



Financial Analysis Prepared For

Preston Taylor

Prepared By

Prof. Robert Puelz

rpuelz@smu.edu

214.768.4156

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

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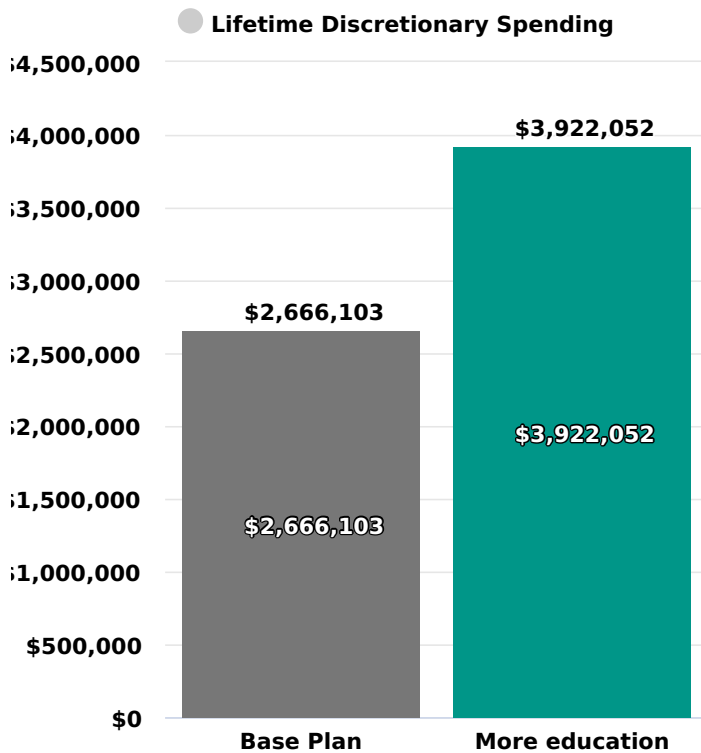
Profile Comparison

Lifetime Changes

This report shows differences in lifetime present values between Base Plan and More education.

\$1,255,949

Lifetime Discretionary Spending increased by \$1,255,949 in **More education** compared with Base Plan



What Went Up?

- Labor Earnings increased by \$2,083,997.
- Social Security Benefits increased by \$227,870.
- Retirement Account Withdrawals increased by \$68,141.
- Special Receipts increased by \$58,034.
- Special Expenses increased by \$70,047.

Federal and State Taxes increased by \$1,069,711.
 Medicare Part B Premiums increased by \$42,336.

What Went Down?

No values decreased.

Lifetime Income

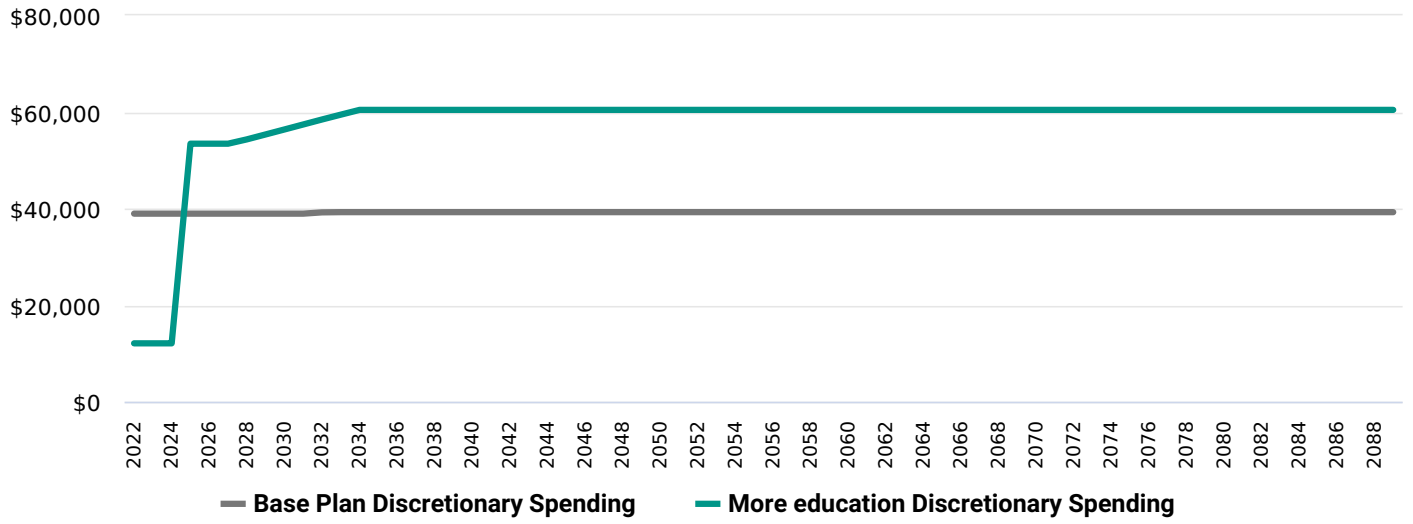
Category	Base Plan	More education	Difference
Labor Earnings	\$6,260,766	\$8,344,763	\$2,083,997
Social Security Benefits	\$1,441,194	\$1,669,064	\$227,870
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Account Withdrawals	\$239,834	\$307,975	\$68,141
529 Account Withdrawals	\$0	\$0	-
Reserve Fund Assets	\$0	\$0	-
Real Estate Income	\$0	\$0	-
Special Receipts	\$0	\$58,034	\$58,034
Regular Assets	\$20,450	\$20,450	-
TOTAL	\$7,962,244	\$10,400,286	\$2,438,042

Lifetime Spending

Category	Base Plan	More education	Difference
Housing Expenses	\$2,652,000	\$2,652,000	-
Special Expenses	\$0	\$70,047	\$70,047
Funeral Costs and Extra Bequest	\$0	\$0	-
Federal and State Taxes	\$2,288,247	\$3,357,958	\$1,069,711
Retirement Account Contributions	\$0	\$0	-
529 Contributions and Expenses	\$0	\$0	-
Ending Reserve Fund	\$0	\$0	-
Medicare Part B Premiums	\$355,892	\$398,228	\$42,336
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$2,666,103	\$3,922,052	\$1,255,949
TOTAL	\$7,962,242	\$10,400,285	\$2,438,043

Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



Base Plan Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$6,260,766
Social Security Benefits	\$1,441,194
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$239,834
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$0
Regular Assets	\$20,450
TOTAL	\$7,962,244

Lifetime Spending

Housing Expenses	\$2,652,000
Special Expenses	\$0
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$2,288,247
Retirement Account Contributions	\$0
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$355,892
Life Insurance Premiums	\$0
Discretionary Spending	\$2,666,103
TOTAL	\$7,962,242

