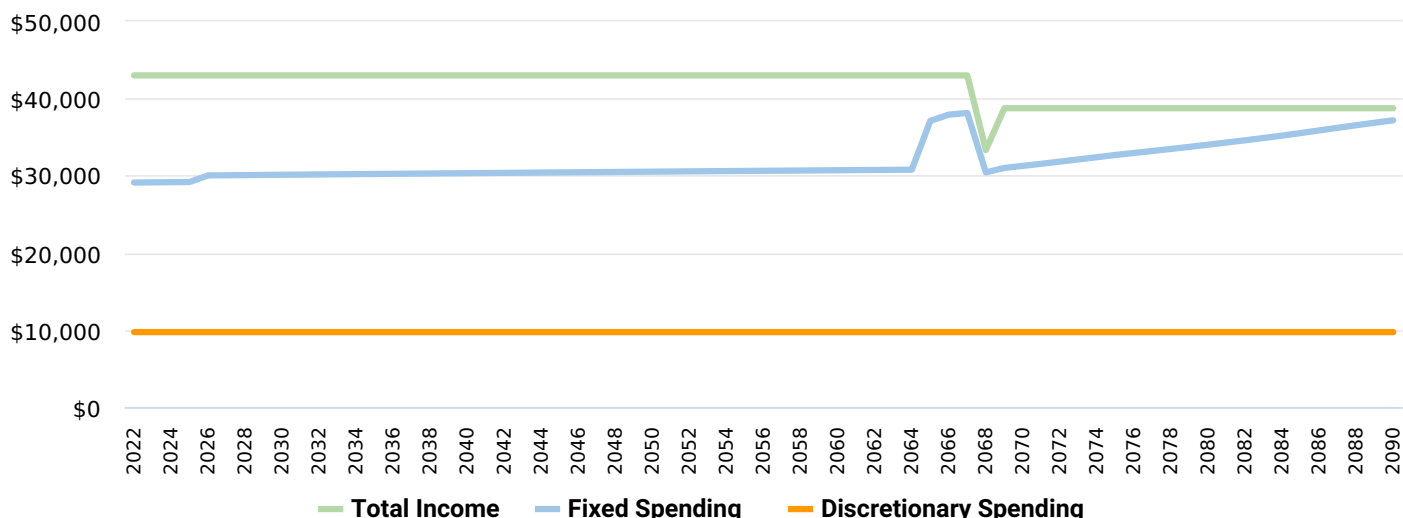
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance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

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

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

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

Annual Income and Spending



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

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

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

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

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

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2022	22	\$43,000	\$29,119	\$9,726
2023	23	\$43,000	\$29,140	\$9,726
2024	24	\$43,000	\$29,160	\$9,726
2025	25	\$43,000	\$29,183	\$9,726
2026	26	\$43,000	\$30,035	\$9,726
2027	27	\$43,000	\$30,056	\$9,726
2028	28	\$43,000	\$30,078	\$9,726
2029	29	\$43,000	\$30,100	\$9,726
2030	30	\$43,000	\$30,121	\$9,726
2031	31	\$43,000	\$30,141	\$9,726

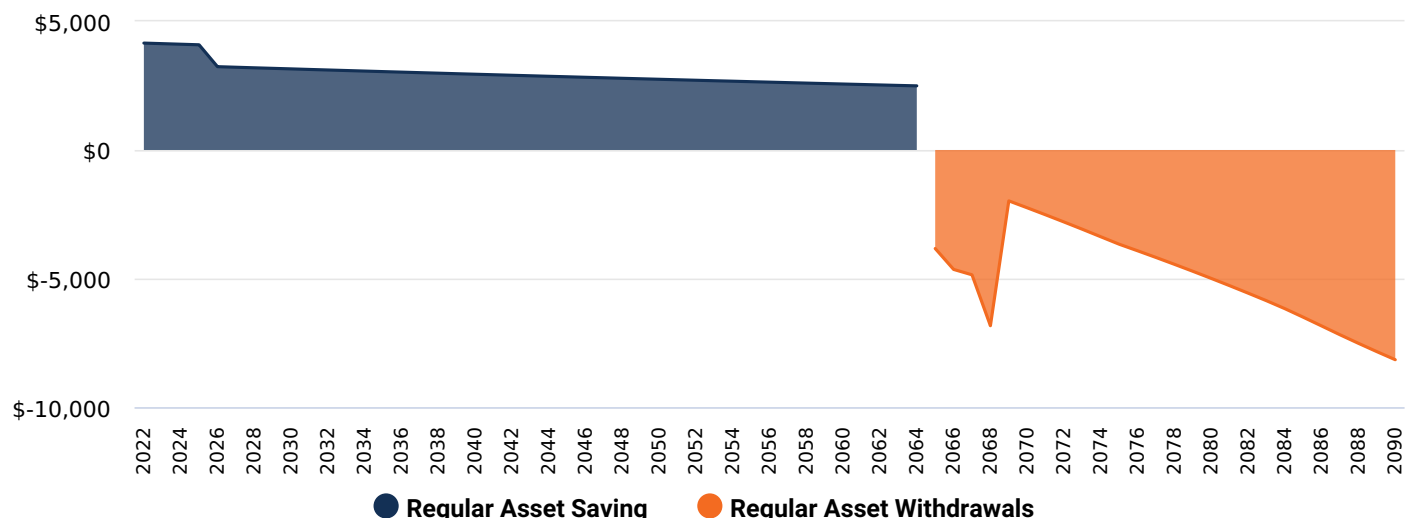


Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	32	\$43,000	\$30,164	\$9,726
2033	33	\$43,000	\$30,184	\$9,726
2034	34	\$43,000	\$30,205	\$9,726
2035	35	\$43,000	\$30,226	\$9,726
2036	36	\$43,000	\$30,247	\$9,726
2037	37	\$43,000	\$30,267	\$9,726
2038	38	\$43,000	\$30,287	\$9,726
2039	39	\$43,000	\$30,308	\$9,726
2040	40	\$43,000	\$30,329	\$9,726
2041	41	\$43,000	\$30,349	\$9,726
2042	42	\$43,000	\$30,368	\$9,726
2043	43	\$43,000	\$30,388	\$9,726
2044	44	\$43,000	\$30,407	\$9,726
2045	45	\$43,000	\$30,427	\$9,726
2046	46	\$43,000	\$30,448	\$9,726
2047	47	\$43,000	\$30,467	\$9,726
2048	48	\$43,000	\$30,485	\$9,726
2049	49	\$43,000	\$30,505	\$9,726
2050	50	\$43,000	\$30,523	\$9,726
2051	51	\$43,000	\$30,543	\$9,726
2052	52	\$43,000	\$30,563	\$9,726
2053	53	\$43,000	\$30,580	\$9,726
2054	54	\$43,000	\$30,600	\$9,726
2055	55	\$43,000	\$30,619	\$9,726
2056	56	\$43,000	\$30,636	\$9,726
2057	57	\$43,000	\$30,654	\$9,726
2058	58	\$43,000	\$30,673	\$9,726
2059	59	\$43,000	\$30,691	\$9,726
2060	60	\$43,000	\$30,710	\$9,726
2061	61	\$43,000	\$30,727	\$9,726
2062	62	\$43,000	\$30,745	\$9,726
2063	63	\$43,000	\$30,763	\$9,726
2064	64	\$43,000	\$30,780	\$9,726
2065	65	\$43,000	\$37,106	\$9,726
2066	66	\$43,000	\$37,918	\$9,726
2067	67	\$43,000	\$38,129	\$9,726
2068	68	\$33,322	\$30,432	\$9,726
2069	69	\$38,750	\$31,004	\$9,726
2070	70	\$38,750	\$31,273	\$9,726
2071	71	\$38,750	\$31,546	\$9,726
2072	72	\$38,750	\$31,825	\$9,726
2073	73	\$38,750	\$32,110	\$9,726
2074	74	\$38,750	\$32,399	\$9,726
2075	75	\$38,750	\$32,690	\$9,726
2076	76	\$38,750	\$32,945	\$9,726
2077	77	\$38,750	\$33,206	\$9,726
2078	78	\$38,750	\$33,471	\$9,726
2079	79	\$38,750	\$33,742	\$9,726



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	80	\$38,750	\$34,019	\$9,726
2081	81	\$38,750	\$34,302	\$9,726
2082	82	\$38,750	\$34,591	\$9,726
2083	83	\$38,750	\$34,887	\$9,726
2084	84	\$38,750	\$35,195	\$9,726
2085	85	\$38,750	\$35,528	\$9,726
2086	86	\$38,750	\$35,869	\$9,726
2087	87	\$38,750	\$36,212	\$9,726
2088	88	\$38,750	\$36,544	\$9,726
2089	89	\$38,750	\$36,867	\$9,726
2090	90	\$38,750	\$37,181	\$9,726

Annual Saving and Withdrawals



To maintain Annual Discretionary Spending at a stable or "smooth" level while income and fixed spending change from year to year, the software provides a plan for managing your Regular Assets -- the money you've saved or invested in checking, savings, and investment accounts. Regular Assets do not include money in Retirement Accounts.

Each year, the program suggests adding to or withdrawing from Regular Assets depending on whether you have more or less income than you need to cover your total spending for the year. The amounts shown are the annual savings or withdrawals needed to smooth your discretionary spending without borrowing.

Total Income *minus* Total Spending equals Regular Asset Saving/Withdrawals

And:

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

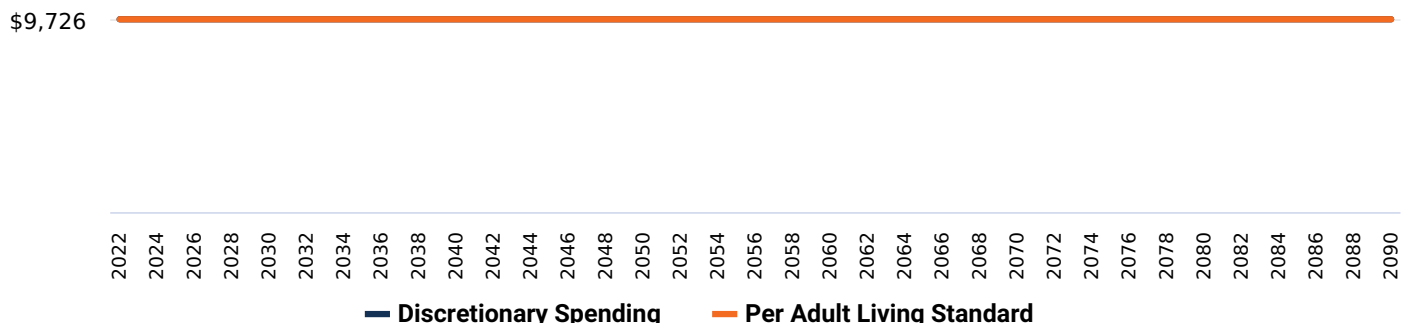
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	22	\$43,000	\$38,845	\$4,157	\$1,227	\$5,384
2023	23	\$43,000	\$38,866	\$4,135	\$5,383	\$9,518
2024	24	\$43,000	\$38,886	\$4,113	\$9,518	\$13,631
2025	25	\$43,000	\$38,909	\$4,091	\$13,632	\$17,723
2026	26	\$43,000	\$39,761	\$3,240	\$17,723	\$20,963
2027	27	\$43,000	\$39,782	\$3,218	\$20,963	\$24,181
2028	28	\$43,000	\$39,804	\$3,196	\$24,181	\$27,377
2029	29	\$43,000	\$39,826	\$3,175	\$27,377	\$30,552
2030	30	\$43,000	\$39,847	\$3,154	\$30,551	\$33,705
2031	31	\$43,000	\$39,867	\$3,132	\$33,706	\$36,838
2032	32	\$43,000	\$39,890	\$3,111	\$36,838	\$39,949
2033	33	\$43,000	\$39,910	\$3,090	\$39,949	\$43,039



