



Financial Analysis Prepared For

JG and Beth Mullaney

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
Base Plan 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
JG's Estate	22
Beth's Estate	24
Income Overview	26
JG's Non-Asset Income	28
Beth's Non-Asset Income	30
JG's Retirement Accounts	32
Beth'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
Retire at 65 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
JG's Estate	68
Beth's Estate	70
Income Overview	72
JG's Non-Asset Income	74
Beth's Non-Asset Income	76
JG's Retirement Accounts	78
Beth'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
Base Plan Inputs	100
JG	100
Beth	102
Household	104
Retire at 65 Inputs	105
JG	105
Beth	105

Disclaimer

The suggestions and recommendations provided by Economic Security Planning, Inc.'s software tools and planning services do not constitute financial or investment advice. MaxiFi Planner's creators are not certified, registered, authorized, or any other form of financial planners. Economic Security Planning, Inc. is not an investment adviser registered with the U.S. Securities and Exchange Commission or any state securities agency, is not a registered broker-dealer and maintains no other regulatory credentials associated with the management of financial assets. Economic Security Planning, Inc. does not guarantee that the suggestions and recommendations derived from its software tools and planning services will necessarily achieve a secure economic plan. Like any software products, Economic Security Planning, Inc.'s software tools may have errors in its underlying code, and the assumptions about the future that it makes and that users input may prove false. In addition, output from the software tools and planning services may incorporate data obtained from third parties and such data (including any calculations that is based on such data) is provided on an "as is" basis. From time to time the output may contain errors that may be based upon, among other things, human data entry, aggregation and decompilation of data, processing of data through third party calculation engines and other processes that can give rise to errors. The company's financial plans and recommendations, including all of such plans and recommendations provided by its direct planning services, should be viewed as suggestive and informative educational inputs into your financial decision-making. None of our products or services recommend the purchase of specific financial products.

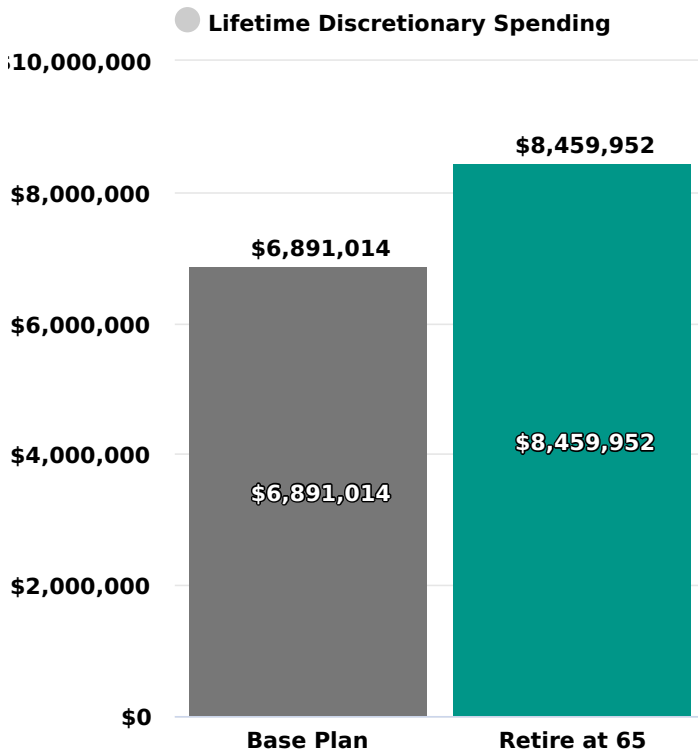
Profile Comparison

Lifetime Changes

This report shows differences in lifetime present values between Base Plan and Retire at 65.

\$1,568,938

Lifetime Discretionary Spending increased by \$1,568,938 in **Retire at 65** compared with Base Plan



What Went Up?

- Labor Earnings increased by \$2,213,464.
- Social Security Benefits increased by \$205,147.
- Retirement Account Withdrawals increased by \$302,259.
- Federal and State Taxes increased by \$863,765.
- Retirement Account Contributions increased by \$66,404.
- Medicare Part B Premiums increased by \$164,158.

Life Insurance Premiums increased by \$57,605.

What Went Down?

No values decreased.

Lifetime Income

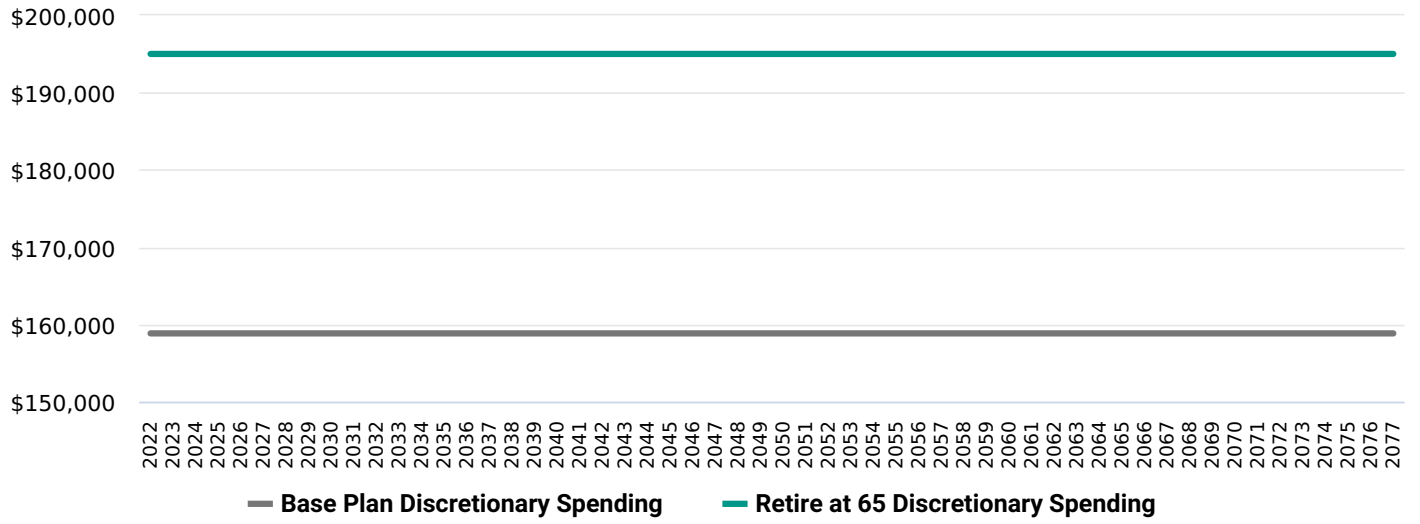
Category	Base Plan	Retire at 65	Difference
Labor Earnings	\$11,471,216	\$13,684,680	\$2,213,464
Social Security Benefits	\$1,329,497	\$1,534,644	\$205,147
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Account Withdrawals	\$1,788,328	\$2,090,587	\$302,259
529 Account Withdrawals	\$0	\$0	-
Reserve Fund Assets	\$0	\$0	-
Real Estate Income	\$0	\$0	-
Special Receipts	\$0	\$0	-
Regular Assets	\$77,437	\$77,437	-
TOTAL	\$14,666,478	\$17,387,348	\$2,720,870

Lifetime Spending

Category	Base Plan	Retire at 65	Difference
Housing Expenses	\$2,857,102	\$2,857,102	-
Special Expenses	\$0	\$0	-
Funeral Costs and Extra Bequest	\$0	\$0	-
Federal and State Taxes	\$4,225,351	\$5,089,116	\$863,765
Retirement Account Contributions	\$344,136	\$410,540	\$66,404
529 Contributions and Expenses	\$0	\$0	-
Ending Reserve Fund	\$0	\$0	-
Medicare Part B Premiums	\$281,100	\$445,258	\$164,158
Life Insurance Premiums	\$67,774	\$125,379	\$57,605
Discretionary Spending	\$6,891,014	\$8,459,952	\$1,568,938
TOTAL	\$14,666,477	\$17,387,347	\$2,720,870

Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



Base Plan Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$11,471,216
Social Security Benefits	\$1,329,497
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$1,788,328
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$77,437
TOTAL	\$14,666,478

Lifetime Spending

Housing Expenses	\$2,857,102
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$4,225,351
Retirement Account Contributions	\$344,136
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$281,100
Life Insurance Premiums	\$67,774
Discretionary Spending	\$6,891,014
TOTAL	\$14,666,477

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

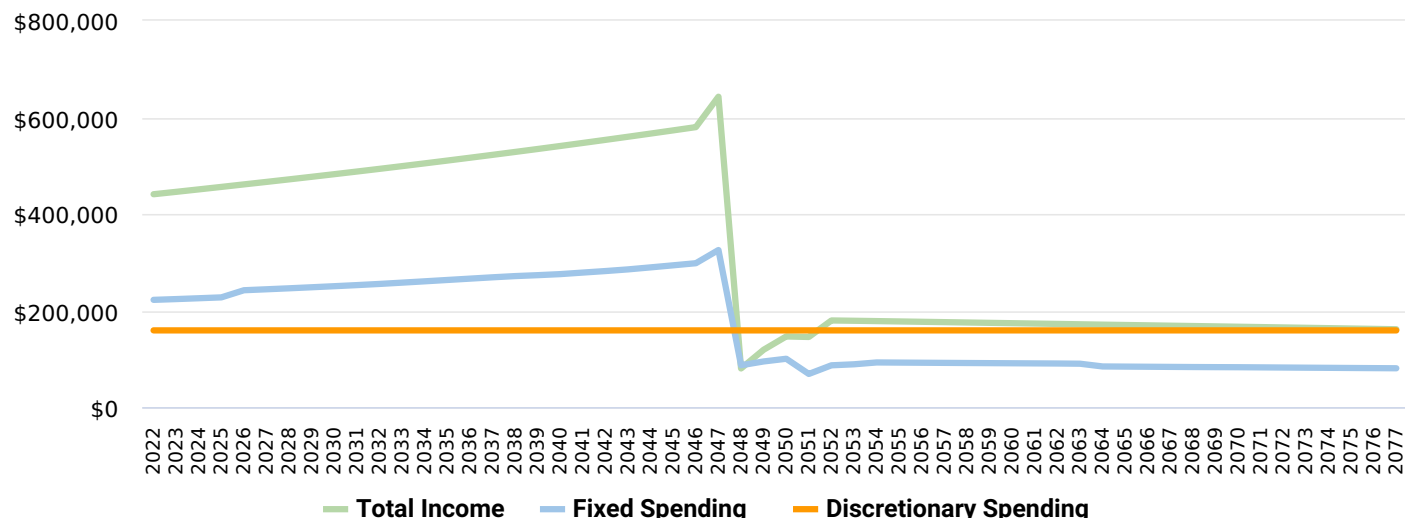
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance 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 0.98% 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

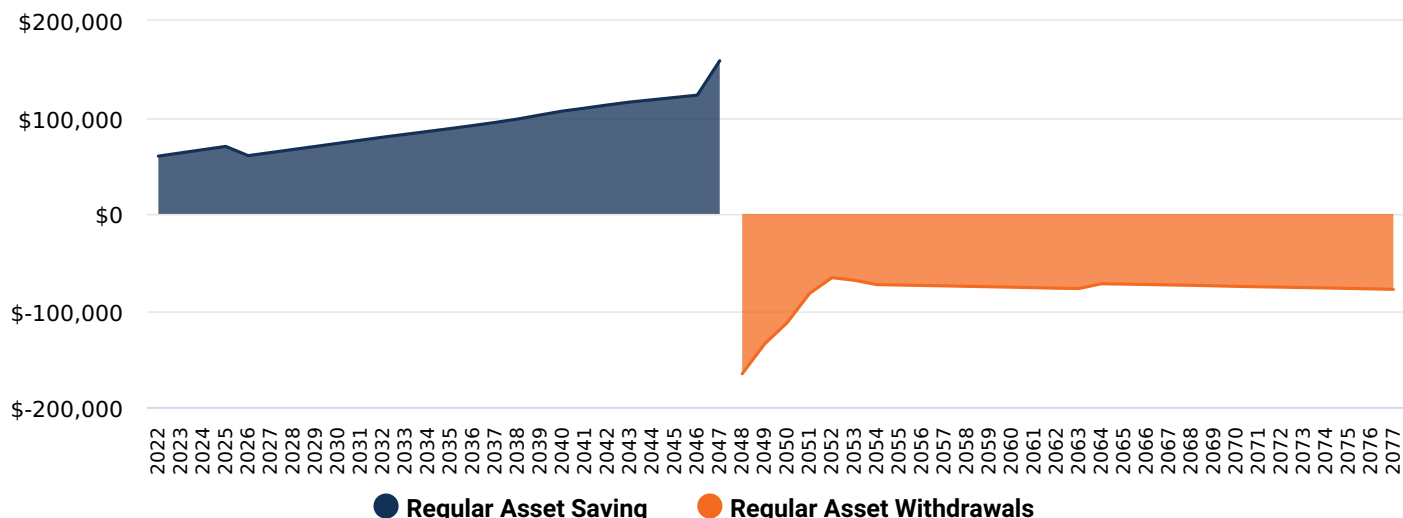
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	JG's Age	Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2022	35	35	\$440,750	\$222,070	\$158,844
2023	36	36	\$445,735	\$223,668	\$158,844
2024	37	37	\$450,798	\$225,399	\$158,844
2025	38	38	\$455,936	\$227,196	\$158,844
2026	39	39	\$461,153	\$241,977	\$158,844
2027	40	40	\$466,323	\$243,967	\$158,844
2028	41	41	\$471,568	\$245,999	\$158,844
2029	42	42	\$476,891	\$248,148	\$158,844
2030	43	43	\$482,292	\$250,351	\$158,844
2031	44	44	\$487,772	\$252,608	\$158,844



Year	JG's Age	Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2032	45	45	\$493,331	\$255,025	\$158,844
2033	46	46	\$498,968	\$257,712	\$158,844
2034	47	47	\$504,683	\$260,450	\$158,844
2035	48	48	\$510,476	\$263,241	\$158,844
2036	49	49	\$516,348	\$265,998	\$158,844
2037	50	50	\$522,300	\$268,754	\$158,844
2038	51	51	\$528,335	\$271,269	\$158,844
2039	52	52	\$534,455	\$273,179	\$158,844
2040	53	53	\$540,668	\$275,362	\$158,844
2041	54	54	\$546,972	\$278,571	\$158,844
2042	55	55	\$553,360	\$281,709	\$158,844
2043	56	56	\$559,831	\$285,160	\$158,844
2044	57	57	\$566,387	\$289,343	\$158,844
2045	58	58	\$573,020	\$293,598	\$158,844
2046	59	59	\$579,730	\$297,924	\$158,844
2047	60	60	\$642,715	\$325,246	\$158,844
2048	61	61	\$79,997	\$86,665	\$158,844
2049	62	62	\$118,766	\$94,523	\$158,844
2050	63	63	\$146,299	\$100,103	\$158,844
2051	64	64	\$145,197	\$68,649	\$158,844
2052	65	65	\$179,404	\$86,527	\$158,844
2053	66	66	\$178,759	\$88,639	\$158,844
2054	67	67	\$178,087	\$92,455	\$158,844
2055	68	68	\$177,371	\$92,151	\$158,844
2056	69	69	\$176,651	\$91,855	\$158,844
2057	70	70	\$175,927	\$91,568	\$158,844
2058	71	71	\$175,198	\$91,289	\$158,844
2059	72	72	\$174,465	\$91,019	\$158,844
2060	73	73	\$173,728	\$90,759	\$158,844
2061	74	74	\$172,986	\$90,508	\$158,844
2062	75	75	\$172,239	\$90,267	\$158,844
2063	76	76	\$171,487	\$89,839	\$158,844
2064	77	77	\$170,732	\$84,169	\$158,844
2065	78	78	\$170,025	\$83,856	\$158,844
2066	79	79	\$169,314	\$83,549	\$158,844
2067	80	80	\$168,600	\$83,251	\$158,844
2068	81	81	\$167,881	\$82,962	\$158,844
2069	82	82	\$167,158	\$82,747	\$158,844
2070	83	83	\$166,430	\$82,589	\$158,844
2071	84	84	\$165,696	\$82,273	\$158,844
2072	85	85	\$164,959	\$81,944	\$158,844
2073	86	86	\$164,217	\$81,623	\$158,844
2074	87	87	\$163,471	\$81,310	\$158,844
2075	88	88	\$162,721	\$81,004	\$158,844
2076	89	89	\$161,967	\$80,707	\$158,844
2077	90	90	\$161,208	\$80,418	\$158,844

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:

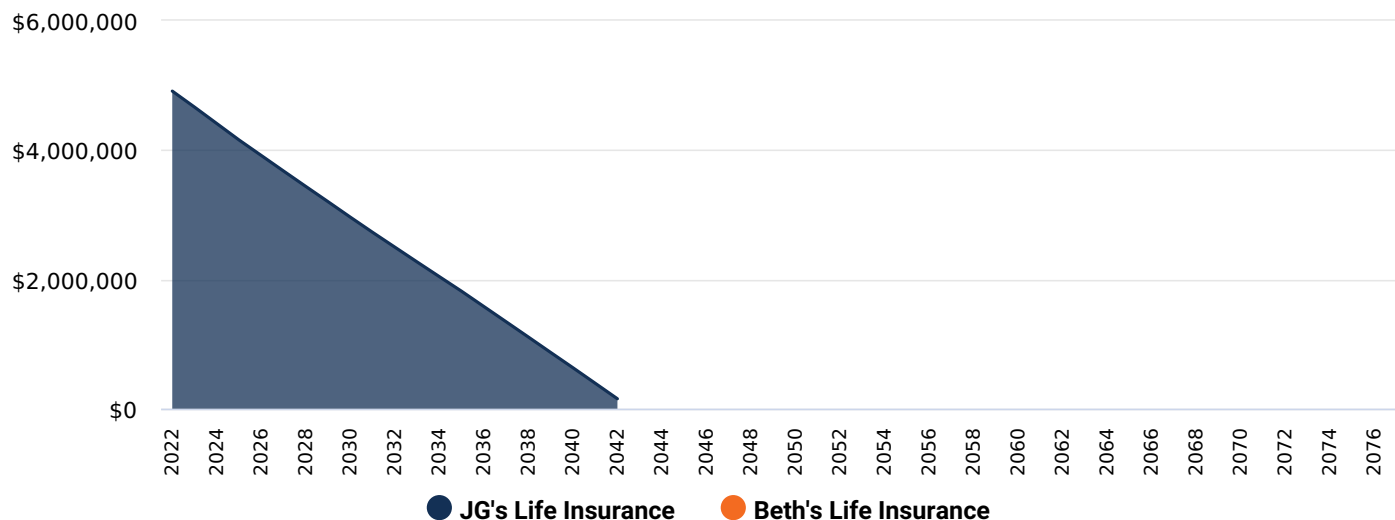
Last Year's Regular Assets *plus* Saving/Withdrawals *equals* This Year's Regular Assets

Year	JG's Age	Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	35	35	\$440,750	\$380,914	\$59,836	\$76,688	\$136,524
2023	36	36	\$445,735	\$382,512	\$63,222	\$136,524	\$199,746
2024	37	37	\$450,798	\$384,243	\$66,554	\$199,747	\$266,301
2025	38	38	\$455,936	\$386,040	\$69,898	\$266,300	\$336,198
2026	39	39	\$461,153	\$400,821	\$60,334	\$336,198	\$396,532
2027	40	40	\$466,323	\$402,811	\$63,513	\$396,532	\$460,045
2028	41	41	\$471,568	\$404,843	\$66,725	\$460,045	\$526,770
2029	42	42	\$476,891	\$406,992	\$69,900	\$526,770	\$596,670
2030	43	43	\$482,292	\$409,195	\$73,098	\$596,669	\$669,767
2031	44	44	\$487,772	\$411,452	\$76,320	\$669,767	\$746,087
2032	45	45	\$493,331	\$413,869	\$79,462	\$746,087	\$825,549
2033	46	46	\$498,968	\$416,556	\$82,411	\$825,549	\$907,960
2034	47	47	\$504,683	\$419,294	\$85,389	\$907,961	\$993,350



Year	JG's Age	Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	48	48	\$510,476	\$422,085	\$88,392	\$993,350	\$1,081,742
2036	49	49	\$516,348	\$424,842	\$91,505	\$1,081,741	\$1,173,246
2037	50	50	\$522,300	\$427,598	\$94,702	\$1,173,247	\$1,267,949
2038	51	51	\$528,335	\$430,113	\$98,223	\$1,267,948	\$1,366,171
2039	52	52	\$534,455	\$432,023	\$102,431	\$1,366,172	\$1,468,603
2040	53	53	\$540,668	\$434,206	\$106,463	\$1,468,603	\$1,575,066
2041	54	54	\$546,972	\$437,415	\$109,558	\$1,575,066	\$1,684,624
2042	55	55	\$553,360	\$440,553	\$112,807	\$1,684,624	\$1,797,431
2043	56	56	\$559,831	\$444,004	\$115,827	\$1,797,430	\$1,913,257
2044	57	57	\$566,387	\$448,187	\$118,200	\$1,913,257	\$2,031,457
2045	58	58	\$573,020	\$452,442	\$120,578	\$2,031,457	\$2,152,035
2046	59	59	\$579,730	\$456,768	\$122,962	\$2,152,035	\$2,274,997
2047	60	60	\$642,715	\$484,090	\$158,627	\$2,274,996	\$2,433,623
2048	61	61	\$79,997	\$245,509	(\$165,512)	\$2,433,624	\$2,268,112
2049	62	62	\$118,766	\$253,367	(\$134,601)	\$2,268,112	\$2,133,511
2050	63	63	\$146,299	\$258,947	(\$112,649)	\$2,133,511	\$2,020,862
2051	64	64	\$145,197	\$227,493	(\$82,297)	\$2,020,862	\$1,938,565
2052	65	65	\$179,404	\$245,371	(\$65,967)	\$1,938,564	\$1,872,597
2053	66	66	\$178,759	\$247,483	(\$68,726)	\$1,872,598	\$1,803,872
2054	67	67	\$178,087	\$251,299	(\$73,213)	\$1,803,871	\$1,730,658
2055	68	68	\$177,371	\$250,995	(\$73,625)	\$1,730,658	\$1,657,033
2056	69	69	\$176,651	\$250,699	(\$74,049)	\$1,657,033	\$1,582,984
2057	70	70	\$175,927	\$250,412	(\$74,486)	\$1,582,984	\$1,508,498
2058	71	71	\$175,198	\$250,133	(\$74,936)	\$1,508,498	\$1,433,562
2059	72	72	\$174,465	\$249,863	(\$75,399)	\$1,433,562	\$1,358,163
2060	73	73	\$173,728	\$249,603	(\$75,876)	\$1,358,163	\$1,282,287
2061	74	74	\$172,986	\$249,352	(\$76,367)	\$1,282,288	\$1,205,921
2062	75	75	\$172,239	\$249,111	(\$76,873)	\$1,205,921	\$1,129,048
2063	76	76	\$171,487	\$248,683	(\$77,197)	\$1,129,048	\$1,051,851
2064	77	77	\$170,732	\$243,013	(\$72,282)	\$1,051,851	\$979,569
2065	78	78	\$170,025	\$242,700	(\$72,675)	\$979,568	\$906,893
2066	79	79	\$169,314	\$242,393	(\$73,080)	\$906,893	\$833,813
2067	80	80	\$168,600	\$242,095	(\$73,497)	\$833,813	\$760,316
2068	81	81	\$167,881	\$241,806	(\$73,926)	\$760,316	\$686,390
2069	82	82	\$167,158	\$241,591	(\$74,434)	\$686,390	\$611,956
2070	83	83	\$166,430	\$241,433	(\$75,003)	\$611,955	\$536,952
2071	84	84	\$165,696	\$241,117	(\$75,421)	\$536,952	\$461,531
2072	85	85	\$164,959	\$240,788	(\$75,830)	\$461,531	\$385,701
2073	86	86	\$164,217	\$240,467	(\$76,251)	\$385,701	\$309,450
2074	87	87	\$163,471	\$240,154	(\$76,683)	\$309,451	\$232,768
2075	88	88	\$162,721	\$239,848	(\$77,128)	\$232,768	\$155,640
2076	89	89	\$161,967	\$239,551	(\$77,585)	\$155,640	\$78,055
2077	90	90	\$161,208	\$239,262	(\$78,055)	\$78,055	\$0

Life Insurance Suggestions

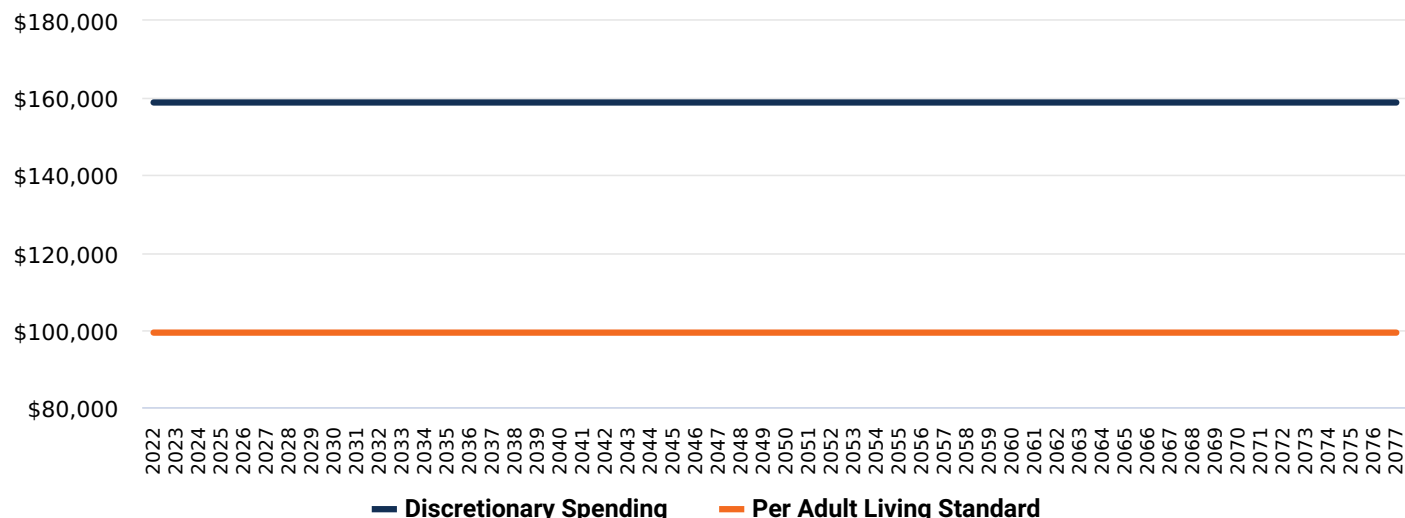


MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	JG's Age	Beth's Age	JG's Life Insurance	Beth's Life Insurance	JG's Life Insurance (Face Value)	Beth's Life Insurance (Face Value)	Premium
2022	35	35	\$4,912,156	\$0	\$4,912,156	\$0	\$3,773
2023	36	36	\$4,664,494	\$0	\$4,769,445	\$0	\$3,745
2024	37	37	\$4,410,311	\$0	\$4,611,008	\$0	\$3,797
2025	38	38	\$4,155,980	\$0	\$4,442,868	\$0	\$3,820
2026	39	39	\$3,916,047	\$0	\$4,280,565	\$0	\$3,917
2027	40	40	\$3,675,635	\$0	\$4,108,175	\$0	\$3,976
2028	41	41	\$3,437,203	\$0	\$3,928,123	\$0	\$3,997
2029	42	42	\$3,200,952	\$0	\$3,740,437	\$0	\$4,057
2030	43	43	\$2,962,138	\$0	\$3,539,255	\$0	\$4,098
2031	44	44	\$2,727,661	\$0	\$3,332,424	\$0	\$4,122
2032	45	45	\$2,498,355	\$0	\$3,120,953	\$0	\$4,153
2033	46	46	\$2,269,308	\$0	\$2,898,611	\$0	\$4,141
2034	47	47	\$2,042,068	\$0	\$2,667,043	\$0	\$4,106
2035	48	48	\$1,815,809	\$0	\$2,424,897	\$0	\$4,052
2036	49	49	\$1,579,925	\$0	\$2,157,361	\$0	\$3,892
2037	50	50	\$1,344,070	\$0	\$1,876,599	\$0	\$3,654
2038	51	51	\$1,107,653	\$0	\$1,581,309	\$0	\$3,295
2039	52	52	\$869,695	\$0	\$1,269,531	\$0	\$2,829
2040	53	53	\$633,386	\$0	\$945,383	\$0	\$2,252
2041	54	54	\$393,532	\$0	\$600,597	\$0	\$1,527
2042	55	55	\$153,004	\$0	\$238,764	\$0	\$649
2043	56	56	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	JG's Life Insurance	Beth's Life Insurance	JG's Life Insurance (Face Value)	Beth's Life Insurance (Face Value)	Premium
2045	58	58	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0
2077	90	90	\$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



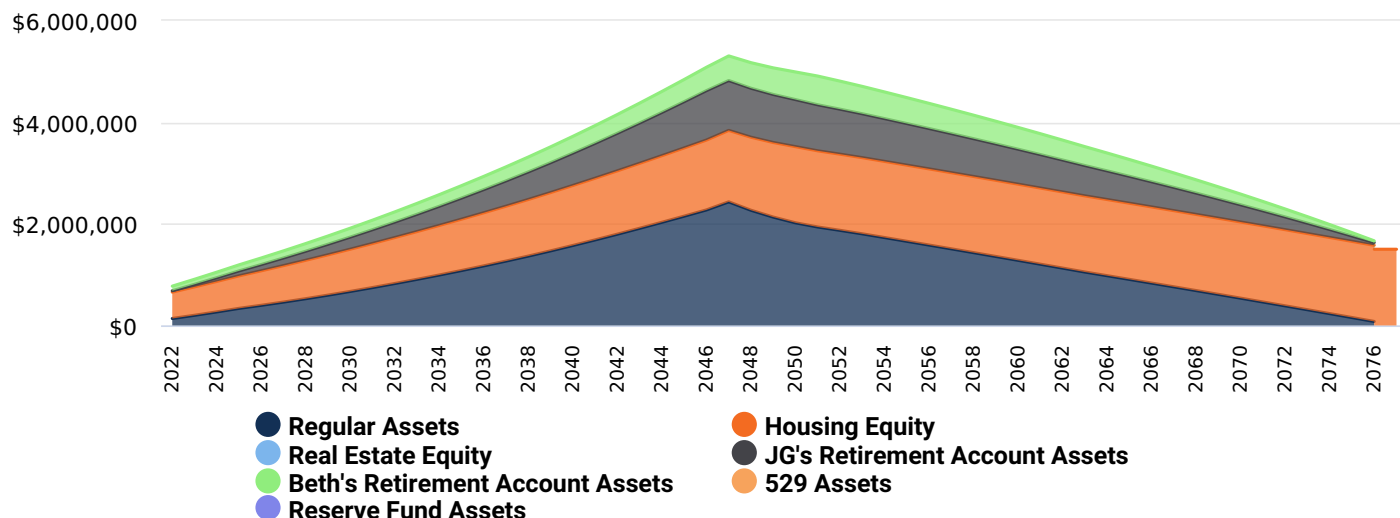
standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	JG's Age	Beth's Age	Discretionary Spending	Per Adult Living Standard
2022	35	35	\$158,844	\$99,277
2023	36	36	\$158,844	\$99,277
2024	37	37	\$158,844	\$99,277
2025	38	38	\$158,844	\$99,277
2026	39	39	\$158,844	\$99,277
2027	40	40	\$158,844	\$99,277
2028	41	41	\$158,844	\$99,277
2029	42	42	\$158,844	\$99,277
2030	43	43	\$158,844	\$99,277
2031	44	44	\$158,844	\$99,277
2032	45	45	\$158,844	\$99,277
2033	46	46	\$158,844	\$99,277
2034	47	47	\$158,844	\$99,277
2035	48	48	\$158,844	\$99,277
2036	49	49	\$158,844	\$99,277
2037	50	50	\$158,844	\$99,277
2038	51	51	\$158,844	\$99,277
2039	52	52	\$158,844	\$99,277
2040	53	53	\$158,844	\$99,277
2041	54	54	\$158,844	\$99,277
2042	55	55	\$158,844	\$99,277
2043	56	56	\$158,844	\$99,277
2044	57	57	\$158,844	\$99,277
2045	58	58	\$158,844	\$99,277
2046	59	59	\$158,844	\$99,277
2047	60	60	\$158,844	\$99,277
2048	61	61	\$158,844	\$99,277
2049	62	62	\$158,844	\$99,277
2050	63	63	\$158,844	\$99,277
2051	64	64	\$158,844	\$99,277
2052	65	65	\$158,844	\$99,277
2053	66	66	\$158,844	\$99,277
2054	67	67	\$158,844	\$99,277
2055	68	68	\$158,844	\$99,277
2056	69	69	\$158,844	\$99,277
2057	70	70	\$158,844	\$99,277
2058	71	71	\$158,844	\$99,277
2059	72	72	\$158,844	\$99,277
2060	73	73	\$158,844	\$99,277
2061	74	74	\$158,844	\$99,277
2062	75	75	\$158,844	\$99,277
2063	76	76	\$158,844	\$99,277
2064	77	77	\$158,844	\$99,277
2065	78	78	\$158,844	\$99,277
2066	79	79	\$158,844	\$99,277
2067	80	80	\$158,844	\$99,277
2068	81	81	\$158,844	\$99,277
2069	82	82	\$158,844	\$99,277



Year	JG's Age	Beth's Age	Discretionary Spending	Per Adult Living Standard
2070	83	83	\$158,844	\$99,277
2071	84	84	\$158,844	\$99,277
2072	85	85	\$158,844	\$99,277
2073	86	86	\$158,844	\$99,277
2074	87	87	\$158,844	\$99,277
2075	88	88	\$158,844	\$99,277
2076	89	89	\$158,844	\$99,277
2077	90	90	\$158,844	\$99,277

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	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	35	35	\$136,524	\$519,130	\$0	\$27,375	\$90,400	\$0	\$0	\$773,429
2023	36	36	\$199,746	\$560,155	\$0	\$49,656	\$99,390	\$0	\$0	\$908,947
2024	37	37	\$266,301	\$600,596	\$0	\$73,021	\$108,787	\$0	\$0	\$1,048,705
2025	38	38	\$336,198	\$640,468	\$0	\$97,513	\$118,606	\$0	\$0	\$1,192,785
2026	39	39	\$396,532	\$679,791	\$0	\$123,181	\$128,866	\$0	\$0	\$1,328,370
2027	40	40	\$460,045	\$718,581	\$0	\$150,071	\$139,582	\$0	\$0	\$1,468,279
2028	41	41	\$526,770	\$756,857	\$0	\$178,233	\$150,775	\$0	\$0	\$1,612,635
2029	42	42	\$596,670	\$794,633	\$0	\$207,721	\$162,463	\$0	\$0	\$1,761,487
2030	43	43	\$669,767	\$831,928	\$0	\$238,587	\$174,666	\$0	\$0	\$1,914,948
2031	44	44	\$746,087	\$868,758	\$0	\$270,888	\$187,404	\$0	\$0	\$2,073,137
2032	45	45	\$825,549	\$905,138	\$0	\$304,682	\$200,701	\$0	\$0	\$2,236,070
2033	46	46	\$907,960	\$941,084	\$0	\$340,030	\$214,577	\$0	\$0	\$2,403,651
2034	47	47	\$993,350	\$976,613	\$0	\$376,995	\$229,056	\$0	\$0	\$2,576,014
2035	48	48	\$1,081,742	\$1,011,738	\$0	\$415,643	\$244,162	\$0	\$0	\$2,753,285
2036	49	49	\$1,173,246	\$1,046,476	\$0	\$456,042	\$259,921	\$0	\$0	\$2,935,685
2037	50	50	\$1,267,949	\$1,080,840	\$0	\$498,262	\$276,358	\$0	\$0	\$3,123,409
2038	51	51	\$1,366,171	\$1,114,847	\$0	\$542,379	\$293,501	\$0	\$0	\$3,316,898
2039	52	52	\$1,468,603	\$1,148,509	\$0	\$588,467	\$311,378	\$0	\$0	\$3,516,957
2040	53	53	\$1,575,066	\$1,181,841	\$0	\$636,607	\$330,018	\$0	\$0	\$3,723,532
2041	54	54	\$1,684,624	\$1,214,857	\$0	\$686,881	\$349,452	\$0	\$0	\$3,935,814
2042	55	55	\$1,797,431	\$1,247,572	\$0	\$739,375	\$369,712	\$0	\$0	\$4,154,090
2043	56	56	\$1,913,257	\$1,279,997	\$0	\$794,180	\$390,830	\$0	\$0	\$4,378,264



Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	57	57	\$2,031,457	\$1,312,148	\$0	\$851,387	\$412,840	\$0	\$0	\$4,607,832
2045	58	58	\$2,152,035	\$1,344,037	\$0	\$911,094	\$435,779	\$0	\$0	\$4,842,945
2046	59	59	\$2,274,997	\$1,375,676	\$0	\$973,400	\$459,683	\$0	\$0	\$5,083,756
2047	60	60	\$2,433,623	\$1,407,080	\$0	\$982,214	\$484,591	\$0	\$0	\$5,307,508
2048	61	61	\$2,268,112	\$1,438,260	\$0	\$964,442	\$503,548	\$0	\$0	\$5,174,362
2049	62	62	\$2,133,511	\$1,469,229	\$0	\$945,975	\$523,247	\$0	\$0	\$5,071,962
2050	63	63	\$2,020,862	\$1,500,000	\$0	\$926,785	\$543,716	\$0	\$0	\$4,991,363
2051	64	64	\$1,938,565	\$1,500,000	\$0	\$906,845	\$564,986	\$0	\$0	\$4,910,396
2052	65	65	\$1,872,597	\$1,500,000	\$0	\$886,124	\$552,077	\$0	\$0	\$4,810,798
2053	66	66	\$1,803,872	\$1,500,000	\$0	\$864,593	\$538,663	\$0	\$0	\$4,707,128
2054	67	67	\$1,730,658	\$1,500,000	\$0	\$842,220	\$524,724	\$0	\$0	\$4,597,602
2055	68	68	\$1,657,033	\$1,500,000	\$0	\$818,971	\$510,239	\$0	\$0	\$4,486,243
2056	69	69	\$1,582,984	\$1,500,000	\$0	\$794,813	\$495,188	\$0	\$0	\$4,372,985
2057	70	70	\$1,508,498	\$1,500,000	\$0	\$769,710	\$479,548	\$0	\$0	\$4,257,756
2058	71	71	\$1,433,562	\$1,500,000	\$0	\$743,625	\$463,296	\$0	\$0	\$4,140,483
2059	72	72	\$1,358,163	\$1,500,000	\$0	\$716,519	\$446,409	\$0	\$0	\$4,021,091
2060	73	73	\$1,282,287	\$1,500,000	\$0	\$688,353	\$428,861	\$0	\$0	\$3,899,501
2061	74	74	\$1,205,921	\$1,500,000	\$0	\$659,085	\$410,626	\$0	\$0	\$3,775,632
2062	75	75	\$1,129,048	\$1,500,000	\$0	\$628,673	\$391,678	\$0	\$0	\$3,649,399
2063	76	76	\$1,051,851	\$1,500,000	\$0	\$597,070	\$371,989	\$0	\$0	\$3,520,910
2064	77	77	\$979,569	\$1,500,000	\$0	\$564,231	\$351,530	\$0	\$0	\$3,395,330
2065	78	78	\$906,893	\$1,500,000	\$0	\$530,108	\$330,270	\$0	\$0	\$3,267,271
2066	79	79	\$833,813	\$1,500,000	\$0	\$494,650	\$308,179	\$0	\$0	\$3,136,642
2067	80	80	\$760,316	\$1,500,000	\$0	\$457,804	\$285,223	\$0	\$0	\$3,003,343
2068	81	81	\$686,390	\$1,500,000	\$0	\$419,517	\$261,370	\$0	\$0	\$2,867,277
2069	82	82	\$611,956	\$1,500,000	\$0	\$379,733	\$236,583	\$0	\$0	\$2,728,272
2070	83	83	\$536,952	\$1,500,000	\$0	\$338,392	\$210,826	\$0	\$0	\$2,586,170
2071	84	84	\$461,531	\$1,500,000	\$0	\$295,433	\$184,062	\$0	\$0	\$2,441,026
2072	85	85	\$385,701	\$1,500,000	\$0	\$250,795	\$156,251	\$0	\$0	\$2,292,747
2073	86	86	\$309,450	\$1,500,000	\$0	\$204,410	\$127,352	\$0	\$0	\$2,141,212
2074	87	87	\$232,768	\$1,500,000	\$0	\$156,210	\$97,323	\$0	\$0	\$1,986,301
2075	88	88	\$155,640	\$1,500,000	\$0	\$106,125	\$66,118	\$0	\$0	\$1,827,883
2076	89	89	\$78,055	\$1,500,000	\$0	\$54,080	\$33,693	\$0	\$0	\$1,665,828
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	35	35	\$136,524	\$519,130	\$0	\$117,775	\$0	\$0	\$4,912,156	\$0	\$0	\$5,685,585
2023	36	36	\$199,746	\$560,155	\$0	\$149,046	\$0	\$0	\$4,664,494	\$0	\$0	\$5,573,441
2024	37	37	\$266,301	\$600,596	\$0	\$181,808	\$0	\$0	\$4,410,311	\$0	\$0	\$5,459,016
2025	38	38	\$336,198	\$640,468	\$0	\$216,119	\$0	\$0	\$4,155,980	\$0	\$0	\$5,348,765
2026	39	39	\$396,532	\$679,791	\$0	\$252,047	\$0	\$0	\$3,916,047	\$0	\$0	\$5,244,417
2027	40	40	\$460,045	\$718,581	\$0	\$289,653	\$0	\$0	\$3,675,635	\$0	\$0	\$5,143,914
2028	41	41	\$526,770	\$756,857	\$0	\$329,008	\$0	\$0	\$3,437,203	\$0	\$0	\$5,049,838
2029	42	42	\$596,670	\$794,633	\$0	\$370,184	\$0	\$0	\$3,200,952	\$0	\$0	\$4,962,439
2030	43	43	\$669,767	\$831,928	\$0	\$413,253	\$0	\$0	\$2,962,138	\$0	\$0	\$4,877,086
2031	44	44	\$746,087	\$868,758	\$0	\$458,292	\$0	\$0	\$2,727,661	\$0	\$0	\$4,800,798
2032	45	45	\$825,549	\$905,138	\$0	\$505,383	\$0	\$0	\$2,498,355	\$0	\$0	\$4,734,425
2033	46	46	\$907,960	\$941,084	\$0	\$554,607	\$0	\$0	\$2,269,308	\$0	\$0	\$4,672,959
2034	47	47	\$993,350	\$976,613	\$0	\$606,051	\$0	\$0	\$2,042,068	\$0	\$0	\$4,618,082
2035	48	48	\$1,081,742	\$1,011,738	\$0	\$659,805	\$0	\$0	\$1,815,809	\$0	\$0	\$4,569,094
2036	49	49	\$1,173,246	\$1,046,476	\$0	\$715,963	\$0	\$0	\$1,579,925	\$0	\$0	\$4,515,610
2037	50	50	\$1,267,949	\$1,080,840	\$0	\$774,620	\$0	\$0	\$1,344,070	\$0	\$0	\$4,467,479
2038	51	51	\$1,366,171	\$1,114,847	\$0	\$835,880	\$0	\$0	\$1,107,653	\$0	\$0	\$4,424,551
2039	52	52	\$1,468,603	\$1,148,509	\$0	\$899,845	\$0	\$0	\$869,695	\$0	\$0	\$4,386,652
2040	53	53	\$1,575,066	\$1,181,841	\$0	\$966,625	\$0	\$0	\$633,386	\$0	\$0	\$4,356,918
2041	54	54	\$1,684,624	\$1,214,857	\$0	\$1,036,333	\$0	\$0	\$393,532	\$0	\$0	\$4,329,346
2042	55	55	\$1,797,431	\$1,247,572	\$0	\$1,109,087	\$0	\$0	\$153,004	\$0	\$0	\$4,307,094
2043	56	56	\$1,913,257	\$1,279,997	\$0	\$1,185,010	\$0	\$0	\$0	\$0	\$0	\$4,378,264
2044	57	57	\$2,031,457	\$1,312,148	\$0	\$1,264,227	\$0	\$0	\$0	\$0	\$0	\$4,607,832
2045	58	58	\$2,152,035	\$1,344,037	\$0	\$1,346,873	\$0	\$0	\$0	\$0	\$0	\$4,842,945
2046	59	59	\$2,274,997	\$1,375,676	\$0	\$1,433,083	\$0	\$0	\$0	\$0	\$0	\$5,083,756
2047	60	60	\$2,433,623	\$1,407,080	\$0	\$1,466,805	\$0	\$0	\$0	\$0	\$0	\$5,307,508
2048	61	61	\$2,268,112	\$1,438,260	\$0	\$1,467,990	\$0	\$0	\$0	\$0	\$0	\$5,174,362
2049	62	62	\$2,133,511	\$1,469,229	\$0	\$1,469,222	\$0	\$0	\$0	\$0	\$0	\$5,071,962
2050	63	63	\$2,020,862	\$1,500,000	\$0	\$1,470,501	\$0	\$0	\$0	\$0	\$0	\$4,991,363
2051	64	64	\$1,938,565	\$1,500,000	\$0	\$1,471,831	\$0	\$0	\$0	\$0	\$0	\$4,910,396
2052	65	65	\$1,872,597	\$1,500,000	\$0	\$1,438,201	\$0	\$0	\$0	\$0	\$0	\$4,810,798
2053	66	66	\$1,803,872	\$1,500,000	\$0	\$1,403,256	\$0	\$0	\$0	\$0	\$0	\$4,707,128
2054	67	67	\$1,730,658	\$1,500,000	\$0	\$1,366,944	\$0	\$0	\$0	\$0	\$0	\$4,597,602
2055	68	68	\$1,657,033	\$1,500,000	\$0	\$1,329,210	\$0	\$0	\$0	\$0	\$0	\$4,486,243
2056	69	69	\$1,582,984	\$1,500,000	\$0	\$1,290,001	\$0	\$0	\$0	\$0	\$0	\$4,372,985
2057	70	70	\$1,508,498	\$1,500,000	\$0	\$1,249,258	\$0	\$0	\$0	\$0	\$0	\$4,257,756
2058	71	71	\$1,433,562	\$1,500,000	\$0	\$1,206,921	\$0	\$0	\$0	\$0	\$0	\$4,140,483
2059	72	72	\$1,358,163	\$1,500,000	\$0	\$1,162,928	\$0	\$0	\$0	\$0	\$0	\$4,021,091
2060	73	73	\$1,282,287	\$1,500,000	\$0	\$1,117,214	\$0	\$0	\$0	\$0	\$0	\$3,899,501
2061	74	74	\$1,205,921	\$1,500,000	\$0	\$1,069,711	\$0	\$0	\$0	\$0	\$0	\$3,775,632
2062	75	75	\$1,129,048	\$1,500,000	\$0	\$1,020,351	\$0	\$0	\$0	\$0	\$0	\$3,649,399
2063	76	76	\$1,051,851	\$1,500,000	\$0	\$969,059	\$0	\$0	\$0	\$0	\$0	\$3,520,910
2064	77	77	\$979,569	\$1,500,000	\$0	\$915,761	\$0	\$0	\$0	\$0	\$0	\$3,395,330
2065	78	78	\$906,893	\$1,500,000	\$0	\$860,378	\$0	\$0	\$0	\$0	\$0	\$3,267,271
2066	79	79	\$833,813	\$1,500,000	\$0	\$802,829	\$0	\$0	\$0	\$0	\$0	\$3,136,642
2067	80	80	\$760,316	\$1,500,000	\$0	\$743,027	\$0	\$0	\$0	\$0	\$0	\$3,003,343
2068	81	81	\$686,390	\$1,500,000	\$0	\$680,887	\$0	\$0	\$0	\$0	\$0	\$2,867,277

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	82	82	\$611,956	\$1,500,000	\$0	\$616,316	\$0	\$0	\$0	\$0	\$0	\$2,728,272
2070	83	83	\$536,952	\$1,500,000	\$0	\$549,218	\$0	\$0	\$0	\$0	\$0	\$2,586,170
2071	84	84	\$461,531	\$1,500,000	\$0	\$479,495	\$0	\$0	\$0	\$0	\$0	\$2,441,026
2072	85	85	\$385,701	\$1,500,000	\$0	\$407,046	\$0	\$0	\$0	\$0	\$0	\$2,292,747
2073	86	86	\$309,450	\$1,500,000	\$0	\$331,762	\$0	\$0	\$0	\$0	\$0	\$2,141,212
2074	87	87	\$232,768	\$1,500,000	\$0	\$253,533	\$0	\$0	\$0	\$0	\$0	\$1,986,301
2075	88	88	\$155,640	\$1,500,000	\$0	\$172,243	\$0	\$0	\$0	\$0	\$0	\$1,827,883
2076	89	89	\$78,055	\$1,500,000	\$0	\$87,773	\$0	\$0	\$0	\$0	\$0	\$1,665,828
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

JG's Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	529 Assets	Reserve Fund	JG's Life Insurance	JG's Bequest	JG's Funeral	JG's Net Estate
2022	35	35	\$136,524	\$519,130	\$0	\$27,375	\$0	\$0	\$4,912,156	\$0	\$0	\$5,595,185
2023	36	36	\$199,746	\$560,155	\$0	\$49,656	\$0	\$0	\$4,664,494	\$0	\$0	\$5,474,051
2024	37	37	\$266,301	\$600,596	\$0	\$73,021	\$0	\$0	\$4,410,311	\$0	\$0	\$5,350,229
2025	38	38	\$336,198	\$640,468	\$0	\$97,513	\$0	\$0	\$4,155,980	\$0	\$0	\$5,230,159
2026	39	39	\$396,532	\$679,791	\$0	\$123,181	\$0	\$0	\$3,916,047	\$0	\$0	\$5,115,551
2027	40	40	\$460,045	\$718,581	\$0	\$150,071	\$0	\$0	\$3,675,635	\$0	\$0	\$5,004,332
2028	41	41	\$526,770	\$756,857	\$0	\$178,233	\$0	\$0	\$3,437,203	\$0	\$0	\$4,899,063
2029	42	42	\$596,670	\$794,633	\$0	\$207,721	\$0	\$0	\$3,200,952	\$0	\$0	\$4,799,976
2030	43	43	\$669,767	\$831,928	\$0	\$238,587	\$0	\$0	\$2,962,138	\$0	\$0	\$4,702,420
2031	44	44	\$746,087	\$868,758	\$0	\$270,888	\$0	\$0	\$2,727,661	\$0	\$0	\$4,613,394
2032	45	45	\$825,549	\$905,138	\$0	\$304,682	\$0	\$0	\$2,498,355	\$0	\$0	\$4,533,724
2033	46	46	\$907,960	\$941,084	\$0	\$340,030	\$0	\$0	\$2,269,308	\$0	\$0	\$4,458,382
2034	47	47	\$993,350	\$976,613	\$0	\$376,995	\$0	\$0	\$2,042,068	\$0	\$0	\$4,389,026
2035	48	48	\$1,081,742	\$1,011,738	\$0	\$415,643	\$0	\$0	\$1,815,809	\$0	\$0	\$4,324,932
2036	49	49	\$1,173,246	\$1,046,476	\$0	\$456,042	\$0	\$0	\$1,579,925	\$0	\$0	\$4,255,689
2037	50	50	\$1,267,949	\$1,080,840	\$0	\$498,262	\$0	\$0	\$1,344,070	\$0	\$0	\$4,191,121
2038	51	51	\$1,366,171	\$1,114,847	\$0	\$542,379	\$0	\$0	\$1,107,653	\$0	\$0	\$4,131,050
2039	52	52	\$1,468,603	\$1,148,509	\$0	\$588,467	\$0	\$0	\$869,695	\$0	\$0	\$4,075,274
2040	53	53	\$1,575,066	\$1,181,841	\$0	\$636,607	\$0	\$0	\$633,386	\$0	\$0	\$4,026,900
2041	54	54	\$1,684,624	\$1,214,857	\$0	\$686,881	\$0	\$0	\$393,532	\$0	\$0	\$3,979,894
2042	55	55	\$1,797,431	\$1,247,572	\$0	\$739,375	\$0	\$0	\$153,004	\$0	\$0	\$3,937,382
2043	56	56	\$1,913,257	\$1,279,997	\$0	\$794,180	\$0	\$0	\$0	\$0	\$0	\$3,987,434
2044	57	57	\$2,031,457	\$1,312,148	\$0	\$851,387	\$0	\$0	\$0	\$0	\$0	\$4,194,992
2045	58	58	\$2,152,035	\$1,344,037	\$0	\$911,094	\$0	\$0	\$0	\$0	\$0	\$4,407,166
2046	59	59	\$2,274,997	\$1,375,676	\$0	\$973,400	\$0	\$0	\$0	\$0	\$0	\$4,624,073
2047	60	60	\$2,433,623	\$1,407,080	\$0	\$982,214	\$0	\$0	\$0	\$0	\$0	\$4,822,917
2048	61	61	\$2,268,112	\$1,438,260	\$0	\$964,442	\$0	\$0	\$0	\$0	\$0	\$4,670,814
2049	62	62	\$2,133,511	\$1,469,229	\$0	\$945,975	\$0	\$0	\$0	\$0	\$0	\$4,548,715
2050	63	63	\$2,020,862	\$1,500,000	\$0	\$926,785	\$0	\$0	\$0	\$0	\$0	\$4,447,647
2051	64	64	\$1,938,565	\$1,500,000	\$0	\$906,845	\$0	\$0	\$0	\$0	\$0	\$4,345,410
2052	65	65	\$1,872,597	\$1,500,000	\$0	\$886,124	\$0	\$0	\$0	\$0	\$0	\$4,258,721
2053	66	66	\$1,803,872	\$1,500,000	\$0	\$864,593	\$0	\$0	\$0	\$0	\$0	\$4,168,465
2054	67	67	\$1,730,658	\$1,500,000	\$0	\$842,220	\$0	\$0	\$0	\$0	\$0	\$4,072,878
2055	68	68	\$1,657,033	\$1,500,000	\$0	\$818,971	\$0	\$0	\$0	\$0	\$0	\$3,976,004
2056	69	69	\$1,582,984	\$1,500,000	\$0	\$794,813	\$0	\$0	\$0	\$0	\$0	\$3,877,797
2057	70	70	\$1,508,498	\$1,500,000	\$0	\$769,710	\$0	\$0	\$0	\$0	\$0	\$3,778,208
2058	71	71	\$1,433,562	\$1,500,000	\$0	\$743,625	\$0	\$0	\$0	\$0	\$0	\$3,677,187
2059	72	72	\$1,358,163	\$1,500,000	\$0	\$716,519	\$0	\$0	\$0	\$0	\$0	\$3,574,682
2060	73	73	\$1,282,287	\$1,500,000	\$0	\$688,353	\$0	\$0	\$0	\$0	\$0	\$3,470,640
2061	74	74	\$1,205,921	\$1,500,000	\$0	\$659,085	\$0	\$0	\$0	\$0	\$0	\$3,365,006
2062	75	75	\$1,129,048	\$1,500,000	\$0	\$628,673	\$0	\$0	\$0	\$0	\$0	\$3,257,721
2063	76	76	\$1,051,851	\$1,500,000	\$0	\$597,070	\$0	\$0	\$0	\$0	\$0	\$3,148,921
2064	77	77	\$979,569	\$1,500,000	\$0	\$564,231	\$0	\$0	\$0	\$0	\$0	\$3,043,800
2065	78	78	\$906,893	\$1,500,000	\$0	\$530,108	\$0	\$0	\$0	\$0	\$0	\$2,937,001
2066	79	79	\$833,813	\$1,500,000	\$0	\$494,650	\$0	\$0	\$0	\$0	\$0	\$2,828,463
2067	80	80	\$760,316	\$1,500,000	\$0	\$457,804	\$0	\$0	\$0	\$0	\$0	\$2,718,120
2068	81	81	\$686,390	\$1,500,000	\$0	\$419,517	\$0	\$0	\$0	\$0	\$0	\$2,605,907

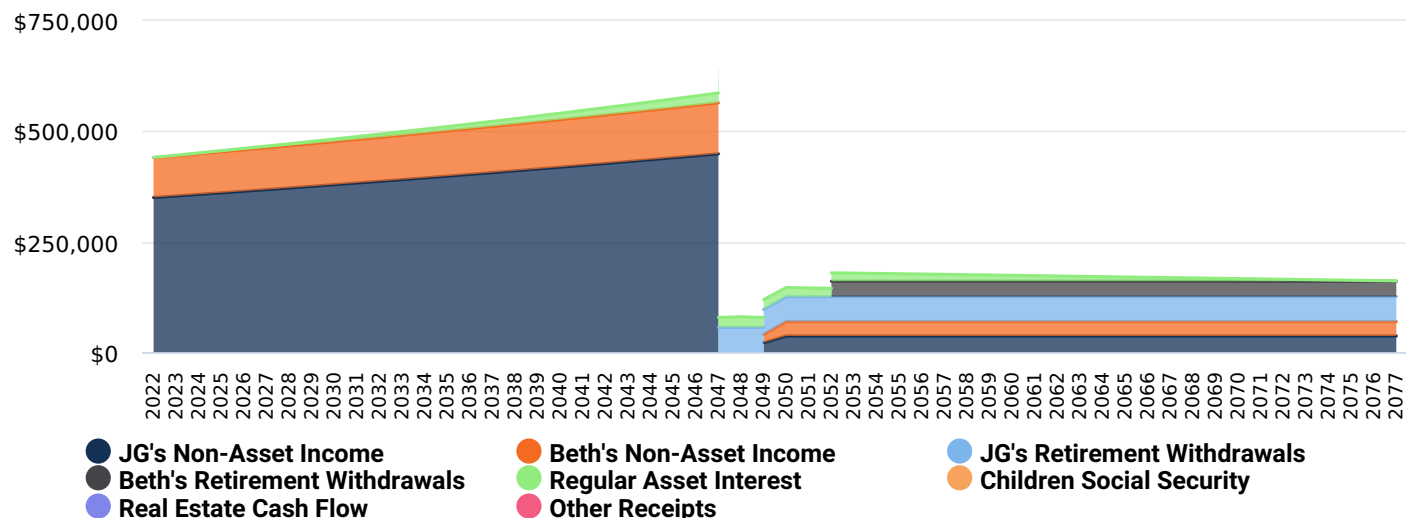
Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	529 Assets	Reserve Fund	JG's Life Insurance	JG's Bequest	JG's Funeral	JG's Net Estate
2069	82	82	\$611,956	\$1,500,000	\$0	\$379,733	\$0	\$0	\$0	\$0	\$0	\$2,491,689
2070	83	83	\$536,952	\$1,500,000	\$0	\$338,392	\$0	\$0	\$0	\$0	\$0	\$2,375,344
2071	84	84	\$461,531	\$1,500,000	\$0	\$295,433	\$0	\$0	\$0	\$0	\$0	\$2,256,964
2072	85	85	\$385,701	\$1,500,000	\$0	\$250,795	\$0	\$0	\$0	\$0	\$0	\$2,136,496
2073	86	86	\$309,450	\$1,500,000	\$0	\$204,410	\$0	\$0	\$0	\$0	\$0	\$2,013,860
2074	87	87	\$232,768	\$1,500,000	\$0	\$156,210	\$0	\$0	\$0	\$0	\$0	\$1,888,978
2075	88	88	\$155,640	\$1,500,000	\$0	\$106,125	\$0	\$0	\$0	\$0	\$0	\$1,761,765
2076	89	89	\$78,055	\$1,500,000	\$0	\$54,080	\$0	\$0	\$0	\$0	\$0	\$1,632,135
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Beth's Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Beth's Retirement Account Assets	529 Assets	Reserve Fund	Beth's Life Insurance	Beth's Bequest	Beth's Funeral	Beth's Net Estate
2022	35	35	\$136,524	\$519,130	\$0	\$90,400	\$0	\$0	\$0	\$0	\$0	\$746,054
2023	36	36	\$199,746	\$560,155	\$0	\$99,390	\$0	\$0	\$0	\$0	\$0	\$859,291
2024	37	37	\$266,301	\$600,596	\$0	\$108,787	\$0	\$0	\$0	\$0	\$0	\$975,684
2025	38	38	\$336,198	\$640,468	\$0	\$118,606	\$0	\$0	\$0	\$0	\$0	\$1,095,272
2026	39	39	\$396,532	\$679,791	\$0	\$128,866	\$0	\$0	\$0	\$0	\$0	\$1,205,189
2027	40	40	\$460,045	\$718,581	\$0	\$139,582	\$0	\$0	\$0	\$0	\$0	\$1,318,208
2028	41	41	\$526,770	\$756,857	\$0	\$150,775	\$0	\$0	\$0	\$0	\$0	\$1,434,402
2029	42	42	\$596,670	\$794,633	\$0	\$162,463	\$0	\$0	\$0	\$0	\$0	\$1,553,766
2030	43	43	\$669,767	\$831,928	\$0	\$174,666	\$0	\$0	\$0	\$0	\$0	\$1,676,361
2031	44	44	\$746,087	\$868,758	\$0	\$187,404	\$0	\$0	\$0	\$0	\$0	\$1,802,249
2032	45	45	\$825,549	\$905,138	\$0	\$200,701	\$0	\$0	\$0	\$0	\$0	\$1,931,388
2033	46	46	\$907,960	\$941,084	\$0	\$214,577	\$0	\$0	\$0	\$0	\$0	\$2,063,621
2034	47	47	\$993,350	\$976,613	\$0	\$229,056	\$0	\$0	\$0	\$0	\$0	\$2,199,019
2035	48	48	\$1,081,742	\$1,011,738	\$0	\$244,162	\$0	\$0	\$0	\$0	\$0	\$2,337,642
2036	49	49	\$1,173,246	\$1,046,476	\$0	\$259,921	\$0	\$0	\$0	\$0	\$0	\$2,479,643
2037	50	50	\$1,267,949	\$1,080,840	\$0	\$276,358	\$0	\$0	\$0	\$0	\$0	\$2,625,147
2038	51	51	\$1,366,171	\$1,114,847	\$0	\$293,501	\$0	\$0	\$0	\$0	\$0	\$2,774,519
2039	52	52	\$1,468,603	\$1,148,509	\$0	\$311,378	\$0	\$0	\$0	\$0	\$0	\$2,928,490
2040	53	53	\$1,575,066	\$1,181,841	\$0	\$330,018	\$0	\$0	\$0	\$0	\$0	\$3,086,925
2041	54	54	\$1,684,624	\$1,214,857	\$0	\$349,452	\$0	\$0	\$0	\$0	\$0	\$3,248,933
2042	55	55	\$1,797,431	\$1,247,572	\$0	\$369,712	\$0	\$0	\$0	\$0	\$0	\$3,414,715
2043	56	56	\$1,913,257	\$1,279,997	\$0	\$390,830	\$0	\$0	\$0	\$0	\$0	\$3,584,084
2044	57	57	\$2,031,457	\$1,312,148	\$0	\$412,840	\$0	\$0	\$0	\$0	\$0	\$3,756,445
2045	58	58	\$2,152,035	\$1,344,037	\$0	\$435,779	\$0	\$0	\$0	\$0	\$0	\$3,931,851
2046	59	59	\$2,274,997	\$1,375,676	\$0	\$459,683	\$0	\$0	\$0	\$0	\$0	\$4,110,356
2047	60	60	\$2,433,623	\$1,407,080	\$0	\$484,591	\$0	\$0	\$0	\$0	\$0	\$4,325,294
2048	61	61	\$2,268,112	\$1,438,260	\$0	\$503,548	\$0	\$0	\$0	\$0	\$0	\$4,209,920
2049	62	62	\$2,133,511	\$1,469,229	\$0	\$523,247	\$0	\$0	\$0	\$0	\$0	\$4,125,987
2050	63	63	\$2,020,862	\$1,500,000	\$0	\$543,716	\$0	\$0	\$0	\$0	\$0	\$4,064,578
2051	64	64	\$1,938,565	\$1,500,000	\$0	\$564,986	\$0	\$0	\$0	\$0	\$0	\$4,003,551
2052	65	65	\$1,872,597	\$1,500,000	\$0	\$552,077	\$0	\$0	\$0	\$0	\$0	\$3,924,674
2053	66	66	\$1,803,872	\$1,500,000	\$0	\$538,663	\$0	\$0	\$0	\$0	\$0	\$3,842,535
2054	67	67	\$1,730,658	\$1,500,000	\$0	\$524,724	\$0	\$0	\$0	\$0	\$0	\$3,755,382
2055	68	68	\$1,657,033	\$1,500,000	\$0	\$510,239	\$0	\$0	\$0	\$0	\$0	\$3,667,272
2056	69	69	\$1,582,984	\$1,500,000	\$0	\$495,188	\$0	\$0	\$0	\$0	\$0	\$3,578,172
2057	70	70	\$1,508,498	\$1,500,000	\$0	\$479,548	\$0	\$0	\$0	\$0	\$0	\$3,488,046
2058	71	71	\$1,433,562	\$1,500,000	\$0	\$463,296	\$0	\$0	\$0	\$0	\$0	\$3,396,858
2059	72	72	\$1,358,163	\$1,500,000	\$0	\$446,409	\$0	\$0	\$0	\$0	\$0	\$3,304,572
2060	73	73	\$1,282,287	\$1,500,000	\$0	\$428,861	\$0	\$0	\$0	\$0	\$0	\$3,211,148
2061	74	74	\$1,205,921	\$1,500,000	\$0	\$410,626	\$0	\$0	\$0	\$0	\$0	\$3,116,547
2062	75	75	\$1,129,048	\$1,500,000	\$0	\$391,678	\$0	\$0	\$0	\$0	\$0	\$3,020,726
2063	76	76	\$1,051,851	\$1,500,000	\$0	\$371,989	\$0	\$0	\$0	\$0	\$0	\$2,923,840
2064	77	77	\$979,569	\$1,500,000	\$0	\$351,530	\$0	\$0	\$0	\$0	\$0	\$2,831,099
2065	78	78	\$906,893	\$1,500,000	\$0	\$330,270	\$0	\$0	\$0	\$0	\$0	\$2,737,163
2066	79	79	\$833,813	\$1,500,000	\$0	\$308,179	\$0	\$0	\$0	\$0	\$0	\$2,641,992
2067	80	80	\$760,316	\$1,500,000	\$0	\$285,223	\$0	\$0	\$0	\$0	\$0	\$2,545,539
2068	81	81	\$686,390	\$1,500,000	\$0	\$261,370	\$0	\$0	\$0	\$0	\$0	\$2,447,760

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Beth's Retirement Account Assets	529 Assets	Reserve Fund	Beth's Life Insurance	Beth's Bequest	Beth's Funeral	Beth's Net Estate
2069	82	82	\$611,956	\$1,500,000	\$0	\$236,583	\$0	\$0	\$0	\$0	\$0	\$2,348,539
2070	83	83	\$536,952	\$1,500,000	\$0	\$210,826	\$0	\$0	\$0	\$0	\$0	\$2,247,778
2071	84	84	\$461,531	\$1,500,000	\$0	\$184,062	\$0	\$0	\$0	\$0	\$0	\$2,145,593
2072	85	85	\$385,701	\$1,500,000	\$0	\$156,251	\$0	\$0	\$0	\$0	\$0	\$2,041,952
2073	86	86	\$309,450	\$1,500,000	\$0	\$127,352	\$0	\$0	\$0	\$0	\$0	\$1,936,802
2074	87	87	\$232,768	\$1,500,000	\$0	\$97,323	\$0	\$0	\$0	\$0	\$0	\$1,830,091
2075	88	88	\$155,640	\$1,500,000	\$0	\$66,118	\$0	\$0	\$0	\$0	\$0	\$1,721,758
2076	89	89	\$78,055	\$1,500,000	\$0	\$33,693	\$0	\$0	\$0	\$0	\$0	\$1,611,748
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Income Overview

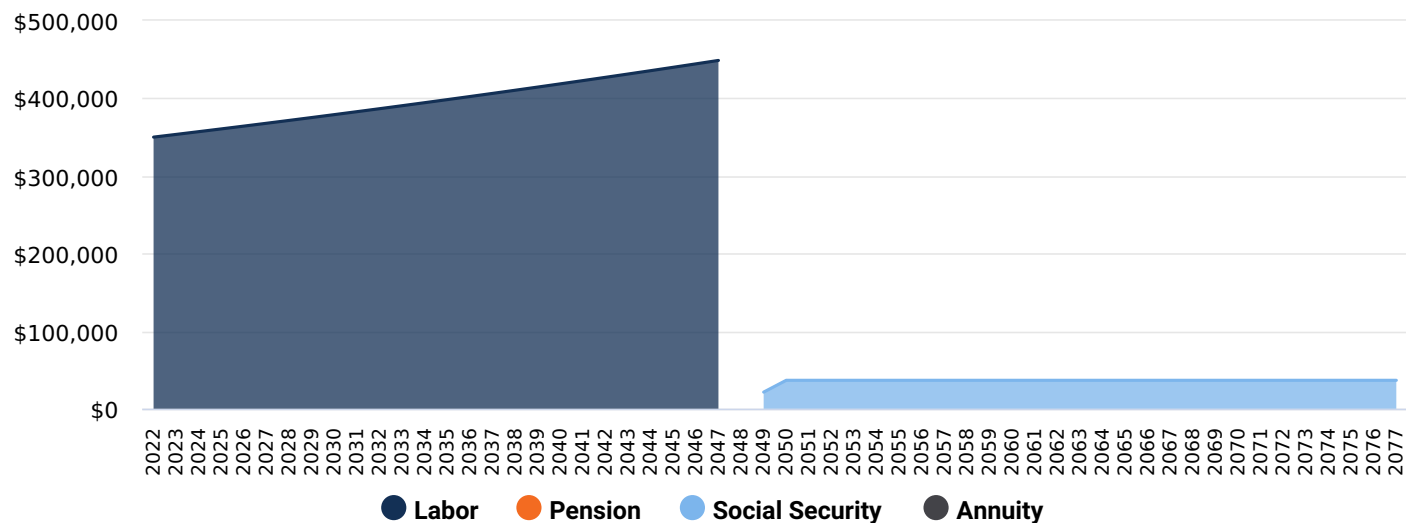


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	JG's Age	Beth's Age	JG's Non-Asset Income	Beth's Non-Asset Income	JG's Retirement Withdrawals	Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	35	35	\$350,000	\$90,000	\$0	\$0	\$750	\$0	\$0	\$0	\$440,750
2023	36	36	\$353,500	\$90,900	\$0	\$0	\$1,335	\$0	\$0	\$0	\$445,735
2024	37	37	\$357,035	\$91,809	\$0	\$0	\$1,954	\$0	\$0	\$0	\$450,798
2025	38	38	\$360,605	\$92,727	\$0	\$0	\$2,604	\$0	\$0	\$0	\$455,936
2026	39	39	\$364,211	\$93,654	\$0	\$0	\$3,288	\$0	\$0	\$0	\$461,153
2027	40	40	\$367,854	\$94,591	\$0	\$0	\$3,878	\$0	\$0	\$0	\$466,323
2028	41	41	\$371,532	\$95,537	\$0	\$0	\$4,499	\$0	\$0	\$0	\$471,568
2029	42	42	\$375,247	\$96,492	\$0	\$0	\$5,152	\$0	\$0	\$0	\$476,891
2030	43	43	\$379,000	\$97,457	\$0	\$0	\$5,835	\$0	\$0	\$0	\$482,292
2031	44	44	\$382,790	\$98,432	\$0	\$0	\$6,550	\$0	\$0	\$0	\$487,772
2032	45	45	\$386,618	\$99,416	\$0	\$0	\$7,297	\$0	\$0	\$0	\$493,331
2033	46	46	\$390,484	\$100,410	\$0	\$0	\$8,074	\$0	\$0	\$0	\$498,968
2034	47	47	\$394,389	\$101,414	\$0	\$0	\$8,880	\$0	\$0	\$0	\$504,683
2035	48	48	\$398,333	\$102,428	\$0	\$0	\$9,715	\$0	\$0	\$0	\$510,476
2036	49	49	\$402,316	\$103,453	\$0	\$0	\$10,579	\$0	\$0	\$0	\$516,348
2037	50	50	\$406,339	\$104,487	\$0	\$0	\$11,474	\$0	\$0	\$0	\$522,300
2038	51	51	\$410,403	\$105,532	\$0	\$0	\$12,400	\$0	\$0	\$0	\$528,335
2039	52	52	\$414,507	\$106,587	\$0	\$0	\$13,361	\$0	\$0	\$0	\$534,455
2040	53	53	\$418,652	\$107,653	\$0	\$0	\$14,363	\$0	\$0	\$0	\$540,668
2041	54	54	\$422,838	\$108,730	\$0	\$0	\$15,404	\$0	\$0	\$0	\$546,972
2042	55	55	\$427,067	\$109,817	\$0	\$0	\$16,476	\$0	\$0	\$0	\$553,360
2043	56	56	\$431,337	\$110,915	\$0	\$0	\$17,579	\$0	\$0	\$0	\$559,831