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

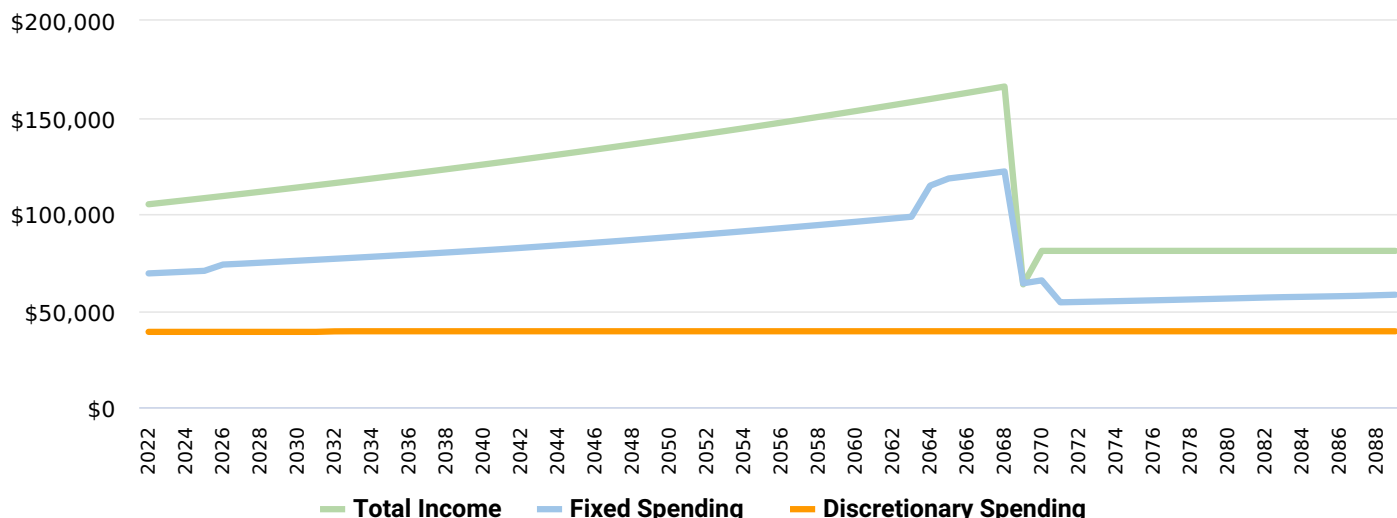
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance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

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

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

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

Annual Income and Spending



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

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

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

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

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

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2022	23	\$105,000	\$69,211	\$38,943
2023	24	\$106,050	\$69,645	\$38,943
2024	25	\$107,111	\$70,090	\$38,943
2025	26	\$108,182	\$70,542	\$38,943
2026	27	\$109,263	\$73,790	\$38,943
2027	28	\$110,356	\$74,245	\$38,943
2028	29	\$111,460	\$74,742	\$38,943
2029	30	\$112,574	\$75,258	\$38,943
2030	31	\$113,700	\$75,763	\$38,943
2031	32	\$114,837	\$76,264	\$38,943

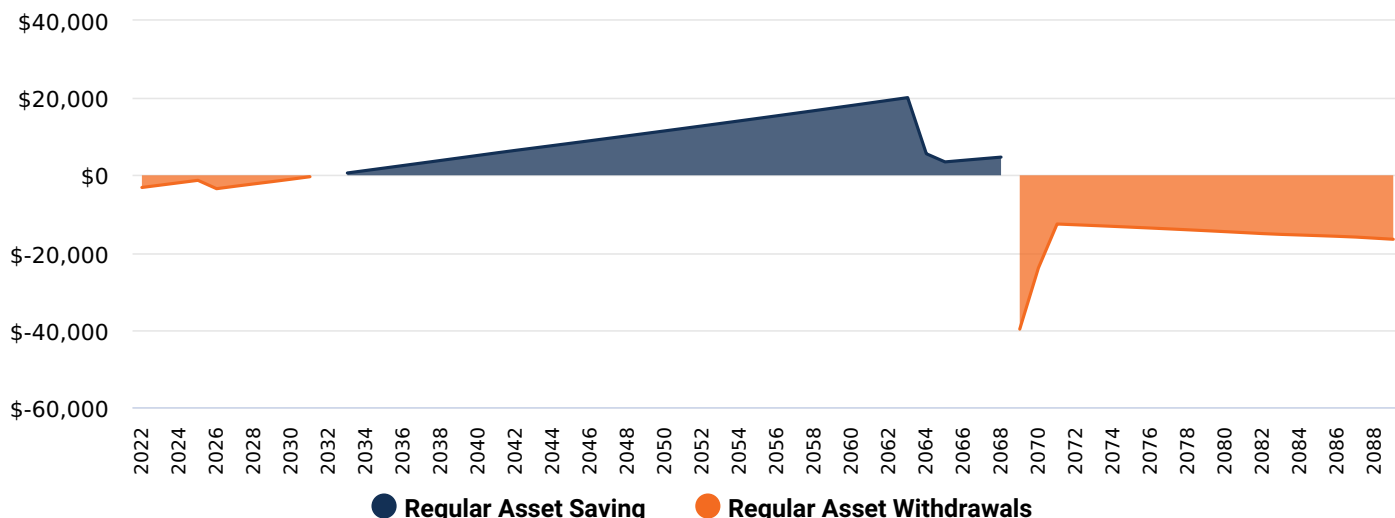


Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	33	\$115,985	\$76,774	\$39,211
2033	34	\$117,145	\$77,292	\$39,254
2034	35	\$118,317	\$77,819	\$39,254
2035	36	\$119,500	\$78,357	\$39,254
2036	37	\$120,695	\$78,903	\$39,254
2037	38	\$121,902	\$79,459	\$39,254
2038	39	\$123,121	\$80,027	\$39,254
2039	40	\$124,352	\$80,603	\$39,254
2040	41	\$125,595	\$81,190	\$39,254
2041	42	\$126,851	\$81,787	\$39,254
2042	43	\$128,120	\$82,417	\$39,254
2043	44	\$129,401	\$83,079	\$39,254
2044	45	\$130,695	\$83,748	\$39,254
2045	46	\$132,002	\$84,429	\$39,254
2046	47	\$133,322	\$85,121	\$39,254
2047	48	\$134,655	\$85,821	\$39,254
2048	49	\$136,002	\$86,533	\$39,254
2049	50	\$137,362	\$87,255	\$39,254
2050	51	\$138,736	\$87,989	\$39,254
2051	52	\$140,123	\$88,732	\$39,254
2052	53	\$141,524	\$89,487	\$39,254
2053	54	\$142,939	\$90,252	\$39,254
2054	55	\$144,369	\$91,029	\$39,254
2055	56	\$145,812	\$91,817	\$39,254
2056	57	\$147,271	\$92,617	\$39,254
2057	58	\$148,743	\$93,427	\$39,254
2058	59	\$150,231	\$94,249	\$39,254
2059	60	\$151,733	\$95,083	\$39,254
2060	61	\$153,250	\$95,929	\$39,254
2061	62	\$154,783	\$96,787	\$39,254
2062	63	\$156,331	\$97,655	\$39,254
2063	64	\$157,894	\$98,537	\$39,254
2064	65	\$159,473	\$114,641	\$39,254
2065	66	\$161,068	\$118,350	\$39,254
2066	67	\$162,678	\$119,543	\$39,254
2067	68	\$164,305	\$120,755	\$39,254
2068	69	\$165,948	\$121,991	\$39,254
2069	70	\$63,512	\$64,085	\$39,254
2070	71	\$80,876	\$65,611	\$39,254
2071	72	\$80,876	\$54,234	\$39,254
2072	73	\$80,876	\$54,432	\$39,254
2073	74	\$80,876	\$54,636	\$39,254
2074	75	\$80,876	\$54,843	\$39,254
2075	76	\$80,876	\$55,057	\$39,254
2076	77	\$80,876	\$55,276	\$39,254
2077	78	\$80,876	\$55,500	\$39,254
2078	79	\$80,876	\$55,730	\$39,254
2079	80	\$80,876	\$55,966	\$39,254



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	81	\$80,876	\$56,209	\$39,254
2081	82	\$80,876	\$56,458	\$39,254
2082	83	\$80,876	\$56,714	\$39,254
2083	84	\$80,876	\$56,919	\$39,254
2084	85	\$80,876	\$57,078	\$39,254
2085	86	\$80,876	\$57,244	\$39,254
2086	87	\$80,876	\$57,416	\$39,254
2087	88	\$80,876	\$57,616	\$39,254
2088	89	\$80,876	\$57,900	\$39,254
2089	90	\$80,876	\$58,182	\$39,254

Annual Saving and Withdrawals



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

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

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

And:

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

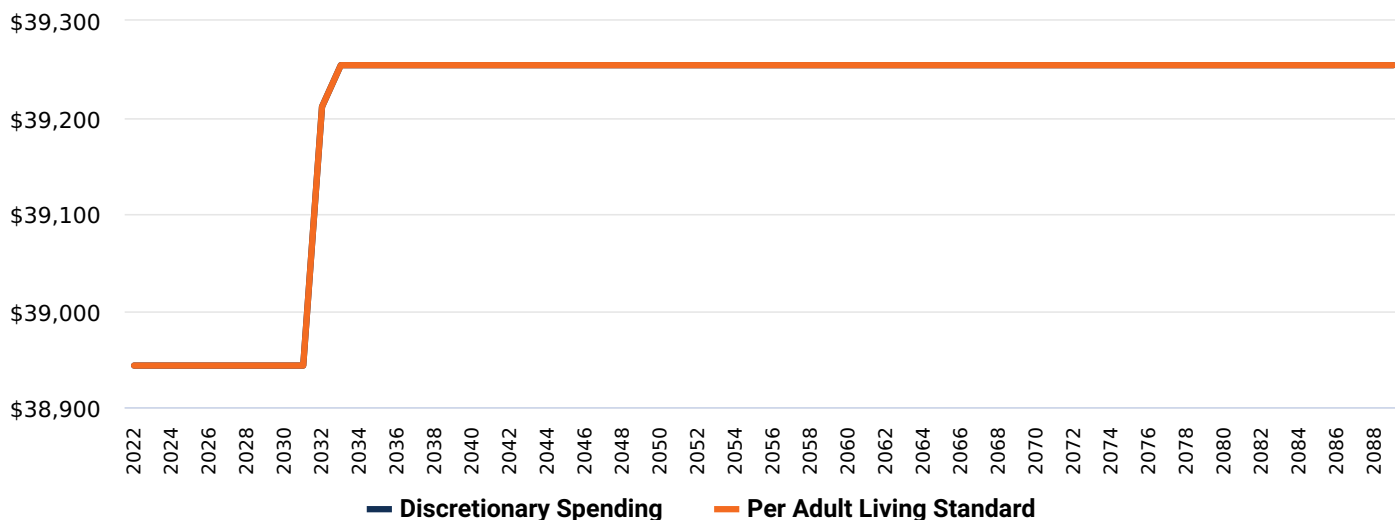
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	23	\$105,000	\$108,154	(\$3,154)	\$20,450	\$17,296
2023	24	\$106,050	\$108,588	(\$2,539)	\$17,297	\$14,758
2024	25	\$107,111	\$109,033	(\$1,922)	\$14,757	\$12,835
2025	26	\$108,182	\$109,485	(\$1,304)	\$12,835	\$11,531
2026	27	\$109,263	\$112,733	(\$3,470)	\$11,531	\$8,061
2027	28	\$110,356	\$113,188	(\$2,833)	\$8,061	\$5,228
2028	29	\$111,460	\$113,685	(\$2,225)	\$5,228	\$3,003
2029	30	\$112,574	\$114,201	(\$1,626)	\$3,003	\$1,377
2030	31	\$113,700	\$114,706	(\$1,006)	\$1,376	\$370
2031	32	\$114,837	\$115,207	(\$370)	\$370	\$0
2032	33	\$115,985	\$115,985	\$0	\$0	\$0
2033	34	\$117,145	\$116,546	\$600	\$0	\$600
2034	35	\$118,317	\$117,073	\$1,244	\$600	\$1,844



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	36	\$119,500	\$117,611	\$1,890	\$1,844	\$3,734
2036	37	\$120,695	\$118,157	\$2,538	\$3,734	\$6,272
2037	38	\$121,902	\$118,713	\$3,188	\$6,273	\$9,461
2038	39	\$123,121	\$119,281	\$3,841	\$9,460	\$13,301
2039	40	\$124,352	\$119,857	\$4,495	\$13,301	\$17,796
2040	41	\$125,595	\$120,444	\$5,151	\$17,796	\$22,947
2041	42	\$126,851	\$121,041	\$5,810	\$22,947	\$28,757
2042	43	\$128,120	\$121,671	\$6,449	\$28,757	\$35,206
2043	44	\$129,401	\$122,333	\$7,069	\$35,206	\$42,275
2044	45	\$130,695	\$123,002	\$7,693	\$42,274	\$49,967
2045	46	\$132,002	\$123,683	\$8,319	\$49,967	\$58,286
2046	47	\$133,322	\$124,375	\$8,948	\$58,287	\$67,235
2047	48	\$134,655	\$125,075	\$9,581	\$67,234	\$76,815
2048	49	\$136,002	\$125,787	\$10,215	\$76,816	\$87,031
2049	50	\$137,362	\$126,509	\$10,853	\$87,031	\$97,884
2050	51	\$138,736	\$127,243	\$11,494	\$97,884	\$109,378
2051	52	\$140,123	\$127,986	\$12,137	\$109,378	\$121,515
2052	53	\$141,524	\$128,741	\$12,784	\$121,515	\$134,299
2053	54	\$142,939	\$129,506	\$13,433	\$134,299	\$147,732
2054	55	\$144,369	\$130,283	\$14,086	\$147,731	\$161,817
2055	56	\$145,812	\$131,071	\$14,741	\$161,818	\$176,559
2056	57	\$147,271	\$131,871	\$15,400	\$176,559	\$191,959
2057	58	\$148,743	\$132,681	\$16,062	\$191,959	\$208,021
2058	59	\$150,231	\$133,503	\$16,727	\$208,022	\$224,749
2059	60	\$151,733	\$134,337	\$17,396	\$224,749	\$242,145
2060	61	\$153,250	\$135,183	\$18,068	\$242,144	\$260,212
2061	62	\$154,783	\$136,041	\$18,743	\$260,212	\$278,955
2062	63	\$156,331	\$136,909	\$19,422	\$278,955	\$298,377
2063	64	\$157,894	\$137,791	\$20,104	\$298,376	\$318,480
2064	65	\$159,473	\$153,895	\$5,578	\$318,481	\$324,059
2065	66	\$161,068	\$157,604	\$3,464	\$324,059	\$327,523
2066	67	\$162,678	\$158,797	\$3,883	\$327,523	\$331,406
2067	68	\$164,305	\$160,009	\$4,296	\$331,406	\$335,702
2068	69	\$165,948	\$161,245	\$4,703	\$335,702	\$340,405
2069	70	\$63,512	\$103,339	(\$39,826)	\$340,405	\$300,579
2070	71	\$80,876	\$104,865	(\$23,990)	\$300,580	\$276,590
2071	72	\$80,876	\$93,488	(\$12,611)	\$276,589	\$263,978
2072	73	\$80,876	\$93,686	(\$12,810)	\$263,978	\$251,168
2073	74	\$80,876	\$93,890	(\$13,013)	\$251,168	\$238,155
2074	75	\$80,876	\$94,097	(\$13,221)	\$238,155	\$224,934
2075	76	\$80,876	\$94,311	(\$13,435)	\$224,934	\$211,499
2076	77	\$80,876	\$94,530	(\$13,653)	\$211,499	\$197,846
2077	78	\$80,876	\$94,754	(\$13,878)	\$197,846	\$183,968
2078	79	\$80,876	\$94,984	(\$14,108)	\$183,968	\$169,860
2079	80	\$80,876	\$95,220	(\$14,344)	\$169,859	\$155,515
2080	81	\$80,876	\$95,463	(\$14,587)	\$155,516	\$140,929
2081	82	\$80,876	\$95,712	(\$14,836)	\$140,929	\$126,093
2082	83	\$80,876	\$95,968	(\$15,092)	\$126,093	\$111,001