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2034	34	\$43,000	\$39,931	\$3,069	\$43,039	\$46,108
2035	35	\$43,000	\$39,952	\$3,048	\$46,108	\$49,156
2036	36	\$43,000	\$39,973	\$3,028	\$49,156	\$52,184
2037	37	\$43,000	\$39,993	\$3,007	\$52,184	\$55,191
2038	38	\$43,000	\$40,013	\$2,987	\$55,191	\$58,178
2039	39	\$43,000	\$40,034	\$2,966	\$58,178	\$61,144
2040	40	\$43,000	\$40,055	\$2,946	\$61,144	\$64,090
2041	41	\$43,000	\$40,075	\$2,926	\$64,090	\$67,016
2042	42	\$43,000	\$40,094	\$2,906	\$67,016	\$69,922
2043	43	\$43,000	\$40,114	\$2,886	\$69,922	\$72,808
2044	44	\$43,000	\$40,133	\$2,866	\$72,809	\$75,675
2045	45	\$43,000	\$40,153	\$2,847	\$75,674	\$78,521
2046	46	\$43,000	\$40,174	\$2,827	\$78,522	\$81,349
2047	47	\$43,000	\$40,193	\$2,808	\$81,348	\$84,156
2048	48	\$43,000	\$40,211	\$2,788	\$84,157	\$86,945
2049	49	\$43,000	\$40,231	\$2,769	\$86,945	\$89,714
2050	50	\$43,000	\$40,249	\$2,750	\$89,714	\$92,464
2051	51	\$43,000	\$40,269	\$2,731	\$92,464	\$95,195
2052	52	\$43,000	\$40,289	\$2,712	\$95,195	\$97,907
2053	53	\$43,000	\$40,306	\$2,693	\$97,908	\$100,601
2054	54	\$43,000	\$40,326	\$2,675	\$100,600	\$103,275
2055	55	\$43,000	\$40,345	\$2,656	\$103,275	\$105,931
2056	56	\$43,000	\$40,362	\$2,638	\$105,931	\$108,569
2057	57	\$43,000	\$40,380	\$2,619	\$108,569	\$111,188
2058	58	\$43,000	\$40,399	\$2,601	\$111,188	\$113,789
2059	59	\$43,000	\$40,417	\$2,583	\$113,789	\$116,372
2060	60	\$43,000	\$40,436	\$2,565	\$116,372	\$118,937
2061	61	\$43,000	\$40,453	\$2,547	\$118,937	\$121,484
2062	62	\$43,000	\$40,471	\$2,529	\$121,484	\$124,013
2063	63	\$43,000	\$40,489	\$2,511	\$124,013	\$126,524
2064	64	\$43,000	\$40,506	\$2,494	\$126,523	\$129,017
2065	65	\$43,000	\$46,832	(\$3,831)	\$129,018	\$125,187
2066	66	\$43,000	\$47,644	(\$4,644)	\$125,186	\$120,542
2067	67	\$43,000	\$47,855	(\$4,854)	\$120,542	\$115,688
2068	68	\$33,322	\$40,158	(\$6,834)	\$115,687	\$108,853
2069	69	\$38,750	\$40,730	(\$1,979)	\$108,853	\$106,874
2070	70	\$38,750	\$40,999	(\$2,248)	\$106,875	\$104,627
2071	71	\$38,750	\$41,272	(\$2,521)	\$104,627	\$102,106
2072	72	\$38,750	\$41,551	(\$2,800)	\$102,106	\$99,306
2073	73	\$38,750	\$41,836	(\$3,084)	\$99,305	\$96,221
2074	74	\$38,750	\$42,125	(\$3,375)	\$96,222	\$92,847
2075	75	\$38,750	\$42,416	(\$3,665)	\$92,847	\$89,182
2076	76	\$38,750	\$42,671	(\$3,920)	\$89,182	\$85,262
2077	77	\$38,750	\$42,932	(\$4,180)	\$85,262	\$81,082
2078	78	\$38,750	\$43,197	(\$4,446)	\$81,082	\$76,636
2079	79	\$38,750	\$43,468	(\$4,717)	\$76,636	\$71,919
2080	80	\$38,750	\$43,745	(\$4,994)	\$71,919	\$66,925
2081	81	\$38,750	\$44,028	(\$5,277)	\$66,926	\$61,649

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2082	82	\$38,750	\$44,317	(\$5,566)	\$61,649	\$56,083
2083	83	\$38,750	\$44,613	(\$5,861)	\$56,082	\$50,221
2084	84	\$38,750	\$44,921	(\$6,170)	\$50,221	\$44,051
2085	85	\$38,750	\$45,254	(\$6,503)	\$44,052	\$37,549
2086	86	\$38,750	\$45,595	(\$6,844)	\$37,548	\$30,704
2087	87	\$38,750	\$45,938	(\$7,187)	\$30,705	\$23,518
2088	88	\$38,750	\$46,270	(\$7,519)	\$23,518	\$15,999
2089	89	\$38,750	\$46,593	(\$7,842)	\$15,998	\$8,156
2090	90	\$38,750	\$46,907	(\$8,156)	\$8,156	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



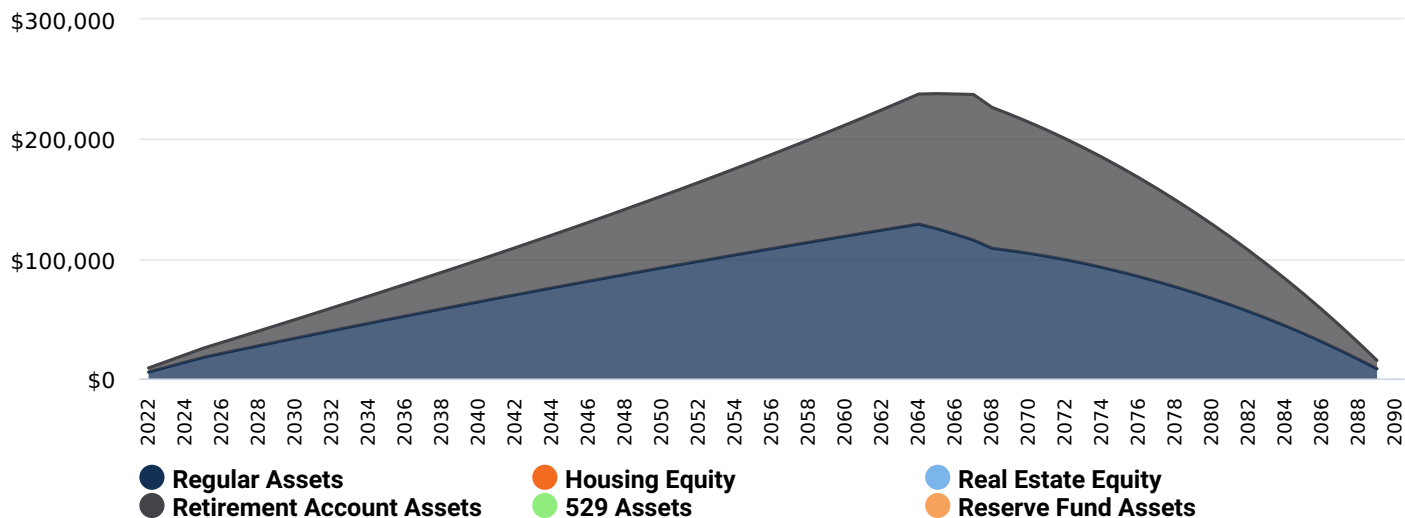
thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	22	\$9,726	\$9,726
2023	23	\$9,726	\$9,726
2024	24	\$9,726	\$9,726
2025	25	\$9,726	\$9,726
2026	26	\$9,726	\$9,726
2027	27	\$9,726	\$9,726
2028	28	\$9,726	\$9,726
2029	29	\$9,726	\$9,726
2030	30	\$9,726	\$9,726
2031	31	\$9,726	\$9,726
2032	32	\$9,726	\$9,726
2033	33	\$9,726	\$9,726
2034	34	\$9,726	\$9,726
2035	35	\$9,726	\$9,726
2036	36	\$9,726	\$9,726
2037	37	\$9,726	\$9,726
2038	38	\$9,726	\$9,726
2039	39	\$9,726	\$9,726
2040	40	\$9,726	\$9,726
2041	41	\$9,726	\$9,726
2042	42	\$9,726	\$9,726
2043	43	\$9,726	\$9,726
2044	44	\$9,726	\$9,726
2045	45	\$9,726	\$9,726
2046	46	\$9,726	\$9,726
2047	47	\$9,726	\$9,726
2048	48	\$9,726	\$9,726
2049	49	\$9,726	\$9,726
2050	50	\$9,726	\$9,726
2051	51	\$9,726	\$9,726
2052	52	\$9,726	\$9,726
2053	53	\$9,726	\$9,726
2054	54	\$9,726	\$9,726
2055	55	\$9,726	\$9,726
2056	56	\$9,726	\$9,726
2057	57	\$9,726	\$9,726
2058	58	\$9,726	\$9,726
2059	59	\$9,726	\$9,726
2060	60	\$9,726	\$9,726
2061	61	\$9,726	\$9,726
2062	62	\$9,726	\$9,726
2063	63	\$9,726	\$9,726
2064	64	\$9,726	\$9,726
2065	65	\$9,726	\$9,726
2066	66	\$9,726	\$9,726
2067	67	\$9,726	\$9,726



Year	Age	Discretionary Spending	Per Adult Living Standard
2068	68	\$9,726	\$9,726
2069	69	\$9,726	\$9,726
2070	70	\$9,726	\$9,726
2071	71	\$9,726	\$9,726
2072	72	\$9,726	\$9,726
2073	73	\$9,726	\$9,726
2074	74	\$9,726	\$9,726
2075	75	\$9,726	\$9,726
2076	76	\$9,726	\$9,726
2077	77	\$9,726	\$9,726
2078	78	\$9,726	\$9,726
2079	79	\$9,726	\$9,726
2080	80	\$9,726	\$9,726
2081	81	\$9,726	\$9,726
2082	82	\$9,726	\$9,726
2083	83	\$9,726	\$9,726
2084	84	\$9,726	\$9,726
2085	85	\$9,726	\$9,726
2086	86	\$9,726	\$9,726
2087	87	\$9,726	\$9,726
2088	88	\$9,726	\$9,726
2089	89	\$9,726	\$9,726
2090	90	\$9,726	\$9,726

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	22	\$5,384	\$0	\$0	\$3,390	\$0	\$0	\$8,774
2023	23	\$9,518	\$0	\$0	\$4,771	\$0	\$0	\$14,289
2024	24	\$13,631	\$0	\$0	\$6,189	\$0	\$0	\$19,820
2025	25	\$17,723	\$0	\$0	\$7,646	\$0	\$0	\$25,369
2026	26	\$20,963	\$0	\$0	\$9,142	\$0	\$0	\$30,105
2027	27	\$24,181	\$0	\$0	\$10,677	\$0	\$0	\$34,858
2028	28	\$27,377	\$0	\$0	\$12,255	\$0	\$0	\$39,632
2029	29	\$30,552	\$0	\$0	\$13,874	\$0	\$0	\$44,426
2030	30	\$33,705	\$0	\$0	\$15,537	\$0	\$0	\$49,242
2031	31	\$36,838	\$0	\$0	\$17,245	\$0	\$0	\$54,083
2032	32	\$39,949	\$0	\$0	\$18,999	\$0	\$0	\$58,948
2033	33	\$43,039	\$0	\$0	\$20,800	\$0	\$0	\$63,839
2034	34	\$46,108	\$0	\$0	\$22,649	\$0	\$0	\$68,757
2035	35	\$49,156	\$0	\$0	\$24,549	\$0	\$0	\$73,705
2036	36	\$52,184	\$0	\$0	\$26,499	\$0	\$0	\$78,683
2037	37	\$55,191	\$0	\$0	\$28,501	\$0	\$0	\$83,692
2038	38	\$58,178	\$0	\$0	\$30,558	\$0	\$0	\$88,736
2039	39	\$61,144	\$0	\$0	\$32,670	\$0	\$0	\$93,814
2040	40	\$64,090	\$0	\$0	\$34,839	\$0	\$0	\$98,929
2041	41	\$67,016	\$0	\$0	\$37,066	\$0	\$0	\$104,082
2042	42	\$69,922	\$0	\$0	\$39,352	\$0	\$0	\$109,274