Year	JG's Age	Beth's Age	JG's Non-Asset Income	Beth's Non-Asset Income	JG's Retirement Withdrawals	Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	57	57	\$435,651	\$112,024	\$0	\$0	\$18,712	\$0	\$0	\$0	\$566,387
2045	58	58	\$440,007	\$113,145	\$0	\$0	\$19,868	\$0	\$0	\$0	\$573,020
2046	59	59	\$444,407	\$114,276	\$0	\$0	\$21,047	\$0	\$0	\$0	\$579,730
2047	60	60	\$448,851	\$115,419	\$56,196	\$0	\$22,249	\$0	\$0	\$0	\$642,715
2048	61	61	\$0	\$0	\$56,196	\$0	\$23,801	\$0	\$0	\$0	\$79,997
2049	62	62	\$21,326	\$19,062	\$56,196	\$0	\$22,182	\$0	\$0	\$0	\$118,766
2050	63	63	\$36,560	\$32,677	\$56,196	\$0	\$20,866	\$0	\$0	\$0	\$146,299
2051	64	64	\$36,560	\$32,677	\$56,196	\$0	\$19,764	\$0	\$0	\$0	\$145,197
2052	65	65	\$36,560	\$32,677	\$56,196	\$35,012	\$18,959	\$0	\$0	\$0	\$179,404
2053	66	66	\$36,560	\$32,677	\$56,196	\$35,012	\$18,314	\$0	\$0	\$0	\$178,759
2054	67	67	\$36,560	\$32,677	\$56,196	\$35,012	\$17,642	\$0	\$0	\$0	\$178,087
2055	68	68	\$36,560	\$32,677	\$56,196	\$35,012	\$16,926	\$0	\$0	\$0	\$177,371
2056	69	69	\$36,560	\$32,677	\$56,196	\$35,012	\$16,206	\$0	\$0	\$0	\$176,651
2057	70	70	\$36,560	\$32,677	\$56,196	\$35,012	\$15,482	\$0	\$0	\$0	\$175,927
2058	71	71	\$36,560	\$32,677	\$56,196	\$35,012	\$14,753	\$0	\$0	\$0	\$175,198
2059	72	72	\$36,560	\$32,677	\$56,196	\$35,012	\$14,020	\$0	\$0	\$0	\$174,465
2060	73	73	\$36,560	\$32,677	\$56,196	\$35,012	\$13,283	\$0	\$0	\$0	\$173,728
2061	74	74	\$36,560	\$32,677	\$56,196	\$35,012	\$12,541	\$0	\$0	\$0	\$172,986
2062	75	75	\$36,560	\$32,677	\$56,196	\$35,012	\$11,794	\$0	\$0	\$0	\$172,239
2063	76	76	\$36,560	\$32,677	\$56,196	\$35,012	\$11,042	\$0	\$0	\$0	\$171,487
2064	77	77	\$36,560	\$32,677	\$56,196	\$35,012	\$10,287	\$0	\$0	\$0	\$170,732
2065	78	78	\$36,560	\$32,677	\$56,196	\$35,012	\$9,580	\$0	\$0	\$0	\$170,025
2066	79	79	\$36,560	\$32,677	\$56,196	\$35,012	\$8,869	\$0	\$0	\$0	\$169,314
2067	80	80	\$36,560	\$32,677	\$56,196	\$35,012	\$8,155	\$0	\$0	\$0	\$168,600
2068	81	81	\$36,560	\$32,677	\$56,196	\$35,012	\$7,436	\$0	\$0	\$0	\$167,881
2069	82	82	\$36,560	\$32,677	\$56,196	\$35,012	\$6,713	\$0	\$0	\$0	\$167,158
2070	83	83	\$36,560	\$32,677	\$56,196	\$35,012	\$5,985	\$0	\$0	\$0	\$166,430
2071	84	84	\$36,560	\$32,677	\$56,196	\$35,012	\$5,251	\$0	\$0	\$0	\$165,696
2072	85	85	\$36,560	\$32,677	\$56,196	\$35,012	\$4,514	\$0	\$0	\$0	\$164,959
2073	86	86	\$36,560	\$32,677	\$56,196	\$35,012	\$3,772	\$0	\$0	\$0	\$164,217
2074	87	87	\$36,560	\$32,677	\$56,196	\$35,012	\$3,026	\$0	\$0	\$0	\$163,471
2075	88	88	\$36,560	\$32,677	\$56,196	\$35,012	\$2,276	\$0	\$0	\$0	\$162,721
2076	89	89	\$36,560	\$32,677	\$56,196	\$35,012	\$1,522	\$0	\$0	\$0	\$161,967
2077	90	90	\$36,560	\$32,677	\$56,196	\$35,012	\$763	\$0	\$0	\$0	\$161,208

JG's Non-Asset Income



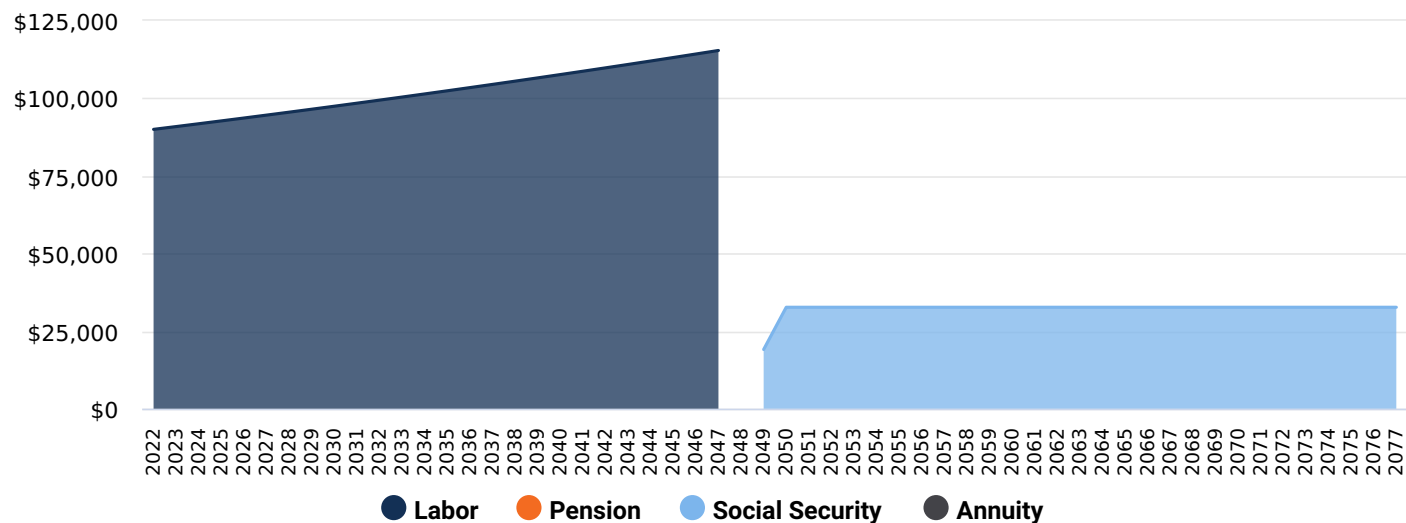
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	JG's Age	Beth's Age	Labor	Pension	Social Security	Annuity	Total
2022	35	35	\$350,000	\$0	\$0	\$0	\$350,000
2023	36	36	\$353,500	\$0	\$0	\$0	\$353,500
2024	37	37	\$357,035	\$0	\$0	\$0	\$357,035
2025	38	38	\$360,605	\$0	\$0	\$0	\$360,605
2026	39	39	\$364,211	\$0	\$0	\$0	\$364,211
2027	40	40	\$367,854	\$0	\$0	\$0	\$367,854
2028	41	41	\$371,532	\$0	\$0	\$0	\$371,532
2029	42	42	\$375,247	\$0	\$0	\$0	\$375,247
2030	43	43	\$379,000	\$0	\$0	\$0	\$379,000
2031	44	44	\$382,790	\$0	\$0	\$0	\$382,790
2032	45	45	\$386,618	\$0	\$0	\$0	\$386,618
2033	46	46	\$390,484	\$0	\$0	\$0	\$390,484
2034	47	47	\$394,389	\$0	\$0	\$0	\$394,389
2035	48	48	\$398,333	\$0	\$0	\$0	\$398,333
2036	49	49	\$402,316	\$0	\$0	\$0	\$402,316
2037	50	50	\$406,339	\$0	\$0	\$0	\$406,339
2038	51	51	\$410,403	\$0	\$0	\$0	\$410,403
2039	52	52	\$414,507	\$0	\$0	\$0	\$414,507
2040	53	53	\$418,652	\$0	\$0	\$0	\$418,652
2041	54	54	\$422,838	\$0	\$0	\$0	\$422,838
2042	55	55	\$427,067	\$0	\$0	\$0	\$427,067
2043	56	56	\$431,337	\$0	\$0	\$0	\$431,337
2044	57	57	\$435,651	\$0	\$0	\$0	\$435,651
2045	58	58	\$440,007	\$0	\$0	\$0	\$440,007
2046	59	59	\$444,407	\$0	\$0	\$0	\$444,407
2047	60	60	\$448,851	\$0	\$0	\$0	\$448,851



Year	JG's Age	Beth's Age	Labor Pension	Social Security	Annuity	Total
2048	61	61	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$21,326	\$21,326
2050	63	63	\$0	\$0	\$36,560	\$36,560
2051	64	64	\$0	\$0	\$36,560	\$36,560
2052	65	65	\$0	\$0	\$36,560	\$36,560
2053	66	66	\$0	\$0	\$36,560	\$36,560
2054	67	67	\$0	\$0	\$36,560	\$36,560
2055	68	68	\$0	\$0	\$36,560	\$36,560
2056	69	69	\$0	\$0	\$36,560	\$36,560
2057	70	70	\$0	\$0	\$36,560	\$36,560
2058	71	71	\$0	\$0	\$36,560	\$36,560
2059	72	72	\$0	\$0	\$36,560	\$36,560
2060	73	73	\$0	\$0	\$36,560	\$36,560
2061	74	74	\$0	\$0	\$36,560	\$36,560
2062	75	75	\$0	\$0	\$36,560	\$36,560
2063	76	76	\$0	\$0	\$36,560	\$36,560
2064	77	77	\$0	\$0	\$36,560	\$36,560
2065	78	78	\$0	\$0	\$36,560	\$36,560
2066	79	79	\$0	\$0	\$36,560	\$36,560
2067	80	80	\$0	\$0	\$36,560	\$36,560
2068	81	81	\$0	\$0	\$36,560	\$36,560
2069	82	82	\$0	\$0	\$36,560	\$36,560
2070	83	83	\$0	\$0	\$36,560	\$36,560
2071	84	84	\$0	\$0	\$36,560	\$36,560
2072	85	85	\$0	\$0	\$36,560	\$36,560
2073	86	86	\$0	\$0	\$36,560	\$36,560
2074	87	87	\$0	\$0	\$36,560	\$36,560
2075	88	88	\$0	\$0	\$36,560	\$36,560
2076	89	89	\$0	\$0	\$36,560	\$36,560
2077	90	90	\$0	\$0	\$36,560	\$36,560

Beth's Non-Asset Income



Year	JG's Age	Beth's Age	Labor	Pension	Social Security	Annuity	Total
2022	35	35	\$90,000	\$0	\$0	\$0	\$90,000
2023	36	36	\$90,900	\$0	\$0	\$0	\$90,900
2024	37	37	\$91,809	\$0	\$0	\$0	\$91,809
2025	38	38	\$92,727	\$0	\$0	\$0	\$92,727
2026	39	39	\$93,654	\$0	\$0	\$0	\$93,654
2027	40	40	\$94,591	\$0	\$0	\$0	\$94,591
2028	41	41	\$95,537	\$0	\$0	\$0	\$95,537
2029	42	42	\$96,492	\$0	\$0	\$0	\$96,492
2030	43	43	\$97,457	\$0	\$0	\$0	\$97,457
2031	44	44	\$98,432	\$0	\$0	\$0	\$98,432
2032	45	45	\$99,416	\$0	\$0	\$0	\$99,416
2033	46	46	\$100,410	\$0	\$0	\$0	\$100,410
2034	47	47	\$101,414	\$0	\$0	\$0	\$101,414
2035	48	48	\$102,428	\$0	\$0	\$0	\$102,428
2036	49	49	\$103,453	\$0	\$0	\$0	\$103,453
2037	50	50	\$104,487	\$0	\$0	\$0	\$104,487
2038	51	51	\$105,532	\$0	\$0	\$0	\$105,532
2039	52	52	\$106,587	\$0	\$0	\$0	\$106,587
2040	53	53	\$107,653	\$0	\$0	\$0	\$107,653
2041	54	54	\$108,730	\$0	\$0	\$0	\$108,730
2042	55	55	\$109,817	\$0	\$0	\$0	\$109,817
2043	56	56	\$110,915	\$0	\$0	\$0	\$110,915
2044	57	57	\$112,024	\$0	\$0	\$0	\$112,024
2045	58	58	\$113,145	\$0	\$0	\$0	\$113,145
2046	59	59	\$114,276	\$0	\$0	\$0	\$114,276
2047	60	60	\$115,419	\$0	\$0	\$0	\$115,419
2048	61	61	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$19,062	\$0	\$19,062
2050	63	63	\$0	\$0	\$32,677	\$0	\$32,677



Year	JG's Age	Beth's Age	Labor Pension	Social Security	Annuity	Total	
2051	64	64	\$0	\$0	\$32,677	\$0	\$32,677
2052	65	65	\$0	\$0	\$32,677	\$0	\$32,677
2053	66	66	\$0	\$0	\$32,677	\$0	\$32,677
2054	67	67	\$0	\$0	\$32,677	\$0	\$32,677
2055	68	68	\$0	\$0	\$32,677	\$0	\$32,677
2056	69	69	\$0	\$0	\$32,677	\$0	\$32,677
2057	70	70	\$0	\$0	\$32,677	\$0	\$32,677
2058	71	71	\$0	\$0	\$32,677	\$0	\$32,677
2059	72	72	\$0	\$0	\$32,677	\$0	\$32,677
2060	73	73	\$0	\$0	\$32,677	\$0	\$32,677
2061	74	74	\$0	\$0	\$32,677	\$0	\$32,677
2062	75	75	\$0	\$0	\$32,677	\$0	\$32,677
2063	76	76	\$0	\$0	\$32,677	\$0	\$32,677
2064	77	77	\$0	\$0	\$32,677	\$0	\$32,677
2065	78	78	\$0	\$0	\$32,677	\$0	\$32,677
2066	79	79	\$0	\$0	\$32,677	\$0	\$32,677
2067	80	80	\$0	\$0	\$32,677	\$0	\$32,677
2068	81	81	\$0	\$0	\$32,677	\$0	\$32,677
2069	82	82	\$0	\$0	\$32,677	\$0	\$32,677
2070	83	83	\$0	\$0	\$32,677	\$0	\$32,677
2071	84	84	\$0	\$0	\$32,677	\$0	\$32,677
2072	85	85	\$0	\$0	\$32,677	\$0	\$32,677
2073	86	86	\$0	\$0	\$32,677	\$0	\$32,677
2074	87	87	\$0	\$0	\$32,677	\$0	\$32,677
2075	88	88	\$0	\$0	\$32,677	\$0	\$32,677
2076	89	89	\$0	\$0	\$32,677	\$0	\$32,677
2077	90	90	\$0	\$0	\$32,677	\$0	\$32,677



JG'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	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	JG's Non-Roth Withdrawals	JG's Roth Withdrawals	Net Account Additions	JG's Non-Roth Assets	JG's Roth Assets	Annuity Income
2022	35	35	\$240	\$10,500	\$10,500	\$0	\$0	\$0	\$21,240	\$27,375	\$0	\$0
2023	36	36	\$1,071	\$10,605	\$10,605	\$0	\$0	\$0	\$22,281	\$49,656	\$0	\$0
2024	37	37	\$1,943	\$10,711	\$10,711	\$0	\$0	\$0	\$23,365	\$73,021	\$0	\$0
2025	38	38	\$2,857	\$10,818	\$10,818	\$0	\$0	\$0	\$24,493	\$97,513	\$0	\$0
2026	39	39	\$3,815	\$10,926	\$10,926	\$0	\$0	\$0	\$25,667	\$123,181	\$0	\$0
2027	40	40	\$4,819	\$11,036	\$11,036	\$0	\$0	\$0	\$26,890	\$150,071	\$0	\$0
2028	41	41	\$5,871	\$11,146	\$11,146	\$0	\$0	\$0	\$28,163	\$178,233	\$0	\$0
2029	42	42	\$6,972	\$11,257	\$11,257	\$0	\$0	\$0	\$29,487	\$207,721	\$0	\$0
2030	43	43	\$8,126	\$11,370	\$11,370	\$0	\$0	\$0	\$30,866	\$238,587	\$0	\$0
2031	44	44	\$9,333	\$11,484	\$11,484	\$0	\$0	\$0	\$32,301	\$270,888	\$0	\$0
2032	45	45	\$10,597	\$11,599	\$11,599	\$0	\$0	\$0	\$33,794	\$304,682	\$0	\$0
2033	46	46	\$11,919	\$11,715	\$11,715	\$0	\$0	\$0	\$35,348	\$340,030	\$0	\$0
2034	47	47	\$13,302	\$11,832	\$11,832	\$0	\$0	\$0	\$36,965	\$376,995	\$0	\$0
2035	48	48	\$14,748	\$11,950	\$11,950	\$0	\$0	\$0	\$38,648	\$415,643	\$0	\$0
2036	49	49	\$16,260	\$12,069	\$12,069	\$0	\$0	\$0	\$40,399	\$456,042	\$0	\$0
2037	50	50	\$17,840	\$12,190	\$12,190	\$0	\$0	\$0	\$42,221	\$498,262	\$0	\$0
2038	51	51	\$19,492	\$12,312	\$12,312	\$0	\$0	\$0	\$44,116	\$542,379	\$0	\$0
2039	52	52	\$21,218	\$12,435	\$12,435	\$0	\$0	\$0	\$46,088	\$588,467	\$0	\$0
2040	53	53	\$23,021	\$12,560	\$12,560	\$0	\$0	\$0	\$48,140	\$636,607	\$0	\$0
2041	54	54	\$24,904	\$12,685	\$12,685	\$0	\$0	\$0	\$50,274	\$686,881	\$0	\$0
2042	55	55	\$26,871	\$12,812	\$12,812	\$0	\$0	\$0	\$52,495	\$739,375	\$0	\$0
2043	56	56	\$28,924	\$12,940	\$12,940	\$0	\$0	\$0	\$54,804	\$794,180	\$0	\$0
2044	57	57	\$31,068	\$13,070	\$13,070	\$0	\$0	\$0	\$57,207	\$851,387	\$0	\$0
2045	58	58	\$33,306	\$13,200	\$13,200	\$0	\$0	\$0	\$59,707	\$911,094	\$0	\$0
2046	59	59	\$35,642	\$13,332	\$13,332	\$0	\$0	\$0	\$62,306	\$973,400	\$0	\$0
2047	60	60	\$38,079	\$13,466	\$13,466	\$0	(\$56,196)	\$0	\$8,814	\$982,214	\$0	\$0
2048	61	61	\$38,424	\$0	\$0	\$0	(\$56,196)	\$0	(\$17,772)	\$964,442	\$0	\$0
2049	62	62	\$37,729	\$0	\$0	\$0	(\$56,196)	\$0	(\$18,467)	\$945,975	\$0	\$0
2050	63	63	\$37,006	\$0	\$0	\$0	(\$56,196)	\$0	(\$19,190)	\$926,785	\$0	\$0
2051	64	64	\$36,256	\$0	\$0	\$0	(\$56,196)	\$0	(\$19,940)	\$906,845	\$0	\$0
2052	65	65	\$35,476	\$0	\$0	\$0	(\$56,196)	\$0	(\$20,720)	\$886,124	\$0	\$0
2053	66	66	\$34,665	\$0	\$0	\$0	(\$56,196)	\$0	(\$21,531)	\$864,593	\$0	\$0
2054	67	67	\$33,823	\$0	\$0	\$0	(\$56,196)	\$0	(\$22,373)	\$842,220	\$0	\$0
2055	68	68	\$32,947	\$0	\$0	\$0	(\$56,196)	\$0	(\$23,249)	\$818,971	\$0	\$0
2056	69	69	\$32,038	\$0	\$0	\$0	(\$56,196)	\$0	(\$24,158)	\$794,813	\$0	\$0
2057	70	70	\$31,093	\$0	\$0	\$0	(\$56,196)	\$0	(\$25,103)	\$769,710	\$0	\$0
2058	71	71	\$30,111	\$0	\$0	\$0	(\$56,196)	\$0	(\$26,085)	\$743,625	\$0	\$0

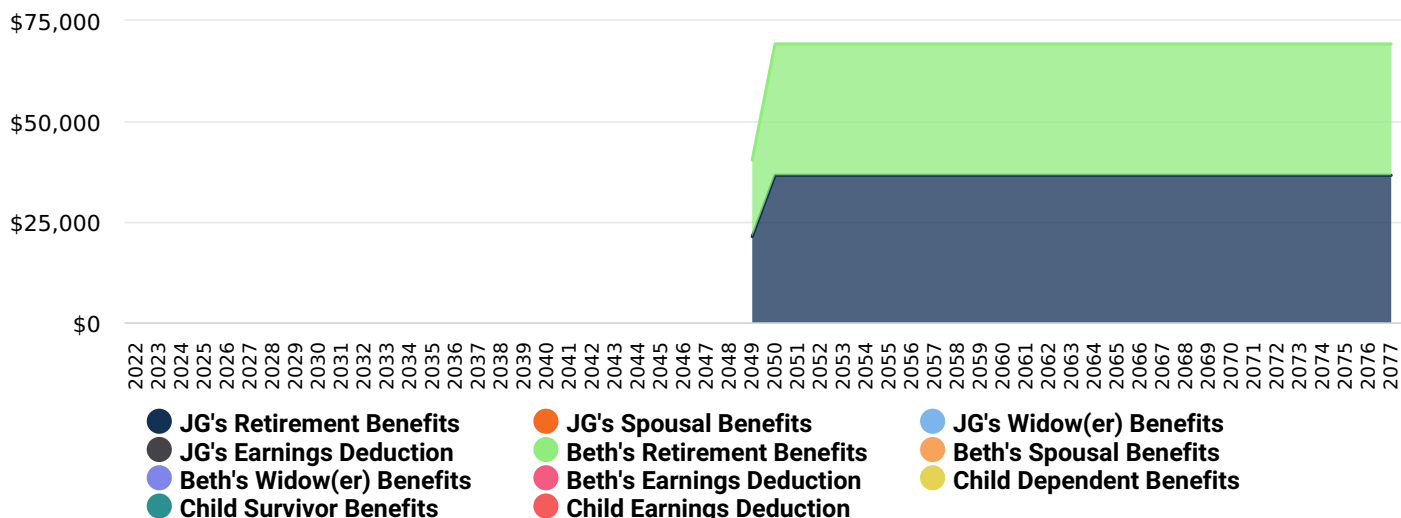
Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	JG's Non-Roth Withdrawals	JG's Roth Withdrawals	Net Account Additions	JG's Non-Roth Assets	JG's Roth Assets	Annuity Income
2059	72	72	\$29,090	\$0	\$0	\$0	(\$56,196)	\$0	(\$27,106)	\$716,519	\$0	\$0
2060	73	73	\$28,030	\$0	\$0	\$0	(\$56,196)	\$0	(\$28,166)	\$688,353	\$0	\$0
2061	74	74	\$26,928	\$0	\$0	\$0	(\$56,196)	\$0	(\$29,268)	\$659,085	\$0	\$0
2062	75	75	\$25,783	\$0	\$0	\$0	(\$56,196)	\$0	(\$30,413)	\$628,673	\$0	\$0
2063	76	76	\$24,594	\$0	\$0	\$0	(\$56,196)	\$0	(\$31,603)	\$597,070	\$0	\$0
2064	77	77	\$23,357	\$0	\$0	\$0	(\$56,196)	\$0	(\$32,839)	\$564,231	\$0	\$0
2065	78	78	\$22,073	\$0	\$0	\$0	(\$56,196)	\$0	(\$34,123)	\$530,108	\$0	\$0
2066	79	79	\$20,738	\$0	\$0	\$0	(\$56,196)	\$0	(\$35,458)	\$494,650	\$0	\$0
2067	80	80	\$19,351	\$0	\$0	\$0	(\$56,196)	\$0	(\$36,845)	\$457,804	\$0	\$0
2068	81	81	\$17,909	\$0	\$0	\$0	(\$56,196)	\$0	(\$38,287)	\$419,517	\$0	\$0
2069	82	82	\$16,411	\$0	\$0	\$0	(\$56,196)	\$0	(\$39,785)	\$379,733	\$0	\$0
2070	83	83	\$14,855	\$0	\$0	\$0	(\$56,196)	\$0	(\$41,341)	\$338,392	\$0	\$0
2071	84	84	\$13,238	\$0	\$0	\$0	(\$56,196)	\$0	(\$42,958)	\$295,433	\$0	\$0
2072	85	85	\$11,557	\$0	\$0	\$0	(\$56,196)	\$0	(\$44,639)	\$250,795	\$0	\$0
2073	86	86	\$9,811	\$0	\$0	\$0	(\$56,196)	\$0	(\$46,385)	\$204,410	\$0	\$0
2074	87	87	\$7,996	\$0	\$0	\$0	(\$56,196)	\$0	(\$48,200)	\$156,210	\$0	\$0
2075	88	88	\$6,111	\$0	\$0	\$0	(\$56,196)	\$0	(\$50,085)	\$106,125	\$0	\$0
2076	89	89	\$4,152	\$0	\$0	\$0	(\$56,196)	\$0	(\$52,044)	\$54,080	\$0	\$0
2077	90	90	\$2,116	\$0	\$0	\$0	(\$56,196)	\$0	(\$54,080)	\$0	\$0	\$0

Beth's Retirement Accounts

Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Beth's Non-Roth Withdrawals	Beth's Roth Withdrawals	Net Account Additions	Beth's Non-Roth Assets	Beth's Roth Assets	Annuity Income
2022	35	35	\$3,200	\$2,700	\$2,700	\$0	\$0	\$0	\$8,600	\$90,400	\$0	\$0
2023	36	36	\$3,536	\$2,727	\$2,727	\$0	\$0	\$0	\$8,990	\$99,390	\$0	\$0
2024	37	37	\$3,888	\$2,754	\$2,754	\$0	\$0	\$0	\$9,397	\$108,787	\$0	\$0
2025	38	38	\$4,256	\$2,782	\$2,782	\$0	\$0	\$0	\$9,819	\$118,606	\$0	\$0
2026	39	39	\$4,640	\$2,810	\$2,810	\$0	\$0	\$0	\$10,259	\$128,866	\$0	\$0
2027	40	40	\$5,041	\$2,838	\$2,838	\$0	\$0	\$0	\$10,717	\$139,582	\$0	\$0
2028	41	41	\$5,460	\$2,866	\$2,866	\$0	\$0	\$0	\$11,193	\$150,775	\$0	\$0
2029	42	42	\$5,898	\$2,895	\$2,895	\$0	\$0	\$0	\$11,688	\$162,463	\$0	\$0
2030	43	43	\$6,356	\$2,924	\$2,924	\$0	\$0	\$0	\$12,203	\$174,666	\$0	\$0
2031	44	44	\$6,833	\$2,953	\$2,953	\$0	\$0	\$0	\$12,739	\$187,404	\$0	\$0
2032	45	45	\$7,331	\$2,982	\$2,982	\$0	\$0	\$0	\$13,296	\$200,701	\$0	\$0
2033	46	46	\$7,851	\$3,012	\$3,012	\$0	\$0	\$0	\$13,876	\$214,577	\$0	\$0
2034	47	47	\$8,394	\$3,042	\$3,042	\$0	\$0	\$0	\$14,479	\$229,056	\$0	\$0
2035	48	48	\$8,961	\$3,073	\$3,073	\$0	\$0	\$0	\$15,106	\$244,162	\$0	\$0
2036	49	49	\$9,552	\$3,104	\$3,104	\$0	\$0	\$0	\$15,759	\$259,921	\$0	\$0
2037	50	50	\$10,168	\$3,135	\$3,135	\$0	\$0	\$0	\$16,437	\$276,358	\$0	\$0
2038	51	51	\$10,811	\$3,166	\$3,166	\$0	\$0	\$0	\$17,143	\$293,501	\$0	\$0
2039	52	52	\$11,482	\$3,198	\$3,198	\$0	\$0	\$0	\$17,877	\$311,378	\$0	\$0
2040	53	53	\$12,181	\$3,230	\$3,230	\$0	\$0	\$0	\$18,640	\$330,018	\$0	\$0
2041	54	54	\$12,910	\$3,262	\$3,262	\$0	\$0	\$0	\$19,434	\$349,452	\$0	\$0
2042	55	55	\$13,670	\$3,295	\$3,295	\$0	\$0	\$0	\$20,260	\$369,712	\$0	\$0
2043	56	56	\$14,463	\$3,327	\$3,327	\$0	\$0	\$0	\$21,118	\$390,830	\$0	\$0
2044	57	57	\$15,289	\$3,361	\$3,361	\$0	\$0	\$0	\$22,011	\$412,840	\$0	\$0
2045	58	58	\$16,150	\$3,394	\$3,394	\$0	\$0	\$0	\$22,939	\$435,779	\$0	\$0
2046	59	59	\$17,048	\$3,428	\$3,428	\$0	\$0	\$0	\$23,904	\$459,683	\$0	\$0
2047	60	60	\$17,983	\$3,463	\$3,463	\$0	\$0	\$0	\$24,908	\$484,591	\$0	\$0
2048	61	61	\$18,957	\$0	\$0	\$0	\$0	\$0	\$18,957	\$503,548	\$0	\$0
2049	62	62	\$19,699	\$0	\$0	\$0	\$0	\$0	\$19,699	\$523,247	\$0	\$0
2050	63	63	\$20,469	\$0	\$0	\$0	\$0	\$0	\$20,469	\$543,716	\$0	\$0
2051	64	64	\$21,270	\$0	\$0	\$0	\$0	\$0	\$21,270	\$564,986	\$0	\$0
2052	65	65	\$22,102	\$0	\$0	\$0	(\$35,012)	\$0	(\$12,909)	\$552,077	\$0	\$0
2053	66	66	\$21,597	\$0	\$0	\$0	(\$35,012)	\$0	(\$13,414)	\$538,663	\$0	\$0
2054	67	67	\$21,072	\$0	\$0	\$0	(\$35,012)	\$0	(\$13,939)	\$524,724	\$0	\$0
2055	68	68	\$20,527	\$0	\$0	\$0	(\$35,012)	\$0	(\$14,484)	\$510,239	\$0	\$0
2056	69	69	\$19,960	\$0	\$0	\$0	(\$35,012)	\$0	(\$15,051)	\$495,188	\$0	\$0
2057	70	70	\$19,372	\$0	\$0	\$0	(\$35,012)	\$0	(\$15,640)	\$479,548	\$0	\$0
2058	71	71	\$18,760	\$0	\$0	\$0	(\$35,012)	\$0	(\$16,252)	\$463,296	\$0	\$0
2059	72	72	\$18,124	\$0	\$0	\$0	(\$35,012)	\$0	(\$16,887)	\$446,409	\$0	\$0
2060	73	73	\$17,463	\$0	\$0	\$0	(\$35,012)	\$0	(\$17,548)	\$428,861	\$0	\$0
2061	74	74	\$16,777	\$0	\$0	\$0	(\$35,012)	\$0	(\$18,235)	\$410,626	\$0	\$0
2062	75	75	\$16,064	\$0	\$0	\$0	(\$35,012)	\$0	(\$18,948)	\$391,678	\$0	\$0
2063	76	76	\$15,322	\$0	\$0	\$0	(\$35,012)	\$0	(\$19,689)	\$371,989	\$0	\$0
2064	77	77	\$14,552	\$0	\$0	\$0	(\$35,012)	\$0	(\$20,459)	\$351,530	\$0	\$0
2065	78	78	\$13,752	\$0	\$0	\$0	(\$35,012)	\$0	(\$21,260)	\$330,270	\$0	\$0
2066	79	79	\$12,920	\$0	\$0	\$0	(\$35,012)	\$0	(\$22,091)	\$308,179	\$0	\$0
2067	80	80	\$12,056	\$0	\$0	\$0	(\$35,012)	\$0	(\$22,956)	\$285,223	\$0	\$0

Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Beth's Non-Roth Withdrawals	Beth's Roth Withdrawals	Net Account Additions	Beth's Non-Roth Assets	Beth's Roth Assets	Annuity Income
2068	81	81	\$11,158	\$0	\$0	\$0	(\$35,012)	\$0	(\$23,854)	\$261,370	\$0	\$0
2069	82	82	\$10,225	\$0	\$0	\$0	(\$35,012)	\$0	(\$24,787)	\$236,583	\$0	\$0
2070	83	83	\$9,255	\$0	\$0	\$0	(\$35,012)	\$0	(\$25,756)	\$210,826	\$0	\$0
2071	84	84	\$8,247	\$0	\$0	\$0	(\$35,012)	\$0	(\$26,764)	\$184,062	\$0	\$0
2072	85	85	\$7,200	\$0	\$0	\$0	(\$35,012)	\$0	(\$27,811)	\$156,251	\$0	\$0
2073	86	86	\$6,113	\$0	\$0	\$0	(\$35,012)	\$0	(\$28,899)	\$127,352	\$0	\$0
2074	87	87	\$4,982	\$0	\$0	\$0	(\$35,012)	\$0	(\$30,030)	\$97,323	\$0	\$0
2075	88	88	\$3,807	\$0	\$0	\$0	(\$35,012)	\$0	(\$31,204)	\$66,118	\$0	\$0
2076	89	89	\$2,587	\$0	\$0	\$0	(\$35,012)	\$0	(\$32,425)	\$33,693	\$0	\$0
2077	90	90	\$1,318	\$0	\$0	\$0	(\$35,012)	\$0	(\$33,693)	\$0	\$0	\$0

Social Security



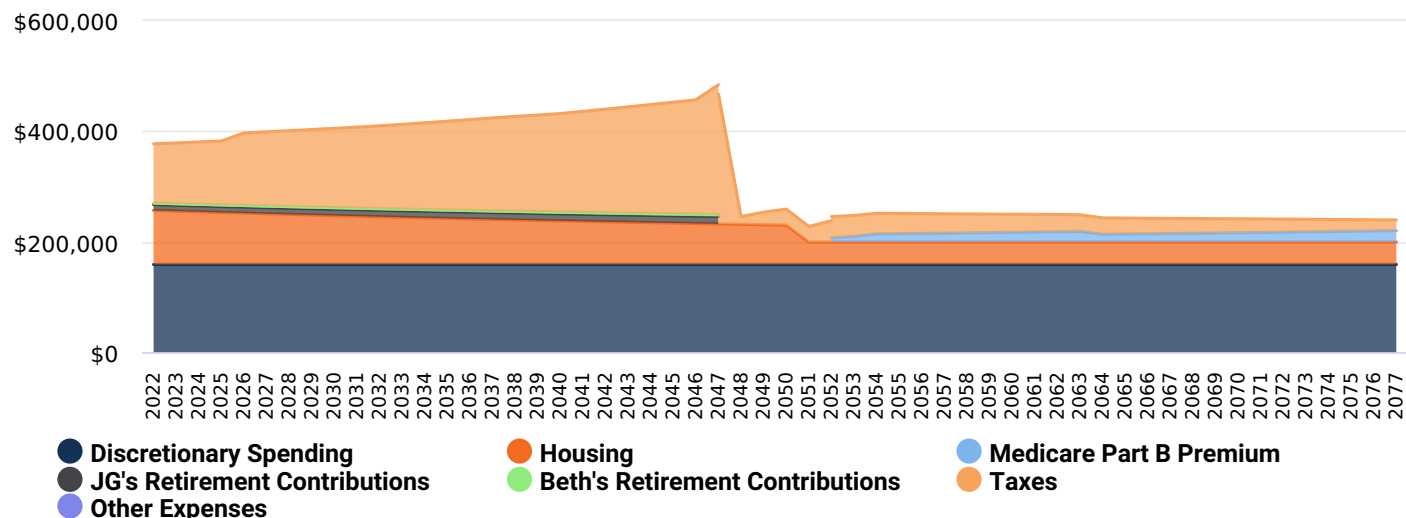
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- JG files for retirement benefits in May 2049, the year JG turns 62
- Beth files for retirement benefits in May 2049, the year Beth turns 62

Year	JG's Age	Beth's Age	JG's Retirement Benefits	JG's Spousal Benefits	JG's Widow(er) Benefits	JG's Earnings Deduction	Beth's Retirement Benefits	Beth's Spousal Benefits	Beth's Widow(er) Benefits	Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	JG's Retirement Benefits	JG's Spousal Benefits	JG's Widow(er) Benefits	JG's Earnings Deduction	Beth's Retirement Benefits	Beth's Spousal Benefits	Beth's Widow(er) Benefits	Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$21,326	\$0	\$0	\$0	\$19,062	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	90	\$36,560	\$0	\$0	\$0	\$32,677	\$0	\$0	\$0	\$0	\$0	\$0

Spending Overview

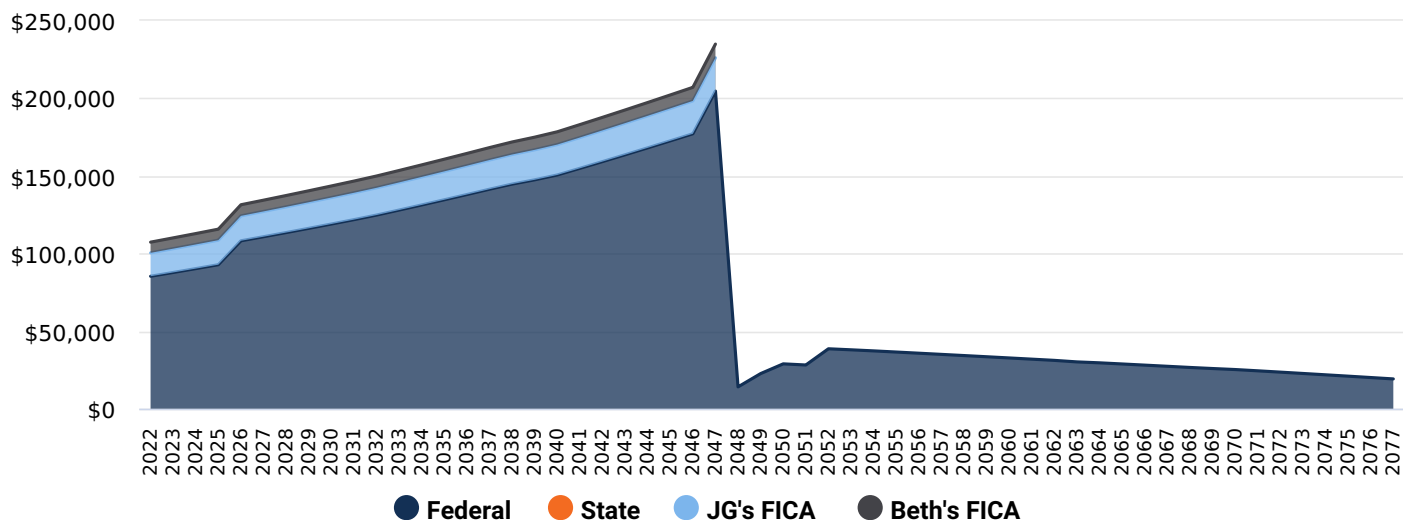


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	JG's Age	Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	JG's Retirement Contributions	Beth's Retirement Contributions	Taxes	Other Expenses	Total
2022	35	35	\$158,844	\$97,788	\$0	\$3,773	\$10,500	\$2,700	\$107,309	\$0	\$380,914
2023	36	36	\$158,844	\$96,527	\$0	\$3,745	\$10,605	\$2,727	\$110,064	\$0	\$382,512
2024	37	37	\$158,844	\$95,295	\$0	\$3,797	\$10,711	\$2,754	\$112,842	\$0	\$384,243
2025	38	38	\$158,844	\$94,089	\$0	\$3,820	\$10,818	\$2,782	\$115,687	\$0	\$386,040
2026	39	39	\$158,844	\$92,910	\$0	\$3,917	\$10,926	\$2,810	\$131,414	\$0	\$400,821
2027	40	40	\$158,844	\$91,756	\$0	\$3,976	\$11,036	\$2,838	\$134,361	\$0	\$402,811
2028	41	41	\$158,844	\$90,628	\$0	\$3,997	\$11,146	\$2,866	\$137,362	\$0	\$404,843
2029	42	42	\$158,844	\$89,525	\$0	\$4,057	\$11,257	\$2,895	\$140,414	\$0	\$406,992
2030	43	43	\$158,844	\$88,447	\$0	\$4,098	\$11,370	\$2,924	\$143,512	\$0	\$409,195
2031	44	44	\$158,844	\$87,391	\$0	\$4,122	\$11,484	\$2,953	\$146,658	\$0	\$411,452
2032	45	45	\$158,844	\$86,360	\$0	\$4,153	\$11,599	\$2,982	\$149,931	\$0	\$413,869
2033	46	46	\$158,844	\$85,350	\$0	\$4,141	\$11,715	\$3,012	\$153,494	\$0	\$416,556
2034	47	47	\$158,844	\$84,364	\$0	\$4,106	\$11,832	\$3,042	\$157,106	\$0	\$419,294
2035	48	48	\$158,844	\$83,398	\$0	\$4,052	\$11,950	\$3,073	\$160,768	\$0	\$422,085
2036	49	49	\$158,844	\$82,454	\$0	\$3,892	\$12,069	\$3,104	\$164,479	\$0	\$424,842
2037	50	50	\$158,844	\$81,531	\$0	\$3,654	\$12,190	\$3,135	\$168,244	\$0	\$427,598
2038	51	51	\$158,844	\$80,628	\$0	\$3,295	\$12,312	\$3,166	\$171,868	\$0	\$430,113
2039	52	52	\$158,844	\$79,745	\$0	\$2,829	\$12,435	\$3,198	\$174,972	\$0	\$432,023
2040	53	53	\$158,844	\$78,882	\$0	\$2,252	\$12,560	\$3,230	\$178,438	\$0	\$434,206
2041	54	54	\$158,844	\$78,037	\$0	\$1,527	\$12,685	\$3,262	\$183,060	\$0	\$437,415

Year	JG's Age	Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	JG's Retirement Contributions	Beth's Retirement Contributions	Taxes	Other Expenses	Total
2042	55	55	\$158,844	\$77,211	\$0	\$649	\$12,812	\$3,295	\$187,742	\$0	\$440,553
2043	56	56	\$158,844	\$76,403	\$0	\$0	\$12,940	\$3,327	\$192,490	\$0	\$444,004
2044	57	57	\$158,844	\$75,613	\$0	\$0	\$13,070	\$3,361	\$197,299	\$0	\$448,187
2045	58	58	\$158,844	\$74,841	\$0	\$0	\$13,200	\$3,394	\$202,163	\$0	\$452,442
2046	59	59	\$158,844	\$74,085	\$0	\$0	\$13,332	\$3,428	\$207,079	\$0	\$456,768
2047	60	60	\$158,844	\$73,346	\$0	\$0	\$13,466	\$3,463	\$234,971	\$0	\$484,090
2048	61	61	\$158,844	\$72,623	\$0	\$0	\$0	\$0	\$14,042	\$0	\$245,509
2049	62	62	\$158,844	\$71,916	\$0	\$0	\$0	\$0	\$22,607	\$0	\$253,367
2050	63	63	\$158,844	\$71,225	\$0	\$0	\$0	\$0	\$28,878	\$0	\$258,947
2051	64	64	\$158,844	\$40,500	\$0	\$0	\$0	\$0	\$28,149	\$0	\$227,493
2052	65	65	\$158,844	\$40,500	\$7,432	\$0	\$0	\$0	\$38,595	\$0	\$245,371
2053	66	66	\$158,844	\$40,500	\$10,206	\$0	\$0	\$0	\$37,933	\$0	\$247,483
2054	67	67	\$158,844	\$40,500	\$14,715	\$0	\$0	\$0	\$37,240	\$0	\$251,299
2055	68	68	\$158,844	\$40,500	\$15,157	\$0	\$0	\$0	\$36,494	\$0	\$250,995
2056	69	69	\$158,844	\$40,500	\$15,611	\$0	\$0	\$0	\$35,744	\$0	\$250,699
2057	70	70	\$158,844	\$40,500	\$16,080	\$0	\$0	\$0	\$34,988	\$0	\$250,412
2058	71	71	\$158,844	\$40,500	\$16,562	\$0	\$0	\$0	\$34,227	\$0	\$250,133
2059	72	72	\$158,844	\$40,500	\$17,059	\$0	\$0	\$0	\$33,460	\$0	\$249,863
2060	73	73	\$158,844	\$40,500	\$17,571	\$0	\$0	\$0	\$32,688	\$0	\$249,603
2061	74	74	\$158,844	\$40,500	\$18,098	\$0	\$0	\$0	\$31,910	\$0	\$249,352
2062	75	75	\$158,844	\$40,500	\$18,641	\$0	\$0	\$0	\$31,126	\$0	\$249,111
2063	76	76	\$158,844	\$40,500	\$19,200	\$0	\$0	\$0	\$30,139	\$0	\$248,683
2064	77	77	\$158,844	\$40,500	\$14,128	\$0	\$0	\$0	\$29,541	\$0	\$243,013
2065	78	78	\$158,844	\$40,500	\$14,552	\$0	\$0	\$0	\$28,804	\$0	\$242,700
2066	79	79	\$158,844	\$40,500	\$14,988	\$0	\$0	\$0	\$28,061	\$0	\$242,393
2067	80	80	\$158,844	\$40,500	\$15,438	\$0	\$0	\$0	\$27,313	\$0	\$242,095
2068	81	81	\$158,844	\$40,500	\$15,901	\$0	\$0	\$0	\$26,561	\$0	\$241,806
2069	82	82	\$158,844	\$40,500	\$16,378	\$0	\$0	\$0	\$25,869	\$0	\$241,591
2070	83	83	\$158,844	\$40,500	\$16,870	\$0	\$0	\$0	\$25,219	\$0	\$241,433
2071	84	84	\$158,844	\$40,500	\$17,376	\$0	\$0	\$0	\$24,397	\$0	\$241,117
2072	85	85	\$158,844	\$40,500	\$17,897	\$0	\$0	\$0	\$23,547	\$0	\$240,788
2073	86	86	\$158,844	\$40,500	\$18,434	\$0	\$0	\$0	\$22,689	\$0	\$240,467
2074	87	87	\$158,844	\$40,500	\$18,987	\$0	\$0	\$0	\$21,823	\$0	\$240,154
2075	88	88	\$158,844	\$40,500	\$19,556	\$0	\$0	\$0	\$20,948	\$0	\$239,848
2076	89	89	\$158,844	\$40,500	\$20,143	\$0	\$0	\$0	\$20,064	\$0	\$239,551
2077	90	90	\$158,844	\$40,500	\$20,747	\$0	\$0	\$0	\$19,171	\$0	\$239,262

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	JG's Age	Beth's Age	Federal	State	JG's FICA	Beth's FICA	Total
2022	35	35	\$85,335	\$0	\$15,089	\$6,885	\$107,309
2023	36	36	\$87,773	\$0	\$15,337	\$6,954	\$110,064
2024	37	37	\$90,257	\$0	\$15,562	\$7,023	\$112,842
2025	38	38	\$92,785	\$0	\$15,808	\$7,094	\$115,687
2026	39	39	\$108,193	\$0	\$16,056	\$7,165	\$131,414
2027	40	40	\$110,818	\$0	\$16,307	\$7,236	\$134,361
2028	41	41	\$113,493	\$0	\$16,560	\$7,309	\$137,362
2029	42	42	\$116,218	\$0	\$16,814	\$7,382	\$140,414
2030	43	43	\$118,992	\$0	\$17,065	\$7,455	\$143,512
2031	44	44	\$121,817	\$0	\$17,311	\$7,530	\$146,658
2032	45	45	\$124,768	\$0	\$17,558	\$7,605	\$149,931
2033	46	46	\$128,006	\$0	\$17,807	\$7,681	\$153,494
2034	47	47	\$131,291	\$0	\$18,057	\$7,758	\$157,106
2035	48	48	\$134,624	\$0	\$18,308	\$7,836	\$160,768
2036	49	49	\$138,004	\$0	\$18,561	\$7,914	\$164,479
2037	50	50	\$141,435	\$0	\$18,816	\$7,993	\$168,244
2038	51	51	\$144,723	\$0	\$19,072	\$8,073	\$171,868
2039	52	52	\$147,489	\$0	\$19,329	\$8,154	\$174,972
2040	53	53	\$150,614	\$0	\$19,589	\$8,235	\$178,438
2041	54	54	\$154,892	\$0	\$19,850	\$8,318	\$183,060
2042	55	55	\$159,229	\$0	\$20,112	\$8,401	\$187,742
2043	56	56	\$163,628	\$0	\$20,377	\$8,485	\$192,490



Year	JG's Age	Beth's Age	Federal	State	JG's FICA	Beth's FICA	Total
2044	57	57	\$168,086	\$0	\$20,643	\$8,570	\$197,299
2045	58	58	\$172,595	\$0	\$20,912	\$8,656	\$202,163
2046	59	59	\$177,155	\$0	\$21,182	\$8,742	\$207,079
2047	60	60	\$204,687	\$0	\$21,454	\$8,830	\$234,971
2048	61	61	\$14,042	\$0	\$0	\$0	\$14,042
2049	62	62	\$22,607	\$0	\$0	\$0	\$22,607
2050	63	63	\$28,878	\$0	\$0	\$0	\$28,878
2051	64	64	\$28,149	\$0	\$0	\$0	\$28,149
2052	65	65	\$38,595	\$0	\$0	\$0	\$38,595
2053	66	66	\$37,933	\$0	\$0	\$0	\$37,933
2054	67	67	\$37,240	\$0	\$0	\$0	\$37,240
2055	68	68	\$36,494	\$0	\$0	\$0	\$36,494
2056	69	69	\$35,744	\$0	\$0	\$0	\$35,744
2057	70	70	\$34,988	\$0	\$0	\$0	\$34,988
2058	71	71	\$34,227	\$0	\$0	\$0	\$34,227
2059	72	72	\$33,460	\$0	\$0	\$0	\$33,460
2060	73	73	\$32,688	\$0	\$0	\$0	\$32,688
2061	74	74	\$31,910	\$0	\$0	\$0	\$31,910
2062	75	75	\$31,126	\$0	\$0	\$0	\$31,126
2063	76	76	\$30,139	\$0	\$0	\$0	\$30,139
2064	77	77	\$29,541	\$0	\$0	\$0	\$29,541
2065	78	78	\$28,804	\$0	\$0	\$0	\$28,804
2066	79	79	\$28,061	\$0	\$0	\$0	\$28,061
2067	80	80	\$27,313	\$0	\$0	\$0	\$27,313
2068	81	81	\$26,561	\$0	\$0	\$0	\$26,561
2069	82	82	\$25,869	\$0	\$0	\$0	\$25,869
2070	83	83	\$25,219	\$0	\$0	\$0	\$25,219
2071	84	84	\$24,397	\$0	\$0	\$0	\$24,397
2072	85	85	\$23,547	\$0	\$0	\$0	\$23,547
2073	86	86	\$22,689	\$0	\$0	\$0	\$22,689
2074	87	87	\$21,823	\$0	\$0	\$0	\$21,823
2075	88	88	\$20,948	\$0	\$0	\$0	\$20,948
2076	89	89	\$20,064	\$0	\$0	\$0	\$20,064
2077	90	90	\$19,171	\$0	\$0	\$0	\$19,171

Federal Tax Detail

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

Year	JG's Age	Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	35	35	\$429,238	(\$39,177)	\$0	\$390,061	\$85,335	32%	22%	\$0	\$0	\$0	\$85,335
2023	36	36	\$435,407	(\$38,333)	\$0	\$397,074	\$87,773	32%	22%	\$0	\$0	\$0	\$87,773
2024	37	37	\$441,728	(\$37,509)	\$0	\$404,219	\$90,257	32%	22%	\$0	\$0	\$0	\$90,257
2025	38	38	\$448,197	(\$36,704)	\$0	\$411,493	\$92,785	32%	22%	\$0	\$0	\$0	\$92,785
2026	39	39	\$454,816	(\$54,854)	\$0	\$399,961	\$105,462	33%	26%	\$2,730	\$0	\$0	\$108,193
2027	40	40	\$461,175	(\$54,067)	\$0	\$407,108	\$107,976	33%	26%	\$2,842	\$0	\$0	\$110,818
2028	41	41	\$467,679	(\$53,289)	\$0	\$414,391	\$110,538	33%	27%	\$2,954	\$0	\$0	\$113,493
2029	42	42	\$474,331	(\$52,520)	\$0	\$421,810	\$113,149	33%	27%	\$3,068	\$0	\$0	\$116,218
2030	43	43	\$481,128	(\$51,762)	\$0	\$429,366	\$115,809	33%	27%	\$3,183	\$0	\$0	\$118,992
2031	44	44	\$488,073	(\$51,013)	\$0	\$437,060	\$118,518	33%	27%	\$3,299	\$0	\$0	\$121,817
2032	45	45	\$495,167	(\$50,057)	\$0	\$445,110	\$121,359	35%	27%	\$3,409	\$0	\$0	\$124,768
2033	46	46	\$502,407	(\$48,433)	\$0	\$453,974	\$124,666	35%	27%	\$3,340	\$0	\$0	\$128,006
2034	47	47	\$509,788	(\$46,821)	\$0	\$462,967	\$128,021	35%	27%	\$3,270	\$0	\$0	\$131,291
2035	48	48	\$517,312	(\$45,221)	\$0	\$472,091	\$131,425	35%	28%	\$3,198	\$0	\$0	\$134,624
2036	49	49	\$524,979	(\$43,631)	\$0	\$481,347	\$134,879	35%	28%	\$3,125	\$0	\$0	\$138,004
2037	50	50	\$532,793	(\$42,052)	\$0	\$490,741	\$138,385	35%	28%	\$3,050	\$0	\$0	\$141,435
2038	51	51	\$540,758	(\$40,482)	\$0	\$500,276	\$142,278	40%	28%	\$2,445	\$0	\$0	\$144,723
2039	52	52	\$548,885	(\$38,921)	\$0	\$509,964	\$146,409	40%	28%	\$1,081	\$0	\$0	\$147,489
2040	53	53	\$557,195	(\$37,367)	\$0	\$519,828	\$150,614	40%	29%	\$0	\$0	\$0	\$150,614
2041	54	54	\$565,684	(\$35,820)	\$0	\$529,864	\$154,892	40%	29%	\$0	\$0	\$0	\$154,892
2042	55	55	\$574,323	(\$34,280)	\$0	\$540,042	\$159,229	40%	29%	\$0	\$0	\$0	\$159,229
2043	56	56	\$583,116	(\$32,748)	\$0	\$550,368	\$163,628	40%	29%	\$0	\$0	\$0	\$163,628
2044	57	57	\$592,057	(\$31,221)	\$0	\$560,836	\$168,086	40%	30%	\$0	\$0	\$0	\$168,086
2045	58	58	\$601,127	(\$29,701)	\$0	\$571,425	\$172,595	40%	30%	\$0	\$0	\$0	\$172,595
2046	59	59	\$610,325	(\$28,187)	\$0	\$582,138	\$177,155	40%	30%	\$0	\$0	\$0	\$177,155
2047	60	60	\$675,848	(\$24,993)	\$0	\$650,856	\$204,687	40%	31%	\$0	\$0	\$0	\$204,687
2048	61	61	\$133,548	(\$34,488)	(\$8,266)	\$90,795	\$14,042	25%	15%	\$0	\$0	\$0	\$14,042
2049	62	62	\$162,617	(\$33,306)	(\$8,241)	\$121,071	\$22,607	25%	18%	\$0	\$0	\$0	\$22,607
2050	63	63	\$182,860	(\$32,131)	(\$8,216)	\$142,513	\$28,878	25%	19%	\$0	\$0	\$0	\$28,878
2051	64	64	\$179,280	(\$31,500)	(\$8,190)	\$139,589	\$28,149	25%	19%	\$0	\$0	\$0	\$28,149
2052	65	65	\$211,675	(\$31,500)	(\$8,165)	\$172,010	\$37,345	28%	20%	\$1,250	\$0	\$0	\$38,595
2053	66	66	\$209,579	(\$31,500)	(\$8,140)	\$169,938	\$36,725	28%	20%	\$1,208	\$0	\$0	\$37,933
2054	67	67	\$207,394	(\$31,500)	(\$8,115)	\$167,779	\$36,078	28%	20%	\$1,162	\$0	\$0	\$37,240
2055	68	68	\$205,067	(\$31,500)	(\$8,090)	\$165,477	\$35,385	28%	20%	\$1,110	\$0	\$0	\$36,494
2056	69	69	\$202,727	(\$31,500)	(\$8,065)	\$163,161	\$34,688	28%	20%	\$1,056	\$0	\$0	\$35,744
2057	70	70	\$200,373	(\$31,500)	(\$8,041)	\$160,832	\$33,986	28%	20%	\$1,002	\$0	\$0	\$34,988
2058	71	71	\$198,006	(\$31,500)	(\$8,016)	\$158,490	\$33,280	28%	20%	\$947	\$0	\$0	\$34,227
2059	72	72	\$195,624	(\$31,500)	(\$7,992)	\$156,132	\$32,569	28%	20%	\$891	\$0	\$0	\$33,460
2060	73	73	\$193,227	(\$31,500)	(\$7,967)	\$153,760	\$31,853	28%	20%	\$835	\$0	\$0	\$32,688
2061	74	74	\$190,816	(\$31,500)	(\$7,943)	\$151,373	\$31,132	28%	20%	\$778	\$0	\$0	\$31,910
2062	75	75	\$188,388	(\$31,500)	(\$7,918)	\$148,970	\$30,407	28%	19%	\$719	\$0	\$0	\$31,126
2063	76	76	\$185,945	(\$32,105)	(\$7,894)	\$145,946	\$29,583	25%	19%	\$556	\$0	\$0	\$30,139
2064	77	77	\$183,491	(\$31,500)	(\$7,870)	\$144,122	\$29,059	25%	19%	\$482	\$0	\$0	\$29,541
2065	78	78	\$181,194	(\$31,500)	(\$7,846)	\$141,848	\$28,429	25%	19%	\$375	\$0	\$0	\$28,804

Year	JG's Age	Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	79	79	\$178,884	(\$31,500)	(\$7,822)	\$139,562	\$27,795	25%	19%	\$266	\$0	\$0	\$28,061
2067	80	80	\$176,561	(\$31,500)	(\$7,798)	\$137,263	\$27,157	25%	19%	\$157	\$0	\$0	\$27,313
2068	81	81	\$174,225	(\$31,500)	(\$7,774)	\$134,951	\$26,515	25%	19%	\$46	\$0	\$0	\$26,561
2069	82	82	\$171,875	(\$31,500)	(\$7,750)	\$132,625	\$25,869	25%	19%	\$0	\$0	\$0	\$25,869
2070	83	83	\$169,509	(\$31,500)	(\$7,726)	\$130,283	\$25,219	25%	19%	\$0	\$0	\$0	\$25,219
2071	84	84	\$167,125	(\$32,163)	(\$7,702)	\$127,260	\$24,397	25%	19%	\$0	\$0	\$0	\$24,397
2072	85	85	\$164,728	(\$32,924)	(\$7,679)	\$124,125	\$23,547	25%	19%	\$0	\$0	\$0	\$23,547
2073	86	86	\$162,318	(\$33,702)	(\$7,655)	\$120,961	\$22,689	25%	18%	\$0	\$0	\$0	\$22,689
2074	87	87	\$159,894	(\$34,497)	(\$7,632)	\$117,765	\$21,823	25%	18%	\$0	\$0	\$0	\$21,823
2075	88	88	\$157,457	(\$35,311)	(\$7,608)	\$114,538	\$20,948	25%	18%	\$0	\$0	\$0	\$20,948
2076	89	89	\$155,005	(\$36,143)	(\$7,585)	\$111,278	\$20,064	25%	18%	\$0	\$0	\$0	\$20,064
2077	90	90	\$152,539	(\$36,993)	(\$7,562)	\$107,984	\$19,171	25%	18%	\$0	\$0	\$0	\$19,171

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	JG's Age	Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	35	35	\$0	\$57,288	\$31,500	\$6,000	\$3,000	\$0	\$980,870	\$519,130
2023	36	36	\$0	\$56,027	\$31,500	\$6,000	\$3,000	\$0	\$939,845	\$560,155
2024	37	37	\$0	\$54,795	\$31,500	\$6,000	\$3,000	\$0	\$899,404	\$600,596
2025	38	38	\$0	\$53,589	\$31,500	\$6,000	\$3,000	\$0	\$859,532	\$640,468
2026	39	39	\$0	\$52,410	\$31,500	\$6,000	\$3,000	\$0	\$820,209	\$679,791
2027	40	40	\$0	\$51,256	\$31,500	\$6,000	\$3,000	\$0	\$781,419	\$718,581
2028	41	41	\$0	\$50,128	\$31,500	\$6,000	\$3,000	\$0	\$743,143	\$756,857
2029	42	42	\$0	\$49,025	\$31,500	\$6,000	\$3,000	\$0	\$705,367	\$794,633
2030	43	43	\$0	\$47,947	\$31,500	\$6,000	\$3,000	\$0	\$668,072	\$831,928
2031	44	44	\$0	\$46,891	\$31,500	\$6,000	\$3,000	\$0	\$631,242	\$868,758
2032	45	45	\$0	\$45,860	\$31,500	\$6,000	\$3,000	\$0	\$594,862	\$905,138
2033	46	46	\$0	\$44,850	\$31,500	\$6,000	\$3,000	\$0	\$558,916	\$941,084
2034	47	47	\$0	\$43,864	\$31,500	\$6,000	\$3,000	\$0	\$523,387	\$976,613
2035	48	48	\$0	\$42,898	\$31,500	\$6,000	\$3,000	\$0	\$488,262	\$1,011,738
2036	49	49	\$0	\$41,954	\$31,500	\$6,000	\$3,000	\$0	\$453,524	\$1,046,476
2037	50	50	\$0	\$41,031	\$31,500	\$6,000	\$3,000	\$0	\$419,160	\$1,080,840
2038	51	51	\$0	\$40,128	\$31,500	\$6,000	\$3,000	\$0	\$385,153	\$1,114,847
2039	52	52	\$0	\$39,245	\$31,500	\$6,000	\$3,000	\$0	\$351,491	\$1,148,509
2040	53	53	\$0	\$38,382	\$31,500	\$6,000	\$3,000	\$0	\$318,159	\$1,181,841
2041	54	54	\$0	\$37,537	\$31,500	\$6,000	\$3,000	\$0	\$285,143	\$1,214,857
2042	55	55	\$0	\$36,711	\$31,500	\$6,000	\$3,000	\$0	\$252,428	\$1,247,572
2043	56	56	\$0	\$35,903	\$31,500	\$6,000	\$3,000	\$0	\$220,003	\$1,279,997
2044	57	57	\$0	\$35,113	\$31,500	\$6,000	\$3,000	\$0	\$187,852	\$1,312,148
2045	58	58	\$0	\$34,341	\$31,500	\$6,000	\$3,000	\$0	\$155,963	\$1,344,037
2046	59	59	\$0	\$33,585	\$31,500	\$6,000	\$3,000	\$0	\$124,324	\$1,375,676
2047	60	60	\$0	\$32,846	\$31,500	\$6,000	\$3,000	\$0	\$92,920	\$1,407,080
2048	61	61	\$0	\$32,123	\$31,500	\$6,000	\$3,000	\$0	\$61,740	\$1,438,260
2049	62	62	\$0	\$31,416	\$31,500	\$6,000	\$3,000	\$0	\$30,771	\$1,469,229
2050	63	63	\$0	\$30,725	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2051	64	64	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2052	65	65	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2053	66	66	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2054	67	67	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2055	68	68	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2056	69	69	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2057	70	70	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2058	71	71	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2059	72	72	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2060	73	73	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2061	74	74	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000

Year	JG's Age	Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	75	75	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2063	76	76	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2064	77	77	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2065	78	78	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2066	79	79	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2067	80	80	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2068	81	81	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2069	82	82	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2070	83	83	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2071	84	84	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2072	85	85	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2073	86	86	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2074	87	87	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2075	88	88	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2076	89	89	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2077	90	90	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000



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	JG's Age	Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	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	JG's Age	Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	35	35	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	78	78	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0
2077	90	90	\$0	\$0	\$0	\$0

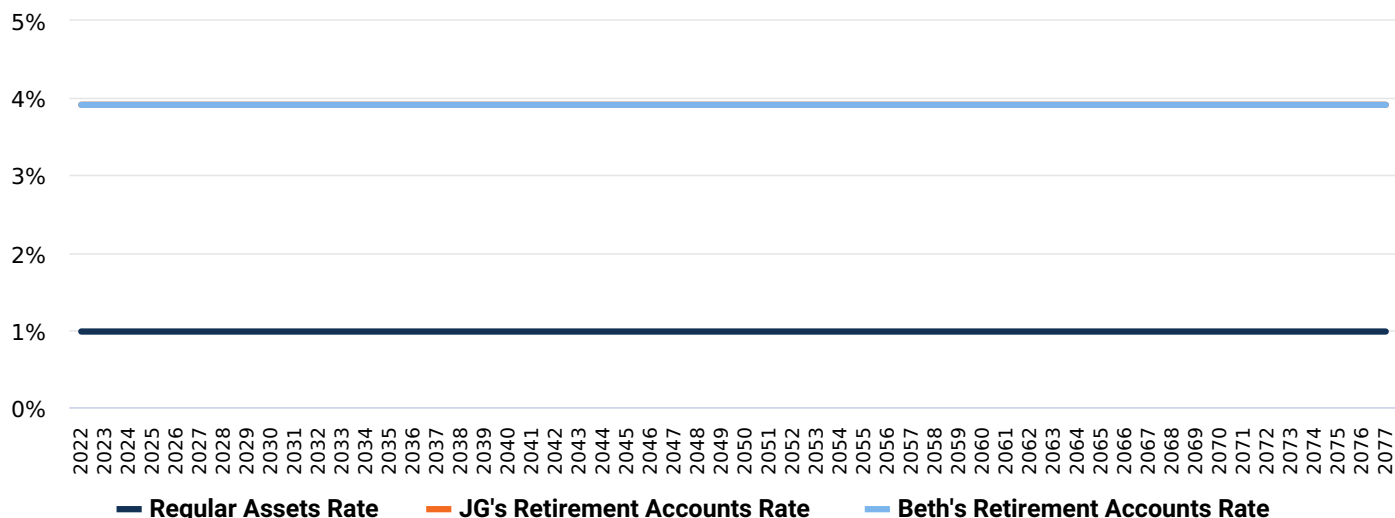
Real Estate

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	JG's Age	Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	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	JG's Age	Beth's Age	Regular Assets Rate	JG's Retirement Accounts Rate	Beth's Retirement Accounts Rate
2022	35	35	0.98	3.91	3.91
2023	36	36	0.98	3.91	3.91
2024	37	37	0.98	3.91	3.91
2025	38	38	0.98	3.91	3.91
2026	39	39	0.98	3.91	3.91
2027	40	40	0.98	3.91	3.91
2028	41	41	0.98	3.91	3.91
2029	42	42	0.98	3.91	3.91
2030	43	43	0.98	3.91	3.91
2031	44	44	0.98	3.91	3.91
2032	45	45	0.98	3.91	3.91
2033	46	46	0.98	3.91	3.91
2034	47	47	0.98	3.91	3.91
2035	48	48	0.98	3.91	3.91
2036	49	49	0.98	3.91	3.91
2037	50	50	0.98	3.91	3.91
2038	51	51	0.98	3.91	3.91
2039	52	52	0.98	3.91	3.91
2040	53	53	0.98	3.91	3.91
2041	54	54	0.98	3.91	3.91
2042	55	55	0.98	3.91	3.91
2043	56	56	0.98	3.91	3.91
2044	57	57	0.98	3.91	3.91
2045	58	58	0.98	3.91	3.91