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	84	\$80,876	\$96,173	(\$15,296)	\$111,001	\$95,705
2084	85	\$80,876	\$96,332	(\$15,456)	\$95,704	\$80,248
2085	86	\$80,876	\$96,498	(\$15,622)	\$80,248	\$64,626
2086	87	\$80,876	\$96,670	(\$15,794)	\$64,626	\$48,832
2087	88	\$80,876	\$96,870	(\$15,994)	\$48,832	\$32,838
2088	89	\$80,876	\$97,154	(\$16,278)	\$32,838	\$16,560
2089	90	\$80,876	\$97,436	(\$16,560)	\$16,560	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



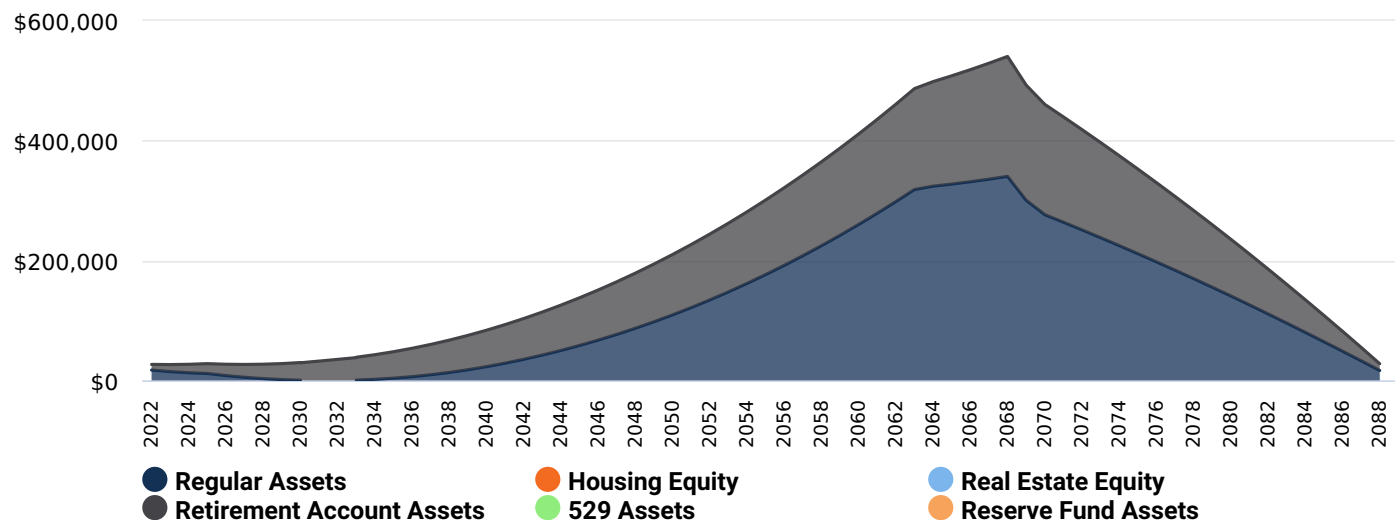
standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	23	\$38,943	\$38,943
2023	24	\$38,943	\$38,943
2024	25	\$38,943	\$38,943
2025	26	\$38,943	\$38,943
2026	27	\$38,943	\$38,943
2027	28	\$38,943	\$38,943
2028	29	\$38,943	\$38,943
2029	30	\$38,943	\$38,943
2030	31	\$38,943	\$38,943
2031	32	\$38,943	\$38,943
2032	33	\$39,211	\$39,211
2033	34	\$39,254	\$39,254
2034	35	\$39,254	\$39,254
2035	36	\$39,254	\$39,254
2036	37	\$39,254	\$39,254
2037	38	\$39,254	\$39,254
2038	39	\$39,254	\$39,254
2039	40	\$39,254	\$39,254
2040	41	\$39,254	\$39,254
2041	42	\$39,254	\$39,254
2042	43	\$39,254	\$39,254
2043	44	\$39,254	\$39,254
2044	45	\$39,254	\$39,254
2045	46	\$39,254	\$39,254
2046	47	\$39,254	\$39,254
2047	48	\$39,254	\$39,254
2048	49	\$39,254	\$39,254
2049	50	\$39,254	\$39,254
2050	51	\$39,254	\$39,254
2051	52	\$39,254	\$39,254
2052	53	\$39,254	\$39,254
2053	54	\$39,254	\$39,254
2054	55	\$39,254	\$39,254
2055	56	\$39,254	\$39,254
2056	57	\$39,254	\$39,254
2057	58	\$39,254	\$39,254
2058	59	\$39,254	\$39,254
2059	60	\$39,254	\$39,254
2060	61	\$39,254	\$39,254
2061	62	\$39,254	\$39,254
2062	63	\$39,254	\$39,254
2063	64	\$39,254	\$39,254
2064	65	\$39,254	\$39,254
2065	66	\$39,254	\$39,254
2066	67	\$39,254	\$39,254
2067	68	\$39,254	\$39,254
2068	69	\$39,254	\$39,254
2069	70	\$39,254	\$39,254



Year	Age	Discretionary Spending	Per Adult Living Standard
2070	71	\$39,254	\$39,254
2071	72	\$39,254	\$39,254
2072	73	\$39,254	\$39,254
2073	74	\$39,254	\$39,254
2074	75	\$39,254	\$39,254
2075	76	\$39,254	\$39,254
2076	77	\$39,254	\$39,254
2077	78	\$39,254	\$39,254
2078	79	\$39,254	\$39,254
2079	80	\$39,254	\$39,254
2080	81	\$39,254	\$39,254
2081	82	\$39,254	\$39,254
2082	83	\$39,254	\$39,254
2083	84	\$39,254	\$39,254
2084	85	\$39,254	\$39,254
2085	86	\$39,254	\$39,254
2086	87	\$39,254	\$39,254
2087	88	\$39,254	\$39,254
2088	89	\$39,254	\$39,254
2089	90	\$39,254	\$39,254

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	23	\$17,296	\$0	\$0	\$9,380	\$0	\$0	\$26,676
2023	24	\$14,758	\$0	\$0	\$11,662	\$0	\$0	\$26,420
2024	25	\$12,835	\$0	\$0	\$14,003	\$0	\$0	\$26,838
2025	26	\$11,531	\$0	\$0	\$16,407	\$0	\$0	\$27,938
2026	27	\$8,061	\$0	\$0	\$18,873	\$0	\$0	\$26,934
2027	28	\$5,228	\$0	\$0	\$21,403	\$0	\$0	\$26,631
2028	29	\$3,003	\$0	\$0	\$23,998	\$0	\$0	\$27,001
2029	30	\$1,377	\$0	\$0	\$26,661	\$0	\$0	\$28,038
2030	31	\$370	\$0	\$0	\$29,391	\$0	\$0	\$29,761
2031	32	\$0	\$0	\$0	\$32,191	\$0	\$0	\$32,191
2032	33	\$0	\$0	\$0	\$35,061	\$0	\$0	\$35,061
2033	34	\$600	\$0	\$0	\$38,004	\$0	\$0	\$38,604
2034	35	\$1,844	\$0	\$0	\$41,021	\$0	\$0	\$42,865
2035	36	\$3,734	\$0	\$0	\$44,113	\$0	\$0	\$47,847
2036	37	\$6,272	\$0	\$0	\$47,282	\$0	\$0	\$53,554
2037	38	\$9,461	\$0	\$0	\$50,529	\$0	\$0	\$59,990
2038	39	\$13,301	\$0	\$0	\$53,856	\$0	\$0	\$67,157
2039	40	\$17,796	\$0	\$0	\$57,265	\$0	\$0	\$75,061
2040	41	\$22,947	\$0	\$0	\$60,757	\$0	\$0	\$83,704
2041	42	\$28,757	\$0	\$0	\$64,334	\$0	\$0	\$93,091
2042	43	\$35,206	\$0	\$0	\$67,998	\$0	\$0	\$103,204
2043	44	\$42,275	\$0	\$0	\$71,749	\$0	\$0	\$114,024