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2043	43	\$72,808	\$0	\$0	\$41,701	\$0	\$0	\$114,509
2044	44	\$75,675	\$0	\$0	\$44,112	\$0	\$0	\$119,787
2045	45	\$78,521	\$0	\$0	\$46,589	\$0	\$0	\$125,110
2046	46	\$81,349	\$0	\$0	\$49,132	\$0	\$0	\$130,481
2047	47	\$84,156	\$0	\$0	\$51,743	\$0	\$0	\$135,899
2048	48	\$86,945	\$0	\$0	\$54,425	\$0	\$0	\$141,370
2049	49	\$89,714	\$0	\$0	\$57,178	\$0	\$0	\$146,892
2050	50	\$92,464	\$0	\$0	\$60,006	\$0	\$0	\$152,470
2051	51	\$95,195	\$0	\$0	\$62,910	\$0	\$0	\$158,105
2052	52	\$97,907	\$0	\$0	\$65,892	\$0	\$0	\$163,799
2053	53	\$100,601	\$0	\$0	\$68,954	\$0	\$0	\$169,555
2054	54	\$103,275	\$0	\$0	\$72,099	\$0	\$0	\$175,374
2055	55	\$105,931	\$0	\$0	\$75,328	\$0	\$0	\$181,259
2056	56	\$108,569	\$0	\$0	\$78,644	\$0	\$0	\$187,213
2057	57	\$111,188	\$0	\$0	\$82,049	\$0	\$0	\$193,237
2058	58	\$113,789	\$0	\$0	\$85,546	\$0	\$0	\$199,335
2059	59	\$116,372	\$0	\$0	\$89,136	\$0	\$0	\$205,508
2060	60	\$118,937	\$0	\$0	\$92,824	\$0	\$0	\$211,761
2061	61	\$121,484	\$0	\$0	\$96,610	\$0	\$0	\$218,094
2062	62	\$124,013	\$0	\$0	\$100,498	\$0	\$0	\$224,511
2063	63	\$126,524	\$0	\$0	\$104,491	\$0	\$0	\$231,015
2064	64	\$129,017	\$0	\$0	\$108,592	\$0	\$0	\$237,609
2065	65	\$125,187	\$0	\$0	\$112,802	\$0	\$0	\$237,989
2066	66	\$120,542	\$0	\$0	\$117,126	\$0	\$0	\$237,668
2067	67	\$115,688	\$0	\$0	\$121,566	\$0	\$0	\$237,254
2068	68	\$108,853	\$0	\$0	\$117,679	\$0	\$0	\$226,532
2069	69	\$106,874	\$0	\$0	\$113,688	\$0	\$0	\$220,562
2070	70	\$104,627	\$0	\$0	\$109,589	\$0	\$0	\$214,216
2071	71	\$102,106	\$0	\$0	\$105,380	\$0	\$0	\$207,486
2072	72	\$99,306	\$0	\$0	\$101,058	\$0	\$0	\$200,364
2073	73	\$96,221	\$0	\$0	\$96,620	\$0	\$0	\$192,841
2074	74	\$92,847	\$0	\$0	\$92,062	\$0	\$0	\$184,909
2075	75	\$89,182	\$0	\$0	\$87,382	\$0	\$0	\$176,564
2076	76	\$85,262	\$0	\$0	\$82,576	\$0	\$0	\$167,838
2077	77	\$81,082	\$0	\$0	\$77,640	\$0	\$0	\$158,722
2078	78	\$76,636	\$0	\$0	\$72,572	\$0	\$0	\$149,208
2079	79	\$71,919	\$0	\$0	\$67,368	\$0	\$0	\$139,287
2080	80	\$66,925	\$0	\$0	\$62,023	\$0	\$0	\$128,948
2081	81	\$61,649	\$0	\$0	\$56,535	\$0	\$0	\$118,184
2082	82	\$56,083	\$0	\$0	\$50,899	\$0	\$0	\$106,982
2083	83	\$50,221	\$0	\$0	\$45,112	\$0	\$0	\$95,333
2084	84	\$44,051	\$0	\$0	\$39,169	\$0	\$0	\$83,220
2085	85	\$37,549	\$0	\$0	\$33,066	\$0	\$0	\$70,615
2086	86	\$30,704	\$0	\$0	\$26,799	\$0	\$0	\$57,503
2087	87	\$23,518	\$0	\$0	\$20,364	\$0	\$0	\$43,882
2088	88	\$15,999	\$0	\$0	\$13,755	\$0	\$0	\$29,754
2089	89	\$8,156	\$0	\$0	\$6,969	\$0	\$0	\$15,125



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2090	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

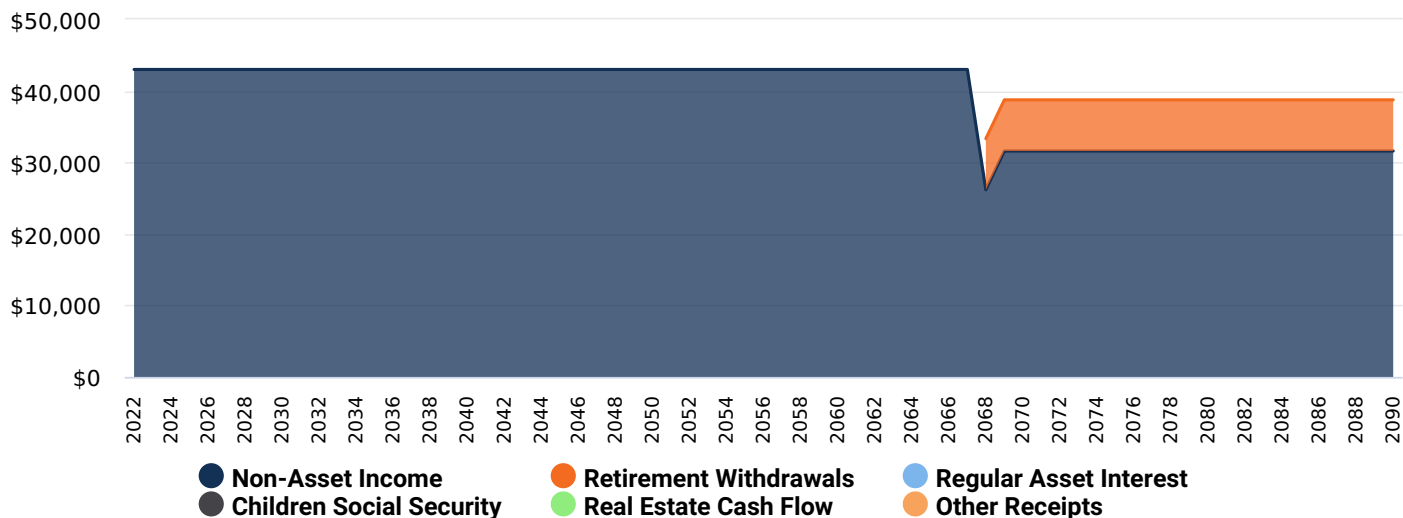
Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	22	\$5,384	\$0	\$0	\$3,390	\$0	\$0	\$0	\$0	\$0	\$8,774
2023	23	\$9,518	\$0	\$0	\$4,771	\$0	\$0	\$0	\$0	\$0	\$14,289
2024	24	\$13,631	\$0	\$0	\$6,189	\$0	\$0	\$0	\$0	\$0	\$19,820
2025	25	\$17,723	\$0	\$0	\$7,646	\$0	\$0	\$0	\$0	\$0	\$25,369
2026	26	\$20,963	\$0	\$0	\$9,142	\$0	\$0	\$0	\$0	\$0	\$30,105
2027	27	\$24,181	\$0	\$0	\$10,677	\$0	\$0	\$0	\$0	\$0	\$34,858
2028	28	\$27,377	\$0	\$0	\$12,255	\$0	\$0	\$0	\$0	\$0	\$39,632
2029	29	\$30,552	\$0	\$0	\$13,874	\$0	\$0	\$0	\$0	\$0	\$44,426
2030	30	\$33,705	\$0	\$0	\$15,537	\$0	\$0	\$0	\$0	\$0	\$49,242
2031	31	\$36,838	\$0	\$0	\$17,245	\$0	\$0	\$0	\$0	\$0	\$54,083
2032	32	\$39,949	\$0	\$0	\$18,999	\$0	\$0	\$0	\$0	\$0	\$58,948
2033	33	\$43,039	\$0	\$0	\$20,800	\$0	\$0	\$0	\$0	\$0	\$63,839
2034	34	\$46,108	\$0	\$0	\$22,649	\$0	\$0	\$0	\$0	\$0	\$68,757
2035	35	\$49,156	\$0	\$0	\$24,549	\$0	\$0	\$0	\$0	\$0	\$73,705
2036	36	\$52,184	\$0	\$0	\$26,499	\$0	\$0	\$0	\$0	\$0	\$78,683
2037	37	\$55,191	\$0	\$0	\$28,501	\$0	\$0	\$0	\$0	\$0	\$83,692
2038	38	\$58,178	\$0	\$0	\$30,558	\$0	\$0	\$0	\$0	\$0	\$88,736
2039	39	\$61,144	\$0	\$0	\$32,670	\$0	\$0	\$0	\$0	\$0	\$93,814
2040	40	\$64,090	\$0	\$0	\$34,839	\$0	\$0	\$0	\$0	\$0	\$98,929
2041	41	\$67,016	\$0	\$0	\$37,066	\$0	\$0	\$0	\$0	\$0	\$104,082
2042	42	\$69,922	\$0	\$0	\$39,352	\$0	\$0	\$0	\$0	\$0	\$109,274
2043	43	\$72,808	\$0	\$0	\$41,701	\$0	\$0	\$0	\$0	\$0	\$114,509
2044	44	\$75,675	\$0	\$0	\$44,112	\$0	\$0	\$0	\$0	\$0	\$119,787
2045	45	\$78,521	\$0	\$0	\$46,589	\$0	\$0	\$0	\$0	\$0	\$125,110
2046	46	\$81,349	\$0	\$0	\$49,132	\$0	\$0	\$0	\$0	\$0	\$130,481
2047	47	\$84,156	\$0	\$0	\$51,743	\$0	\$0	\$0	\$0	\$0	\$135,899
2048	48	\$86,945	\$0	\$0	\$54,425	\$0	\$0	\$0	\$0	\$0	\$141,370
2049	49	\$89,714	\$0	\$0	\$57,178	\$0	\$0	\$0	\$0	\$0	\$146,892
2050	50	\$92,464	\$0	\$0	\$60,006	\$0	\$0	\$0	\$0	\$0	\$152,470
2051	51	\$95,195	\$0	\$0	\$62,910	\$0	\$0	\$0	\$0	\$0	\$158,105
2052	52	\$97,907	\$0	\$0	\$65,892	\$0	\$0	\$0	\$0	\$0	\$163,799
2053	53	\$100,601	\$0	\$0	\$68,954	\$0	\$0	\$0	\$0	\$0	\$169,555
2054	54	\$103,275	\$0	\$0	\$72,099	\$0	\$0	\$0	\$0	\$0	\$175,374
2055	55	\$105,931	\$0	\$0	\$75,328	\$0	\$0	\$0	\$0	\$0	\$181,259
2056	56	\$108,569	\$0	\$0	\$78,644	\$0	\$0	\$0	\$0	\$0	\$187,213
2057	57	\$111,188	\$0	\$0	\$82,049	\$0	\$0	\$0	\$0	\$0	\$193,237
2058	58	\$113,789	\$0	\$0	\$85,546	\$0	\$0	\$0	\$0	\$0	\$199,335
2059	59	\$116,372	\$0	\$0	\$89,136	\$0	\$0	\$0	\$0	\$0	\$205,508
2060	60	\$118,937	\$0	\$0	\$92,824	\$0	\$0	\$0	\$0	\$0	\$211,761
2061	61	\$121,484	\$0	\$0	\$96,610	\$0	\$0	\$0	\$0	\$0	\$218,094
2062	62	\$124,013	\$0	\$0	\$100,498	\$0	\$0	\$0	\$0	\$0	\$224,511
2063	63	\$126,524	\$0	\$0	\$104,491	\$0	\$0	\$0	\$0	\$0	\$231,015
2064	64	\$129,017	\$0	\$0	\$108,592	\$0	\$0	\$0	\$0	\$0	\$237,609
2065	65	\$125,187	\$0	\$0	\$112,802	\$0	\$0	\$0	\$0	\$0	\$237,989
2066	66	\$120,542	\$0	\$0	\$117,126	\$0	\$0	\$0	\$0	\$0	\$237,668



Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2067	67	\$115,688	\$0	\$0	\$121,566	\$0	\$0	\$0	\$0	\$0	\$237,254
2068	68	\$108,853	\$0	\$0	\$117,679	\$0	\$0	\$0	\$0	\$0	\$226,532
2069	69	\$106,874	\$0	\$0	\$113,688	\$0	\$0	\$0	\$0	\$0	\$220,562
2070	70	\$104,627	\$0	\$0	\$109,589	\$0	\$0	\$0	\$0	\$0	\$214,216
2071	71	\$102,106	\$0	\$0	\$105,380	\$0	\$0	\$0	\$0	\$0	\$207,486
2072	72	\$99,306	\$0	\$0	\$101,058	\$0	\$0	\$0	\$0	\$0	\$200,364
2073	73	\$96,221	\$0	\$0	\$96,620	\$0	\$0	\$0	\$0	\$0	\$192,841
2074	74	\$92,847	\$0	\$0	\$92,062	\$0	\$0	\$0	\$0	\$0	\$184,909
2075	75	\$89,182	\$0	\$0	\$87,382	\$0	\$0	\$0	\$0	\$0	\$176,564
2076	76	\$85,262	\$0	\$0	\$82,576	\$0	\$0	\$0	\$0	\$0	\$167,838
2077	77	\$81,082	\$0	\$0	\$77,640	\$0	\$0	\$0	\$0	\$0	\$158,722
2078	78	\$76,636	\$0	\$0	\$72,572	\$0	\$0	\$0	\$0	\$0	\$149,208
2079	79	\$71,919	\$0	\$0	\$67,368	\$0	\$0	\$0	\$0	\$0	\$139,287
2080	80	\$66,925	\$0	\$0	\$62,023	\$0	\$0	\$0	\$0	\$0	\$128,948
2081	81	\$61,649	\$0	\$0	\$56,535	\$0	\$0	\$0	\$0	\$0	\$118,184
2082	82	\$56,083	\$0	\$0	\$50,899	\$0	\$0	\$0	\$0	\$0	\$106,982
2083	83	\$50,221	\$0	\$0	\$45,112	\$0	\$0	\$0	\$0	\$0	\$95,333
2084	84	\$44,051	\$0	\$0	\$39,169	\$0	\$0	\$0	\$0	\$0	\$83,220
2085	85	\$37,549	\$0	\$0	\$33,066	\$0	\$0	\$0	\$0	\$0	\$70,615
2086	86	\$30,704	\$0	\$0	\$26,799	\$0	\$0	\$0	\$0	\$0	\$57,503
2087	87	\$23,518	\$0	\$0	\$20,364	\$0	\$0	\$0	\$0	\$0	\$43,882
2088	88	\$15,999	\$0	\$0	\$13,755	\$0	\$0	\$0	\$0	\$0	\$29,754
2089	89	\$8,156	\$0	\$0	\$6,969	\$0	\$0	\$0	\$0	\$0	\$15,125
2090	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview



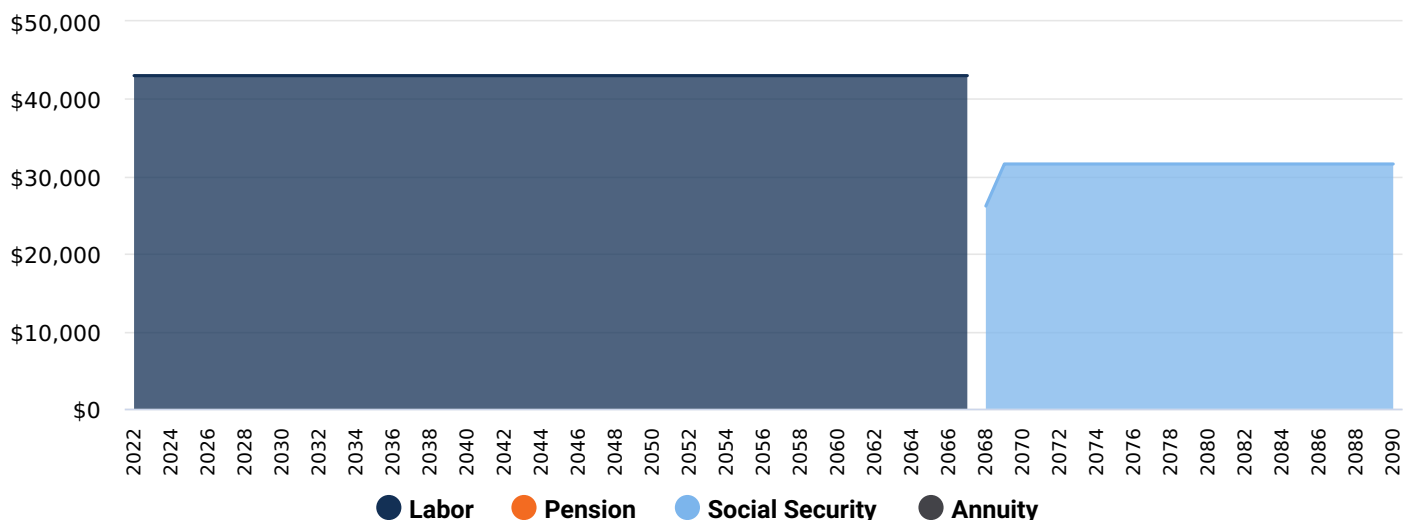
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	22	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2023	23	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2024	24	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2025	25	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2026	26	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2027	27	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2028	28	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2029	29	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2030	30	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2031	31	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2032	32	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2033	33	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2034	34	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2035	35	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2036	36	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2037	37	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2038	38	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2039	39	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2040	40	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2041	41	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2042	42	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2043	43	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	44	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2045	45	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2046	46	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2047	47	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2048	48	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2049	49	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2050	50	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2051	51	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2052	52	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2053	53	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2054	54	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2055	55	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2056	56	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2057	57	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2058	58	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2059	59	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2060	60	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2061	61	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2062	62	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2063	63	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2064	64	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2065	65	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2066	66	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2067	67	\$43,000	\$0	\$0	\$0	\$0	\$0	\$43,000
2068	68	\$26,166	\$7,156	\$0	\$0	\$0	\$0	\$33,322
2069	69	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2070	70	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2071	71	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2072	72	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2073	73	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2074	74	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2075	75	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2076	76	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2077	77	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2078	78	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2079	79	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2080	80	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2081	81	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2082	82	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2083	83	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2084	84	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2085	85	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2086	86	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2087	87	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2088	88	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2089	89	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750
2090	90	\$31,594	\$7,156	\$0	\$0	\$0	\$0	\$38,750

Mike's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2022	22	\$43,000	\$0	\$0	\$0	\$43,000
2023	23	\$43,000	\$0	\$0	\$0	\$43,000
2024	24	\$43,000	\$0	\$0	\$0	\$43,000
2025	25	\$43,000	\$0	\$0	\$0	\$43,000
2026	26	\$43,000	\$0	\$0	\$0	\$43,000
2027	27	\$43,000	\$0	\$0	\$0	\$43,000
2028	28	\$43,000	\$0	\$0	\$0	\$43,000
2029	29	\$43,000	\$0	\$0	\$0	\$43,000
2030	30	\$43,000	\$0	\$0	\$0	\$43,000
2031	31	\$43,000	\$0	\$0	\$0	\$43,000
2032	32	\$43,000	\$0	\$0	\$0	\$43,000
2033	33	\$43,000	\$0	\$0	\$0	\$43,000
2034	34	\$43,000	\$0	\$0	\$0	\$43,000
2035	35	\$43,000	\$0	\$0	\$0	\$43,000
2036	36	\$43,000	\$0	\$0	\$0	\$43,000
2037	37	\$43,000	\$0	\$0	\$0	\$43,000
2038	38	\$43,000	\$0	\$0	\$0	\$43,000
2039	39	\$43,000	\$0	\$0	\$0	\$43,000
2040	40	\$43,000	\$0	\$0	\$0	\$43,000
2041	41	\$43,000	\$0	\$0	\$0	\$43,000
2042	42	\$43,000	\$0	\$0	\$0	\$43,000
2043	43	\$43,000	\$0	\$0	\$0	\$43,000
2044	44	\$43,000	\$0	\$0	\$0	\$43,000
2045	45	\$43,000	\$0	\$0	\$0	\$43,000
2046	46	\$43,000	\$0	\$0	\$0	\$43,000



Year	Age	Labor	Pension	Social Security	Annuity	Total
2047	47	\$43,000	\$0	\$0	\$0	\$43,000
2048	48	\$43,000	\$0	\$0	\$0	\$43,000
2049	49	\$43,000	\$0	\$0	\$0	\$43,000
2050	50	\$43,000	\$0	\$0	\$0	\$43,000
2051	51	\$43,000	\$0	\$0	\$0	\$43,000
2052	52	\$43,000	\$0	\$0	\$0	\$43,000
2053	53	\$43,000	\$0	\$0	\$0	\$43,000
2054	54	\$43,000	\$0	\$0	\$0	\$43,000
2055	55	\$43,000	\$0	\$0	\$0	\$43,000
2056	56	\$43,000	\$0	\$0	\$0	\$43,000
2057	57	\$43,000	\$0	\$0	\$0	\$43,000
2058	58	\$43,000	\$0	\$0	\$0	\$43,000
2059	59	\$43,000	\$0	\$0	\$0	\$43,000
2060	60	\$43,000	\$0	\$0	\$0	\$43,000
2061	61	\$43,000	\$0	\$0	\$0	\$43,000
2062	62	\$43,000	\$0	\$0	\$0	\$43,000
2063	63	\$43,000	\$0	\$0	\$0	\$43,000
2064	64	\$43,000	\$0	\$0	\$0	\$43,000
2065	65	\$43,000	\$0	\$0	\$0	\$43,000
2066	66	\$43,000	\$0	\$0	\$0	\$43,000
2067	67	\$43,000	\$0	\$0	\$0	\$43,000
2068	68	\$0	\$0	\$26,166	\$0	\$26,166
2069	69	\$0	\$0	\$31,594	\$0	\$31,594
2070	70	\$0	\$0	\$31,594	\$0	\$31,594
2071	71	\$0	\$0	\$31,594	\$0	\$31,594
2072	72	\$0	\$0	\$31,594	\$0	\$31,594
2073	73	\$0	\$0	\$31,594	\$0	\$31,594
2074	74	\$0	\$0	\$31,594	\$0	\$31,594
2075	75	\$0	\$0	\$31,594	\$0	\$31,594
2076	76	\$0	\$0	\$31,594	\$0	\$31,594
2077	77	\$0	\$0	\$31,594	\$0	\$31,594
2078	78	\$0	\$0	\$31,594	\$0	\$31,594
2079	79	\$0	\$0	\$31,594	\$0	\$31,594
2080	80	\$0	\$0	\$31,594	\$0	\$31,594
2081	81	\$0	\$0	\$31,594	\$0	\$31,594
2082	82	\$0	\$0	\$31,594	\$0	\$31,594
2083	83	\$0	\$0	\$31,594	\$0	\$31,594
2084	84	\$0	\$0	\$31,594	\$0	\$31,594
2085	85	\$0	\$0	\$31,594	\$0	\$31,594
2086	86	\$0	\$0	\$31,594	\$0	\$31,594
2087	87	\$0	\$0	\$31,594	\$0	\$31,594
2088	88	\$0	\$0	\$31,594	\$0	\$31,594
2089	89	\$0	\$0	\$31,594	\$0	\$31,594
2090	90	\$0	\$0	\$31,594	\$0	\$31,594