Year	JG's Age	Beth's Age	Regular Assets Rate	JG's Retirement Accounts Rate	Beth's Retirement Accounts Rate
2046	59	59	0.98	3.91	3.91
2047	60	60	0.98	3.91	3.91
2048	61	61	0.98	3.91	3.91
2049	62	62	0.98	3.91	3.91
2050	63	63	0.98	3.91	3.91
2051	64	64	0.98	3.91	3.91
2052	65	65	0.98	3.91	3.91
2053	66	66	0.98	3.91	3.91
2054	67	67	0.98	3.91	3.91
2055	68	68	0.98	3.91	3.91
2056	69	69	0.98	3.91	3.91
2057	70	70	0.98	3.91	3.91
2058	71	71	0.98	3.91	3.91
2059	72	72	0.98	3.91	3.91
2060	73	73	0.98	3.91	3.91
2061	74	74	0.98	3.91	3.91
2062	75	75	0.98	3.91	3.91
2063	76	76	0.98	3.91	3.91
2064	77	77	0.98	3.91	3.91
2065	78	78	0.98	3.91	3.91
2066	79	79	0.98	3.91	3.91
2067	80	80	0.98	3.91	3.91
2068	81	81	0.98	3.91	3.91
2069	82	82	0.98	3.91	3.91
2070	83	83	0.98	3.91	3.91
2071	84	84	0.98	3.91	3.91
2072	85	85	0.98	3.91	3.91
2073	86	86	0.98	3.91	3.91
2074	87	87	0.98	3.91	3.91
2075	88	88	0.98	3.91	3.91
2076	89	89	0.98	3.91	3.91
2077	90	90	0.98	3.91	3.91

Retire at 65 Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$13,684,680
Social Security Benefits	\$1,534,644
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$2,090,587
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$77,437
TOTAL	\$17,387,348

Lifetime Spending

Housing Expenses	\$2,857,102
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$5,089,116
Retirement Account Contributions	\$410,540
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$445,258
Life Insurance Premiums	\$125,379
Discretionary Spending	\$8,459,952
TOTAL	\$17,387,347

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

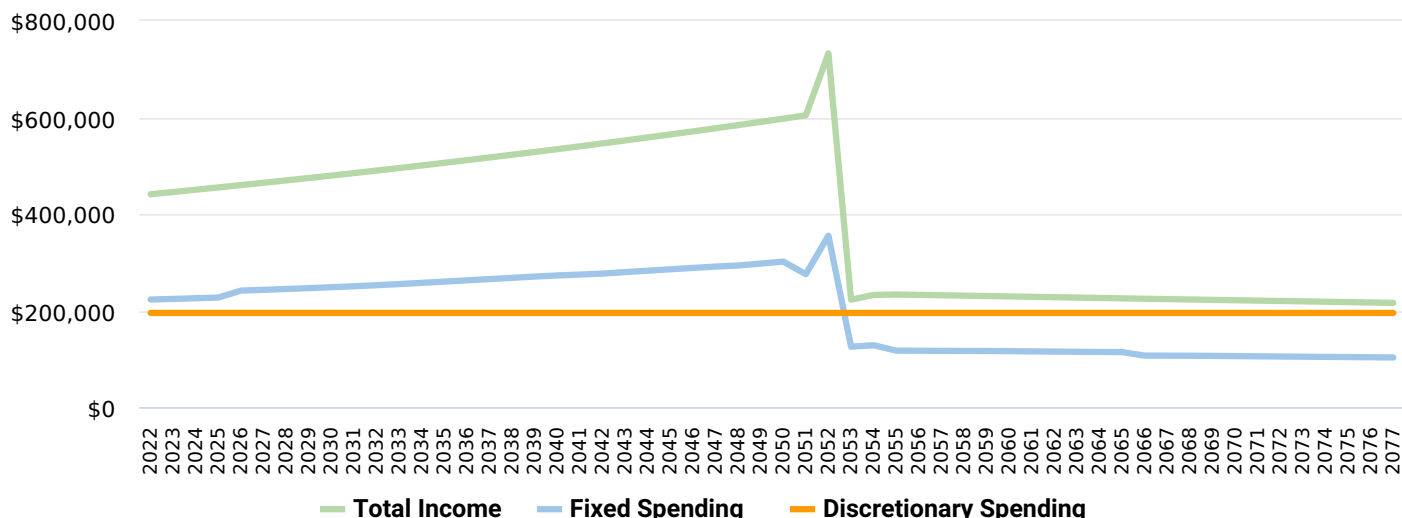
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance 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 0.98% 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

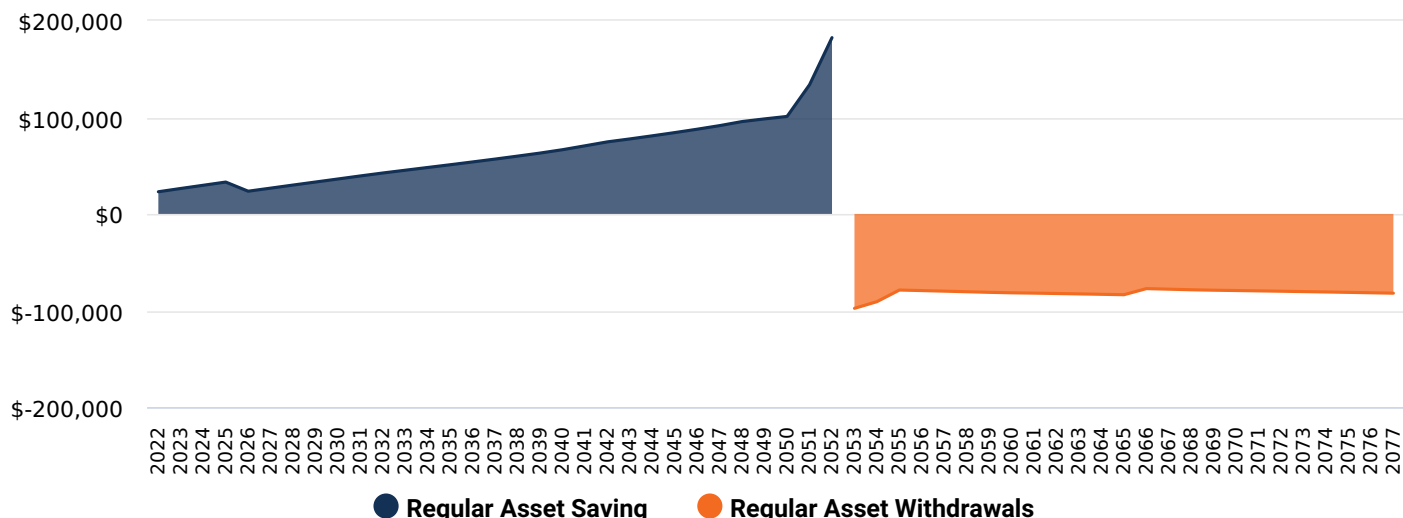
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	JG's Age	Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2022	35	35	\$440,750	\$222,793	\$195,009
2023	36	36	\$445,374	\$224,017	\$195,009
2024	37	37	\$450,076	\$225,407	\$195,009
2025	38	38	\$454,854	\$226,867	\$195,009
2026	39	39	\$459,710	\$241,193	\$195,009
2027	40	40	\$464,520	\$242,827	\$195,009
2028	41	41	\$469,405	\$244,510	\$195,009
2029	42	42	\$474,367	\$246,330	\$195,009
2030	43	43	\$479,408	\$248,228	\$195,009
2031	44	44	\$484,527	\$250,191	\$195,009



Year	JG's Age	Beth's Age	Total Income	Fixed Spending	Discretionary Spending
2032	45	45	\$489,723	\$252,336	\$195,009
2033	46	46	\$494,998	\$254,754	\$195,009
2034	47	47	\$500,349	\$257,254	\$195,009
2035	48	48	\$505,777	\$259,845	\$195,009
2036	49	49	\$511,283	\$262,440	\$195,009
2037	50	50	\$516,867	\$265,074	\$195,009
2038	51	51	\$522,531	\$267,667	\$195,009
2039	52	52	\$528,276	\$270,268	\$195,009
2040	53	53	\$534,103	\$272,611	\$195,009
2041	54	54	\$540,016	\$274,491	\$195,009
2042	55	55	\$546,022	\$276,409	\$195,009
2043	56	56	\$552,119	\$279,464	\$195,009
2044	57	57	\$558,302	\$282,421	\$195,009
2045	58	58	\$564,569	\$285,356	\$195,009
2046	59	59	\$570,924	\$288,204	\$195,009
2047	60	60	\$577,369	\$290,937	\$195,009
2048	61	61	\$583,906	\$293,258	\$195,009
2049	62	62	\$590,540	\$297,144	\$195,009
2050	63	63	\$597,258	\$301,312	\$195,009
2051	64	64	\$604,059	\$275,295	\$195,009
2052	65	65	\$732,516	\$354,976	\$195,009
2053	66	66	\$222,449	\$125,181	\$195,009
2054	67	67	\$232,281	\$128,101	\$195,009
2055	68	68	\$233,097	\$116,886	\$195,009
2056	69	69	\$232,326	\$116,681	\$195,009
2057	70	70	\$231,550	\$116,490	\$195,009
2058	71	71	\$230,768	\$116,310	\$195,009
2059	72	72	\$229,980	\$116,144	\$195,009
2060	73	73	\$229,186	\$115,852	\$195,009
2061	74	74	\$228,387	\$115,374	\$195,009
2062	75	75	\$227,585	\$114,964	\$195,009
2063	76	76	\$226,780	\$114,564	\$195,009
2064	77	77	\$225,970	\$114,175	\$195,009
2065	78	78	\$225,156	\$113,798	\$195,009
2066	79	79	\$224,338	\$106,658	\$195,009
2067	80	80	\$223,582	\$106,491	\$195,009
2068	81	81	\$222,820	\$106,335	\$195,009
2069	82	82	\$222,052	\$106,019	\$195,009
2070	83	83	\$221,279	\$105,585	\$195,009
2071	84	84	\$220,504	\$105,161	\$195,009
2072	85	85	\$219,724	\$104,745	\$195,009
2073	86	86	\$218,942	\$104,341	\$195,009
2074	87	87	\$218,155	\$103,946	\$195,009
2075	88	88	\$217,365	\$103,561	\$195,009
2076	89	89	\$216,571	\$103,189	\$195,009
2077	90	90	\$215,773	\$102,825	\$195,009

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:

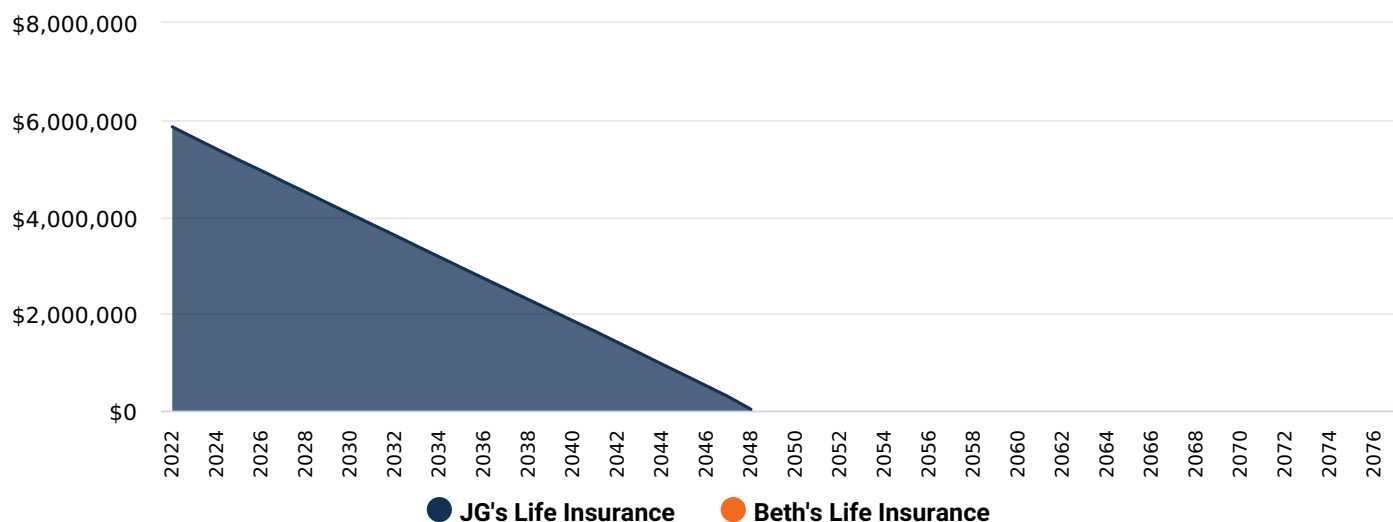
Last Year's Regular Assets *plus* Saving/Withdrawals *equals* This Year's Regular Assets

Year	JG's Age	Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	35	35	\$440,750	\$417,802	\$22,948	\$76,687	\$99,635
2023	36	36	\$445,374	\$419,026	\$26,347	\$99,635	\$125,982
2024	37	37	\$450,076	\$420,416	\$29,659	\$125,983	\$155,642
2025	38	38	\$454,854	\$421,876	\$32,979	\$155,642	\$188,621
2026	39	39	\$459,710	\$436,202	\$23,509	\$188,621	\$212,130
2027	40	40	\$464,520	\$437,836	\$26,684	\$212,130	\$238,814
2028	41	41	\$469,405	\$439,519	\$29,884	\$238,814	\$268,698
2029	42	42	\$474,367	\$441,339	\$33,028	\$268,699	\$301,727
2030	43	43	\$479,408	\$443,237	\$36,171	\$301,727	\$337,898
2031	44	44	\$484,527	\$445,200	\$39,326	\$337,898	\$377,224
2032	45	45	\$489,723	\$447,345	\$42,377	\$377,224	\$419,601
2033	46	46	\$494,998	\$449,763	\$45,234	\$419,601	\$464,835
2034	47	47	\$500,349	\$452,263	\$48,086	\$464,836	\$512,922



Year	JG's Age	Beth's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	48	48	\$505,777	\$454,854	\$50,923	\$512,922	\$563,845
2036	49	49	\$511,283	\$457,449	\$53,833	\$563,845	\$617,678
2037	50	50	\$516,867	\$460,083	\$56,784	\$617,678	\$674,462
2038	51	51	\$522,531	\$462,676	\$59,855	\$674,462	\$734,317
2039	52	52	\$528,276	\$465,277	\$62,997	\$734,317	\$797,314
2040	53	53	\$534,103	\$467,620	\$66,484	\$797,314	\$863,798
2041	54	54	\$540,016	\$469,500	\$70,515	\$863,799	\$934,314
2042	55	55	\$546,022	\$471,418	\$74,603	\$934,313	\$1,008,916
2043	56	56	\$552,119	\$474,473	\$77,645	\$1,008,917	\$1,086,562
2044	57	57	\$558,302	\$477,430	\$80,871	\$1,086,562	\$1,167,433
2045	58	58	\$564,569	\$480,365	\$84,204	\$1,167,433	\$1,251,637
2046	59	59	\$570,924	\$483,213	\$87,711	\$1,251,637	\$1,339,348
2047	60	60	\$577,369	\$485,946	\$91,424	\$1,339,348	\$1,430,772
2048	61	61	\$583,906	\$488,267	\$95,638	\$1,430,772	\$1,526,410
2049	62	62	\$590,540	\$492,153	\$98,386	\$1,526,410	\$1,624,796
2050	63	63	\$597,258	\$496,321	\$100,936	\$1,624,796	\$1,725,732
2051	64	64	\$604,059	\$470,304	\$133,755	\$1,725,732	\$1,859,487
2052	65	65	\$732,516	\$549,985	\$182,528	\$1,859,487	\$2,042,015
2053	66	66	\$222,449	\$320,190	(\$97,743)	\$2,042,015	\$1,944,272
2054	67	67	\$232,281	\$323,110	(\$90,830)	\$1,944,273	\$1,853,443
2055	68	68	\$233,097	\$311,895	(\$78,800)	\$1,853,443	\$1,774,643
2056	69	69	\$232,326	\$311,690	(\$79,366)	\$1,774,643	\$1,695,277
2057	70	70	\$231,550	\$311,499	(\$79,950)	\$1,695,276	\$1,615,326
2058	71	71	\$230,768	\$311,319	(\$80,553)	\$1,615,327	\$1,534,774
2059	72	72	\$229,980	\$311,153	(\$81,174)	\$1,534,774	\$1,453,600
2060	73	73	\$229,186	\$310,861	(\$81,677)	\$1,453,600	\$1,371,923
2061	74	74	\$228,387	\$310,383	(\$81,997)	\$1,371,924	\$1,289,927
2062	75	75	\$227,585	\$309,973	(\$82,389)	\$1,289,927	\$1,207,538
2063	76	76	\$226,780	\$309,573	(\$82,795)	\$1,207,539	\$1,124,744
2064	77	77	\$225,970	\$309,184	(\$83,216)	\$1,124,744	\$1,041,528
2065	78	78	\$225,156	\$308,807	(\$83,652)	\$1,041,528	\$957,876
2066	79	79	\$224,338	\$301,667	(\$77,330)	\$957,876	\$880,546
2067	80	80	\$223,582	\$301,500	(\$77,919)	\$880,546	\$802,627
2068	81	81	\$222,820	\$301,344	(\$78,526)	\$802,627	\$724,101
2069	82	82	\$222,052	\$301,028	(\$78,977)	\$724,100	\$645,123
2070	83	83	\$221,279	\$300,594	(\$79,316)	\$645,123	\$565,807
2071	84	84	\$220,504	\$300,170	(\$79,667)	\$565,807	\$486,140
2072	85	85	\$219,724	\$299,754	(\$80,032)	\$486,141	\$406,109
2073	86	86	\$218,942	\$299,350	(\$80,409)	\$406,108	\$325,699
2074	87	87	\$218,155	\$298,955	(\$80,801)	\$325,699	\$244,898
2075	88	88	\$217,365	\$298,570	(\$81,207)	\$244,898	\$163,691
2076	89	89	\$216,571	\$298,198	(\$81,628)	\$163,692	\$82,064
2077	90	90	\$215,773	\$297,834	(\$82,064)	\$82,064	\$0

Life Insurance Suggestions



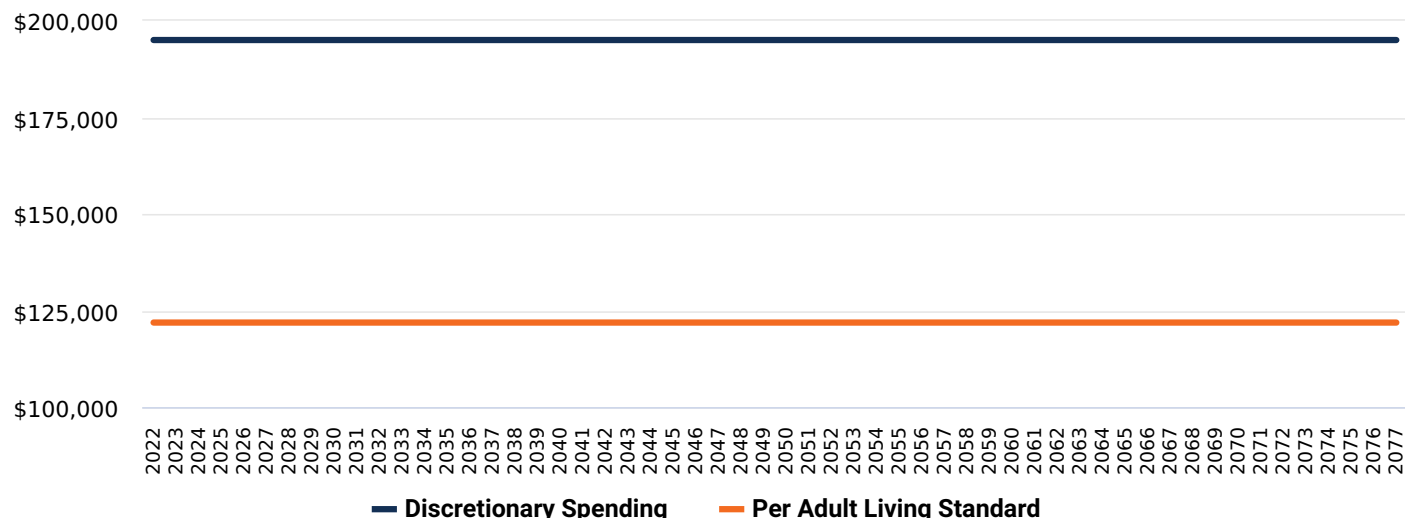
MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	JG's Age	Beth's Age	JG's Life Insurance	Beth's Life Insurance	JG's Life Insurance (Face Value)	Beth's Life Insurance (Face Value)	Premium
2022	35	35	\$5,853,756	\$0	\$5,853,756	\$0	\$4,496
2023	36	36	\$5,622,124	\$0	\$5,748,622	\$0	\$4,514
2024	37	37	\$5,394,783	\$0	\$5,640,279	\$0	\$4,645
2025	38	38	\$5,168,022	\$0	\$5,524,771	\$0	\$4,750
2026	39	39	\$4,951,350	\$0	\$5,412,238	\$0	\$4,953
2027	40	40	\$4,724,252	\$0	\$5,280,191	\$0	\$5,110
2028	41	41	\$4,503,801	\$0	\$5,147,059	\$0	\$5,237
2029	42	42	\$4,277,727	\$0	\$4,998,691	\$0	\$5,422
2030	43	43	\$4,056,457	\$0	\$4,846,782	\$0	\$5,612
2031	44	44	\$3,836,462	\$0	\$4,687,063	\$0	\$5,798
2032	45	45	\$3,617,674	\$0	\$4,519,210	\$0	\$6,013
2033	46	46	\$3,391,565	\$0	\$4,332,082	\$0	\$6,189
2034	47	47	\$3,170,435	\$0	\$4,140,746	\$0	\$6,375
2035	48	48	\$2,949,644	\$0	\$3,939,061	\$0	\$6,581
2036	49	49	\$2,728,064	\$0	\$3,725,126	\$0	\$6,721
2037	50	50	\$2,510,318	\$0	\$3,504,924	\$0	\$6,825
2038	51	51	\$2,292,040	\$0	\$3,272,165	\$0	\$6,818
2039	52	52	\$2,073,376	\$0	\$3,026,597	\$0	\$6,745
2040	53	53	\$1,853,863	\$0	\$2,767,052	\$0	\$6,591
2041	54	54	\$1,636,308	\$0	\$2,497,284	\$0	\$6,349
2042	55	55	\$1,410,981	\$0	\$2,201,849	\$0	\$5,983
2043	56	56	\$1,188,120	\$0	\$1,895,789	\$0	\$5,479
2044	57	57	\$959,750	\$0	\$1,565,853	\$0	\$4,794



Year	JG's Age	Beth's Age	JG's Life Insurance	Beth's Life Insurance	JG's Life Insurance (Face Value)	Beth's Life Insurance (Face Value)	Premium
2045	58	58	\$736,422	\$0	\$1,228,522	\$0	\$4,003
2046	59	59	\$511,260	\$0	\$872,090	\$0	\$3,041
2047	60	60	\$284,768	\$0	\$496,677	\$0	\$1,872
2048	61	61	\$27,787	\$0	\$49,556	\$0	\$204
2049	62	62	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0
2077	90	90	\$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

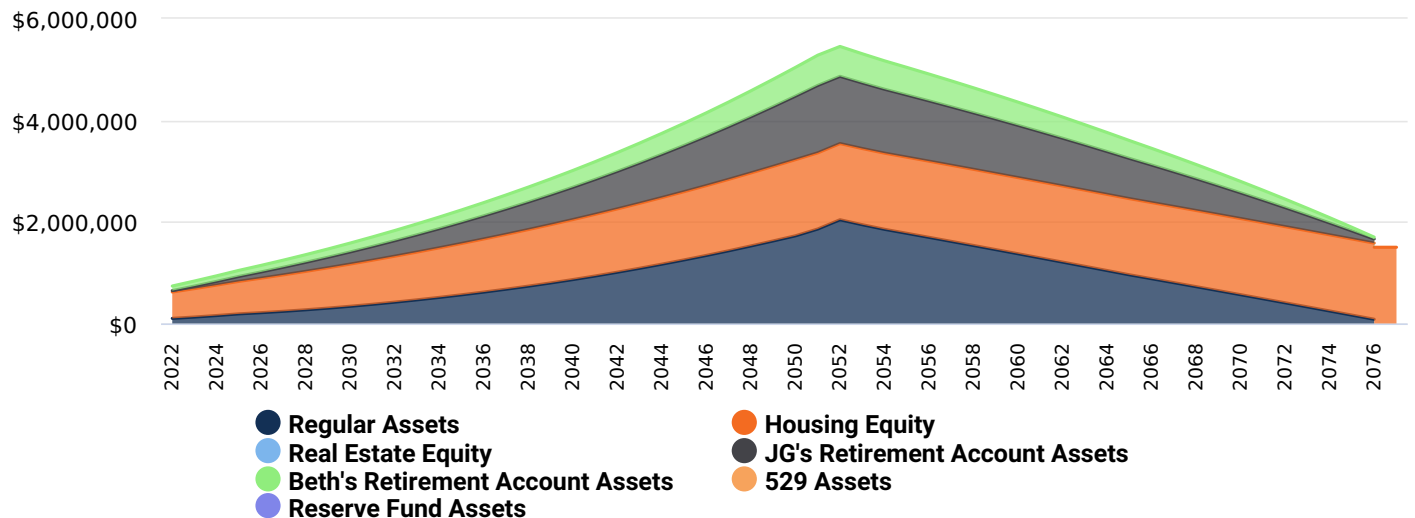


standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	JG's Age	Beth's Age	Discretionary Spending	Per Adult Living Standard
2022	35	35	\$195,009	\$121,881
2023	36	36	\$195,009	\$121,881
2024	37	37	\$195,009	\$121,881
2025	38	38	\$195,009	\$121,881
2026	39	39	\$195,009	\$121,881
2027	40	40	\$195,009	\$121,881
2028	41	41	\$195,009	\$121,881
2029	42	42	\$195,009	\$121,881
2030	43	43	\$195,009	\$121,881
2031	44	44	\$195,009	\$121,881
2032	45	45	\$195,009	\$121,881
2033	46	46	\$195,009	\$121,881
2034	47	47	\$195,009	\$121,881
2035	48	48	\$195,009	\$121,881
2036	49	49	\$195,009	\$121,881
2037	50	50	\$195,009	\$121,881
2038	51	51	\$195,009	\$121,881
2039	52	52	\$195,009	\$121,881
2040	53	53	\$195,009	\$121,881
2041	54	54	\$195,009	\$121,881
2042	55	55	\$195,009	\$121,881
2043	56	56	\$195,009	\$121,881
2044	57	57	\$195,009	\$121,881
2045	58	58	\$195,009	\$121,881
2046	59	59	\$195,009	\$121,881
2047	60	60	\$195,009	\$121,881
2048	61	61	\$195,009	\$121,881
2049	62	62	\$195,009	\$121,881
2050	63	63	\$195,009	\$121,881
2051	64	64	\$195,009	\$121,881
2052	65	65	\$195,009	\$121,881
2053	66	66	\$195,009	\$121,881
2054	67	67	\$195,009	\$121,881
2055	68	68	\$195,009	\$121,881
2056	69	69	\$195,009	\$121,881
2057	70	70	\$195,009	\$121,881
2058	71	71	\$195,009	\$121,881
2059	72	72	\$195,009	\$121,881
2060	73	73	\$195,009	\$121,881
2061	74	74	\$195,009	\$121,881
2062	75	75	\$195,009	\$121,881
2063	76	76	\$195,009	\$121,881
2064	77	77	\$195,009	\$121,881
2065	78	78	\$195,009	\$121,881
2066	79	79	\$195,009	\$121,881
2067	80	80	\$195,009	\$121,881
2068	81	81	\$195,009	\$121,881
2069	82	82	\$195,009	\$121,881

Year	JG's Age	Beth's Age	Discretionary Spending	Per Adult Living Standard
2070	83	83	\$195,009	\$121,881
2071	84	84	\$195,009	\$121,881
2072	85	85	\$195,009	\$121,881
2073	86	86	\$195,009	\$121,881
2074	87	87	\$195,009	\$121,881
2075	88	88	\$195,009	\$121,881
2076	89	89	\$195,009	\$121,881
2077	90	90	\$195,009	\$121,881

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	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	35	35	\$99,635	\$519,130	\$0	\$27,375	\$90,400	\$0	\$0	\$736,540
2023	36	36	\$125,982	\$560,155	\$0	\$49,656	\$99,390	\$0	\$0	\$835,183
2024	37	37	\$155,642	\$600,596	\$0	\$73,021	\$108,787	\$0	\$0	\$938,046
2025	38	38	\$188,621	\$640,468	\$0	\$97,513	\$118,606	\$0	\$0	\$1,045,208
2026	39	39	\$212,130	\$679,791	\$0	\$123,181	\$128,866	\$0	\$0	\$1,143,968
2027	40	40	\$238,814	\$718,581	\$0	\$150,071	\$139,582	\$0	\$0	\$1,247,048
2028	41	41	\$268,698	\$756,857	\$0	\$178,233	\$150,775	\$0	\$0	\$1,354,563
2029	42	42	\$301,727	\$794,633	\$0	\$207,721	\$162,463	\$0	\$0	\$1,466,544
2030	43	43	\$337,898	\$831,928	\$0	\$238,587	\$174,666	\$0	\$0	\$1,583,079
2031	44	44	\$377,224	\$868,758	\$0	\$270,888	\$187,404	\$0	\$0	\$1,704,274
2032	45	45	\$419,601	\$905,138	\$0	\$304,682	\$200,701	\$0	\$0	\$1,830,122
2033	46	46	\$464,835	\$941,084	\$0	\$340,030	\$214,577	\$0	\$0	\$1,960,526
2034	47	47	\$512,922	\$976,613	\$0	\$376,995	\$229,056	\$0	\$0	\$2,095,586
2035	48	48	\$563,845	\$1,011,738	\$0	\$415,643	\$244,162	\$0	\$0	\$2,235,388
2036	49	49	\$617,678	\$1,046,476	\$0	\$456,042	\$259,921	\$0	\$0	\$2,380,117
2037	50	50	\$674,462	\$1,080,840	\$0	\$498,262	\$276,358	\$0	\$0	\$2,529,922
2038	51	51	\$734,317	\$1,114,847	\$0	\$542,379	\$293,501	\$0	\$0	\$2,685,044
2039	52	52	\$797,314	\$1,148,509	\$0	\$588,467	\$311,378	\$0	\$0	\$2,845,668
2040	53	53	\$863,798	\$1,181,841	\$0	\$636,607	\$330,018	\$0	\$0	\$3,012,264
2041	54	54	\$934,314	\$1,214,857	\$0	\$686,881	\$349,452	\$0	\$0	\$3,185,504
2042	55	55	\$1,008,916	\$1,247,572	\$0	\$739,375	\$369,712	\$0	\$0	\$3,365,575
2043	56	56	\$1,086,562	\$1,279,997	\$0	\$794,180	\$390,830	\$0	\$0	\$3,551,569



Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	Beth's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	57	57	\$1,167,433	\$1,312,148	\$0	\$851,387	\$412,840	\$0	\$0	\$3,743,808
2045	58	58	\$1,251,637	\$1,344,037	\$0	\$911,094	\$435,779	\$0	\$0	\$3,942,547
2046	59	59	\$1,339,348	\$1,375,676	\$0	\$973,400	\$459,683	\$0	\$0	\$4,148,107
2047	60	60	\$1,430,772	\$1,407,080	\$0	\$1,038,410	\$484,591	\$0	\$0	\$4,360,853
2048	61	61	\$1,526,410	\$1,438,260	\$0	\$1,106,233	\$510,543	\$0	\$0	\$4,581,446
2049	62	62	\$1,624,796	\$1,469,229	\$0	\$1,176,981	\$537,579	\$0	\$0	\$4,808,585
2050	63	63	\$1,725,732	\$1,500,000	\$0	\$1,250,771	\$565,744	\$0	\$0	\$5,042,247
2051	64	64	\$1,859,487	\$1,500,000	\$0	\$1,327,726	\$595,082	\$0	\$0	\$5,282,295
2052	65	65	\$2,042,015	\$1,500,000	\$0	\$1,324,005	\$588,330	\$0	\$0	\$5,454,350
2053	66	66	\$1,944,272	\$1,500,000	\$0	\$1,291,835	\$574,035	\$0	\$0	\$5,310,142
2054	67	67	\$1,853,443	\$1,500,000	\$0	\$1,258,405	\$559,180	\$0	\$0	\$5,171,028
2055	68	68	\$1,774,643	\$1,500,000	\$0	\$1,223,668	\$543,744	\$0	\$0	\$5,042,055
2056	69	69	\$1,695,277	\$1,500,000	\$0	\$1,187,573	\$527,705	\$0	\$0	\$4,910,555
2057	70	70	\$1,615,326	\$1,500,000	\$0	\$1,150,065	\$511,038	\$0	\$0	\$4,776,429
2058	71	71	\$1,534,774	\$1,500,000	\$0	\$1,111,089	\$493,719	\$0	\$0	\$4,639,582
2059	72	72	\$1,453,600	\$1,500,000	\$0	\$1,070,590	\$475,723	\$0	\$0	\$4,499,913
2060	73	73	\$1,371,923	\$1,500,000	\$0	\$1,028,505	\$457,023	\$0	\$0	\$4,357,451
2061	74	74	\$1,289,927	\$1,500,000	\$0	\$984,775	\$437,591	\$0	\$0	\$4,212,293
2062	75	75	\$1,207,538	\$1,500,000	\$0	\$939,333	\$417,398	\$0	\$0	\$4,064,269
2063	76	76	\$1,124,744	\$1,500,000	\$0	\$892,114	\$396,416	\$0	\$0	\$3,913,274
2064	77	77	\$1,041,528	\$1,500,000	\$0	\$843,048	\$374,614	\$0	\$0	\$3,759,190
2065	78	78	\$957,876	\$1,500,000	\$0	\$792,063	\$351,958	\$0	\$0	\$3,601,897
2066	79	79	\$880,546	\$1,500,000	\$0	\$739,082	\$328,416	\$0	\$0	\$3,448,044
2067	80	80	\$802,627	\$1,500,000	\$0	\$684,030	\$303,953	\$0	\$0	\$3,290,610
2068	81	81	\$724,101	\$1,500,000	\$0	\$626,823	\$278,533	\$0	\$0	\$3,129,457
2069	82	82	\$645,123	\$1,500,000	\$0	\$567,379	\$252,118	\$0	\$0	\$2,964,620
2070	83	83	\$565,807	\$1,500,000	\$0	\$505,609	\$224,670	\$0	\$0	\$2,796,086
2071	84	84	\$486,140	\$1,500,000	\$0	\$441,423	\$196,149	\$0	\$0	\$2,623,712
2072	85	85	\$406,109	\$1,500,000	\$0	\$374,726	\$166,512	\$0	\$0	\$2,447,347
2073	86	86	\$325,699	\$1,500,000	\$0	\$305,419	\$135,715	\$0	\$0	\$2,266,833
2074	87	87	\$244,898	\$1,500,000	\$0	\$233,402	\$103,713	\$0	\$0	\$2,082,013
2075	88	88	\$163,691	\$1,500,000	\$0	\$158,567	\$70,460	\$0	\$0	\$1,892,718
2076	89	89	\$82,064	\$1,500,000	\$0	\$80,804	\$35,906	\$0	\$0	\$1,698,774
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	35	35	\$99,635	\$519,130	\$0	\$117,775	\$0	\$0	\$5,853,756	\$0	\$0	\$6,590,296
2023	36	36	\$125,982	\$560,155	\$0	\$149,046	\$0	\$0	\$5,622,124	\$0	\$0	\$6,457,307
2024	37	37	\$155,642	\$600,596	\$0	\$181,808	\$0	\$0	\$5,394,783	\$0	\$0	\$6,332,829
2025	38	38	\$188,621	\$640,468	\$0	\$216,119	\$0	\$0	\$5,168,022	\$0	\$0	\$6,213,230
2026	39	39	\$212,130	\$679,791	\$0	\$252,047	\$0	\$0	\$4,951,350	\$0	\$0	\$6,095,318
2027	40	40	\$238,814	\$718,581	\$0	\$289,653	\$0	\$0	\$4,724,252	\$0	\$0	\$5,971,300
2028	41	41	\$268,698	\$756,857	\$0	\$329,008	\$0	\$0	\$4,503,801	\$0	\$0	\$5,858,364
2029	42	42	\$301,727	\$794,633	\$0	\$370,184	\$0	\$0	\$4,277,727	\$0	\$0	\$5,744,271
2030	43	43	\$337,898	\$831,928	\$0	\$413,253	\$0	\$0	\$4,056,457	\$0	\$0	\$5,639,536
2031	44	44	\$377,224	\$868,758	\$0	\$458,292	\$0	\$0	\$3,836,462	\$0	\$0	\$5,540,736
2032	45	45	\$419,601	\$905,138	\$0	\$505,383	\$0	\$0	\$3,617,674	\$0	\$0	\$5,447,796
2033	46	46	\$464,835	\$941,084	\$0	\$554,607	\$0	\$0	\$3,391,565	\$0	\$0	\$5,352,091
2034	47	47	\$512,922	\$976,613	\$0	\$606,051	\$0	\$0	\$3,170,435	\$0	\$0	\$5,266,021
2035	48	48	\$563,845	\$1,011,738	\$0	\$659,805	\$0	\$0	\$2,949,644	\$0	\$0	\$5,185,032
2036	49	49	\$617,678	\$1,046,476	\$0	\$715,963	\$0	\$0	\$2,728,064	\$0	\$0	\$5,108,181
2037	50	50	\$674,462	\$1,080,840	\$0	\$774,620	\$0	\$0	\$2,510,318	\$0	\$0	\$5,040,240
2038	51	51	\$734,317	\$1,114,847	\$0	\$835,880	\$0	\$0	\$2,292,040	\$0	\$0	\$4,977,084
2039	52	52	\$797,314	\$1,148,509	\$0	\$899,845	\$0	\$0	\$2,073,376	\$0	\$0	\$4,919,044
2040	53	53	\$863,798	\$1,181,841	\$0	\$966,625	\$0	\$0	\$1,853,863	\$0	\$0	\$4,866,127
2041	54	54	\$934,314	\$1,214,857	\$0	\$1,036,333	\$0	\$0	\$1,636,308	\$0	\$0	\$4,821,812
2042	55	55	\$1,008,916	\$1,247,572	\$0	\$1,109,087	\$0	\$0	\$1,410,981	\$0	\$0	\$4,776,556
2043	56	56	\$1,086,562	\$1,279,997	\$0	\$1,185,010	\$0	\$0	\$1,188,120	\$0	\$0	\$4,739,689
2044	57	57	\$1,167,433	\$1,312,148	\$0	\$1,264,227	\$0	\$0	\$959,750	\$0	\$0	\$4,703,558
2045	58	58	\$1,251,637	\$1,344,037	\$0	\$1,346,873	\$0	\$0	\$736,422	\$0	\$0	\$4,678,969
2046	59	59	\$1,339,348	\$1,375,676	\$0	\$1,433,083	\$0	\$0	\$511,260	\$0	\$0	\$4,659,367
2047	60	60	\$1,430,772	\$1,407,080	\$0	\$1,523,001	\$0	\$0	\$284,768	\$0	\$0	\$4,645,621
2048	61	61	\$1,526,410	\$1,438,260	\$0	\$1,616,776	\$0	\$0	\$27,787	\$0	\$0	\$4,609,233
2049	62	62	\$1,624,796	\$1,469,229	\$0	\$1,714,560	\$0	\$0	\$0	\$0	\$0	\$4,808,585
2050	63	63	\$1,725,732	\$1,500,000	\$0	\$1,816,515	\$0	\$0	\$0	\$0	\$0	\$5,042,247
2051	64	64	\$1,859,487	\$1,500,000	\$0	\$1,922,808	\$0	\$0	\$0	\$0	\$0	\$5,282,295
2052	65	65	\$2,042,015	\$1,500,000	\$0	\$1,912,335	\$0	\$0	\$0	\$0	\$0	\$5,454,350
2053	66	66	\$1,944,272	\$1,500,000	\$0	\$1,865,870	\$0	\$0	\$0	\$0	\$0	\$5,310,142
2054	67	67	\$1,853,443	\$1,500,000	\$0	\$1,817,585	\$0	\$0	\$0	\$0	\$0	\$5,171,028
2055	68	68	\$1,774,643	\$1,500,000	\$0	\$1,767,412	\$0	\$0	\$0	\$0	\$0	\$5,042,055
2056	69	69	\$1,695,277	\$1,500,000	\$0	\$1,715,278	\$0	\$0	\$0	\$0	\$0	\$4,910,555
2057	70	70	\$1,615,326	\$1,500,000	\$0	\$1,661,103	\$0	\$0	\$0	\$0	\$0	\$4,776,429
2058	71	71	\$1,534,774	\$1,500,000	\$0	\$1,604,808	\$0	\$0	\$0	\$0	\$0	\$4,639,582
2059	72	72	\$1,453,600	\$1,500,000	\$0	\$1,546,313	\$0	\$0	\$0	\$0	\$0	\$4,499,913
2060	73	73	\$1,371,923	\$1,500,000	\$0	\$1,485,528	\$0	\$0	\$0	\$0	\$0	\$4,357,451
2061	74	74	\$1,289,927	\$1,500,000	\$0	\$1,422,366	\$0	\$0	\$0	\$0	\$0	\$4,212,293
2062	75	75	\$1,207,538	\$1,500,000	\$0	\$1,356,731	\$0	\$0	\$0	\$0	\$0	\$4,064,269
2063	76	76	\$1,124,744	\$1,500,000	\$0	\$1,288,530	\$0	\$0	\$0	\$0	\$0	\$3,913,274
2064	77	77	\$1,041,528	\$1,500,000	\$0	\$1,217,662	\$0	\$0	\$0	\$0	\$0	\$3,759,190
2065	78	78	\$957,876	\$1,500,000	\$0	\$1,144,021	\$0	\$0	\$0	\$0	\$0	\$3,601,897
2066	79	79	\$880,546	\$1,500,000	\$0	\$1,067,498	\$0	\$0	\$0	\$0	\$0	\$3,448,044
2067	80	80	\$802,627	\$1,500,000	\$0	\$987,983	\$0	\$0	\$0	\$0	\$0	\$3,290,610
2068	81	81	\$724,101	\$1,500,000	\$0	\$905,356	\$0	\$0	\$0	\$0	\$0	\$3,129,457

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	82	82	\$645,123	\$1,500,000	\$0	\$819,497	\$0	\$0	\$0	\$0	\$0	\$2,964,620
2070	83	83	\$565,807	\$1,500,000	\$0	\$730,279	\$0	\$0	\$0	\$0	\$0	\$2,796,086
2071	84	84	\$486,140	\$1,500,000	\$0	\$637,572	\$0	\$0	\$0	\$0	\$0	\$2,623,712
2072	85	85	\$406,109	\$1,500,000	\$0	\$541,238	\$0	\$0	\$0	\$0	\$0	\$2,447,347
2073	86	86	\$325,699	\$1,500,000	\$0	\$441,134	\$0	\$0	\$0	\$0	\$0	\$2,266,833
2074	87	87	\$244,898	\$1,500,000	\$0	\$337,115	\$0	\$0	\$0	\$0	\$0	\$2,082,013
2075	88	88	\$163,691	\$1,500,000	\$0	\$229,027	\$0	\$0	\$0	\$0	\$0	\$1,892,718
2076	89	89	\$82,064	\$1,500,000	\$0	\$116,710	\$0	\$0	\$0	\$0	\$0	\$1,698,774
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

JG's Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	529 Assets	Reserve Fund	JG's Life Insurance	JG's Bequest	JG's Funeral	JG's Net Estate
2022	35	35	\$99,635	\$519,130	\$0	\$27,375	\$0	\$0	\$5,853,756	\$0	\$0	\$6,499,896
2023	36	36	\$125,982	\$560,155	\$0	\$49,656	\$0	\$0	\$5,622,124	\$0	\$0	\$6,357,917
2024	37	37	\$155,642	\$600,596	\$0	\$73,021	\$0	\$0	\$5,394,783	\$0	\$0	\$6,224,042
2025	38	38	\$188,621	\$640,468	\$0	\$97,513	\$0	\$0	\$5,168,022	\$0	\$0	\$6,094,624
2026	39	39	\$212,130	\$679,791	\$0	\$123,181	\$0	\$0	\$4,951,350	\$0	\$0	\$5,966,452
2027	40	40	\$238,814	\$718,581	\$0	\$150,071	\$0	\$0	\$4,724,252	\$0	\$0	\$5,831,718
2028	41	41	\$268,698	\$756,857	\$0	\$178,233	\$0	\$0	\$4,503,801	\$0	\$0	\$5,707,589
2029	42	42	\$301,727	\$794,633	\$0	\$207,721	\$0	\$0	\$4,277,727	\$0	\$0	\$5,581,808
2030	43	43	\$337,898	\$831,928	\$0	\$238,587	\$0	\$0	\$4,056,457	\$0	\$0	\$5,464,870
2031	44	44	\$377,224	\$868,758	\$0	\$270,888	\$0	\$0	\$3,836,462	\$0	\$0	\$5,353,332
2032	45	45	\$419,601	\$905,138	\$0	\$304,682	\$0	\$0	\$3,617,674	\$0	\$0	\$5,247,095
2033	46	46	\$464,835	\$941,084	\$0	\$340,030	\$0	\$0	\$3,391,565	\$0	\$0	\$5,137,514
2034	47	47	\$512,922	\$976,613	\$0	\$376,995	\$0	\$0	\$3,170,435	\$0	\$0	\$5,036,965
2035	48	48	\$563,845	\$1,011,738	\$0	\$415,643	\$0	\$0	\$2,949,644	\$0	\$0	\$4,940,870
2036	49	49	\$617,678	\$1,046,476	\$0	\$456,042	\$0	\$0	\$2,728,064	\$0	\$0	\$4,848,260
2037	50	50	\$674,462	\$1,080,840	\$0	\$498,262	\$0	\$0	\$2,510,318	\$0	\$0	\$4,763,882
2038	51	51	\$734,317	\$1,114,847	\$0	\$542,379	\$0	\$0	\$2,292,040	\$0	\$0	\$4,683,583
2039	52	52	\$797,314	\$1,148,509	\$0	\$588,467	\$0	\$0	\$2,073,376	\$0	\$0	\$4,607,666
2040	53	53	\$863,798	\$1,181,841	\$0	\$636,607	\$0	\$0	\$1,853,863	\$0	\$0	\$4,536,109
2041	54	54	\$934,314	\$1,214,857	\$0	\$686,881	\$0	\$0	\$1,636,308	\$0	\$0	\$4,472,360
2042	55	55	\$1,008,916	\$1,247,572	\$0	\$739,375	\$0	\$0	\$1,410,981	\$0	\$0	\$4,406,844
2043	56	56	\$1,086,562	\$1,279,997	\$0	\$794,180	\$0	\$0	\$1,188,120	\$0	\$0	\$4,348,859
2044	57	57	\$1,167,433	\$1,312,148	\$0	\$851,387	\$0	\$0	\$959,750	\$0	\$0	\$4,290,718
2045	58	58	\$1,251,637	\$1,344,037	\$0	\$911,094	\$0	\$0	\$736,422	\$0	\$0	\$4,243,190
2046	59	59	\$1,339,348	\$1,375,676	\$0	\$973,400	\$0	\$0	\$511,260	\$0	\$0	\$4,199,684
2047	60	60	\$1,430,772	\$1,407,080	\$0	\$1,038,410	\$0	\$0	\$284,768	\$0	\$0	\$4,161,030
2048	61	61	\$1,526,410	\$1,438,260	\$0	\$1,106,233	\$0	\$0	\$27,787	\$0	\$0	\$4,098,690
2049	62	62	\$1,624,796	\$1,469,229	\$0	\$1,176,981	\$0	\$0	\$0	\$0	\$0	\$4,271,006
2050	63	63	\$1,725,732	\$1,500,000	\$0	\$1,250,771	\$0	\$0	\$0	\$0	\$0	\$4,476,503
2051	64	64	\$1,859,487	\$1,500,000	\$0	\$1,327,726	\$0	\$0	\$0	\$0	\$0	\$4,687,213
2052	65	65	\$2,042,015	\$1,500,000	\$0	\$1,324,005	\$0	\$0	\$0	\$0	\$0	\$4,866,020
2053	66	66	\$1,944,272	\$1,500,000	\$0	\$1,291,835	\$0	\$0	\$0	\$0	\$0	\$4,736,107
2054	67	67	\$1,853,443	\$1,500,000	\$0	\$1,258,405	\$0	\$0	\$0	\$0	\$0	\$4,611,848
2055	68	68	\$1,774,643	\$1,500,000	\$0	\$1,223,668	\$0	\$0	\$0	\$0	\$0	\$4,498,311
2056	69	69	\$1,695,277	\$1,500,000	\$0	\$1,187,573	\$0	\$0	\$0	\$0	\$0	\$4,382,850
2057	70	70	\$1,615,326	\$1,500,000	\$0	\$1,150,065	\$0	\$0	\$0	\$0	\$0	\$4,265,391
2058	71	71	\$1,534,774	\$1,500,000	\$0	\$1,111,089	\$0	\$0	\$0	\$0	\$0	\$4,145,863
2059	72	72	\$1,453,600	\$1,500,000	\$0	\$1,070,590	\$0	\$0	\$0	\$0	\$0	\$4,024,190
2060	73	73	\$1,371,923	\$1,500,000	\$0	\$1,028,505	\$0	\$0	\$0	\$0	\$0	\$3,900,428
2061	74	74	\$1,289,927	\$1,500,000	\$0	\$984,775	\$0	\$0	\$0	\$0	\$0	\$3,774,702
2062	75	75	\$1,207,538	\$1,500,000	\$0	\$939,333	\$0	\$0	\$0	\$0	\$0	\$3,646,871
2063	76	76	\$1,124,744	\$1,500,000	\$0	\$892,114	\$0	\$0	\$0	\$0	\$0	\$3,516,858
2064	77	77	\$1,041,528	\$1,500,000	\$0	\$843,048	\$0	\$0	\$0	\$0	\$0	\$3,384,576
2065	78	78	\$957,876	\$1,500,000	\$0	\$792,063	\$0	\$0	\$0	\$0	\$0	\$3,249,939
2066	79	79	\$880,546	\$1,500,000	\$0	\$739,082	\$0	\$0	\$0	\$0	\$0	\$3,119,628
2067	80	80	\$802,627	\$1,500,000	\$0	\$684,030	\$0	\$0	\$0	\$0	\$0	\$2,986,657
2068	81	81	\$724,101	\$1,500,000	\$0	\$626,823	\$0	\$0	\$0	\$0	\$0	\$2,850,924

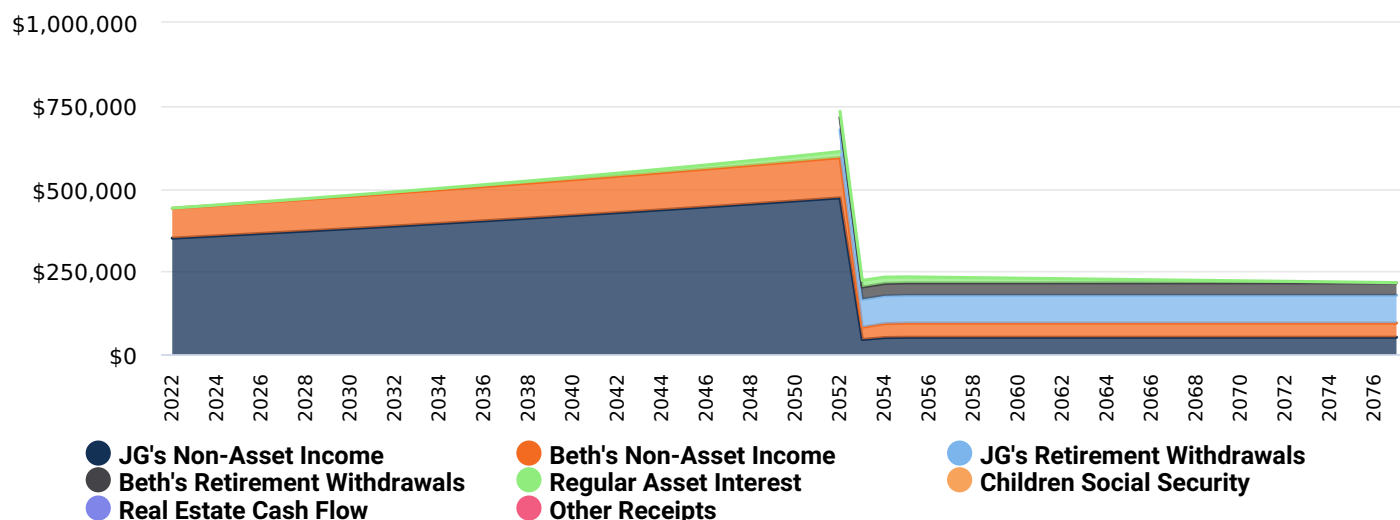
Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	JG's Retirement Account Assets	529 Assets	Reserve Fund	JG's Life Insurance	JG's Bequest	JG's Funeral	JG's Net Estate
2069	82	82	\$645,123	\$1,500,000	\$0	\$567,379	\$0	\$0	\$0	\$0	\$0	\$2,712,502
2070	83	83	\$565,807	\$1,500,000	\$0	\$505,609	\$0	\$0	\$0	\$0	\$0	\$2,571,416
2071	84	84	\$486,140	\$1,500,000	\$0	\$441,423	\$0	\$0	\$0	\$0	\$0	\$2,427,563
2072	85	85	\$406,109	\$1,500,000	\$0	\$374,726	\$0	\$0	\$0	\$0	\$0	\$2,280,835
2073	86	86	\$325,699	\$1,500,000	\$0	\$305,419	\$0	\$0	\$0	\$0	\$0	\$2,131,118
2074	87	87	\$244,898	\$1,500,000	\$0	\$233,402	\$0	\$0	\$0	\$0	\$0	\$1,978,300
2075	88	88	\$163,691	\$1,500,000	\$0	\$158,567	\$0	\$0	\$0	\$0	\$0	\$1,822,258
2076	89	89	\$82,064	\$1,500,000	\$0	\$80,804	\$0	\$0	\$0	\$0	\$0	\$1,662,868
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Beth's Estate

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Beth's Retirement Account Assets	529 Assets	Reserve Fund	Beth's Life Insurance	Beth's Bequest	Beth's Funeral	Beth's Net Estate
2022	35	35	\$99,635	\$519,130	\$0	\$90,400	\$0	\$0	\$0	\$0	\$0	\$709,165
2023	36	36	\$125,982	\$560,155	\$0	\$99,390	\$0	\$0	\$0	\$0	\$0	\$785,527
2024	37	37	\$155,642	\$600,596	\$0	\$108,787	\$0	\$0	\$0	\$0	\$0	\$865,025
2025	38	38	\$188,621	\$640,468	\$0	\$118,606	\$0	\$0	\$0	\$0	\$0	\$947,695
2026	39	39	\$212,130	\$679,791	\$0	\$128,866	\$0	\$0	\$0	\$0	\$0	\$1,020,787
2027	40	40	\$238,814	\$718,581	\$0	\$139,582	\$0	\$0	\$0	\$0	\$0	\$1,096,977
2028	41	41	\$268,698	\$756,857	\$0	\$150,775	\$0	\$0	\$0	\$0	\$0	\$1,176,330
2029	42	42	\$301,727	\$794,633	\$0	\$162,463	\$0	\$0	\$0	\$0	\$0	\$1,258,823
2030	43	43	\$337,898	\$831,928	\$0	\$174,666	\$0	\$0	\$0	\$0	\$0	\$1,344,492
2031	44	44	\$377,224	\$868,758	\$0	\$187,404	\$0	\$0	\$0	\$0	\$0	\$1,433,386
2032	45	45	\$419,601	\$905,138	\$0	\$200,701	\$0	\$0	\$0	\$0	\$0	\$1,525,440
2033	46	46	\$464,835	\$941,084	\$0	\$214,577	\$0	\$0	\$0	\$0	\$0	\$1,620,496
2034	47	47	\$512,922	\$976,613	\$0	\$229,056	\$0	\$0	\$0	\$0	\$0	\$1,718,591
2035	48	48	\$563,845	\$1,011,738	\$0	\$244,162	\$0	\$0	\$0	\$0	\$0	\$1,819,745
2036	49	49	\$617,678	\$1,046,476	\$0	\$259,921	\$0	\$0	\$0	\$0	\$0	\$1,924,075
2037	50	50	\$674,462	\$1,080,840	\$0	\$276,358	\$0	\$0	\$0	\$0	\$0	\$2,031,660
2038	51	51	\$734,317	\$1,114,847	\$0	\$293,501	\$0	\$0	\$0	\$0	\$0	\$2,142,665
2039	52	52	\$797,314	\$1,148,509	\$0	\$311,378	\$0	\$0	\$0	\$0	\$0	\$2,257,201
2040	53	53	\$863,798	\$1,181,841	\$0	\$330,018	\$0	\$0	\$0	\$0	\$0	\$2,375,657
2041	54	54	\$934,314	\$1,214,857	\$0	\$349,452	\$0	\$0	\$0	\$0	\$0	\$2,498,623
2042	55	55	\$1,008,916	\$1,247,572	\$0	\$369,712	\$0	\$0	\$0	\$0	\$0	\$2,626,200
2043	56	56	\$1,086,562	\$1,279,997	\$0	\$390,830	\$0	\$0	\$0	\$0	\$0	\$2,757,389
2044	57	57	\$1,167,433	\$1,312,148	\$0	\$412,840	\$0	\$0	\$0	\$0	\$0	\$2,892,421
2045	58	58	\$1,251,637	\$1,344,037	\$0	\$435,779	\$0	\$0	\$0	\$0	\$0	\$3,031,453
2046	59	59	\$1,339,348	\$1,375,676	\$0	\$459,683	\$0	\$0	\$0	\$0	\$0	\$3,174,707
2047	60	60	\$1,430,772	\$1,407,080	\$0	\$484,591	\$0	\$0	\$0	\$0	\$0	\$3,322,443
2048	61	61	\$1,526,410	\$1,438,260	\$0	\$510,543	\$0	\$0	\$0	\$0	\$0	\$3,475,213
2049	62	62	\$1,624,796	\$1,469,229	\$0	\$537,579	\$0	\$0	\$0	\$0	\$0	\$3,631,604
2050	63	63	\$1,725,732	\$1,500,000	\$0	\$565,744	\$0	\$0	\$0	\$0	\$0	\$3,791,476
2051	64	64	\$1,859,487	\$1,500,000	\$0	\$595,082	\$0	\$0	\$0	\$0	\$0	\$3,954,569
2052	65	65	\$2,042,015	\$1,500,000	\$0	\$588,330	\$0	\$0	\$0	\$0	\$0	\$4,130,345
2053	66	66	\$1,944,272	\$1,500,000	\$0	\$574,035	\$0	\$0	\$0	\$0	\$0	\$4,018,307
2054	67	67	\$1,853,443	\$1,500,000	\$0	\$559,180	\$0	\$0	\$0	\$0	\$0	\$3,912,623
2055	68	68	\$1,774,643	\$1,500,000	\$0	\$543,744	\$0	\$0	\$0	\$0	\$0	\$3,818,387
2056	69	69	\$1,695,277	\$1,500,000	\$0	\$527,705	\$0	\$0	\$0	\$0	\$0	\$3,722,982
2057	70	70	\$1,615,326	\$1,500,000	\$0	\$511,038	\$0	\$0	\$0	\$0	\$0	\$3,626,364
2058	71	71	\$1,534,774	\$1,500,000	\$0	\$493,719	\$0	\$0	\$0	\$0	\$0	\$3,528,493
2059	72	72	\$1,453,600	\$1,500,000	\$0	\$475,723	\$0	\$0	\$0	\$0	\$0	\$3,429,323
2060	73	73	\$1,371,923	\$1,500,000	\$0	\$457,023	\$0	\$0	\$0	\$0	\$0	\$3,328,946
2061	74	74	\$1,289,927	\$1,500,000	\$0	\$437,591	\$0	\$0	\$0	\$0	\$0	\$3,227,518
2062	75	75	\$1,207,538	\$1,500,000	\$0	\$417,398	\$0	\$0	\$0	\$0	\$0	\$3,124,936
2063	76	76	\$1,124,744	\$1,500,000	\$0	\$396,416	\$0	\$0	\$0	\$0	\$0	\$3,021,160
2064	77	77	\$1,041,528	\$1,500,000	\$0	\$374,614	\$0	\$0	\$0	\$0	\$0	\$2,916,142
2065	78	78	\$957,876	\$1,500,000	\$0	\$351,958	\$0	\$0	\$0	\$0	\$0	\$2,809,834
2066	79	79	\$880,546	\$1,500,000	\$0	\$328,416	\$0	\$0	\$0	\$0	\$0	\$2,708,962
2067	80	80	\$802,627	\$1,500,000	\$0	\$303,953	\$0	\$0	\$0	\$0	\$0	\$2,606,580
2068	81	81	\$724,101	\$1,500,000	\$0	\$278,533	\$0	\$0	\$0	\$0	\$0	\$2,502,634

Year	JG's Age	Beth's Age	Regular Assets	Housing Equity	Real Estate Equity	Beth's Retirement Account Assets	529 Assets	Reserve Fund	Beth's Life Insurance	Beth's Bequest	Beth's Funeral	Beth's Net Estate
2069	82	82	\$645,123	\$1,500,000	\$0	\$252,118	\$0	\$0	\$0	\$0	\$0	\$2,397,241
2070	83	83	\$565,807	\$1,500,000	\$0	\$224,670	\$0	\$0	\$0	\$0	\$0	\$2,290,477
2071	84	84	\$486,140	\$1,500,000	\$0	\$196,149	\$0	\$0	\$0	\$0	\$0	\$2,182,289
2072	85	85	\$406,109	\$1,500,000	\$0	\$166,512	\$0	\$0	\$0	\$0	\$0	\$2,072,621
2073	86	86	\$325,699	\$1,500,000	\$0	\$135,715	\$0	\$0	\$0	\$0	\$0	\$1,961,414
2074	87	87	\$244,898	\$1,500,000	\$0	\$103,713	\$0	\$0	\$0	\$0	\$0	\$1,848,611
2075	88	88	\$163,691	\$1,500,000	\$0	\$70,460	\$0	\$0	\$0	\$0	\$0	\$1,734,151
2076	89	89	\$82,064	\$1,500,000	\$0	\$35,906	\$0	\$0	\$0	\$0	\$0	\$1,617,970
2077	90	90	\$0	\$1,500,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500,000

Income Overview

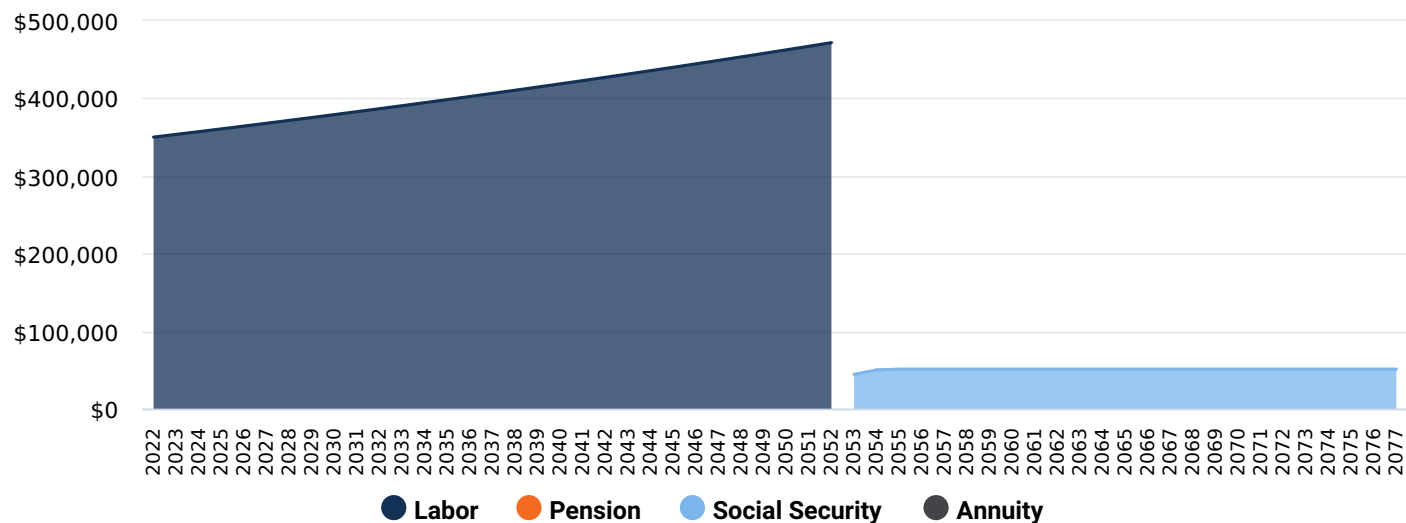


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	JG's Age	Beth's Age	JG's Non-Asset Income	Beth's Non-Asset Income	JG's Retirement Withdrawals	Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	35	35	\$350,000	\$90,000	\$0	\$0	\$750	\$0	\$0	\$0	\$440,750
2023	36	36	\$353,500	\$90,900	\$0	\$0	\$974	\$0	\$0	\$0	\$445,374
2024	37	37	\$357,035	\$91,809	\$0	\$0	\$1,232	\$0	\$0	\$0	\$450,076
2025	38	38	\$360,605	\$92,727	\$0	\$0	\$1,522	\$0	\$0	\$0	\$454,854
2026	39	39	\$364,211	\$93,654	\$0	\$0	\$1,845	\$0	\$0	\$0	\$459,710
2027	40	40	\$367,854	\$94,591	\$0	\$0	\$2,075	\$0	\$0	\$0	\$464,520
2028	41	41	\$371,532	\$95,537	\$0	\$0	\$2,336	\$0	\$0	\$0	\$469,405
2029	42	42	\$375,247	\$96,492	\$0	\$0	\$2,628	\$0	\$0	\$0	\$474,367
2030	43	43	\$379,000	\$97,457	\$0	\$0	\$2,951	\$0	\$0	\$0	\$479,408
2031	44	44	\$382,790	\$98,432	\$0	\$0	\$3,305	\$0	\$0	\$0	\$484,527
2032	45	45	\$386,618	\$99,416	\$0	\$0	\$3,689	\$0	\$0	\$0	\$489,723
2033	46	46	\$390,484	\$100,410	\$0	\$0	\$4,104	\$0	\$0	\$0	\$494,998
2034	47	47	\$394,389	\$101,414	\$0	\$0	\$4,546	\$0	\$0	\$0	\$500,349
2035	48	48	\$398,333	\$102,428	\$0	\$0	\$5,016	\$0	\$0	\$0	\$505,777
2036	49	49	\$402,316	\$103,453	\$0	\$0	\$5,514	\$0	\$0	\$0	\$511,283
2037	50	50	\$406,339	\$104,487	\$0	\$0	\$6,041	\$0	\$0	\$0	\$516,867
2038	51	51	\$410,403	\$105,532	\$0	\$0	\$6,596	\$0	\$0	\$0	\$522,531
2039	52	52	\$414,507	\$106,587	\$0	\$0	\$7,182	\$0	\$0	\$0	\$528,276
2040	53	53	\$418,652	\$107,653	\$0	\$0	\$7,798	\$0	\$0	\$0	\$534,103
2041	54	54	\$422,838	\$108,730	\$0	\$0	\$8,448	\$0	\$0	\$0	\$540,016
2042	55	55	\$427,067	\$109,817	\$0	\$0	\$9,138	\$0	\$0	\$0	\$546,022
2043	56	56	\$431,337	\$110,915	\$0	\$0	\$9,867	\$0	\$0	\$0	\$552,119

Year	JG's Age	Beth's Age	JG's Non-Asset Income	Beth's Non-Asset Income	JG's Retirement Withdrawals	Beth's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	57	57	\$435,651	\$112,024	\$0	\$0	\$10,627	\$0	\$0	\$0	\$558,302
2045	58	58	\$440,007	\$113,145	\$0	\$0	\$11,417	\$0	\$0	\$0	\$564,569
2046	59	59	\$444,407	\$114,276	\$0	\$0	\$12,241	\$0	\$0	\$0	\$570,924
2047	60	60	\$448,851	\$115,419	\$0	\$0	\$13,099	\$0	\$0	\$0	\$577,369
2048	61	61	\$453,340	\$116,573	\$0	\$0	\$13,993	\$0	\$0	\$0	\$583,906
2049	62	62	\$457,873	\$117,739	\$0	\$0	\$14,928	\$0	\$0	\$0	\$590,540
2050	63	63	\$462,452	\$118,916	\$0	\$0	\$15,890	\$0	\$0	\$0	\$597,258
2051	64	64	\$467,076	\$120,105	\$0	\$0	\$16,878	\$0	\$0	\$0	\$604,059
2052	65	65	\$471,747	\$121,306	\$83,966	\$37,311	\$18,186	\$0	\$0	\$0	\$732,516
2053	66	66	\$44,148	\$37,053	\$83,966	\$37,311	\$19,971	\$0	\$0	\$0	\$222,449
2054	67	67	\$50,013	\$41,976	\$83,966	\$37,311	\$19,015	\$0	\$0	\$0	\$232,281
2055	68	68	\$50,940	\$42,753	\$83,966	\$37,311	\$18,127	\$0	\$0	\$0	\$233,097
2056	69	69	\$50,940	\$42,753	\$83,966	\$37,311	\$17,356	\$0	\$0	\$0	\$232,326
2057	70	70	\$50,940	\$42,753	\$83,966	\$37,311	\$16,580	\$0	\$0	\$0	\$231,550
2058	71	71	\$50,940	\$42,753	\$83,966	\$37,311	\$15,798	\$0	\$0	\$0	\$230,768
2059	72	72	\$50,940	\$42,753	\$83,966	\$37,311	\$15,010	\$0	\$0	\$0	\$229,980
2060	73	73	\$50,940	\$42,753	\$83,966	\$37,311	\$14,216	\$0	\$0	\$0	\$229,186
2061	74	74	\$50,940	\$42,753	\$83,966	\$37,311	\$13,417	\$0	\$0	\$0	\$228,387
2062	75	75	\$50,940	\$42,753	\$83,966	\$37,311	\$12,615	\$0	\$0	\$0	\$227,585
2063	76	76	\$50,940	\$42,753	\$83,966	\$37,311	\$11,810	\$0	\$0	\$0	\$226,780
2064	77	77	\$50,940	\$42,753	\$83,966	\$37,311	\$11,000	\$0	\$0	\$0	\$225,970
2065	78	78	\$50,940	\$42,753	\$83,966	\$37,311	\$10,186	\$0	\$0	\$0	\$225,156
2066	79	79	\$50,940	\$42,753	\$83,966	\$37,311	\$9,368	\$0	\$0	\$0	\$224,338
2067	80	80	\$50,940	\$42,753	\$83,966	\$37,311	\$8,612	\$0	\$0	\$0	\$223,582
2068	81	81	\$50,940	\$42,753	\$83,966	\$37,311	\$7,850	\$0	\$0	\$0	\$222,820
2069	82	82	\$50,940	\$42,753	\$83,966	\$37,311	\$7,082	\$0	\$0	\$0	\$222,052
2070	83	83	\$50,940	\$42,753	\$83,966	\$37,311	\$6,309	\$0	\$0	\$0	\$221,279
2071	84	84	\$50,940	\$42,753	\$83,966	\$37,311	\$5,534	\$0	\$0	\$0	\$220,504
2072	85	85	\$50,940	\$42,753	\$83,966	\$37,311	\$4,754	\$0	\$0	\$0	\$219,724
2073	86	86	\$50,940	\$42,753	\$83,966	\$37,311	\$3,972	\$0	\$0	\$0	\$218,942
2074	87	87	\$50,940	\$42,753	\$83,966	\$37,311	\$3,185	\$0	\$0	\$0	\$218,155
2075	88	88	\$50,940	\$42,753	\$83,966	\$37,311	\$2,395	\$0	\$0	\$0	\$217,365
2076	89	89	\$50,940	\$42,753	\$83,966	\$37,311	\$1,601	\$0	\$0	\$0	\$216,571
2077	90	90	\$50,940	\$42,753	\$83,966	\$37,311	\$803	\$0	\$0	\$0	\$215,773