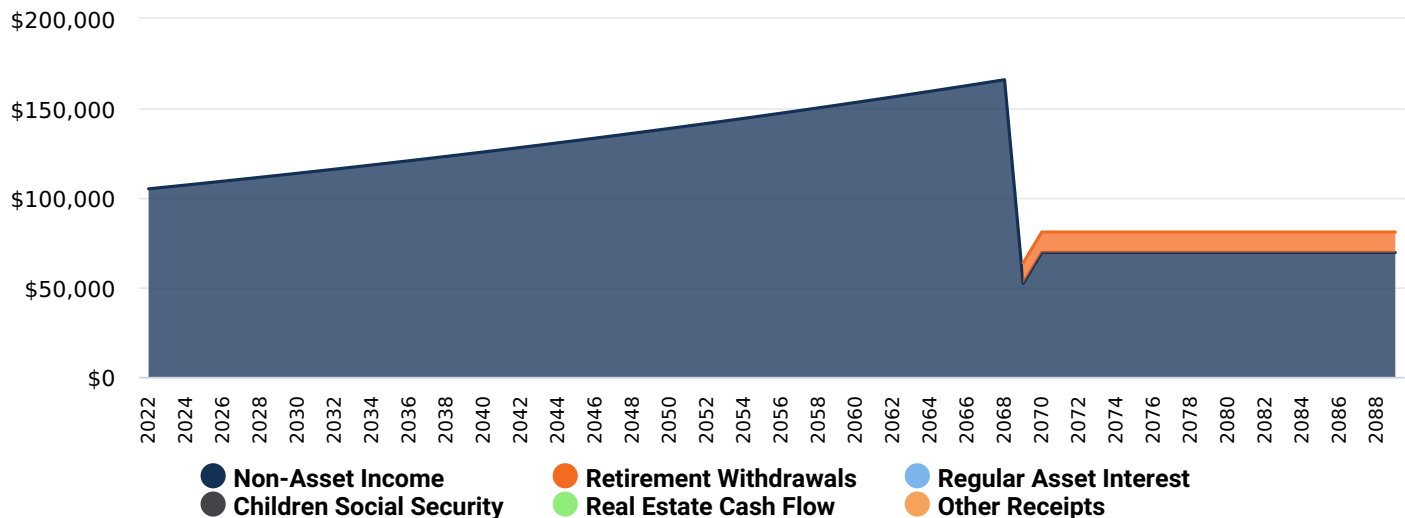
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	45	\$49,967	\$0	\$0	\$75,591	\$0	\$0	\$125,558
2045	46	\$58,286	\$0	\$0	\$79,525	\$0	\$0	\$137,811
2046	47	\$67,235	\$0	\$0	\$83,553	\$0	\$0	\$150,788
2047	48	\$76,815	\$0	\$0	\$87,676	\$0	\$0	\$164,491
2048	49	\$87,031	\$0	\$0	\$91,896	\$0	\$0	\$178,927
2049	50	\$97,884	\$0	\$0	\$96,216	\$0	\$0	\$194,100
2050	51	\$109,378	\$0	\$0	\$100,638	\$0	\$0	\$210,016
2051	52	\$121,515	\$0	\$0	\$105,163	\$0	\$0	\$226,678
2052	53	\$134,299	\$0	\$0	\$109,793	\$0	\$0	\$244,092
2053	54	\$147,732	\$0	\$0	\$114,531	\$0	\$0	\$262,263
2054	55	\$161,817	\$0	\$0	\$119,378	\$0	\$0	\$281,195
2055	56	\$176,559	\$0	\$0	\$124,338	\$0	\$0	\$300,897
2056	57	\$191,959	\$0	\$0	\$129,411	\$0	\$0	\$321,370
2057	58	\$208,021	\$0	\$0	\$134,601	\$0	\$0	\$342,622
2058	59	\$224,749	\$0	\$0	\$139,909	\$0	\$0	\$364,658
2059	60	\$242,145	\$0	\$0	\$145,338	\$0	\$0	\$387,483
2060	61	\$260,212	\$0	\$0	\$150,891	\$0	\$0	\$411,103
2061	62	\$278,955	\$0	\$0	\$156,569	\$0	\$0	\$435,524
2062	63	\$298,377	\$0	\$0	\$162,375	\$0	\$0	\$460,752
2063	64	\$318,480	\$0	\$0	\$168,312	\$0	\$0	\$486,792
2064	65	\$324,059	\$0	\$0	\$174,382	\$0	\$0	\$498,441
2065	66	\$327,523	\$0	\$0	\$180,588	\$0	\$0	\$508,111
2066	67	\$331,406	\$0	\$0	\$186,933	\$0	\$0	\$518,339
2067	68	\$335,702	\$0	\$0	\$193,418	\$0	\$0	\$529,120
2068	69	\$340,405	\$0	\$0	\$200,047	\$0	\$0	\$540,452
2069	70	\$300,579	\$0	\$0	\$192,050	\$0	\$0	\$492,629
2070	71	\$276,590	\$0	\$0	\$183,917	\$0	\$0	\$460,507
2071	72	\$263,978	\$0	\$0	\$175,644	\$0	\$0	\$439,622
2072	73	\$251,168	\$0	\$0	\$167,229	\$0	\$0	\$418,397
2073	74	\$238,155	\$0	\$0	\$158,670	\$0	\$0	\$396,825
2074	75	\$224,934	\$0	\$0	\$149,965	\$0	\$0	\$374,899
2075	76	\$211,499	\$0	\$0	\$141,111	\$0	\$0	\$352,610
2076	77	\$197,846	\$0	\$0	\$132,106	\$0	\$0	\$329,952
2077	78	\$183,968	\$0	\$0	\$122,946	\$0	\$0	\$306,914
2078	79	\$169,860	\$0	\$0	\$113,629	\$0	\$0	\$283,489
2079	80	\$155,515	\$0	\$0	\$104,153	\$0	\$0	\$259,668
2080	81	\$140,929	\$0	\$0	\$94,515	\$0	\$0	\$235,444
2081	82	\$126,093	\$0	\$0	\$84,712	\$0	\$0	\$210,805
2082	83	\$111,001	\$0	\$0	\$74,741	\$0	\$0	\$185,742
2083	84	\$95,705	\$0	\$0	\$64,600	\$0	\$0	\$160,305
2084	85	\$80,248	\$0	\$0	\$54,285	\$0	\$0	\$134,533
2085	86	\$64,626	\$0	\$0	\$43,793	\$0	\$0	\$108,419
2086	87	\$48,832	\$0	\$0	\$33,122	\$0	\$0	\$81,954
2087	88	\$32,838	\$0	\$0	\$22,268	\$0	\$0	\$55,106
2088	89	\$16,560	\$0	\$0	\$11,229	\$0	\$0	\$27,789
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	23	\$17,296	\$0	\$0	\$9,380	\$0	\$0	\$0	\$0	\$0	\$26,676
2023	24	\$14,758	\$0	\$0	\$11,662	\$0	\$0	\$0	\$0	\$0	\$26,420
2024	25	\$12,835	\$0	\$0	\$14,003	\$0	\$0	\$0	\$0	\$0	\$26,838
2025	26	\$11,531	\$0	\$0	\$16,407	\$0	\$0	\$0	\$0	\$0	\$27,938
2026	27	\$8,061	\$0	\$0	\$18,873	\$0	\$0	\$0	\$0	\$0	\$26,934
2027	28	\$5,228	\$0	\$0	\$21,403	\$0	\$0	\$0	\$0	\$0	\$26,631
2028	29	\$3,003	\$0	\$0	\$23,998	\$0	\$0	\$0	\$0	\$0	\$27,001
2029	30	\$1,377	\$0	\$0	\$26,661	\$0	\$0	\$0	\$0	\$0	\$28,038
2030	31	\$370	\$0	\$0	\$29,391	\$0	\$0	\$0	\$0	\$0	\$29,761
2031	32	\$0	\$0	\$0	\$32,191	\$0	\$0	\$0	\$0	\$0	\$32,191
2032	33	\$0	\$0	\$0	\$35,061	\$0	\$0	\$0	\$0	\$0	\$35,061
2033	34	\$600	\$0	\$0	\$38,004	\$0	\$0	\$0	\$0	\$0	\$38,604
2034	35	\$1,844	\$0	\$0	\$41,021	\$0	\$0	\$0	\$0	\$0	\$42,865
2035	36	\$3,734	\$0	\$0	\$44,113	\$0	\$0	\$0	\$0	\$0	\$47,847
2036	37	\$6,272	\$0	\$0	\$47,282	\$0	\$0	\$0	\$0	\$0	\$53,554
2037	38	\$9,461	\$0	\$0	\$50,529	\$0	\$0	\$0	\$0	\$0	\$59,990
2038	39	\$13,301	\$0	\$0	\$53,856	\$0	\$0	\$0	\$0	\$0	\$67,157
2039	40	\$17,796	\$0	\$0	\$57,265	\$0	\$0	\$0	\$0	\$0	\$75,061
2040	41	\$22,947	\$0	\$0	\$60,757	\$0	\$0	\$0	\$0	\$0	\$83,704
2041	42	\$28,757	\$0	\$0	\$64,334	\$0	\$0	\$0	\$0	\$0	\$93,091
2042	43	\$35,206	\$0	\$0	\$67,998	\$0	\$0	\$0	\$0	\$0	\$103,204
2043	44	\$42,275	\$0	\$0	\$71,749	\$0	\$0	\$0	\$0	\$0	\$114,024
2044	45	\$49,967	\$0	\$0	\$75,591	\$0	\$0	\$0	\$0	\$0	\$125,558
2045	46	\$58,286	\$0	\$0	\$79,525	\$0	\$0	\$0	\$0	\$0	\$137,811
2046	47	\$67,235	\$0	\$0	\$83,553	\$0	\$0	\$0	\$0	\$0	\$150,788
2047	48	\$76,815	\$0	\$0	\$87,676	\$0	\$0	\$0	\$0	\$0	\$164,491
2048	49	\$87,031	\$0	\$0	\$91,896	\$0	\$0	\$0	\$0	\$0	\$178,927
2049	50	\$97,884	\$0	\$0	\$96,216	\$0	\$0	\$0	\$0	\$0	\$194,100
2050	51	\$109,378	\$0	\$0	\$100,638	\$0	\$0	\$0	\$0	\$0	\$210,016
2051	52	\$121,515	\$0	\$0	\$105,163	\$0	\$0	\$0	\$0	\$0	\$226,678
2052	53	\$134,299	\$0	\$0	\$109,793	\$0	\$0	\$0	\$0	\$0	\$244,092
2053	54	\$147,732	\$0	\$0	\$114,531	\$0	\$0	\$0	\$0	\$0	\$262,263
2054	55	\$161,817	\$0	\$0	\$119,378	\$0	\$0	\$0	\$0	\$0	\$281,195
2055	56	\$176,559	\$0	\$0	\$124,338	\$0	\$0	\$0	\$0	\$0	\$300,897
2056	57	\$191,959	\$0	\$0	\$129,411	\$0	\$0	\$0	\$0	\$0	\$321,370
2057	58	\$208,021	\$0	\$0	\$134,601	\$0	\$0	\$0	\$0	\$0	\$342,622
2058	59	\$224,749	\$0	\$0	\$139,909	\$0	\$0	\$0	\$0	\$0	\$364,658
2059	60	\$242,145	\$0	\$0	\$145,338	\$0	\$0	\$0	\$0	\$0	\$387,483
2060	61	\$260,212	\$0	\$0	\$150,891	\$0	\$0	\$0	\$0	\$0	\$411,103
2061	62	\$278,955	\$0	\$0	\$156,569	\$0	\$0	\$0	\$0	\$0	\$435,524
2062	63	\$298,377	\$0	\$0	\$162,375	\$0	\$0	\$0	\$0	\$0	\$460,752
2063	64	\$318,480	\$0	\$0	\$168,312	\$0	\$0	\$0	\$0	\$0	\$486,792
2064	65	\$324,059	\$0	\$0	\$174,382	\$0	\$0	\$0	\$0	\$0	\$498,441
2065	66	\$327,523	\$0	\$0	\$180,588	\$0	\$0	\$0	\$0	\$0	\$508,111
2066	67	\$331,406	\$0	\$0	\$186,933	\$0	\$0	\$0	\$0	\$0	\$518,339
2067	68	\$335,702	\$0	\$0	\$193,418	\$0	\$0	\$0	\$0	\$0	\$529,120
2068	69	\$340,405	\$0	\$0	\$200,047	\$0	\$0	\$0	\$0	\$0	\$540,452