Mike's Retirement Accounts

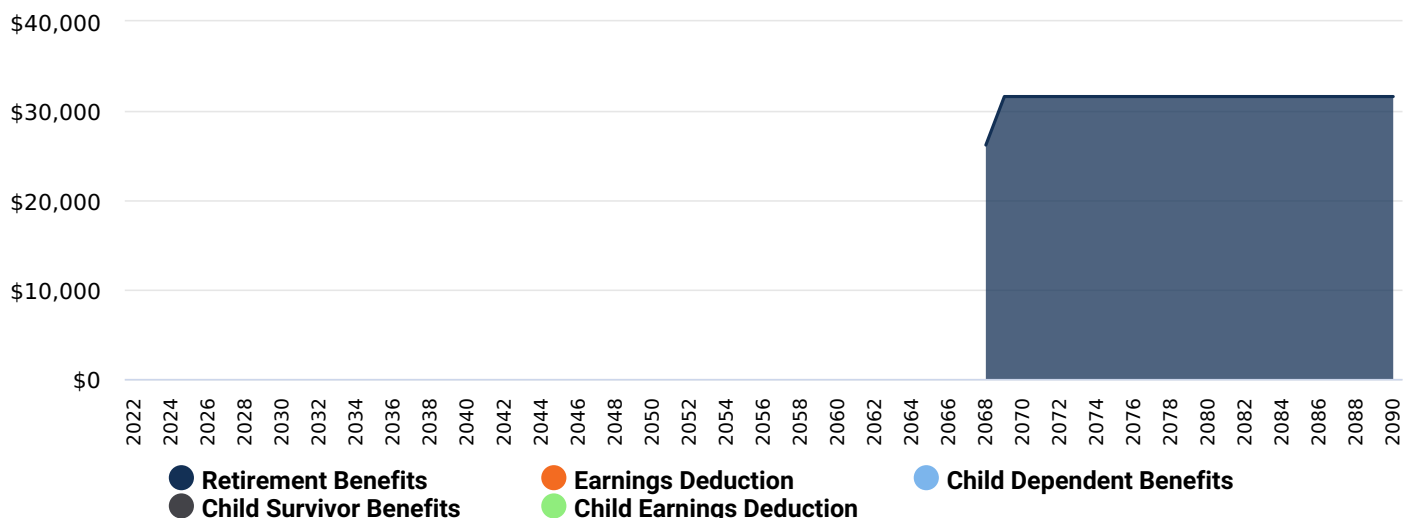
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2022	22	\$55	\$0	\$1,290	\$0	\$0	\$0	\$1,345	\$3,390	\$0	\$0
2023	23	\$91	\$0	\$1,290	\$0	\$0	\$0	\$1,381	\$4,771	\$0	\$0
2024	24	\$128	\$0	\$1,290	\$0	\$0	\$0	\$1,418	\$6,189	\$0	\$0
2025	25	\$166	\$0	\$1,290	\$0	\$0	\$0	\$1,456	\$7,646	\$0	\$0
2026	26	\$206	\$0	\$1,290	\$0	\$0	\$0	\$1,496	\$9,142	\$0	\$0
2027	27	\$246	\$0	\$1,290	\$0	\$0	\$0	\$1,536	\$10,677	\$0	\$0
2028	28	\$287	\$0	\$1,290	\$0	\$0	\$0	\$1,577	\$12,255	\$0	\$0
2029	29	\$330	\$0	\$1,290	\$0	\$0	\$0	\$1,620	\$13,874	\$0	\$0
2030	30	\$373	\$0	\$1,290	\$0	\$0	\$0	\$1,663	\$15,537	\$0	\$0
2031	31	\$418	\$0	\$1,290	\$0	\$0	\$0	\$1,708	\$17,245	\$0	\$0
2032	32	\$464	\$0	\$1,290	\$0	\$0	\$0	\$1,754	\$18,999	\$0	\$0
2033	33	\$511	\$0	\$1,290	\$0	\$0	\$0	\$1,801	\$20,800	\$0	\$0
2034	34	\$559	\$0	\$1,290	\$0	\$0	\$0	\$1,849	\$22,649	\$0	\$0
2035	35	\$609	\$0	\$1,290	\$0	\$0	\$0	\$1,899	\$24,549	\$0	\$0
2036	36	\$660	\$0	\$1,290	\$0	\$0	\$0	\$1,950	\$26,499	\$0	\$0
2037	37	\$713	\$0	\$1,290	\$0	\$0	\$0	\$2,003	\$28,501	\$0	\$0
2038	38	\$767	\$0	\$1,290	\$0	\$0	\$0	\$2,057	\$30,558	\$0	\$0
2039	39	\$822	\$0	\$1,290	\$0	\$0	\$0	\$2,112	\$32,670	\$0	\$0
2040	40	\$879	\$0	\$1,290	\$0	\$0	\$0	\$2,169	\$34,839	\$0	\$0
2041	41	\$937	\$0	\$1,290	\$0	\$0	\$0	\$2,227	\$37,066	\$0	\$0
2042	42	\$997	\$0	\$1,290	\$0	\$0	\$0	\$2,287	\$39,352	\$0	\$0
2043	43	\$1,058	\$0	\$1,290	\$0	\$0	\$0	\$2,348	\$41,701	\$0	\$0
2044	44	\$1,122	\$0	\$1,290	\$0	\$0	\$0	\$2,412	\$44,112	\$0	\$0
2045	45	\$1,186	\$0	\$1,290	\$0	\$0	\$0	\$2,476	\$46,589	\$0	\$0
2046	46	\$1,253	\$0	\$1,290	\$0	\$0	\$0	\$2,543	\$49,132	\$0	\$0
2047	47	\$1,321	\$0	\$1,290	\$0	\$0	\$0	\$2,611	\$51,743	\$0	\$0
2048	48	\$1,392	\$0	\$1,290	\$0	\$0	\$0	\$2,682	\$54,425	\$0	\$0
2049	49	\$1,464	\$0	\$1,290	\$0	\$0	\$0	\$2,754	\$57,178	\$0	\$0
2050	50	\$1,538	\$0	\$1,290	\$0	\$0	\$0	\$2,828	\$60,006	\$0	\$0
2051	51	\$1,614	\$0	\$1,290	\$0	\$0	\$0	\$2,904	\$62,910	\$0	\$0
2052	52	\$1,692	\$0	\$1,290	\$0	\$0	\$0	\$2,982	\$65,892	\$0	\$0
2053	53	\$1,772	\$0	\$1,290	\$0	\$0	\$0	\$3,062	\$68,954	\$0	\$0
2054	54	\$1,855	\$0	\$1,290	\$0	\$0	\$0	\$3,145	\$72,099	\$0	\$0
2055	55	\$1,939	\$0	\$1,290	\$0	\$0	\$0	\$3,229	\$75,328	\$0	\$0
2056	56	\$2,026	\$0	\$1,290	\$0	\$0	\$0	\$3,316	\$78,644	\$0	\$0
2057	57	\$2,115	\$0	\$1,290	\$0	\$0	\$0	\$3,405	\$82,049	\$0	\$0
2058	58	\$2,207	\$0	\$1,290	\$0	\$0	\$0	\$3,497	\$85,546	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2059	59	\$2,301	\$0	\$1,290	\$0	\$0	\$0	\$3,591	\$89,136	\$0	\$0
2060	60	\$2,397	\$0	\$1,290	\$0	\$0	\$0	\$3,687	\$92,824	\$0	\$0
2061	61	\$2,496	\$0	\$1,290	\$0	\$0	\$0	\$3,786	\$96,610	\$0	\$0
2062	62	\$2,598	\$0	\$1,290	\$0	\$0	\$0	\$3,888	\$100,498	\$0	\$0
2063	63	\$2,703	\$0	\$1,290	\$0	\$0	\$0	\$3,993	\$104,491	\$0	\$0
2064	64	\$2,810	\$0	\$1,290	\$0	\$0	\$0	\$4,100	\$108,592	\$0	\$0
2065	65	\$2,921	\$0	\$1,290	\$0	\$0	\$0	\$4,211	\$112,802	\$0	\$0
2066	66	\$3,034	\$0	\$1,290	\$0	\$0	\$0	\$4,324	\$117,126	\$0	\$0
2067	67	\$3,150	\$0	\$1,290	\$0	\$0	\$0	\$4,440	\$121,566	\$0	\$0
2068	68	\$3,270	\$0	\$0	\$0	(\$7,156)	\$0	(\$3,887)	\$117,679	\$0	\$0
2069	69	\$3,165	\$0	\$0	\$0	(\$7,156)	\$0	(\$3,991)	\$113,688	\$0	\$0
2070	70	\$3,058	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,099)	\$109,589	\$0	\$0
2071	71	\$2,947	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,209)	\$105,380	\$0	\$0
2072	72	\$2,834	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,322)	\$101,058	\$0	\$0
2073	73	\$2,718	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,438)	\$96,620	\$0	\$0
2074	74	\$2,599	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,558)	\$92,062	\$0	\$0
2075	75	\$2,476	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,680)	\$87,382	\$0	\$0
2076	76	\$2,350	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,806)	\$82,576	\$0	\$0
2077	77	\$2,221	\$0	\$0	\$0	(\$7,156)	\$0	(\$4,935)	\$77,640	\$0	\$0
2078	78	\$2,088	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,068)	\$72,572	\$0	\$0
2079	79	\$1,952	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,204)	\$67,368	\$0	\$0
2080	80	\$1,812	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,344)	\$62,023	\$0	\$0
2081	81	\$1,668	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,488)	\$56,535	\$0	\$0
2082	82	\$1,521	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,636)	\$50,899	\$0	\$0
2083	83	\$1,369	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,787)	\$45,112	\$0	\$0
2084	84	\$1,213	\$0	\$0	\$0	(\$7,156)	\$0	(\$5,943)	\$39,169	\$0	\$0
2085	85	\$1,053	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,103)	\$33,066	\$0	\$0
2086	86	\$889	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,267)	\$26,799	\$0	\$0
2087	87	\$721	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,436)	\$20,364	\$0	\$0
2088	88	\$548	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,609)	\$13,755	\$0	\$0
2089	89	\$370	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,786)	\$6,969	\$0	\$0
2090	90	\$187	\$0	\$0	\$0	(\$7,156)	\$0	(\$6,969)	\$0	\$0	\$0

Social Security



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

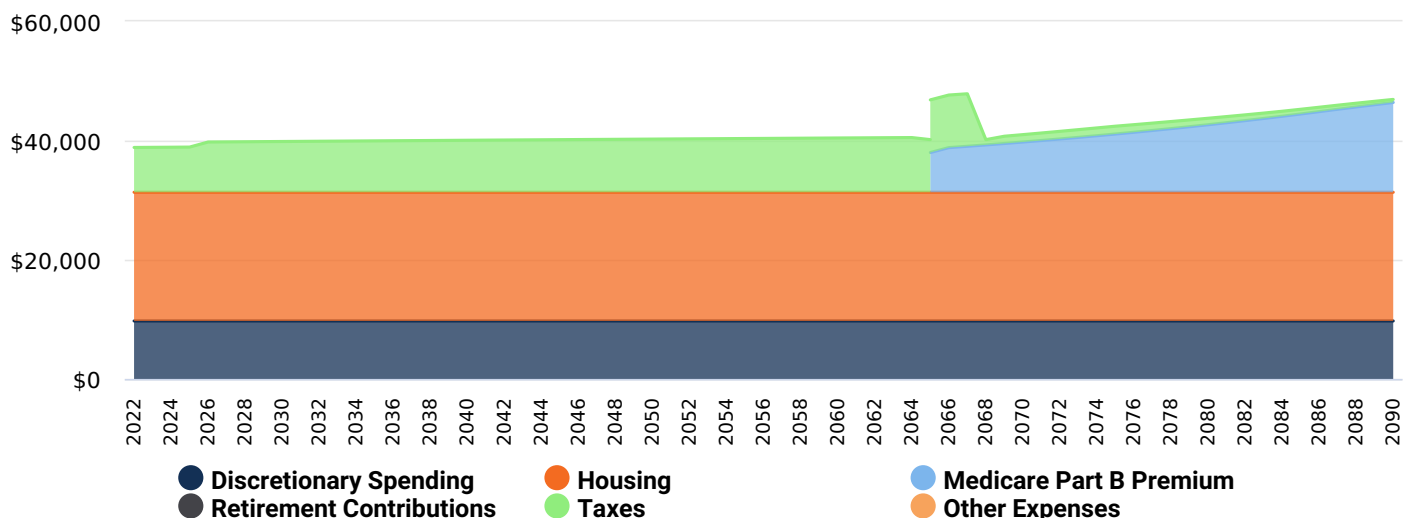
- Mike files for retirement benefits in Feb 2068, the year Mike turns 68

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	22	\$0	\$0	\$0		\$0
2023	23	\$0	\$0	\$0		\$0
2024	24	\$0	\$0	\$0		\$0
2025	25	\$0	\$0	\$0		\$0
2026	26	\$0	\$0	\$0		\$0
2027	27	\$0	\$0	\$0		\$0
2028	28	\$0	\$0	\$0		\$0
2029	29	\$0	\$0	\$0		\$0
2030	30	\$0	\$0	\$0		\$0
2031	31	\$0	\$0	\$0		\$0
2032	32	\$0	\$0	\$0		\$0
2033	33	\$0	\$0	\$0		\$0
2034	34	\$0	\$0	\$0		\$0
2035	35	\$0	\$0	\$0		\$0
2036	36	\$0	\$0	\$0		\$0
2037	37	\$0	\$0	\$0		\$0
2038	38	\$0	\$0	\$0		\$0
2039	39	\$0	\$0	\$0		\$0
2040	40	\$0	\$0	\$0		\$0
2041	41	\$0	\$0	\$0		\$0
2042	42	\$0	\$0	\$0		\$0
2043	43	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	44	\$0	\$0	\$0		\$0
2045	45	\$0	\$0	\$0		\$0
2046	46	\$0	\$0	\$0		\$0
2047	47	\$0	\$0	\$0		\$0
2048	48	\$0	\$0	\$0		\$0
2049	49	\$0	\$0	\$0		\$0
2050	50	\$0	\$0	\$0		\$0
2051	51	\$0	\$0	\$0		\$0
2052	52	\$0	\$0	\$0		\$0
2053	53	\$0	\$0	\$0		\$0
2054	54	\$0	\$0	\$0		\$0
2055	55	\$0	\$0	\$0		\$0
2056	56	\$0	\$0	\$0		\$0
2057	57	\$0	\$0	\$0		\$0
2058	58	\$0	\$0	\$0		\$0
2059	59	\$0	\$0	\$0		\$0
2060	60	\$0	\$0	\$0		\$0
2061	61	\$0	\$0	\$0		\$0
2062	62	\$0	\$0	\$0		\$0
2063	63	\$0	\$0	\$0		\$0
2064	64	\$0	\$0	\$0		\$0
2065	65	\$0	\$0	\$0		\$0
2066	66	\$0	\$0	\$0		\$0
2067	67	\$0	\$0	\$0		\$0
2068	68	\$26,166	\$0	\$0		\$0
2069	69	\$31,594	\$0	\$0		\$0
2070	70	\$31,594	\$0	\$0		\$0
2071	71	\$31,594	\$0	\$0		\$0
2072	72	\$31,594	\$0	\$0		\$0
2073	73	\$31,594	\$0	\$0		\$0
2074	74	\$31,594	\$0	\$0		\$0
2075	75	\$31,594	\$0	\$0		\$0
2076	76	\$31,594	\$0	\$0		\$0
2077	77	\$31,594	\$0	\$0		\$0
2078	78	\$31,594	\$0	\$0		\$0
2079	79	\$31,594	\$0	\$0		\$0
2080	80	\$31,594	\$0	\$0		\$0
2081	81	\$31,594	\$0	\$0		\$0
2082	82	\$31,594	\$0	\$0		\$0
2083	83	\$31,594	\$0	\$0		\$0
2084	84	\$31,594	\$0	\$0		\$0
2085	85	\$31,594	\$0	\$0		\$0
2086	86	\$31,594	\$0	\$0		\$0
2087	87	\$31,594	\$0	\$0		\$0
2088	88	\$31,594	\$0	\$0		\$0
2089	89	\$31,594	\$0	\$0		\$0
2090	90	\$31,594	\$0	\$0		\$0