JG's Non-Asset Income



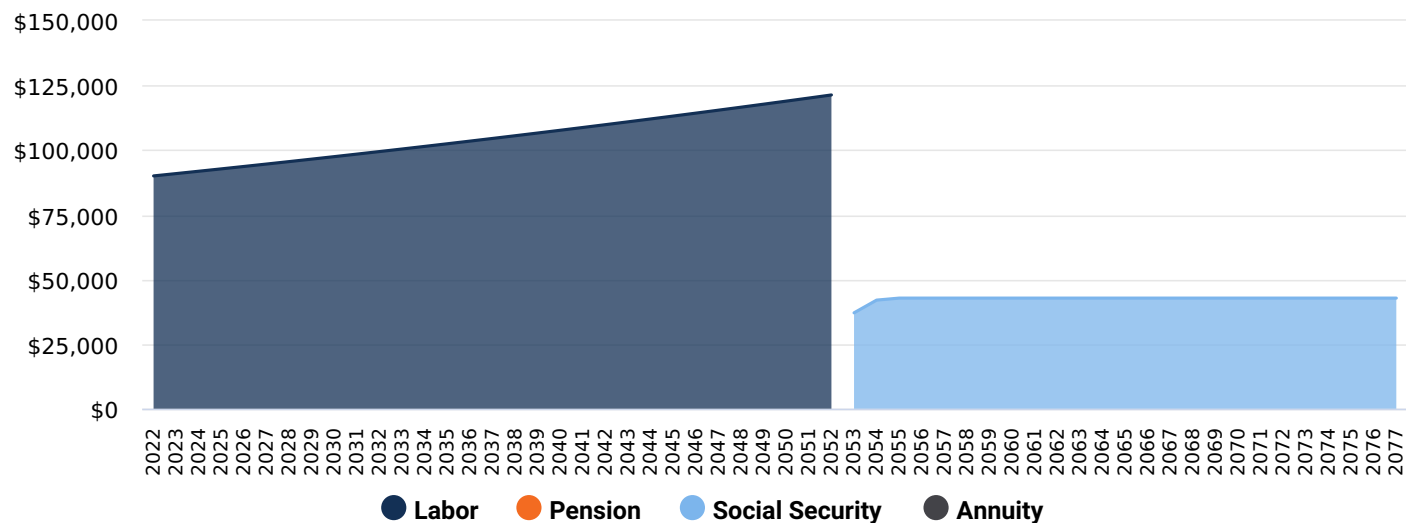
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	JG's Age	Beth's Age	Labor	Pension	Social Security	Annuity	Total
2022	35	35	\$350,000	\$0	\$0	\$0	\$350,000
2023	36	36	\$353,500	\$0	\$0	\$0	\$353,500
2024	37	37	\$357,035	\$0	\$0	\$0	\$357,035
2025	38	38	\$360,605	\$0	\$0	\$0	\$360,605
2026	39	39	\$364,211	\$0	\$0	\$0	\$364,211
2027	40	40	\$367,854	\$0	\$0	\$0	\$367,854
2028	41	41	\$371,532	\$0	\$0	\$0	\$371,532
2029	42	42	\$375,247	\$0	\$0	\$0	\$375,247
2030	43	43	\$379,000	\$0	\$0	\$0	\$379,000
2031	44	44	\$382,790	\$0	\$0	\$0	\$382,790
2032	45	45	\$386,618	\$0	\$0	\$0	\$386,618
2033	46	46	\$390,484	\$0	\$0	\$0	\$390,484
2034	47	47	\$394,389	\$0	\$0	\$0	\$394,389
2035	48	48	\$398,333	\$0	\$0	\$0	\$398,333
2036	49	49	\$402,316	\$0	\$0	\$0	\$402,316
2037	50	50	\$406,339	\$0	\$0	\$0	\$406,339
2038	51	51	\$410,403	\$0	\$0	\$0	\$410,403
2039	52	52	\$414,507	\$0	\$0	\$0	\$414,507
2040	53	53	\$418,652	\$0	\$0	\$0	\$418,652
2041	54	54	\$422,838	\$0	\$0	\$0	\$422,838
2042	55	55	\$427,067	\$0	\$0	\$0	\$427,067
2043	56	56	\$431,337	\$0	\$0	\$0	\$431,337
2044	57	57	\$435,651	\$0	\$0	\$0	\$435,651
2045	58	58	\$440,007	\$0	\$0	\$0	\$440,007
2046	59	59	\$444,407	\$0	\$0	\$0	\$444,407
2047	60	60	\$448,851	\$0	\$0	\$0	\$448,851



Year	JG's Age	Beth's Age	Labor Pension	Social Security	Annuity	Total
2048	61	61	\$453,340	\$0	\$0	\$453,340
2049	62	62	\$457,873	\$0	\$0	\$457,873
2050	63	63	\$462,452	\$0	\$0	\$462,452
2051	64	64	\$467,076	\$0	\$0	\$467,076
2052	65	65	\$471,747	\$0	\$0	\$471,747
2053	66	66	\$0	\$0	\$44,148	\$44,148
2054	67	67	\$0	\$0	\$50,013	\$50,013
2055	68	68	\$0	\$0	\$50,940	\$50,940
2056	69	69	\$0	\$0	\$50,940	\$50,940
2057	70	70	\$0	\$0	\$50,940	\$50,940
2058	71	71	\$0	\$0	\$50,940	\$50,940
2059	72	72	\$0	\$0	\$50,940	\$50,940
2060	73	73	\$0	\$0	\$50,940	\$50,940
2061	74	74	\$0	\$0	\$50,940	\$50,940
2062	75	75	\$0	\$0	\$50,940	\$50,940
2063	76	76	\$0	\$0	\$50,940	\$50,940
2064	77	77	\$0	\$0	\$50,940	\$50,940
2065	78	78	\$0	\$0	\$50,940	\$50,940
2066	79	79	\$0	\$0	\$50,940	\$50,940
2067	80	80	\$0	\$0	\$50,940	\$50,940
2068	81	81	\$0	\$0	\$50,940	\$50,940
2069	82	82	\$0	\$0	\$50,940	\$50,940
2070	83	83	\$0	\$0	\$50,940	\$50,940
2071	84	84	\$0	\$0	\$50,940	\$50,940
2072	85	85	\$0	\$0	\$50,940	\$50,940
2073	86	86	\$0	\$0	\$50,940	\$50,940
2074	87	87	\$0	\$0	\$50,940	\$50,940
2075	88	88	\$0	\$0	\$50,940	\$50,940
2076	89	89	\$0	\$0	\$50,940	\$50,940
2077	90	90	\$0	\$0	\$50,940	\$50,940

Beth's Non-Asset Income



Year	JG's Age	Beth's Age	Labor	Pension	Social Security	Annuity	Total
2022	35	35	\$90,000	\$0	\$0	\$0	\$90,000
2023	36	36	\$90,900	\$0	\$0	\$0	\$90,900
2024	37	37	\$91,809	\$0	\$0	\$0	\$91,809
2025	38	38	\$92,727	\$0	\$0	\$0	\$92,727
2026	39	39	\$93,654	\$0	\$0	\$0	\$93,654
2027	40	40	\$94,591	\$0	\$0	\$0	\$94,591
2028	41	41	\$95,537	\$0	\$0	\$0	\$95,537
2029	42	42	\$96,492	\$0	\$0	\$0	\$96,492
2030	43	43	\$97,457	\$0	\$0	\$0	\$97,457
2031	44	44	\$98,432	\$0	\$0	\$0	\$98,432
2032	45	45	\$99,416	\$0	\$0	\$0	\$99,416
2033	46	46	\$100,410	\$0	\$0	\$0	\$100,410
2034	47	47	\$101,414	\$0	\$0	\$0	\$101,414
2035	48	48	\$102,428	\$0	\$0	\$0	\$102,428
2036	49	49	\$103,453	\$0	\$0	\$0	\$103,453
2037	50	50	\$104,487	\$0	\$0	\$0	\$104,487
2038	51	51	\$105,532	\$0	\$0	\$0	\$105,532
2039	52	52	\$106,587	\$0	\$0	\$0	\$106,587
2040	53	53	\$107,653	\$0	\$0	\$0	\$107,653
2041	54	54	\$108,730	\$0	\$0	\$0	\$108,730
2042	55	55	\$109,817	\$0	\$0	\$0	\$109,817
2043	56	56	\$110,915	\$0	\$0	\$0	\$110,915
2044	57	57	\$112,024	\$0	\$0	\$0	\$112,024
2045	58	58	\$113,145	\$0	\$0	\$0	\$113,145
2046	59	59	\$114,276	\$0	\$0	\$0	\$114,276
2047	60	60	\$115,419	\$0	\$0	\$0	\$115,419
2048	61	61	\$116,573	\$0	\$0	\$0	\$116,573
2049	62	62	\$117,739	\$0	\$0	\$0	\$117,739
2050	63	63	\$118,916	\$0	\$0	\$0	\$118,916



Year	JG's Age	Beth's Age	Labor Pension	Social Security	Annuity	Total
2051	64	64	\$120,105	\$0	\$0	\$120,105
2052	65	65	\$121,306	\$0	\$0	\$121,306
2053	66	66	\$0	\$0	\$37,053	\$37,053
2054	67	67	\$0	\$0	\$41,976	\$41,976
2055	68	68	\$0	\$0	\$42,753	\$42,753
2056	69	69	\$0	\$0	\$42,753	\$42,753
2057	70	70	\$0	\$0	\$42,753	\$42,753
2058	71	71	\$0	\$0	\$42,753	\$42,753
2059	72	72	\$0	\$0	\$42,753	\$42,753
2060	73	73	\$0	\$0	\$42,753	\$42,753
2061	74	74	\$0	\$0	\$42,753	\$42,753
2062	75	75	\$0	\$0	\$42,753	\$42,753
2063	76	76	\$0	\$0	\$42,753	\$42,753
2064	77	77	\$0	\$0	\$42,753	\$42,753
2065	78	78	\$0	\$0	\$42,753	\$42,753
2066	79	79	\$0	\$0	\$42,753	\$42,753
2067	80	80	\$0	\$0	\$42,753	\$42,753
2068	81	81	\$0	\$0	\$42,753	\$42,753
2069	82	82	\$0	\$0	\$42,753	\$42,753
2070	83	83	\$0	\$0	\$42,753	\$42,753
2071	84	84	\$0	\$0	\$42,753	\$42,753
2072	85	85	\$0	\$0	\$42,753	\$42,753
2073	86	86	\$0	\$0	\$42,753	\$42,753
2074	87	87	\$0	\$0	\$42,753	\$42,753
2075	88	88	\$0	\$0	\$42,753	\$42,753
2076	89	89	\$0	\$0	\$42,753	\$42,753
2077	90	90	\$0	\$0	\$42,753	\$42,753



JG'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	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	JG's Non-Roth Withdrawals	JG's Roth Withdrawals	Net Account Additions	JG's Non-Roth Assets	JG's Roth Assets	Annuity Income
2022	35	35	\$240	\$10,500	\$10,500	\$0	\$0	\$0	\$21,240	\$27,375	\$0	\$0
2023	36	36	\$1,071	\$10,605	\$10,605	\$0	\$0	\$0	\$22,281	\$49,656	\$0	\$0
2024	37	37	\$1,943	\$10,711	\$10,711	\$0	\$0	\$0	\$23,365	\$73,021	\$0	\$0
2025	38	38	\$2,857	\$10,818	\$10,818	\$0	\$0	\$0	\$24,493	\$97,513	\$0	\$0
2026	39	39	\$3,815	\$10,926	\$10,926	\$0	\$0	\$0	\$25,667	\$123,181	\$0	\$0
2027	40	40	\$4,819	\$11,036	\$11,036	\$0	\$0	\$0	\$26,890	\$150,071	\$0	\$0
2028	41	41	\$5,871	\$11,146	\$11,146	\$0	\$0	\$0	\$28,163	\$178,233	\$0	\$0
2029	42	42	\$6,972	\$11,257	\$11,257	\$0	\$0	\$0	\$29,487	\$207,721	\$0	\$0
2030	43	43	\$8,126	\$11,370	\$11,370	\$0	\$0	\$0	\$30,866	\$238,587	\$0	\$0
2031	44	44	\$9,333	\$11,484	\$11,484	\$0	\$0	\$0	\$32,301	\$270,888	\$0	\$0
2032	45	45	\$10,597	\$11,599	\$11,599	\$0	\$0	\$0	\$33,794	\$304,682	\$0	\$0
2033	46	46	\$11,919	\$11,715	\$11,715	\$0	\$0	\$0	\$35,348	\$340,030	\$0	\$0
2034	47	47	\$13,302	\$11,832	\$11,832	\$0	\$0	\$0	\$36,965	\$376,995	\$0	\$0
2035	48	48	\$14,748	\$11,950	\$11,950	\$0	\$0	\$0	\$38,648	\$415,643	\$0	\$0
2036	49	49	\$16,260	\$12,069	\$12,069	\$0	\$0	\$0	\$40,399	\$456,042	\$0	\$0
2037	50	50	\$17,840	\$12,190	\$12,190	\$0	\$0	\$0	\$42,221	\$498,262	\$0	\$0
2038	51	51	\$19,492	\$12,312	\$12,312	\$0	\$0	\$0	\$44,116	\$542,379	\$0	\$0
2039	52	52	\$21,218	\$12,435	\$12,435	\$0	\$0	\$0	\$46,088	\$588,467	\$0	\$0
2040	53	53	\$23,021	\$12,560	\$12,560	\$0	\$0	\$0	\$48,140	\$636,607	\$0	\$0
2041	54	54	\$24,904	\$12,685	\$12,685	\$0	\$0	\$0	\$50,274	\$686,881	\$0	\$0
2042	55	55	\$26,871	\$12,812	\$12,812	\$0	\$0	\$0	\$52,495	\$739,375	\$0	\$0
2043	56	56	\$28,924	\$12,940	\$12,940	\$0	\$0	\$0	\$54,804	\$794,180	\$0	\$0
2044	57	57	\$31,068	\$13,070	\$13,070	\$0	\$0	\$0	\$57,207	\$851,387	\$0	\$0
2045	58	58	\$33,306	\$13,200	\$13,200	\$0	\$0	\$0	\$59,707	\$911,094	\$0	\$0
2046	59	59	\$35,642	\$13,332	\$13,332	\$0	\$0	\$0	\$62,306	\$973,400	\$0	\$0
2047	60	60	\$38,079	\$13,466	\$13,466	\$0	\$0	\$0	\$65,010	\$1,038,410	\$0	\$0
2048	61	61	\$40,622	\$13,600	\$13,600	\$0	\$0	\$0	\$67,823	\$1,106,233	\$0	\$0
2049	62	62	\$43,276	\$13,736	\$13,736	\$0	\$0	\$0	\$70,748	\$1,176,981	\$0	\$0
2050	63	63	\$46,043	\$13,874	\$13,874	\$0	\$0	\$0	\$73,790	\$1,250,771	\$0	\$0
2051	64	64	\$48,930	\$14,012	\$14,012	\$0	\$0	\$0	\$76,955	\$1,327,726	\$0	\$0
2052	65	65	\$51,940	\$14,152	\$14,152	\$0	(\$83,966)	\$0	(\$3,720)	\$1,324,005	\$0	\$0
2053	66	66	\$51,795	\$0	\$0	\$0	(\$83,966)	\$0	(\$32,171)	\$1,291,835	\$0	\$0
2054	67	67	\$50,536	\$0	\$0	\$0	(\$83,966)	\$0	(\$33,429)	\$1,258,405	\$0	\$0
2055	68	68	\$49,229	\$0	\$0	\$0	(\$83,966)	\$0	(\$34,737)	\$1,223,668	\$0	\$0
2056	69	69	\$47,870	\$0	\$0	\$0	(\$83,966)	\$0	(\$36,096)	\$1,187,573	\$0	\$0
2057	70	70	\$46,458	\$0	\$0	\$0	(\$83,966)	\$0	(\$37,508)	\$1,150,065	\$0	\$0
2058	71	71	\$44,990	\$0	\$0	\$0	(\$83,966)	\$0	(\$38,975)	\$1,111,089	\$0	\$0

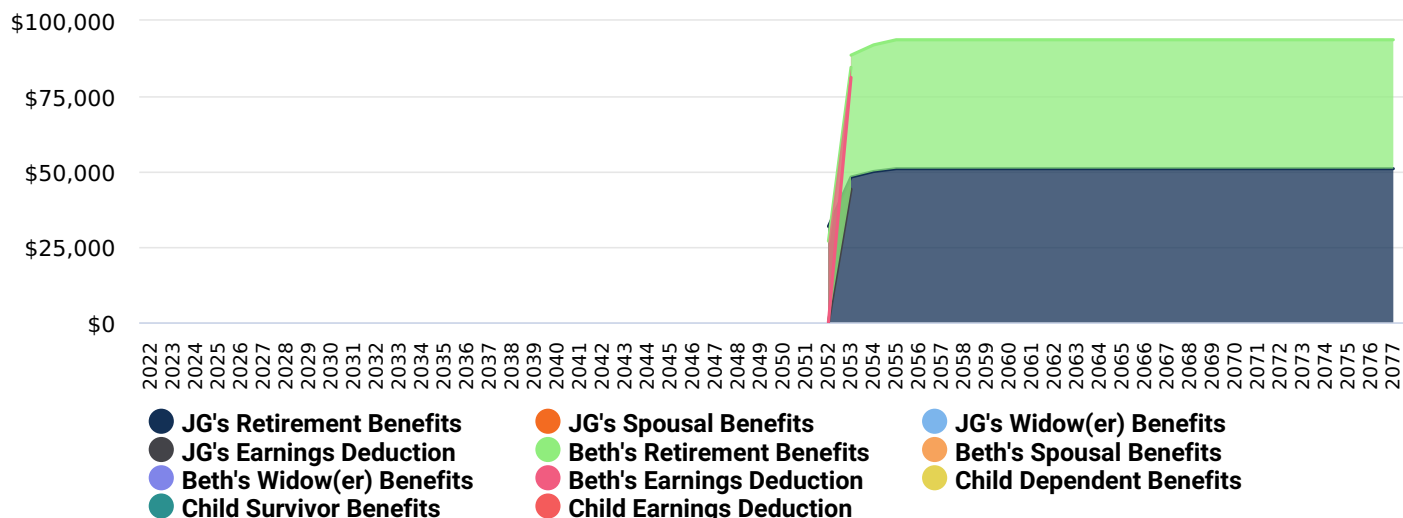
Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	JG's Non-Roth Withdrawals	JG's Roth Withdrawals	Net Account Additions	JG's Non-Roth Assets	JG's Roth Assets	Annuity Income
2059	72	72	\$43,466	\$0	\$0	\$0	(\$83,966)	\$0	(\$40,500)	\$1,070,590	\$0	\$0
2060	73	73	\$41,881	\$0	\$0	\$0	(\$83,966)	\$0	(\$42,084)	\$1,028,505	\$0	\$0
2061	74	74	\$40,235	\$0	\$0	\$0	(\$83,966)	\$0	(\$43,731)	\$984,775	\$0	\$0
2062	75	75	\$38,524	\$0	\$0	\$0	(\$83,966)	\$0	(\$45,441)	\$939,333	\$0	\$0
2063	76	76	\$36,747	\$0	\$0	\$0	(\$83,966)	\$0	(\$47,219)	\$892,114	\$0	\$0
2064	77	77	\$34,899	\$0	\$0	\$0	(\$83,966)	\$0	(\$49,066)	\$843,048	\$0	\$0
2065	78	78	\$32,980	\$0	\$0	\$0	(\$83,966)	\$0	(\$50,986)	\$792,063	\$0	\$0
2066	79	79	\$30,985	\$0	\$0	\$0	(\$83,966)	\$0	(\$52,980)	\$739,082	\$0	\$0
2067	80	80	\$28,913	\$0	\$0	\$0	(\$83,966)	\$0	(\$55,053)	\$684,030	\$0	\$0
2068	81	81	\$26,759	\$0	\$0	\$0	(\$83,966)	\$0	(\$57,206)	\$626,823	\$0	\$0
2069	82	82	\$24,521	\$0	\$0	\$0	(\$83,966)	\$0	(\$59,444)	\$567,379	\$0	\$0
2070	83	83	\$22,196	\$0	\$0	\$0	(\$83,966)	\$0	(\$61,770)	\$505,609	\$0	\$0
2071	84	84	\$19,779	\$0	\$0	\$0	(\$83,966)	\$0	(\$64,186)	\$441,423	\$0	\$0
2072	85	85	\$17,268	\$0	\$0	\$0	(\$83,966)	\$0	(\$66,697)	\$374,726	\$0	\$0
2073	86	86	\$14,659	\$0	\$0	\$0	(\$83,966)	\$0	(\$69,306)	\$305,419	\$0	\$0
2074	87	87	\$11,948	\$0	\$0	\$0	(\$83,966)	\$0	(\$72,018)	\$233,402	\$0	\$0
2075	88	88	\$9,131	\$0	\$0	\$0	(\$83,966)	\$0	(\$74,835)	\$158,567	\$0	\$0
2076	89	89	\$6,203	\$0	\$0	\$0	(\$83,966)	\$0	(\$77,762)	\$80,804	\$0	\$0
2077	90	90	\$3,161	\$0	\$0	\$0	(\$83,966)	\$0	(\$80,804)	\$0	\$0	\$0

Beth's Retirement Accounts

Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Beth's Non-Roth Withdrawals	Beth's Roth Withdrawals	Net Account Additions	Beth's Non-Roth Assets	Beth's Roth Assets	Annuity Income
2022	35	35	\$3,200	\$2,700	\$2,700	\$0	\$0	\$0	\$8,600	\$90,400	\$0	\$0
2023	36	36	\$3,536	\$2,727	\$2,727	\$0	\$0	\$0	\$8,990	\$99,390	\$0	\$0
2024	37	37	\$3,888	\$2,754	\$2,754	\$0	\$0	\$0	\$9,397	\$108,787	\$0	\$0
2025	38	38	\$4,256	\$2,782	\$2,782	\$0	\$0	\$0	\$9,819	\$118,606	\$0	\$0
2026	39	39	\$4,640	\$2,810	\$2,810	\$0	\$0	\$0	\$10,259	\$128,866	\$0	\$0
2027	40	40	\$5,041	\$2,838	\$2,838	\$0	\$0	\$0	\$10,717	\$139,582	\$0	\$0
2028	41	41	\$5,460	\$2,866	\$2,866	\$0	\$0	\$0	\$11,193	\$150,775	\$0	\$0
2029	42	42	\$5,898	\$2,895	\$2,895	\$0	\$0	\$0	\$11,688	\$162,463	\$0	\$0
2030	43	43	\$6,356	\$2,924	\$2,924	\$0	\$0	\$0	\$12,203	\$174,666	\$0	\$0
2031	44	44	\$6,833	\$2,953	\$2,953	\$0	\$0	\$0	\$12,739	\$187,404	\$0	\$0
2032	45	45	\$7,331	\$2,982	\$2,982	\$0	\$0	\$0	\$13,296	\$200,701	\$0	\$0
2033	46	46	\$7,851	\$3,012	\$3,012	\$0	\$0	\$0	\$13,876	\$214,577	\$0	\$0
2034	47	47	\$8,394	\$3,042	\$3,042	\$0	\$0	\$0	\$14,479	\$229,056	\$0	\$0
2035	48	48	\$8,961	\$3,073	\$3,073	\$0	\$0	\$0	\$15,106	\$244,162	\$0	\$0
2036	49	49	\$9,552	\$3,104	\$3,104	\$0	\$0	\$0	\$15,759	\$259,921	\$0	\$0
2037	50	50	\$10,168	\$3,135	\$3,135	\$0	\$0	\$0	\$16,437	\$276,358	\$0	\$0
2038	51	51	\$10,811	\$3,166	\$3,166	\$0	\$0	\$0	\$17,143	\$293,501	\$0	\$0
2039	52	52	\$11,482	\$3,198	\$3,198	\$0	\$0	\$0	\$17,877	\$311,378	\$0	\$0
2040	53	53	\$12,181	\$3,230	\$3,230	\$0	\$0	\$0	\$18,640	\$330,018	\$0	\$0
2041	54	54	\$12,910	\$3,262	\$3,262	\$0	\$0	\$0	\$19,434	\$349,452	\$0	\$0
2042	55	55	\$13,670	\$3,295	\$3,295	\$0	\$0	\$0	\$20,260	\$369,712	\$0	\$0
2043	56	56	\$14,463	\$3,327	\$3,327	\$0	\$0	\$0	\$21,118	\$390,830	\$0	\$0
2044	57	57	\$15,289	\$3,361	\$3,361	\$0	\$0	\$0	\$22,011	\$412,840	\$0	\$0
2045	58	58	\$16,150	\$3,394	\$3,394	\$0	\$0	\$0	\$22,939	\$435,779	\$0	\$0
2046	59	59	\$17,048	\$3,428	\$3,428	\$0	\$0	\$0	\$23,904	\$459,683	\$0	\$0
2047	60	60	\$17,983	\$3,463	\$3,463	\$0	\$0	\$0	\$24,908	\$484,591	\$0	\$0
2048	61	61	\$18,957	\$3,497	\$3,497	\$0	\$0	\$0	\$25,951	\$510,543	\$0	\$0
2049	62	62	\$19,972	\$3,532	\$3,532	\$0	\$0	\$0	\$27,037	\$537,579	\$0	\$0
2050	63	63	\$21,030	\$3,567	\$3,567	\$0	\$0	\$0	\$28,165	\$565,744	\$0	\$0
2051	64	64	\$22,132	\$3,603	\$3,603	\$0	\$0	\$0	\$29,338	\$595,082	\$0	\$0
2052	65	65	\$23,280	\$3,639	\$3,639	\$0	(\$37,311)	\$0	(\$6,753)	\$588,330	\$0	\$0
2053	66	66	\$23,015	\$0	\$0	\$0	(\$37,311)	\$0	(\$14,295)	\$574,035	\$0	\$0
2054	67	67	\$22,456	\$0	\$0	\$0	(\$37,311)	\$0	(\$14,854)	\$559,180	\$0	\$0
2055	68	68	\$21,875	\$0	\$0	\$0	(\$37,311)	\$0	(\$15,436)	\$543,744	\$0	\$0
2056	69	69	\$21,271	\$0	\$0	\$0	(\$37,311)	\$0	(\$16,039)	\$527,705	\$0	\$0
2057	70	70	\$20,644	\$0	\$0	\$0	(\$37,311)	\$0	(\$16,667)	\$511,038	\$0	\$0
2058	71	71	\$19,992	\$0	\$0	\$0	(\$37,311)	\$0	(\$17,319)	\$493,719	\$0	\$0
2059	72	72	\$19,314	\$0	\$0	\$0	(\$37,311)	\$0	(\$17,996)	\$475,723	\$0	\$0
2060	73	73	\$18,610	\$0	\$0	\$0	(\$37,311)	\$0	(\$18,700)	\$457,023	\$0	\$0
2061	74	74	\$17,879	\$0	\$0	\$0	(\$37,311)	\$0	(\$19,432)	\$437,591	\$0	\$0
2062	75	75	\$17,118	\$0	\$0	\$0	(\$37,311)	\$0	(\$20,192)	\$417,398	\$0	\$0
2063	76	76	\$16,329	\$0	\$0	\$0	(\$37,311)	\$0	(\$20,982)	\$396,416	\$0	\$0
2064	77	77	\$15,508	\$0	\$0	\$0	(\$37,311)	\$0	(\$21,803)	\$374,614	\$0	\$0
2065	78	78	\$14,655	\$0	\$0	\$0	(\$37,311)	\$0	(\$22,656)	\$351,958	\$0	\$0
2066	79	79	\$13,769	\$0	\$0	\$0	(\$37,311)	\$0	(\$23,542)	\$328,416	\$0	\$0
2067	80	80	\$12,848	\$0	\$0	\$0	(\$37,311)	\$0	(\$24,463)	\$303,953	\$0	\$0

Year	JG's Age	Beth's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Beth's Non-Roth Withdrawals	Beth's Roth Withdrawals	Net Account Additions	Beth's Non-Roth Assets	Beth's Roth Assets	Annuity Income
2068	81	81	\$11,891	\$0	\$0	\$0	(\$37,311)	\$0	(\$25,420)	\$278,533	\$0	\$0
2069	82	82	\$10,896	\$0	\$0	\$0	(\$37,311)	\$0	(\$26,414)	\$252,118	\$0	\$0
2070	83	83	\$9,863	\$0	\$0	\$0	(\$37,311)	\$0	(\$27,448)	\$224,670	\$0	\$0
2071	84	84	\$8,789	\$0	\$0	\$0	(\$37,311)	\$0	(\$28,522)	\$196,149	\$0	\$0
2072	85	85	\$7,673	\$0	\$0	\$0	(\$37,311)	\$0	(\$29,637)	\$166,512	\$0	\$0
2073	86	86	\$6,514	\$0	\$0	\$0	(\$37,311)	\$0	(\$30,797)	\$135,715	\$0	\$0
2074	87	87	\$5,309	\$0	\$0	\$0	(\$37,311)	\$0	(\$32,001)	\$103,713	\$0	\$0
2075	88	88	\$4,057	\$0	\$0	\$0	(\$37,311)	\$0	(\$33,253)	\$70,460	\$0	\$0
2076	89	89	\$2,756	\$0	\$0	\$0	(\$37,311)	\$0	(\$34,554)	\$35,906	\$0	\$0
2077	90	90	\$1,405	\$0	\$0	\$0	(\$37,311)	\$0	(\$35,906)	\$0	\$0	\$0

Social Security



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

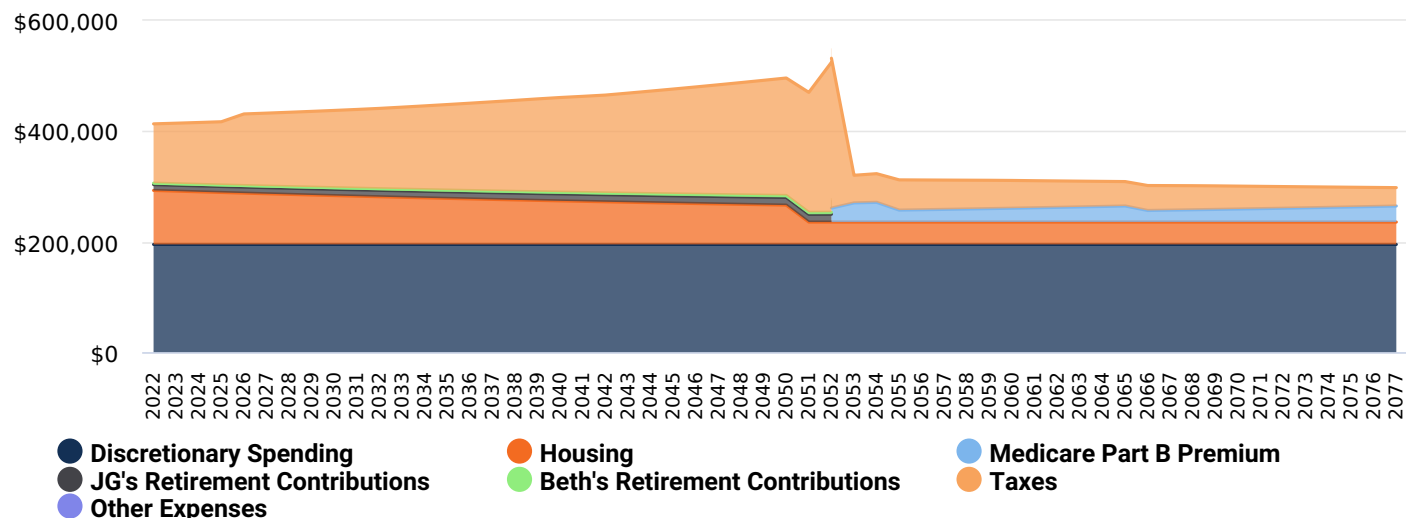
- JG files for retirement benefits in Apr 2052, the year JG turns 65
- Beth files for retirement benefits in Apr 2052, the year Beth turns 65

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

Year	JG's Age	Beth's Age	JG's Retirement Benefits	JG's Spousal Benefits	JG's Widow(er) Benefits	JG's Earnings Deduction	Beth's Retirement Benefits	Beth's Spousal Benefits	Beth's Widow(er) Benefits	Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	JG's Retirement Benefits	JG's Spousal Benefits	JG's Widow(er) Benefits	JG's Earnings Deduction	Beth's Retirement Benefits	Beth's Spousal Benefits	Beth's Widow(er) Benefits	Beth's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$31,794	\$0	\$0	(\$31,794)	\$26,901	\$0	\$0	(\$26,901)	\$0	\$0	\$0
2053	66	66	\$48,161	\$0	\$0	(\$4,013)	\$40,421	\$0	\$0	(\$3,368)	\$0	\$0	\$0
2054	67	67	\$50,013	\$0	\$0	\$0	\$41,976	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	90	\$50,940	\$0	\$0	\$0	\$42,753	\$0	\$0	\$0	\$0	\$0	\$0