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	70	\$300,579	\$0	\$0	\$192,050	\$0	\$0	\$0	\$0	\$0	\$492,629
2070	71	\$276,590	\$0	\$0	\$183,917	\$0	\$0	\$0	\$0	\$0	\$460,507
2071	72	\$263,978	\$0	\$0	\$175,644	\$0	\$0	\$0	\$0	\$0	\$439,622
2072	73	\$251,168	\$0	\$0	\$167,229	\$0	\$0	\$0	\$0	\$0	\$418,397
2073	74	\$238,155	\$0	\$0	\$158,670	\$0	\$0	\$0	\$0	\$0	\$396,825
2074	75	\$224,934	\$0	\$0	\$149,965	\$0	\$0	\$0	\$0	\$0	\$374,899
2075	76	\$211,499	\$0	\$0	\$141,111	\$0	\$0	\$0	\$0	\$0	\$352,610
2076	77	\$197,846	\$0	\$0	\$132,106	\$0	\$0	\$0	\$0	\$0	\$329,952
2077	78	\$183,968	\$0	\$0	\$122,946	\$0	\$0	\$0	\$0	\$0	\$306,914
2078	79	\$169,860	\$0	\$0	\$113,629	\$0	\$0	\$0	\$0	\$0	\$283,489
2079	80	\$155,515	\$0	\$0	\$104,153	\$0	\$0	\$0	\$0	\$0	\$259,668
2080	81	\$140,929	\$0	\$0	\$94,515	\$0	\$0	\$0	\$0	\$0	\$235,444
2081	82	\$126,093	\$0	\$0	\$84,712	\$0	\$0	\$0	\$0	\$0	\$210,805
2082	83	\$111,001	\$0	\$0	\$74,741	\$0	\$0	\$0	\$0	\$0	\$185,742
2083	84	\$95,705	\$0	\$0	\$64,600	\$0	\$0	\$0	\$0	\$0	\$160,305
2084	85	\$80,248	\$0	\$0	\$54,285	\$0	\$0	\$0	\$0	\$0	\$134,533
2085	86	\$64,626	\$0	\$0	\$43,793	\$0	\$0	\$0	\$0	\$0	\$108,419
2086	87	\$48,832	\$0	\$0	\$33,122	\$0	\$0	\$0	\$0	\$0	\$81,954
2087	88	\$32,838	\$0	\$0	\$22,268	\$0	\$0	\$0	\$0	\$0	\$55,106
2088	89	\$16,560	\$0	\$0	\$11,229	\$0	\$0	\$0	\$0	\$0	\$27,789
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