Spending Overview



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

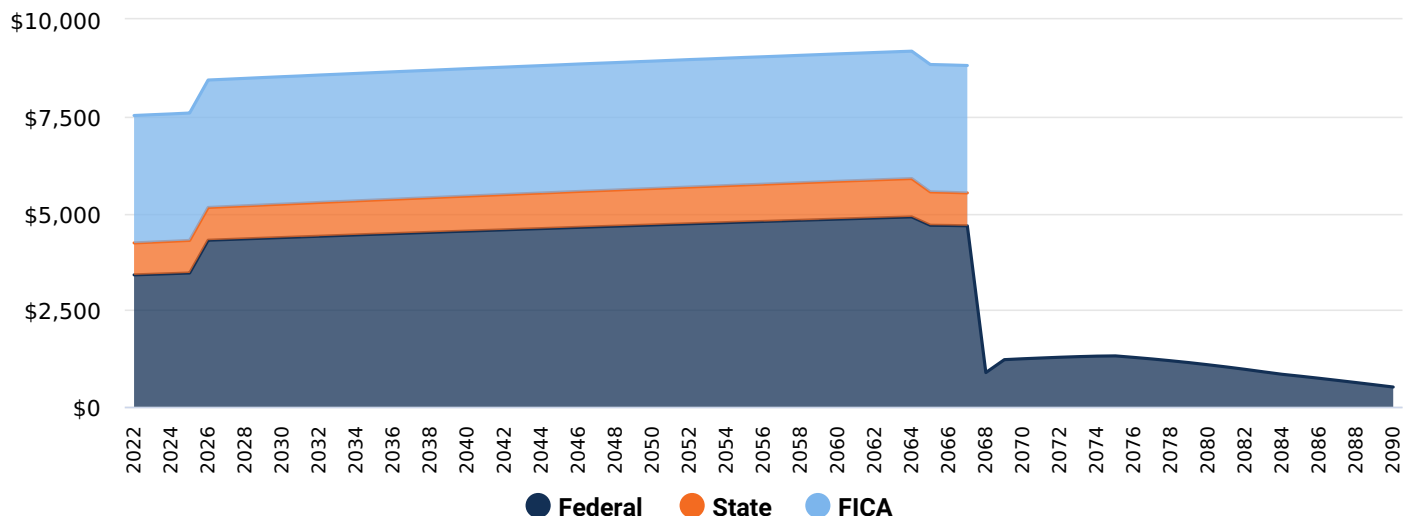
Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2022	22	\$9,726	\$21,600	\$0	\$0	\$0	\$7,519	\$0	\$38,845
2023	23	\$9,726	\$21,600	\$0	\$0	\$0	\$7,540	\$0	\$38,866
2024	24	\$9,726	\$21,600	\$0	\$0	\$0	\$7,560	\$0	\$38,886
2025	25	\$9,726	\$21,600	\$0	\$0	\$0	\$7,583	\$0	\$38,909
2026	26	\$9,726	\$21,600	\$0	\$0	\$0	\$8,435	\$0	\$39,761
2027	27	\$9,726	\$21,600	\$0	\$0	\$0	\$8,456	\$0	\$39,782
2028	28	\$9,726	\$21,600	\$0	\$0	\$0	\$8,478	\$0	\$39,804
2029	29	\$9,726	\$21,600	\$0	\$0	\$0	\$8,500	\$0	\$39,826
2030	30	\$9,726	\$21,600	\$0	\$0	\$0	\$8,521	\$0	\$39,847
2031	31	\$9,726	\$21,600	\$0	\$0	\$0	\$8,541	\$0	\$39,867
2032	32	\$9,726	\$21,600	\$0	\$0	\$0	\$8,564	\$0	\$39,890
2033	33	\$9,726	\$21,600	\$0	\$0	\$0	\$8,584	\$0	\$39,910
2034	34	\$9,726	\$21,600	\$0	\$0	\$0	\$8,605	\$0	\$39,931
2035	35	\$9,726	\$21,600	\$0	\$0	\$0	\$8,626	\$0	\$39,952
2036	36	\$9,726	\$21,600	\$0	\$0	\$0	\$8,647	\$0	\$39,973
2037	37	\$9,726	\$21,600	\$0	\$0	\$0	\$8,667	\$0	\$39,993
2038	38	\$9,726	\$21,600	\$0	\$0	\$0	\$8,687	\$0	\$40,013
2039	39	\$9,726	\$21,600	\$0	\$0	\$0	\$8,708	\$0	\$40,034
2040	40	\$9,726	\$21,600	\$0	\$0	\$0	\$8,729	\$0	\$40,055



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2041	41	\$9,726	\$21,600	\$0	\$0	\$0	\$8,749	\$0	\$40,075
2042	42	\$9,726	\$21,600	\$0	\$0	\$0	\$8,768	\$0	\$40,094
2043	43	\$9,726	\$21,600	\$0	\$0	\$0	\$8,788	\$0	\$40,114
2044	44	\$9,726	\$21,600	\$0	\$0	\$0	\$8,807	\$0	\$40,133
2045	45	\$9,726	\$21,600	\$0	\$0	\$0	\$8,827	\$0	\$40,153
2046	46	\$9,726	\$21,600	\$0	\$0	\$0	\$8,848	\$0	\$40,174
2047	47	\$9,726	\$21,600	\$0	\$0	\$0	\$8,867	\$0	\$40,193
2048	48	\$9,726	\$21,600	\$0	\$0	\$0	\$8,885	\$0	\$40,211
2049	49	\$9,726	\$21,600	\$0	\$0	\$0	\$8,905	\$0	\$40,231
2050	50	\$9,726	\$21,600	\$0	\$0	\$0	\$8,923	\$0	\$40,249
2051	51	\$9,726	\$21,600	\$0	\$0	\$0	\$8,943	\$0	\$40,269
2052	52	\$9,726	\$21,600	\$0	\$0	\$0	\$8,963	\$0	\$40,289
2053	53	\$9,726	\$21,600	\$0	\$0	\$0	\$8,980	\$0	\$40,306
2054	54	\$9,726	\$21,600	\$0	\$0	\$0	\$9,000	\$0	\$40,326
2055	55	\$9,726	\$21,600	\$0	\$0	\$0	\$9,019	\$0	\$40,345
2056	56	\$9,726	\$21,600	\$0	\$0	\$0	\$9,036	\$0	\$40,362
2057	57	\$9,726	\$21,600	\$0	\$0	\$0	\$9,054	\$0	\$40,380
2058	58	\$9,726	\$21,600	\$0	\$0	\$0	\$9,073	\$0	\$40,399
2059	59	\$9,726	\$21,600	\$0	\$0	\$0	\$9,091	\$0	\$40,417
2060	60	\$9,726	\$21,600	\$0	\$0	\$0	\$9,110	\$0	\$40,436
2061	61	\$9,726	\$21,600	\$0	\$0	\$0	\$9,127	\$0	\$40,453
2062	62	\$9,726	\$21,600	\$0	\$0	\$0	\$9,145	\$0	\$40,471
2063	63	\$9,726	\$21,600	\$0	\$0	\$0	\$9,163	\$0	\$40,489
2064	64	\$9,726	\$21,600	\$0	\$0	\$0	\$9,180	\$0	\$40,506
2065	65	\$9,726	\$21,600	\$6,670	\$0	\$0	\$8,836	\$0	\$46,832
2066	66	\$9,726	\$21,600	\$7,494	\$0	\$0	\$8,824	\$0	\$47,644
2067	67	\$9,726	\$21,600	\$7,719	\$0	\$0	\$8,810	\$0	\$47,855
2068	68	\$9,726	\$21,600	\$7,951	\$0	\$0	\$881	\$0	\$40,158
2069	69	\$9,726	\$21,600	\$8,189	\$0	\$0	\$1,215	\$0	\$40,730
2070	70	\$9,726	\$21,600	\$8,435	\$0	\$0	\$1,238	\$0	\$40,999
2071	71	\$9,726	\$21,600	\$8,688	\$0	\$0	\$1,258	\$0	\$41,272
2072	72	\$9,726	\$21,600	\$8,948	\$0	\$0	\$1,277	\$0	\$41,551
2073	73	\$9,726	\$21,600	\$9,217	\$0	\$0	\$1,293	\$0	\$41,836
2074	74	\$9,726	\$21,600	\$9,493	\$0	\$0	\$1,306	\$0	\$42,125
2075	75	\$9,726	\$21,600	\$9,778	\$0	\$0	\$1,312	\$0	\$42,416
2076	76	\$9,726	\$21,600	\$10,072	\$0	\$0	\$1,273	\$0	\$42,671
2077	77	\$9,726	\$21,600	\$10,374	\$0	\$0	\$1,232	\$0	\$42,932
2078	78	\$9,726	\$21,600	\$10,685	\$0	\$0	\$1,186	\$0	\$43,197
2079	79	\$9,726	\$21,600	\$11,005	\$0	\$0	\$1,137	\$0	\$43,468
2080	80	\$9,726	\$21,600	\$11,336	\$0	\$0	\$1,083	\$0	\$43,745
2081	81	\$9,726	\$21,600	\$11,676	\$0	\$0	\$1,026	\$0	\$44,028
2082	82	\$9,726	\$21,600	\$12,026	\$0	\$0	\$965	\$0	\$44,317
2083	83	\$9,726	\$21,600	\$12,387	\$0	\$0	\$900	\$0	\$44,613
2084	84	\$9,726	\$21,600	\$12,758	\$0	\$0	\$837	\$0	\$44,921
2085	85	\$9,726	\$21,600	\$13,141	\$0	\$0	\$787	\$0	\$45,254
2086	86	\$9,726	\$21,600	\$13,535	\$0	\$0	\$734	\$0	\$45,595
2087	87	\$9,726	\$21,600	\$13,933	\$0	\$0	\$679	\$0	\$45,938
2088	88	\$9,726	\$21,600	\$14,321	\$0	\$0	\$623	\$0	\$46,270

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2089	89	\$9,726	\$21,600	\$14,701	\$0	\$0	\$566	\$0	\$46,593
2090	90	\$9,726	\$21,600	\$15,073	\$0	\$0	\$508	\$0	\$46,907

Taxes



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

Year	Age	Federal	State	FICA	Total
2022	22	\$3,404	\$825	\$3,290	\$7,519
2023	23	\$3,420	\$830	\$3,290	\$7,540
2024	24	\$3,436	\$835	\$3,289	\$7,560
2025	25	\$3,453	\$841	\$3,289	\$7,583
2026	26	\$4,299	\$846	\$3,290	\$8,435
2027	27	\$4,316	\$851	\$3,289	\$8,456
2028	28	\$4,334	\$855	\$3,289	\$8,478
2029	29	\$4,351	\$859	\$3,290	\$8,500
2030	30	\$4,368	\$863	\$3,290	\$8,521
2031	31	\$4,385	\$867	\$3,289	\$8,541
2032	32	\$4,402	\$872	\$3,290	\$8,564
2033	33	\$4,419	\$876	\$3,289	\$8,584
2034	34	\$4,436	\$880	\$3,289	\$8,605
2035	35	\$4,453	\$884	\$3,289	\$8,626
2036	36	\$4,469	\$888	\$3,290	\$8,647
2037	37	\$4,486	\$892	\$3,289	\$8,667
2038	38	\$4,502	\$896	\$3,289	\$8,687
2039	39	\$4,519	\$900	\$3,289	\$8,708
2040	40	\$4,535	\$904	\$3,290	\$8,729
2041	41	\$4,551	\$908	\$3,290	\$8,749
2042	42	\$4,567	\$911	\$3,290	\$8,768
2043	43	\$4,584	\$915	\$3,289	\$8,788



Year	Age	Federal	State	FICA	Total
2044	44	\$4,599	\$919	\$3,289	\$8,807
2045	45	\$4,615	\$923	\$3,289	\$8,827
2046	46	\$4,631	\$927	\$3,290	\$8,848
2047	47	\$4,647	\$930	\$3,290	\$8,867
2048	48	\$4,662	\$934	\$3,289	\$8,885
2049	49	\$4,678	\$938	\$3,289	\$8,905
2050	50	\$4,693	\$941	\$3,289	\$8,923
2051	51	\$4,709	\$945	\$3,289	\$8,943
2052	52	\$4,724	\$949	\$3,290	\$8,963
2053	53	\$4,739	\$952	\$3,289	\$8,980
2054	54	\$4,754	\$956	\$3,290	\$9,000
2055	55	\$4,770	\$959	\$3,290	\$9,019
2056	56	\$4,784	\$963	\$3,289	\$9,036
2057	57	\$4,799	\$966	\$3,289	\$9,054
2058	58	\$4,814	\$970	\$3,289	\$9,073
2059	59	\$4,829	\$973	\$3,289	\$9,091
2060	60	\$4,844	\$977	\$3,289	\$9,110
2061	61	\$4,858	\$980	\$3,289	\$9,127
2062	62	\$4,873	\$983	\$3,289	\$9,145
2063	63	\$4,887	\$987	\$3,289	\$9,163
2064	64	\$4,901	\$990	\$3,289	\$9,180
2065	65	\$4,686	\$861	\$3,289	\$8,836
2066	66	\$4,680	\$855	\$3,289	\$8,824
2067	67	\$4,671	\$849	\$3,290	\$8,810
2068	68	\$881	\$0	\$0	\$881
2069	69	\$1,215	\$0	\$0	\$1,215
2070	70	\$1,238	\$0	\$0	\$1,238
2071	71	\$1,258	\$0	\$0	\$1,258
2072	72	\$1,277	\$0	\$0	\$1,277
2073	73	\$1,293	\$0	\$0	\$1,293
2074	74	\$1,306	\$0	\$0	\$1,306
2075	75	\$1,312	\$0	\$0	\$1,312
2076	76	\$1,273	\$0	\$0	\$1,273
2077	77	\$1,232	\$0	\$0	\$1,232
2078	78	\$1,186	\$0	\$0	\$1,186
2079	79	\$1,137	\$0	\$0	\$1,137
2080	80	\$1,083	\$0	\$0	\$1,083
2081	81	\$1,026	\$0	\$0	\$1,026
2082	82	\$965	\$0	\$0	\$965
2083	83	\$900	\$0	\$0	\$900
2084	84	\$837	\$0	\$0	\$837
2085	85	\$787	\$0	\$0	\$787
2086	86	\$734	\$0	\$0	\$734
2087	87	\$679	\$0	\$0	\$679
2088	88	\$623	\$0	\$0	\$623
2089	89	\$566	\$0	\$0	\$566
2090	90	\$508	\$0	\$0	\$508