Spending Overview

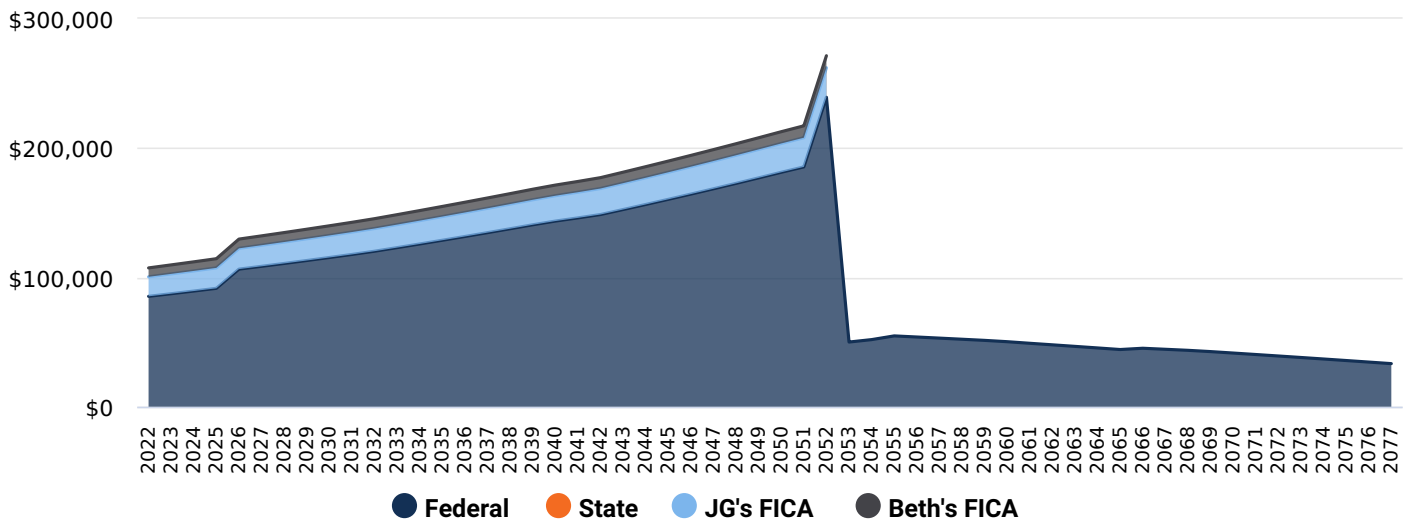


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table, 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	JG's Age	Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	JG's Retirement Contributions	Beth's Retirement Contributions	Taxes	Other Expenses	Total
2022	35	35	\$195,009	\$97,788	\$0	\$4,496	\$10,500	\$2,700	\$107,309	\$0	\$417,802
2023	36	36	\$195,009	\$96,527	\$0	\$4,514	\$10,605	\$2,727	\$109,644	\$0	\$419,026
2024	37	37	\$195,009	\$95,295	\$0	\$4,645	\$10,711	\$2,754	\$112,002	\$0	\$420,416
2025	38	38	\$195,009	\$94,089	\$0	\$4,750	\$10,818	\$2,782	\$114,428	\$0	\$421,876
2026	39	39	\$195,009	\$92,910	\$0	\$4,953	\$10,926	\$2,810	\$129,594	\$0	\$436,202
2027	40	40	\$195,009	\$91,756	\$0	\$5,110	\$11,036	\$2,838	\$132,087	\$0	\$437,836
2028	41	41	\$195,009	\$90,628	\$0	\$5,237	\$11,146	\$2,866	\$134,633	\$0	\$439,519
2029	42	42	\$195,009	\$89,525	\$0	\$5,422	\$11,257	\$2,895	\$137,231	\$0	\$441,339
2030	43	43	\$195,009	\$88,447	\$0	\$5,612	\$11,370	\$2,924	\$139,875	\$0	\$443,237
2031	44	44	\$195,009	\$87,391	\$0	\$5,798	\$11,484	\$2,953	\$142,565	\$0	\$445,200
2032	45	45	\$195,009	\$86,360	\$0	\$6,013	\$11,599	\$2,982	\$145,382	\$0	\$447,345
2033	46	46	\$195,009	\$85,350	\$0	\$6,189	\$11,715	\$3,012	\$148,488	\$0	\$449,763
2034	47	47	\$195,009	\$84,364	\$0	\$6,375	\$11,832	\$3,042	\$151,641	\$0	\$452,263
2035	48	48	\$195,009	\$83,398	\$0	\$6,581	\$11,950	\$3,073	\$154,843	\$0	\$454,854
2036	49	49	\$195,009	\$82,454	\$0	\$6,721	\$12,069	\$3,104	\$158,092	\$0	\$457,449
2037	50	50	\$195,009	\$81,531	\$0	\$6,825	\$12,190	\$3,135	\$161,393	\$0	\$460,083
2038	51	51	\$195,009	\$80,628	\$0	\$6,818	\$12,312	\$3,166	\$164,743	\$0	\$462,676
2039	52	52	\$195,009	\$79,745	\$0	\$6,745	\$12,435	\$3,198	\$168,145	\$0	\$465,277
2040	53	53	\$195,009	\$78,882	\$0	\$6,591	\$12,560	\$3,230	\$171,348	\$0	\$467,620
2041	54	54	\$195,009	\$78,037	\$0	\$6,349	\$12,685	\$3,262	\$174,158	\$0	\$469,500

Year	JG's Age	Beth's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	JG's Retirement Contributions	Beth's Retirement Contributions	Taxes	Other Expenses	Total
2042	55	55	\$195,009	\$77,211	\$0	\$5,983	\$12,812	\$3,295	\$177,108	\$0	\$471,418
2043	56	56	\$195,009	\$76,403	\$0	\$5,479	\$12,940	\$3,327	\$181,315	\$0	\$474,473
2044	57	57	\$195,009	\$75,613	\$0	\$4,794	\$13,070	\$3,361	\$185,583	\$0	\$477,430
2045	58	58	\$195,009	\$74,841	\$0	\$4,003	\$13,200	\$3,394	\$189,918	\$0	\$480,365
2046	59	59	\$195,009	\$74,085	\$0	\$3,041	\$13,332	\$3,428	\$194,318	\$0	\$483,213
2047	60	60	\$195,009	\$73,346	\$0	\$1,872	\$13,466	\$3,463	\$198,790	\$0	\$485,946
2048	61	61	\$195,009	\$72,623	\$0	\$204	\$13,600	\$3,497	\$203,334	\$0	\$488,267
2049	62	62	\$195,009	\$71,916	\$0	\$0	\$13,736	\$3,532	\$207,960	\$0	\$492,153
2050	63	63	\$195,009	\$71,225	\$0	\$0	\$13,874	\$3,567	\$212,646	\$0	\$496,321
2051	64	64	\$195,009	\$40,500	\$0	\$0	\$14,012	\$3,603	\$217,180	\$0	\$470,304
2052	65	65	\$195,009	\$40,500	\$25,266	\$0	\$14,152	\$3,639	\$271,419	\$0	\$549,985
2053	66	66	\$195,009	\$40,500	\$34,699	\$0	\$0	\$0	\$49,982	\$0	\$320,190
2054	67	67	\$195,009	\$40,500	\$35,740	\$0	\$0	\$0	\$51,861	\$0	\$323,110
2055	68	68	\$195,009	\$40,500	\$21,656	\$0	\$0	\$0	\$54,730	\$0	\$311,895
2056	69	69	\$195,009	\$40,500	\$22,305	\$0	\$0	\$0	\$53,876	\$0	\$311,690
2057	70	70	\$195,009	\$40,500	\$22,975	\$0	\$0	\$0	\$53,015	\$0	\$311,499
2058	71	71	\$195,009	\$40,500	\$23,664	\$0	\$0	\$0	\$52,146	\$0	\$311,319
2059	72	72	\$195,009	\$40,500	\$24,374	\$0	\$0	\$0	\$51,270	\$0	\$311,153
2060	73	73	\$195,009	\$40,500	\$25,105	\$0	\$0	\$0	\$50,247	\$0	\$310,861
2061	74	74	\$195,009	\$40,500	\$25,858	\$0	\$0	\$0	\$49,016	\$0	\$310,383
2062	75	75	\$195,009	\$40,500	\$26,634	\$0	\$0	\$0	\$47,830	\$0	\$309,973
2063	76	76	\$195,009	\$40,500	\$27,433	\$0	\$0	\$0	\$46,631	\$0	\$309,573
2064	77	77	\$195,009	\$40,500	\$28,256	\$0	\$0	\$0	\$45,419	\$0	\$309,184
2065	78	78	\$195,009	\$40,500	\$29,104	\$0	\$0	\$0	\$44,194	\$0	\$308,807
2066	79	79	\$195,009	\$40,500	\$20,980	\$0	\$0	\$0	\$45,178	\$0	\$301,667
2067	80	80	\$195,009	\$40,500	\$21,610	\$0	\$0	\$0	\$44,381	\$0	\$301,500
2068	81	81	\$195,009	\$40,500	\$22,258	\$0	\$0	\$0	\$43,577	\$0	\$301,344
2069	82	82	\$195,009	\$40,500	\$22,926	\$0	\$0	\$0	\$42,593	\$0	\$301,028
2070	83	83	\$195,009	\$40,500	\$23,613	\$0	\$0	\$0	\$41,472	\$0	\$300,594
2071	84	84	\$195,009	\$40,500	\$24,322	\$0	\$0	\$0	\$40,339	\$0	\$300,170
2072	85	85	\$195,009	\$40,500	\$25,051	\$0	\$0	\$0	\$39,194	\$0	\$299,754
2073	86	86	\$195,009	\$40,500	\$25,803	\$0	\$0	\$0	\$38,038	\$0	\$299,350
2074	87	87	\$195,009	\$40,500	\$26,577	\$0	\$0	\$0	\$36,869	\$0	\$298,955
2075	88	88	\$195,009	\$40,500	\$27,374	\$0	\$0	\$0	\$35,687	\$0	\$298,570
2076	89	89	\$195,009	\$40,500	\$28,196	\$0	\$0	\$0	\$34,493	\$0	\$298,198
2077	90	90	\$195,009	\$40,500	\$29,041	\$0	\$0	\$0	\$33,284	\$0	\$297,834

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	JG's Age	Beth's Age	Federal	State	JG's FICA	Beth's FICA	Total
2022	35	35	\$85,335	\$0	\$15,089	\$6,885	\$107,309
2023	36	36	\$87,353	\$0	\$15,337	\$6,954	\$109,644
2024	37	37	\$89,417	\$0	\$15,562	\$7,023	\$112,002
2025	38	38	\$91,526	\$0	\$15,808	\$7,094	\$114,428
2026	39	39	\$106,373	\$0	\$16,056	\$7,165	\$129,594
2027	40	40	\$108,544	\$0	\$16,307	\$7,236	\$132,087
2028	41	41	\$110,764	\$0	\$16,560	\$7,309	\$134,633
2029	42	42	\$113,035	\$0	\$16,814	\$7,382	\$137,231
2030	43	43	\$115,355	\$0	\$17,065	\$7,455	\$139,875
2031	44	44	\$117,724	\$0	\$17,311	\$7,530	\$142,565
2032	45	45	\$120,219	\$0	\$17,558	\$7,605	\$145,382
2033	46	46	\$123,000	\$0	\$17,807	\$7,681	\$148,488
2034	47	47	\$125,826	\$0	\$18,057	\$7,758	\$151,641
2035	48	48	\$128,699	\$0	\$18,308	\$7,836	\$154,843
2036	49	49	\$131,617	\$0	\$18,561	\$7,914	\$158,092
2037	50	50	\$134,584	\$0	\$18,816	\$7,993	\$161,393
2038	51	51	\$137,598	\$0	\$19,072	\$8,073	\$164,743
2039	52	52	\$140,662	\$0	\$19,329	\$8,154	\$168,145
2040	53	53	\$143,524	\$0	\$19,589	\$8,235	\$171,348
2041	54	54	\$145,990	\$0	\$19,850	\$8,318	\$174,158
2042	55	55	\$148,595	\$0	\$20,112	\$8,401	\$177,108
2043	56	56	\$152,453	\$0	\$20,377	\$8,485	\$181,315

Year	JG's Age	Beth's Age	Federal	State	JG's FICA	Beth's FICA	Total
2044	57	57	\$156,370	\$0	\$20,643	\$8,570	\$185,583
2045	58	58	\$160,350	\$0	\$20,912	\$8,656	\$189,918
2046	59	59	\$164,394	\$0	\$21,182	\$8,742	\$194,318
2047	60	60	\$168,506	\$0	\$21,454	\$8,830	\$198,790
2048	61	61	\$172,688	\$0	\$21,728	\$8,918	\$203,334
2049	62	62	\$176,949	\$0	\$22,004	\$9,007	\$207,960
2050	63	63	\$181,267	\$0	\$22,282	\$9,097	\$212,646
2051	64	64	\$185,429	\$0	\$22,563	\$9,188	\$217,180
2052	65	65	\$239,294	\$0	\$22,845	\$9,280	\$271,419
2053	66	66	\$49,982	\$0	\$0	\$0	\$49,982
2054	67	67	\$51,861	\$0	\$0	\$0	\$51,861
2055	68	68	\$54,730	\$0	\$0	\$0	\$54,730
2056	69	69	\$53,876	\$0	\$0	\$0	\$53,876
2057	70	70	\$53,015	\$0	\$0	\$0	\$53,015
2058	71	71	\$52,146	\$0	\$0	\$0	\$52,146
2059	72	72	\$51,270	\$0	\$0	\$0	\$51,270
2060	73	73	\$50,247	\$0	\$0	\$0	\$50,247
2061	74	74	\$49,016	\$0	\$0	\$0	\$49,016
2062	75	75	\$47,830	\$0	\$0	\$0	\$47,830
2063	76	76	\$46,631	\$0	\$0	\$0	\$46,631
2064	77	77	\$45,419	\$0	\$0	\$0	\$45,419
2065	78	78	\$44,194	\$0	\$0	\$0	\$44,194
2066	79	79	\$45,178	\$0	\$0	\$0	\$45,178
2067	80	80	\$44,381	\$0	\$0	\$0	\$44,381
2068	81	81	\$43,577	\$0	\$0	\$0	\$43,577
2069	82	82	\$42,593	\$0	\$0	\$0	\$42,593
2070	83	83	\$41,472	\$0	\$0	\$0	\$41,472
2071	84	84	\$40,339	\$0	\$0	\$0	\$40,339
2072	85	85	\$39,194	\$0	\$0	\$0	\$39,194
2073	86	86	\$38,038	\$0	\$0	\$0	\$38,038
2074	87	87	\$36,869	\$0	\$0	\$0	\$36,869
2075	88	88	\$35,687	\$0	\$0	\$0	\$35,687
2076	89	89	\$34,493	\$0	\$0	\$0	\$34,493
2077	90	90	\$33,284	\$0	\$0	\$0	\$33,284

Federal Tax Detail

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

Year	JG's Age	Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	35	35	\$429,238	(\$39,177)	\$0	\$390,061	\$85,335	32%	22%	\$0	\$0	\$0	\$85,335
2023	36	36	\$434,235	(\$38,333)	\$0	\$395,902	\$87,353	32%	22%	\$0	\$0	\$0	\$87,353
2024	37	37	\$439,383	(\$37,509)	\$0	\$401,874	\$89,417	32%	22%	\$0	\$0	\$0	\$89,417
2025	38	38	\$444,680	(\$36,704)	\$0	\$407,976	\$91,526	32%	22%	\$0	\$0	\$0	\$91,526
2026	39	39	\$450,125	(\$54,995)	\$0	\$395,130	\$103,689	33%	26%	\$2,683	\$0	\$0	\$106,373
2027	40	40	\$455,314	(\$54,242)	\$0	\$401,071	\$105,761	33%	26%	\$2,783	\$0	\$0	\$108,544
2028	41	41	\$460,647	(\$53,500)	\$0	\$407,148	\$107,881	33%	26%	\$2,883	\$0	\$0	\$110,764
2029	42	42	\$466,128	(\$52,767)	\$0	\$413,361	\$110,050	33%	27%	\$2,985	\$0	\$0	\$113,035
2030	43	43	\$471,754	(\$52,043)	\$0	\$419,710	\$112,266	33%	27%	\$3,088	\$0	\$0	\$115,355
2031	44	44	\$477,525	(\$51,330)	\$0	\$426,195	\$114,532	33%	27%	\$3,192	\$0	\$0	\$117,724
2032	45	45	\$483,443	(\$50,409)	\$0	\$433,034	\$116,917	33%	27%	\$3,302	\$0	\$0	\$120,219
2033	46	46	\$489,504	(\$48,820)	\$0	\$440,684	\$119,574	33%	27%	\$3,426	\$0	\$0	\$123,000
2034	47	47	\$495,704	(\$47,244)	\$0	\$448,460	\$122,409	35%	27%	\$3,418	\$0	\$0	\$125,826
2035	48	48	\$502,041	(\$45,679)	\$0	\$456,362	\$125,340	35%	27%	\$3,359	\$0	\$0	\$128,699
2036	49	49	\$508,517	(\$44,125)	\$0	\$464,392	\$128,320	35%	27%	\$3,298	\$0	\$0	\$131,617
2037	50	50	\$515,134	(\$42,582)	\$0	\$472,553	\$131,348	35%	28%	\$3,236	\$0	\$0	\$134,584
2038	51	51	\$521,894	(\$41,048)	\$0	\$480,846	\$134,426	35%	28%	\$3,172	\$0	\$0	\$137,598
2039	52	52	\$528,801	(\$39,523)	\$0	\$489,278	\$137,556	35%	28%	\$3,107	\$0	\$0	\$140,662
2040	53	53	\$535,858	(\$38,007)	\$0	\$497,851	\$141,100	40%	28%	\$2,423	\$0	\$0	\$143,524
2041	54	54	\$543,077	(\$36,498)	\$0	\$506,579	\$144,811	40%	28%	\$1,179	\$0	\$0	\$145,990
2042	55	55	\$550,474	(\$34,996)	\$0	\$515,478	\$148,595	40%	29%	\$0	\$0	\$0	\$148,595
2043	56	56	\$558,053	(\$33,499)	\$0	\$524,554	\$152,453	40%	29%	\$0	\$0	\$0	\$152,453
2044	57	57	\$565,781	(\$32,009)	\$0	\$533,771	\$156,370	40%	29%	\$0	\$0	\$0	\$156,370
2045	58	58	\$573,664	(\$30,525)	\$0	\$543,139	\$160,350	40%	29%	\$0	\$0	\$0	\$160,350
2046	59	59	\$581,706	(\$29,046)	\$0	\$552,660	\$164,394	40%	29%	\$0	\$0	\$0	\$164,394
2047	60	60	\$589,913	(\$27,571)	\$0	\$562,342	\$168,506	40%	30%	\$0	\$0	\$0	\$168,506
2048	61	61	\$598,292	(\$26,100)	\$0	\$572,193	\$172,688	40%	30%	\$0	\$0	\$0	\$172,688
2049	62	62	\$606,860	(\$24,631)	\$0	\$582,229	\$176,949	40%	30%	\$0	\$0	\$0	\$176,949
2050	63	63	\$615,571	(\$23,166)	\$0	\$592,405	\$181,267	40%	30%	\$0	\$0	\$0	\$181,267
2051	64	64	\$624,418	(\$22,241)	\$0	\$602,178	\$185,429	40%	30%	\$0	\$0	\$0	\$185,429
2052	65	65	\$755,642	(\$18,275)	\$0	\$737,367	\$239,294	40%	32%	\$0	\$0	\$0	\$239,294
2053	66	66	\$255,202	(\$40,679)	(\$8,140)	\$206,382	\$47,134	28%	22%	\$2,848	\$0	\$0	\$49,982
2054	67	67	\$261,265	(\$41,114)	(\$8,115)	\$212,037	\$48,639	28%	22%	\$3,221	\$0	\$0	\$51,861
2055	68	68	\$259,826	(\$31,500)	(\$8,090)	\$220,236	\$50,866	28%	22%	\$3,865	\$0	\$0	\$54,730
2056	69	69	\$257,322	(\$31,500)	(\$8,065)	\$217,756	\$50,116	28%	22%	\$3,760	\$0	\$0	\$53,876
2057	70	70	\$254,799	(\$31,500)	(\$8,041)	\$215,258	\$49,361	28%	22%	\$3,654	\$0	\$0	\$53,015
2058	71	71	\$252,258	(\$31,500)	(\$8,016)	\$212,742	\$48,599	28%	22%	\$3,547	\$0	\$0	\$52,146
2059	72	72	\$249,698	(\$31,500)	(\$7,992)	\$210,206	\$47,832	28%	22%	\$3,438	\$0	\$0	\$51,270
2060	73	73	\$247,117	(\$31,893)	(\$7,967)	\$207,257	\$46,947	28%	22%	\$3,300	\$0	\$0	\$50,247
2061	74	74	\$244,521	(\$32,906)	(\$7,943)	\$203,673	\$45,884	28%	22%	\$3,131	\$0	\$0	\$49,016
2062	75	75	\$241,915	(\$33,942)	(\$7,918)	\$200,055	\$44,812	28%	22%	\$3,018	\$0	\$0	\$47,830
2063	76	76	\$239,296	(\$35,003)	(\$7,894)	\$196,399	\$43,728	28%	22%	\$2,903	\$0	\$0	\$46,631
2064	77	77	\$236,665	(\$36,089)	(\$7,870)	\$192,706	\$42,633	28%	21%	\$2,787	\$0	\$0	\$45,419
2065	78	78	\$234,020	(\$37,202)	(\$7,846)	\$188,973	\$41,526	28%	21%	\$2,668	\$0	\$0	\$44,194

Year	JG's Age	Beth's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	79	79	\$231,361	(\$31,500)	(\$7,822)	\$192,039	\$42,322	28%	21%	\$2,856	\$0	\$0	\$45,178
2067	80	80	\$228,903	(\$31,500)	(\$7,798)	\$189,605	\$41,586	28%	21%	\$2,795	\$0	\$0	\$44,381
2068	81	81	\$226,426	(\$31,500)	(\$7,774)	\$187,153	\$40,844	28%	21%	\$2,734	\$0	\$0	\$43,577
2069	82	82	\$223,930	(\$32,033)	(\$7,750)	\$184,148	\$39,946	28%	21%	\$2,647	\$0	\$0	\$42,593
2070	83	83	\$221,420	(\$32,971)	(\$7,726)	\$180,723	\$38,930	28%	21%	\$2,542	\$0	\$0	\$41,472
2071	84	84	\$218,899	(\$33,932)	(\$7,702)	\$177,265	\$37,904	28%	21%	\$2,435	\$0	\$0	\$40,339
2072	85	85	\$216,367	(\$34,915)	(\$7,679)	\$173,773	\$36,868	28%	21%	\$2,326	\$0	\$0	\$39,194
2073	86	86	\$213,823	(\$35,921)	(\$7,655)	\$170,247	\$35,822	28%	21%	\$2,216	\$0	\$0	\$38,038
2074	87	87	\$211,267	(\$36,950)	(\$7,632)	\$166,685	\$34,765	28%	21%	\$2,104	\$0	\$0	\$36,869
2075	88	88	\$208,699	(\$38,004)	(\$7,608)	\$163,086	\$33,698	28%	20%	\$1,990	\$0	\$0	\$35,687
2076	89	89	\$206,118	(\$39,084)	(\$7,585)	\$159,449	\$32,619	28%	20%	\$1,874	\$0	\$0	\$34,493
2077	90	90	\$203,523	(\$40,189)	(\$7,562)	\$155,773	\$31,528	28%	20%	\$1,756	\$0	\$0	\$33,284

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	JG's Age	Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	35	35	\$0	\$57,288	\$31,500	\$6,000	\$3,000	\$0	\$980,870	\$519,130
2023	36	36	\$0	\$56,027	\$31,500	\$6,000	\$3,000	\$0	\$939,845	\$560,155
2024	37	37	\$0	\$54,795	\$31,500	\$6,000	\$3,000	\$0	\$899,404	\$600,596
2025	38	38	\$0	\$53,589	\$31,500	\$6,000	\$3,000	\$0	\$859,532	\$640,468
2026	39	39	\$0	\$52,410	\$31,500	\$6,000	\$3,000	\$0	\$820,209	\$679,791
2027	40	40	\$0	\$51,256	\$31,500	\$6,000	\$3,000	\$0	\$781,419	\$718,581
2028	41	41	\$0	\$50,128	\$31,500	\$6,000	\$3,000	\$0	\$743,143	\$756,857
2029	42	42	\$0	\$49,025	\$31,500	\$6,000	\$3,000	\$0	\$705,367	\$794,633
2030	43	43	\$0	\$47,947	\$31,500	\$6,000	\$3,000	\$0	\$668,072	\$831,928
2031	44	44	\$0	\$46,891	\$31,500	\$6,000	\$3,000	\$0	\$631,242	\$868,758
2032	45	45	\$0	\$45,860	\$31,500	\$6,000	\$3,000	\$0	\$594,862	\$905,138
2033	46	46	\$0	\$44,850	\$31,500	\$6,000	\$3,000	\$0	\$558,916	\$941,084
2034	47	47	\$0	\$43,864	\$31,500	\$6,000	\$3,000	\$0	\$523,387	\$976,613
2035	48	48	\$0	\$42,898	\$31,500	\$6,000	\$3,000	\$0	\$488,262	\$1,011,738
2036	49	49	\$0	\$41,954	\$31,500	\$6,000	\$3,000	\$0	\$453,524	\$1,046,476
2037	50	50	\$0	\$41,031	\$31,500	\$6,000	\$3,000	\$0	\$419,160	\$1,080,840
2038	51	51	\$0	\$40,128	\$31,500	\$6,000	\$3,000	\$0	\$385,153	\$1,114,847
2039	52	52	\$0	\$39,245	\$31,500	\$6,000	\$3,000	\$0	\$351,491	\$1,148,509
2040	53	53	\$0	\$38,382	\$31,500	\$6,000	\$3,000	\$0	\$318,159	\$1,181,841
2041	54	54	\$0	\$37,537	\$31,500	\$6,000	\$3,000	\$0	\$285,143	\$1,214,857
2042	55	55	\$0	\$36,711	\$31,500	\$6,000	\$3,000	\$0	\$252,428	\$1,247,572
2043	56	56	\$0	\$35,903	\$31,500	\$6,000	\$3,000	\$0	\$220,003	\$1,279,997
2044	57	57	\$0	\$35,113	\$31,500	\$6,000	\$3,000	\$0	\$187,852	\$1,312,148
2045	58	58	\$0	\$34,341	\$31,500	\$6,000	\$3,000	\$0	\$155,963	\$1,344,037
2046	59	59	\$0	\$33,585	\$31,500	\$6,000	\$3,000	\$0	\$124,324	\$1,375,676
2047	60	60	\$0	\$32,846	\$31,500	\$6,000	\$3,000	\$0	\$92,920	\$1,407,080
2048	61	61	\$0	\$32,123	\$31,500	\$6,000	\$3,000	\$0	\$61,740	\$1,438,260
2049	62	62	\$0	\$31,416	\$31,500	\$6,000	\$3,000	\$0	\$30,771	\$1,469,229
2050	63	63	\$0	\$30,725	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2051	64	64	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2052	65	65	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2053	66	66	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2054	67	67	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2055	68	68	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2056	69	69	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2057	70	70	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2058	71	71	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2059	72	72	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2060	73	73	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2061	74	74	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000

Year	JG's Age	Beth's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	75	75	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2063	76	76	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2064	77	77	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2065	78	78	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2066	79	79	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2067	80	80	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2068	81	81	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2069	82	82	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2070	83	83	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2071	84	84	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2072	85	85	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2073	86	86	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2074	87	87	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2075	88	88	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2076	89	89	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000
2077	90	90	\$0	\$0	\$31,500	\$6,000	\$3,000	\$0	\$0	\$1,500,000

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	JG's Age	Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2056	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2065	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	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	JG's Age	Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	35	35	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2065	78	78	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0
2077	90	90	\$0	\$0	\$0	\$0

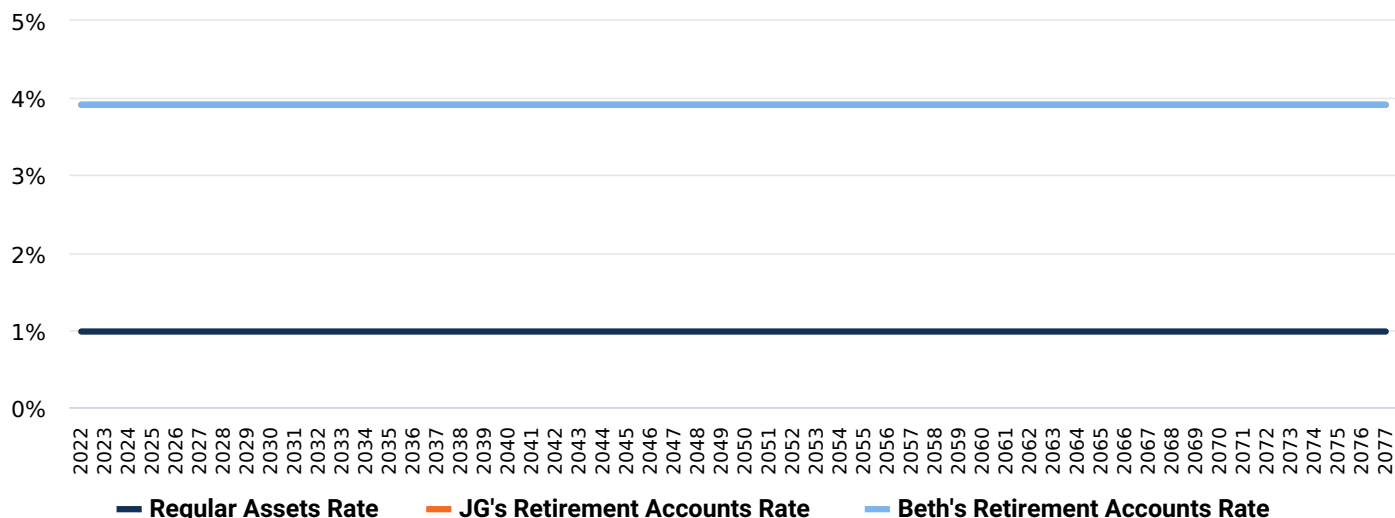
Real Estate

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	JG's Age	Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	JG's Age	Beth's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2065	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	90	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	JG's Age	Beth's Age	Regular Assets Rate	JG's Retirement Accounts Rate	Beth's Retirement Accounts Rate
2022	35	35	0.98	3.91	3.91
2023	36	36	0.98	3.91	3.91
2024	37	37	0.98	3.91	3.91
2025	38	38	0.98	3.91	3.91
2026	39	39	0.98	3.91	3.91
2027	40	40	0.98	3.91	3.91
2028	41	41	0.98	3.91	3.91
2029	42	42	0.98	3.91	3.91
2030	43	43	0.98	3.91	3.91
2031	44	44	0.98	3.91	3.91
2032	45	45	0.98	3.91	3.91
2033	46	46	0.98	3.91	3.91
2034	47	47	0.98	3.91	3.91
2035	48	48	0.98	3.91	3.91
2036	49	49	0.98	3.91	3.91
2037	50	50	0.98	3.91	3.91
2038	51	51	0.98	3.91	3.91
2039	52	52	0.98	3.91	3.91
2040	53	53	0.98	3.91	3.91
2041	54	54	0.98	3.91	3.91
2042	55	55	0.98	3.91	3.91
2043	56	56	0.98	3.91	3.91
2044	57	57	0.98	3.91	3.91
2045	58	58	0.98	3.91	3.91

Year	JG's Age	Beth's Age	Regular Assets Rate	JG's Retirement Accounts Rate	Beth's Retirement Accounts Rate
2046	59	59	0.98	3.91	3.91
2047	60	60	0.98	3.91	3.91
2048	61	61	0.98	3.91	3.91
2049	62	62	0.98	3.91	3.91
2050	63	63	0.98	3.91	3.91
2051	64	64	0.98	3.91	3.91
2052	65	65	0.98	3.91	3.91
2053	66	66	0.98	3.91	3.91
2054	67	67	0.98	3.91	3.91
2055	68	68	0.98	3.91	3.91
2056	69	69	0.98	3.91	3.91
2057	70	70	0.98	3.91	3.91
2058	71	71	0.98	3.91	3.91
2059	72	72	0.98	3.91	3.91
2060	73	73	0.98	3.91	3.91
2061	74	74	0.98	3.91	3.91
2062	75	75	0.98	3.91	3.91
2063	76	76	0.98	3.91	3.91
2064	77	77	0.98	3.91	3.91
2065	78	78	0.98	3.91	3.91
2066	79	79	0.98	3.91	3.91
2067	80	80	0.98	3.91	3.91
2068	81	81	0.98	3.91	3.91
2069	82	82	0.98	3.91	3.91
2070	83	83	0.98	3.91	3.91
2071	84	84	0.98	3.91	3.91
2072	85	85	0.98	3.91	3.91
2073	86	86	0.98	3.91	3.91
2074	87	87	0.98	3.91	3.91
2075	88	88	0.98	3.91	3.91
2076	89	89	0.98	3.91	3.91
2077	90	90	0.98	3.91	3.91

Base Plan Inputs

Current Marital Status: Married

JG

Date of Birth: 26 Apr 1987
Maximum Age (Year of Death): 90 (2077)
Retirement Age (Year): 60 (2047)

Current/Future Earnings

Physician

Start Year: 2022
Annual Amount: \$350,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Social Security Benefits

Current Benefits

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

Planned Benefits

Retirement File Date: May 2049
Spousal File Date: May 2049
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
2003	16	\$0
2004	17	\$0
2005	18	\$0
2006	19	\$0
2007	20	\$0
2008	21	\$0
2009	22	\$0
2010	23	\$0
2011	24	\$0
2012	25	\$0

Year	Age	Covered Earnings
2013	26	\$0
2014	27	\$0
2015	28	\$0
2016	29	\$65,000
2017	30	\$65,000
2018	31	\$65,000
2019	32	\$65,000
2020	33	\$65,000
2021	34	\$75,000

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$6,000

Employee Contributions

Start Year: 2022
Annual Amount: \$10,500
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Employer Contributions

Start Year: 2022
Annual Amount: \$10,500
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 6.25%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 60
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

Beth

Date of Birth: 26 Apr 1987
Maximum Age (Year of Death): 90 (2077)
Retirement Age (Year): 60 (2047)

Current/Future Earnings

AT&T person

Start Year: 2022
Annual Amount: \$90,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Social Security Benefits

Current Benefits

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

Planned Benefits

Retirement File Date: May 2049
Spousal File Date: May 2049
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
2003	16	\$0
2004	17	\$0
2005	18	\$0
2006	19	\$0
2007	20	\$0
2008	21	\$0
2009	22	\$0
2010	23	\$0
2011	24	\$0
2012	25	\$0

Year	Age	Covered Earnings
2013	26	\$90,000
2014	27	\$90,000
2015	28	\$90,000
2016	29	\$90,000
2017	30	\$90,000
2018	31	\$90,000
2019	32	\$90,000
2020	33	\$90,000
2021	34	\$90,000

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$80,000

Employee Contributions

Start Year: 2022
Annual Amount: \$2,700
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Employer Contributions

Start Year: 2022
Annual Amount: \$2,700
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 6.25%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 65
Smooth Withdrawal End Age 100
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: TX
Market Value: \$1,500,000
Purchase Price: \$1,400,000
Property Taxes: \$31,500
Homeowners Insurance: \$3,000
Maintenance, Utilities, and Fees: \$6,000
Real Appreciation Rate: 0%

Mortgage(s)

Loan Balance: \$1,000,000
Monthly Payment: \$4,774
Years Remaining: 29
Pre-TCJA Deduction Limit? No

Regular Assets

Brokerage

Assets: \$75,000
Asset Type: Brokerage Account

Settings and Assumptions

Inflation Rate 2.25%
Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 3.25%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 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

Retire at 65 Inputs

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

JG

Retirement Age (Year): 65 (2052)

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

Settings and Assumptions

Smooth Withdrawal Start Age 65

Beth

Retirement Age (Year): 65 (2052)

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