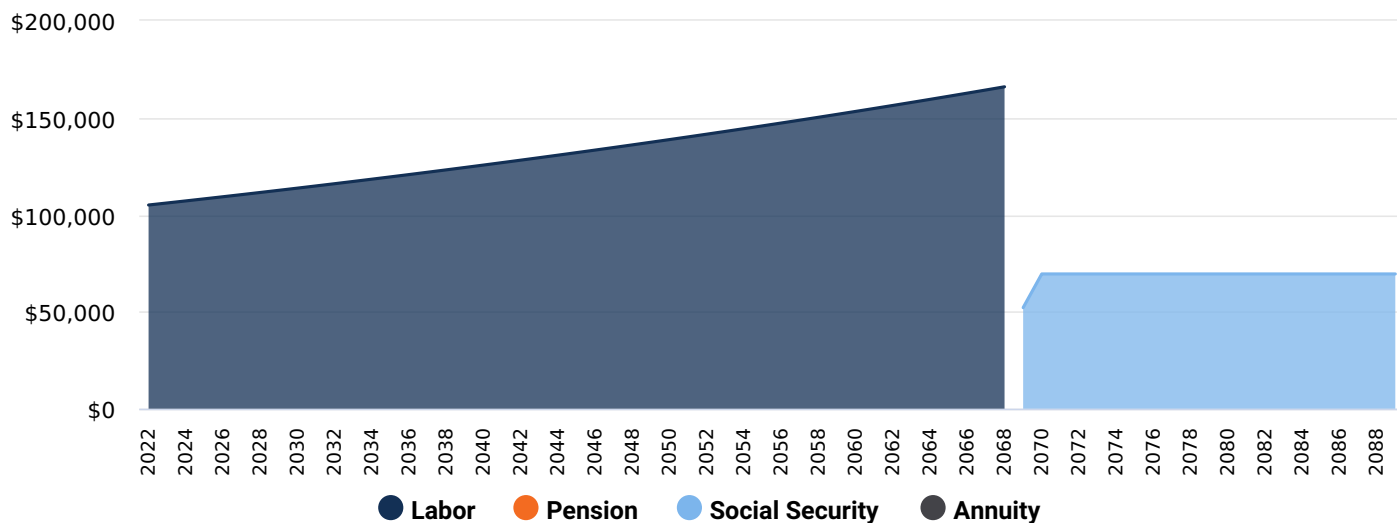


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	23	\$105,000	\$0	\$0	\$0	\$0	\$0	\$105,000
2023	24	\$106,050	\$0	\$0	\$0	\$0	\$0	\$106,050
2024	25	\$107,111	\$0	\$0	\$0	\$0	\$0	\$107,111
2025	26	\$108,182	\$0	\$0	\$0	\$0	\$0	\$108,182
2026	27	\$109,263	\$0	\$0	\$0	\$0	\$0	\$109,263
2027	28	\$110,356	\$0	\$0	\$0	\$0	\$0	\$110,356
2028	29	\$111,460	\$0	\$0	\$0	\$0	\$0	\$111,460
2029	30	\$112,574	\$0	\$0	\$0	\$0	\$0	\$112,574
2030	31	\$113,700	\$0	\$0	\$0	\$0	\$0	\$113,700
2031	32	\$114,837	\$0	\$0	\$0	\$0	\$0	\$114,837
2032	33	\$115,985	\$0	\$0	\$0	\$0	\$0	\$115,985
2033	34	\$117,145	\$0	\$0	\$0	\$0	\$0	\$117,145
2034	35	\$118,317	\$0	\$0	\$0	\$0	\$0	\$118,317
2035	36	\$119,500	\$0	\$0	\$0	\$0	\$0	\$119,500
2036	37	\$120,695	\$0	\$0	\$0	\$0	\$0	\$120,695
2037	38	\$121,902	\$0	\$0	\$0	\$0	\$0	\$121,902
2038	39	\$123,121	\$0	\$0	\$0	\$0	\$0	\$123,121
2039	40	\$124,352	\$0	\$0	\$0	\$0	\$0	\$124,352
2040	41	\$125,595	\$0	\$0	\$0	\$0	\$0	\$125,595
2041	42	\$126,851	\$0	\$0	\$0	\$0	\$0	\$126,851
2042	43	\$128,120	\$0	\$0	\$0	\$0	\$0	\$128,120
2043	44	\$129,401	\$0	\$0	\$0	\$0	\$0	\$129,401

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	45	\$130,695	\$0	\$0	\$0	\$0	\$0	\$130,695
2045	46	\$132,002	\$0	\$0	\$0	\$0	\$0	\$132,002
2046	47	\$133,322	\$0	\$0	\$0	\$0	\$0	\$133,322
2047	48	\$134,655	\$0	\$0	\$0	\$0	\$0	\$134,655
2048	49	\$136,002	\$0	\$0	\$0	\$0	\$0	\$136,002
2049	50	\$137,362	\$0	\$0	\$0	\$0	\$0	\$137,362
2050	51	\$138,736	\$0	\$0	\$0	\$0	\$0	\$138,736
2051	52	\$140,123	\$0	\$0	\$0	\$0	\$0	\$140,123
2052	53	\$141,524	\$0	\$0	\$0	\$0	\$0	\$141,524
2053	54	\$142,939	\$0	\$0	\$0	\$0	\$0	\$142,939
2054	55	\$144,369	\$0	\$0	\$0	\$0	\$0	\$144,369
2055	56	\$145,812	\$0	\$0	\$0	\$0	\$0	\$145,812
2056	57	\$147,271	\$0	\$0	\$0	\$0	\$0	\$147,271
2057	58	\$148,743	\$0	\$0	\$0	\$0	\$0	\$148,743
2058	59	\$150,231	\$0	\$0	\$0	\$0	\$0	\$150,231
2059	60	\$151,733	\$0	\$0	\$0	\$0	\$0	\$151,733
2060	61	\$153,250	\$0	\$0	\$0	\$0	\$0	\$153,250
2061	62	\$154,783	\$0	\$0	\$0	\$0	\$0	\$154,783
2062	63	\$156,331	\$0	\$0	\$0	\$0	\$0	\$156,331
2063	64	\$157,894	\$0	\$0	\$0	\$0	\$0	\$157,894
2064	65	\$159,473	\$0	\$0	\$0	\$0	\$0	\$159,473
2065	66	\$161,068	\$0	\$0	\$0	\$0	\$0	\$161,068
2066	67	\$162,678	\$0	\$0	\$0	\$0	\$0	\$162,678
2067	68	\$164,305	\$0	\$0	\$0	\$0	\$0	\$164,305
2068	69	\$165,948	\$0	\$0	\$0	\$0	\$0	\$165,948
2069	70	\$52,091	\$11,421	\$0	\$0	\$0	\$0	\$63,512
2070	71	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2071	72	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2072	73	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2073	74	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2074	75	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2075	76	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2076	77	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2077	78	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2078	79	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2079	80	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2080	81	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2081	82	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2082	83	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2083	84	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2084	85	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2085	86	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2086	87	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2087	88	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2088	89	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876
2089	90	\$69,455	\$11,421	\$0	\$0	\$0	\$0	\$80,876