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	22	\$43,027	(\$12,950)	\$0	\$30,077	\$3,404	12%	11%	\$0	\$0	\$0	\$3,404
2023	23	\$43,118	(\$12,910)	\$0	\$30,208	\$3,420	12%	11%	\$0	\$0	\$0	\$3,420
2024	24	\$43,209	(\$12,871)	\$0	\$30,339	\$3,436	12%	11%	\$0	\$0	\$0	\$3,436
2025	25	\$43,300	(\$12,831)	\$0	\$30,469	\$3,453	12%	11%	\$0	\$0	\$0	\$3,453
2026	26	\$43,390	(\$6,926)	(\$4,422)	\$32,042	\$4,299	15%	13%	\$0	\$0	\$0	\$4,299
2027	27	\$43,461	(\$6,905)	(\$4,408)	\$32,148	\$4,316	15%	13%	\$0	\$0	\$0	\$4,316
2028	28	\$43,532	(\$6,884)	(\$4,395)	\$32,253	\$4,334	15%	13%	\$0	\$0	\$0	\$4,334
2029	29	\$43,602	(\$6,863)	(\$4,381)	\$32,358	\$4,351	15%	13%	\$0	\$0	\$0	\$4,351
2030	30	\$43,672	(\$6,841)	(\$4,368)	\$32,463	\$4,368	15%	13%	\$0	\$0	\$0	\$4,368
2031	31	\$43,742	(\$6,821)	(\$4,355)	\$32,567	\$4,385	15%	13%	\$0	\$0	\$0	\$4,385
2032	32	\$43,811	(\$6,800)	(\$4,341)	\$32,670	\$4,402	15%	13%	\$0	\$0	\$0	\$4,402
2033	33	\$43,879	(\$6,779)	(\$4,328)	\$32,772	\$4,419	15%	13%	\$0	\$0	\$0	\$4,419
2034	34	\$43,947	(\$6,758)	(\$4,315)	\$32,874	\$4,436	15%	13%	\$0	\$0	\$0	\$4,436
2035	35	\$44,015	(\$6,737)	(\$4,301)	\$32,976	\$4,453	15%	14%	\$0	\$0	\$0	\$4,453
2036	36	\$44,082	(\$6,717)	(\$4,288)	\$33,077	\$4,469	15%	14%	\$0	\$0	\$0	\$4,469
2037	37	\$44,148	(\$6,696)	(\$4,275)	\$33,177	\$4,486	15%	14%	\$0	\$0	\$0	\$4,486
2038	38	\$44,214	(\$6,675)	(\$4,262)	\$33,277	\$4,502	15%	14%	\$0	\$0	\$0	\$4,502
2039	39	\$44,280	(\$6,655)	(\$4,249)	\$33,376	\$4,519	15%	14%	\$0	\$0	\$0	\$4,519
2040	40	\$44,345	(\$6,635)	(\$4,236)	\$33,475	\$4,535	15%	14%	\$0	\$0	\$0	\$4,535
2041	41	\$44,410	(\$6,614)	(\$4,223)	\$33,573	\$4,551	15%	14%	\$0	\$0	\$0	\$4,551
2042	42	\$44,475	(\$6,594)	(\$4,210)	\$33,671	\$4,567	15%	14%	\$0	\$0	\$0	\$4,567
2043	43	\$44,539	(\$6,574)	(\$4,197)	\$33,768	\$4,584	15%	14%	\$0	\$0	\$0	\$4,584
2044	44	\$44,602	(\$6,554)	(\$4,184)	\$33,864	\$4,599	15%	14%	\$0	\$0	\$0	\$4,599
2045	45	\$44,665	(\$6,533)	(\$4,171)	\$33,960	\$4,615	15%	14%	\$0	\$0	\$0	\$4,615
2046	46	\$44,728	(\$6,513)	(\$4,159)	\$34,056	\$4,631	15%	14%	\$0	\$0	\$0	\$4,631
2047	47	\$44,790	(\$6,493)	(\$4,146)	\$34,151	\$4,647	15%	14%	\$0	\$0	\$0	\$4,647
2048	48	\$44,852	(\$6,473)	(\$4,133)	\$34,245	\$4,662	15%	14%	\$0	\$0	\$0	\$4,662
2049	49	\$44,913	(\$6,454)	(\$4,120)	\$34,339	\$4,678	15%	14%	\$0	\$0	\$0	\$4,678
2050	50	\$44,974	(\$6,434)	(\$4,108)	\$34,433	\$4,693	15%	14%	\$0	\$0	\$0	\$4,693
2051	51	\$45,035	(\$6,414)	(\$4,095)	\$34,525	\$4,709	15%	14%	\$0	\$0	\$0	\$4,709
2052	52	\$45,095	(\$6,394)	(\$4,083)	\$34,618	\$4,724	15%	14%	\$0	\$0	\$0	\$4,724
2053	53	\$45,154	(\$6,375)	(\$4,070)	\$34,710	\$4,739	15%	14%	\$0	\$0	\$0	\$4,739
2054	54	\$45,214	(\$6,355)	(\$4,058)	\$34,801	\$4,754	15%	14%	\$0	\$0	\$0	\$4,754
2055	55	\$45,273	(\$6,336)	(\$4,045)	\$34,892	\$4,770	15%	14%	\$0	\$0	\$0	\$4,770
2056	56	\$45,331	(\$6,316)	(\$4,033)	\$34,982	\$4,784	15%	14%	\$0	\$0	\$0	\$4,784
2057	57	\$45,389	(\$6,297)	(\$4,020)	\$35,072	\$4,799	15%	14%	\$0	\$0	\$0	\$4,799
2058	58	\$45,447	(\$6,278)	(\$4,008)	\$35,161	\$4,814	15%	14%	\$0	\$0	\$0	\$4,814
2059	59	\$45,504	(\$6,258)	(\$3,996)	\$35,250	\$4,829	15%	14%	\$0	\$0	\$0	\$4,829
2060	60	\$45,561	(\$6,239)	(\$3,983)	\$35,338	\$4,844	15%	14%	\$0	\$0	\$0	\$4,844
2061	61	\$45,617	(\$6,220)	(\$3,971)	\$35,426	\$4,858	15%	14%	\$0	\$0	\$0	\$4,858
2062	62	\$45,673	(\$6,201)	(\$3,959)	\$35,513	\$4,873	15%	14%	\$0	\$0	\$0	\$4,873
2063	63	\$45,729	(\$6,182)	(\$3,947)	\$35,600	\$4,887	15%	14%	\$0	\$0	\$0	\$4,887
2064	64	\$45,784	(\$6,163)	(\$3,935)	\$35,686	\$4,901	15%	14%	\$0	\$0	\$0	\$4,901



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2065	65	\$45,839	(\$7,678)	(\$3,923)	\$34,239	\$4,686	15%	14%	\$0	\$0	\$0	\$4,686
2066	66	\$45,755	(\$7,654)	(\$3,911)	\$34,190	\$4,680	15%	14%	\$0	\$0	\$0	\$4,680
2067	67	\$45,653	(\$7,631)	(\$3,899)	\$34,123	\$4,671	15%	14%	\$0	\$0	\$0	\$4,671
2068	68	\$20,302	(\$7,607)	(\$3,887)	\$8,808	\$881	10%	10%	\$0	\$0	\$0	\$881
2069	69	\$22,523	(\$7,584)	(\$3,875)	\$11,065	\$1,215	15%	11%	\$0	\$0	\$0	\$1,215
2070	70	\$22,632	(\$7,561)	(\$3,863)	\$11,208	\$1,238	15%	11%	\$0	\$0	\$0	\$1,238
2071	71	\$22,725	(\$7,537)	(\$3,851)	\$11,336	\$1,258	15%	11%	\$0	\$0	\$0	\$1,258
2072	72	\$22,802	(\$7,514)	(\$3,839)	\$11,449	\$1,277	15%	11%	\$0	\$0	\$0	\$1,277
2073	73	\$22,865	(\$7,491)	(\$3,828)	\$11,546	\$1,293	15%	11%	\$0	\$0	\$0	\$1,293
2074	74	\$22,912	(\$7,468)	(\$3,816)	\$11,628	\$1,306	15%	11%	\$0	\$0	\$0	\$1,306
2075	75	\$22,943	(\$7,484)	(\$3,804)	\$11,655	\$1,312	15%	11%	\$0	\$0	\$0	\$1,312
2076	76	\$22,959	(\$7,776)	(\$3,792)	\$11,391	\$1,273	15%	11%	\$0	\$0	\$0	\$1,273
2077	77	\$22,961	(\$8,078)	(\$3,781)	\$11,103	\$1,232	15%	11%	\$0	\$0	\$0	\$1,232
2078	78	\$22,949	(\$8,390)	(\$3,769)	\$10,790	\$1,186	15%	11%	\$0	\$0	\$0	\$1,186
2079	79	\$22,922	(\$8,713)	(\$3,758)	\$10,452	\$1,137	15%	11%	\$0	\$0	\$0	\$1,137
2080	80	\$22,881	(\$9,047)	(\$3,746)	\$10,088	\$1,083	15%	11%	\$0	\$0	\$0	\$1,083
2081	81	\$22,826	(\$9,393)	(\$3,735)	\$9,698	\$1,026	15%	11%	\$0	\$0	\$0	\$1,026
2082	82	\$22,756	(\$9,750)	(\$3,723)	\$9,282	\$965	15%	10%	\$0	\$0	\$0	\$965
2083	83	\$22,670	(\$10,120)	(\$3,712)	\$8,839	\$900	15%	10%	\$0	\$0	\$0	\$900
2084	84	\$22,570	(\$10,501)	(\$3,700)	\$8,368	\$837	10%	10%	\$0	\$0	\$0	\$837
2085	85	\$22,454	(\$10,896)	(\$3,689)	\$7,869	\$787	10%	10%	\$0	\$0	\$0	\$787
2086	86	\$22,321	(\$11,303)	(\$3,678)	\$7,340	\$734	10%	10%	\$0	\$0	\$0	\$734
2087	87	\$22,172	(\$11,716)	(\$3,666)	\$6,790	\$679	10%	10%	\$0	\$0	\$0	\$679
2088	88	\$22,006	(\$12,121)	(\$3,655)	\$6,230	\$623	10%	10%	\$0	\$0	\$0	\$623
2089	89	\$21,823	(\$12,519)	(\$3,644)	\$5,660	\$566	10%	10%	\$0	\$0	\$0	\$566
2090	90	\$21,625	(\$12,911)	(\$3,633)	\$5,081	\$508	10%	10%	\$0	\$0	\$0	\$508

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	22	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	23	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	24	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	25	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	26	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	27	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	28	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	29	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	30	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	31	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	32	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	33	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	34	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	35	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	36	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	37	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	38	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	39	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	40	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	41	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	42	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	43	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	44	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	45	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	46	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	47	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	48	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	49	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	50	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	51	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	52	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	53	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	54	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	55	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	56	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	57	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	58	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	59	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	60	\$21,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2061	61	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2062	62	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2063	63	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2064	64	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2065	65	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2066	66	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2067	67	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2068	68	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2069	69	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2070	70	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2071	71	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2072	72	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2073	73	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2074	74	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2075	75	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2076	76	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2077	77	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2078	78	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2079	79	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2080	80	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2081	81	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2082	82	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2083	83	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2084	84	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2085	85	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2086	86	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2087	87	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2088	88	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2089	89	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0
2090	90	\$21,600	\$0	\$0		\$0	\$0	\$0	\$0



529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	22	\$0	\$0	\$0	\$0	\$0	\$0
2023	23	\$0	\$0	\$0	\$0	\$0	\$0
2024	24	\$0	\$0	\$0	\$0	\$0	\$0
2025	25	\$0	\$0	\$0	\$0	\$0	\$0
2026	26	\$0	\$0	\$0	\$0	\$0	\$0
2027	27	\$0	\$0	\$0	\$0	\$0	\$0
2028	28	\$0	\$0	\$0	\$0	\$0	\$0
2029	29	\$0	\$0	\$0	\$0	\$0	\$0
2030	30	\$0	\$0	\$0	\$0	\$0	\$0
2031	31	\$0	\$0	\$0	\$0	\$0	\$0
2032	32	\$0	\$0	\$0	\$0	\$0	\$0
2033	33	\$0	\$0	\$0	\$0	\$0	\$0
2034	34	\$0	\$0	\$0	\$0	\$0	\$0
2035	35	\$0	\$0	\$0	\$0	\$0	\$0
2036	36	\$0	\$0	\$0	\$0	\$0	\$0
2037	37	\$0	\$0	\$0	\$0	\$0	\$0
2038	38	\$0	\$0	\$0	\$0	\$0	\$0
2039	39	\$0	\$0	\$0	\$0	\$0	\$0
2040	40	\$0	\$0	\$0	\$0	\$0	\$0
2041	41	\$0	\$0	\$0	\$0	\$0	\$0
2042	42	\$0	\$0	\$0	\$0	\$0	\$0
2043	43	\$0	\$0	\$0	\$0	\$0	\$0
2044	44	\$0	\$0	\$0	\$0	\$0	\$0
2045	45	\$0	\$0	\$0	\$0	\$0	\$0
2046	46	\$0	\$0	\$0	\$0	\$0	\$0
2047	47	\$0	\$0	\$0	\$0	\$0	\$0
2048	48	\$0	\$0	\$0	\$0	\$0	\$0
2049	49	\$0	\$0	\$0	\$0	\$0	\$0
2050	50	\$0	\$0	\$0	\$0	\$0	\$0
2051	51	\$0	\$0	\$0	\$0	\$0	\$0
2052	52	\$0	\$0	\$0	\$0	\$0	\$0
2053	53	\$0	\$0	\$0	\$0	\$0	\$0
2054	54	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2055	55	\$0	\$0	\$0	\$0	\$0	\$0
2056	56	\$0	\$0	\$0	\$0	\$0	\$0
2057	57	\$0	\$0	\$0	\$0	\$0	\$0
2058	58	\$0	\$0	\$0	\$0	\$0	\$0
2059	59	\$0	\$0	\$0	\$0	\$0	\$0
2060	60	\$0	\$0	\$0	\$0	\$0	\$0
2061	61	\$0	\$0	\$0	\$0	\$0	\$0
2062	62	\$0	\$0	\$0	\$0	\$0	\$0
2063	63	\$0	\$0	\$0	\$0	\$0	\$0
2064	64	\$0	\$0	\$0	\$0	\$0	\$0
2065	65	\$0	\$0	\$0	\$0	\$0	\$0
2066	66	\$0	\$0	\$0	\$0	\$0	\$0
2067	67	\$0	\$0	\$0	\$0	\$0	\$0
2068	68	\$0	\$0	\$0	\$0	\$0	\$0
2069	69	\$0	\$0	\$0	\$0	\$0	\$0
2070	70	\$0	\$0	\$0	\$0	\$0	\$0
2071	71	\$0	\$0	\$0	\$0	\$0	\$0
2072	72	\$0	\$0	\$0	\$0	\$0	\$0
2073	73	\$0	\$0	\$0	\$0	\$0	\$0
2074	74	\$0	\$0	\$0	\$0	\$0	\$0
2075	75	\$0	\$0	\$0	\$0	\$0	\$0
2076	76	\$0	\$0	\$0	\$0	\$0	\$0
2077	77	\$0	\$0	\$0	\$0	\$0	\$0
2078	78	\$0	\$0	\$0	\$0	\$0	\$0
2079	79	\$0	\$0	\$0	\$0	\$0	\$0
2080	80	\$0	\$0	\$0	\$0	\$0	\$0
2081	81	\$0	\$0	\$0	\$0	\$0	\$0
2082	82	\$0	\$0	\$0	\$0	\$0	\$0
2083	83	\$0	\$0	\$0	\$0	\$0	\$0
2084	84	\$0	\$0	\$0	\$0	\$0	\$0
2085	85	\$0	\$0	\$0	\$0	\$0	\$0
2086	86	\$0	\$0	\$0	\$0	\$0	\$0
2087	87	\$0	\$0	\$0	\$0	\$0	\$0
2088	88	\$0	\$0	\$0	\$0	\$0	\$0
2089	89	\$0	\$0	\$0	\$0	\$0	\$0
2090	90	\$0	\$0	\$0	\$0	\$0	\$0



Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	22	\$0	\$0	\$0	\$0
2023	23	\$0	\$0	\$0	\$0
2024	24	\$0	\$0	\$0	\$0
2025	25	\$0	\$0	\$0	\$0
2026	26	\$0	\$0	\$0	\$0
2027	27	\$0	\$0	\$0	\$0
2028	28	\$0	\$0	\$0	\$0
2029	29	\$0	\$0	\$0	\$0
2030	30	\$0	\$0	\$0	\$0
2031	31	\$0	\$0	\$0	\$0
2032	32	\$0	\$0	\$0	\$0
2033	33	\$0	\$0	\$0	\$0
2034	34	\$0	\$0	\$0	\$0
2035	35	\$0	\$0	\$0	\$0
2036	36	\$0	\$0	\$0	\$0
2037	37	\$0	\$0	\$0	\$0
2038	38	\$0	\$0	\$0	\$0
2039	39	\$0	\$0	\$0	\$0
2040	40	\$0	\$0	\$0	\$0
2041	41	\$0	\$0	\$0	\$0
2042	42	\$0	\$0	\$0	\$0
2043	43	\$0	\$0	\$0	\$0
2044	44	\$0	\$0	\$0	\$0
2045	45	\$0	\$0	\$0	\$0
2046	46	\$0	\$0	\$0	\$0
2047	47	\$0	\$0	\$0	\$0
2048	48	\$0	\$0	\$0	\$0
2049	49	\$0	\$0	\$0	\$0
2050	50	\$0	\$0	\$0	\$0
2051	51	\$0	\$0	\$0	\$0
2052	52	\$0	\$0	\$0	\$0
2053	53	\$0	\$0	\$0	\$0
2054	54	\$0	\$0	\$0	\$0
2055	55	\$0	\$0	\$0	\$0
2056	56	\$0	\$0	\$0	\$0
2057	57	\$0	\$0	\$0	\$0
2058	58	\$0	\$0	\$0	\$0
2059	59	\$0	\$0	\$0	\$0
2060	60	\$0	\$0	\$0	\$0
2061	61	\$0	\$0	\$0	\$0
2062	62	\$0	\$0	\$0	\$0
2063	63	\$0	\$0	\$0	\$0

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2064	64	\$0	\$0	\$0	\$0
2065	65	\$0	\$0	\$0	\$0
2066	66	\$0	\$0	\$0	\$0
2067	67	\$0	\$0	\$0	\$0
2068	68	\$0	\$0	\$0	\$0
2069	69	\$0	\$0	\$0	\$0
2070	70	\$0	\$0	\$0	\$0
2071	71	\$0	\$0	\$0	\$0
2072	72	\$0	\$0	\$0	\$0
2073	73	\$0	\$0	\$0	\$0
2074	74	\$0	\$0	\$0	\$0
2075	75	\$0	\$0	\$0	\$0
2076	76	\$0	\$0	\$0	\$0
2077	77	\$0	\$0	\$0	\$0
2078	78	\$0	\$0	\$0	\$0
2079	79	\$0	\$0	\$0	\$0
2080	80	\$0	\$0	\$0	\$0
2081	81	\$0	\$0	\$0	\$0
2082	82	\$0	\$0	\$0	\$0
2083	83	\$0	\$0	\$0	\$0
2084	84	\$0	\$0	\$0	\$0
2085	85	\$0	\$0	\$0	\$0
2086	86	\$0	\$0	\$0	\$0
2087	87	\$0	\$0	\$0	\$0
2088	88	\$0	\$0	\$0	\$0
2089	89	\$0	\$0	\$0	\$0
2090	90	\$0	\$0	\$0	\$0

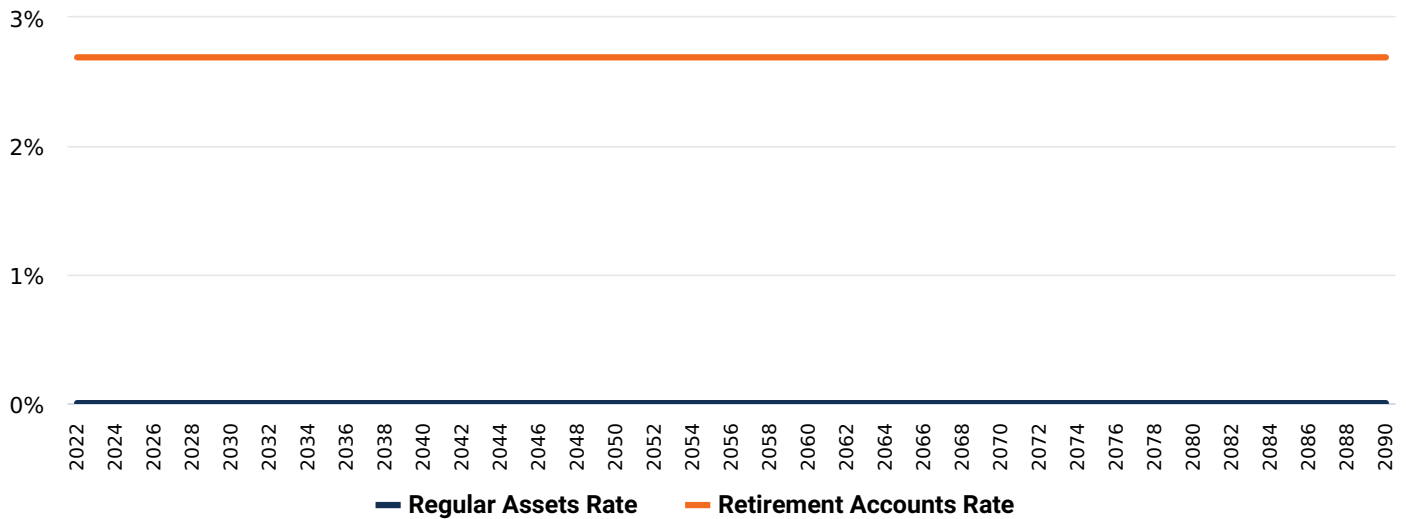
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	22	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2064	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2090	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2022	22	0.00	2.69
2023	23	0.00	2.69
2024	24	0.00	2.69
2025	25	0.00	2.69
2026	26	0.00	2.69
2027	27	0.00	2.69
2028	28	0.00	2.69
2029	29	0.00	2.69
2030	30	0.00	2.69
2031	31	0.00	2.69
2032	32	0.00	2.69
2033	33	0.00	2.69
2034	34	0.00	2.69
2035	35	0.00	2.69
2036	36	0.00	2.69
2037	37	0.00	2.69
2038	38	0.00	2.69
2039	39	0.00	2.69
2040	40	0.00	2.69
2041	41	0.00	2.69
2042	42	0.00	2.69
2043	43	0.00	2.69
2044	44	0.00	2.69
2045	45	0.00	2.69

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	46	0.00	2.69
2047	47	0.00	2.69
2048	48	0.00	2.69
2049	49	0.00	2.69
2050	50	0.00	2.69
2051	51	0.00	2.69
2052	52	0.00	2.69
2053	53	0.00	2.69
2054	54	0.00	2.69
2055	55	0.00	2.69
2056	56	0.00	2.69
2057	57	0.00	2.69
2058	58	0.00	2.69
2059	59	0.00	2.69
2060	60	0.00	2.69
2061	61	0.00	2.69
2062	62	0.00	2.69
2063	63	0.00	2.69
2064	64	0.00	2.69
2065	65	0.00	2.69
2066	66	0.00	2.69
2067	67	0.00	2.69
2068	68	0.00	2.69
2069	69	0.00	2.69
2070	70	0.00	2.69
2071	71	0.00	2.69
2072	72	0.00	2.69
2073	73	0.00	2.69
2074	74	0.00	2.69
2075	75	0.00	2.69
2076	76	0.00	2.69
2077	77	0.00	2.69
2078	78	0.00	2.69
2079	79	0.00	2.69
2080	80	0.00	2.69
2081	81	0.00	2.69
2082	82	0.00	2.69
2083	83	0.00	2.69
2084	84	0.00	2.69
2085	85	0.00	2.69
2086	86	0.00	2.69
2087	87	0.00	2.69
2088	88	0.00	2.69
2089	89	0.00	2.69
2090	90	0.00	2.69

Base Plan Inputs

Current Marital Status: Single

Mike

Date of Birth: 21 Feb 2000
Maximum Age (Year of Death): 90 (2090)
Retirement Age (Year): 67 (2067)

Current/Future Earnings

Groundskeeper for property mgmt co.

Start Year: 2022
Annual Amount: \$43,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Feb 2068

Social Security Past Earnings

Year	Age	Covered Earnings
2016	16	\$0
2017	17	\$0
2018	18	\$0
2019	19	\$0
2020	20	\$41,000
2021	21	\$41,900

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$2,000

Employee Contributions



No Contributions

Employer Contributions

Start Year: 2022

Annual Amount: \$1,290

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 5%

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

Smooth Withdrawal Start Age 68

Smooth Withdrawal End Age 90

Withdraw from Roth Accounts First? No

Percent of Non-Annuitized Assets to Spend 100%

Percentage of Retirement Assets to Annuitize 0%

Nominal Rate of Return for Annuitized Assets 1.75%

Guaranteed Payment Years 0

Does annuity stop after guarantee period? No

Survivor Percentage 50%

Annuity Growth Rate 0%

Medicare Part B Enrollment Age 65

Life Insurance Age Limit No Limit - always consider life insurance

Change in Survivors' Living Standard 0%

Special Bequest Amount \$0

Funeral Expenses \$0

Household

Primary Residence

State: CA

Rent: \$1,700

Rental Expense: \$100

Real Appreciation Rate: 0%

Regular Assets

Checking

Assets: \$1,200

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