Preston's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2022	23	\$105,000	\$0	\$0	\$0	\$105,000
2023	24	\$106,050	\$0	\$0	\$0	\$106,050
2024	25	\$107,111	\$0	\$0	\$0	\$107,111
2025	26	\$108,182	\$0	\$0	\$0	\$108,182
2026	27	\$109,263	\$0	\$0	\$0	\$109,263
2027	28	\$110,356	\$0	\$0	\$0	\$110,356
2028	29	\$111,460	\$0	\$0	\$0	\$111,460
2029	30	\$112,574	\$0	\$0	\$0	\$112,574
2030	31	\$113,700	\$0	\$0	\$0	\$113,700
2031	32	\$114,837	\$0	\$0	\$0	\$114,837
2032	33	\$115,985	\$0	\$0	\$0	\$115,985
2033	34	\$117,145	\$0	\$0	\$0	\$117,145
2034	35	\$118,317	\$0	\$0	\$0	\$118,317
2035	36	\$119,500	\$0	\$0	\$0	\$119,500
2036	37	\$120,695	\$0	\$0	\$0	\$120,695
2037	38	\$121,902	\$0	\$0	\$0	\$121,902
2038	39	\$123,121	\$0	\$0	\$0	\$123,121
2039	40	\$124,352	\$0	\$0	\$0	\$124,352
2040	41	\$125,595	\$0	\$0	\$0	\$125,595
2041	42	\$126,851	\$0	\$0	\$0	\$126,851
2042	43	\$128,120	\$0	\$0	\$0	\$128,120
2043	44	\$129,401	\$0	\$0	\$0	\$129,401
2044	45	\$130,695	\$0	\$0	\$0	\$130,695
2045	46	\$132,002	\$0	\$0	\$0	\$132,002
2046	47	\$133,322	\$0	\$0	\$0	\$133,322
2047	48	\$134,655	\$0	\$0	\$0	\$134,655



Year	Age	Labor	Pension	Social Security	Annuity	Total
2048	49	\$136,002	\$0	\$0	\$0	\$136,002
2049	50	\$137,362	\$0	\$0	\$0	\$137,362
2050	51	\$138,736	\$0	\$0	\$0	\$138,736
2051	52	\$140,123	\$0	\$0	\$0	\$140,123
2052	53	\$141,524	\$0	\$0	\$0	\$141,524
2053	54	\$142,939	\$0	\$0	\$0	\$142,939
2054	55	\$144,369	\$0	\$0	\$0	\$144,369
2055	56	\$145,812	\$0	\$0	\$0	\$145,812
2056	57	\$147,271	\$0	\$0	\$0	\$147,271
2057	58	\$148,743	\$0	\$0	\$0	\$148,743
2058	59	\$150,231	\$0	\$0	\$0	\$150,231
2059	60	\$151,733	\$0	\$0	\$0	\$151,733
2060	61	\$153,250	\$0	\$0	\$0	\$153,250
2061	62	\$154,783	\$0	\$0	\$0	\$154,783
2062	63	\$156,331	\$0	\$0	\$0	\$156,331
2063	64	\$157,894	\$0	\$0	\$0	\$157,894
2064	65	\$159,473	\$0	\$0	\$0	\$159,473
2065	66	\$161,068	\$0	\$0	\$0	\$161,068
2066	67	\$162,678	\$0	\$0	\$0	\$162,678
2067	68	\$164,305	\$0	\$0	\$0	\$164,305
2068	69	\$165,948	\$0	\$0	\$0	\$165,948
2069	70	\$0	\$0	\$52,091	\$0	\$52,091
2070	71	\$0	\$0	\$69,455	\$0	\$69,455
2071	72	\$0	\$0	\$69,455	\$0	\$69,455
2072	73	\$0	\$0	\$69,455	\$0	\$69,455
2073	74	\$0	\$0	\$69,455	\$0	\$69,455
2074	75	\$0	\$0	\$69,455	\$0	\$69,455
2075	76	\$0	\$0	\$69,455	\$0	\$69,455
2076	77	\$0	\$0	\$69,455	\$0	\$69,455
2077	78	\$0	\$0	\$69,455	\$0	\$69,455
2078	79	\$0	\$0	\$69,455	\$0	\$69,455
2079	80	\$0	\$0	\$69,455	\$0	\$69,455
2080	81	\$0	\$0	\$69,455	\$0	\$69,455
2081	82	\$0	\$0	\$69,455	\$0	\$69,455
2082	83	\$0	\$0	\$69,455	\$0	\$69,455
2083	84	\$0	\$0	\$69,455	\$0	\$69,455
2084	85	\$0	\$0	\$69,455	\$0	\$69,455
2085	86	\$0	\$0	\$69,455	\$0	\$69,455
2086	87	\$0	\$0	\$69,455	\$0	\$69,455
2087	88	\$0	\$0	\$69,455	\$0	\$69,455
2088	89	\$0	\$0	\$69,455	\$0	\$69,455
2089	90	\$0	\$0	\$69,455	\$0	\$69,455



Preston's Retirement Accounts

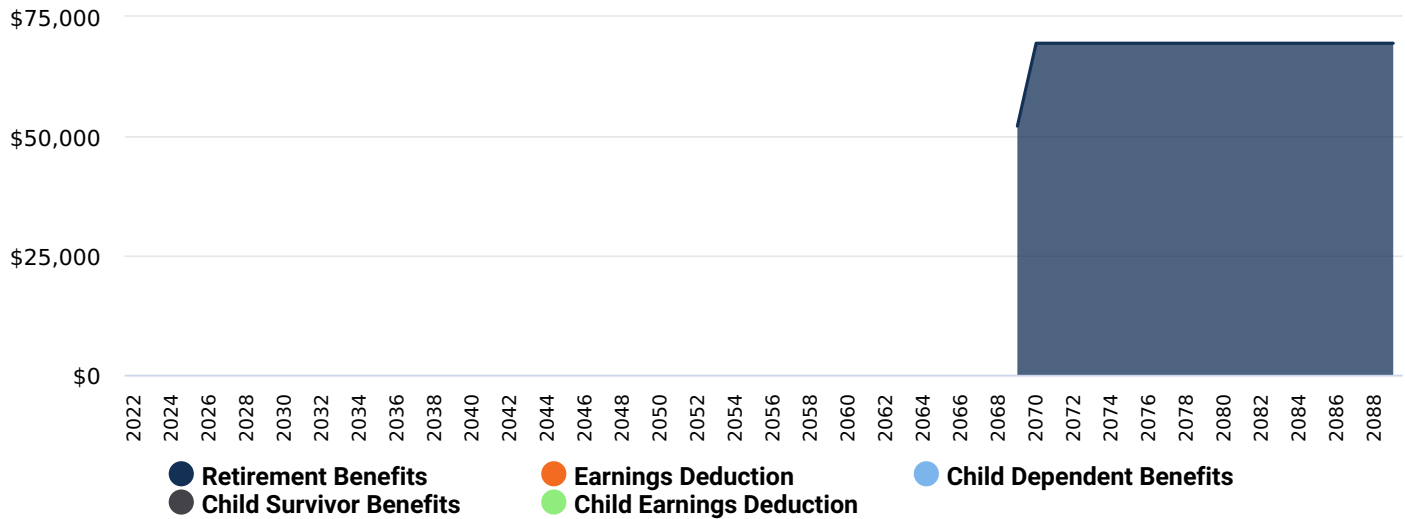
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2022	23	\$123	\$0	\$2,100	\$0	\$0	\$0	\$2,223	\$9,380	\$0	\$0
2023	24	\$161	\$0	\$2,121	\$0	\$0	\$0	\$2,282	\$11,662	\$0	\$0
2024	25	\$200	\$0	\$2,142	\$0	\$0	\$0	\$2,342	\$14,003	\$0	\$0
2025	26	\$240	\$0	\$2,164	\$0	\$0	\$0	\$2,403	\$16,407	\$0	\$0
2026	27	\$281	\$0	\$2,185	\$0	\$0	\$0	\$2,466	\$18,873	\$0	\$0
2027	28	\$323	\$0	\$2,207	\$0	\$0	\$0	\$2,530	\$21,403	\$0	\$0
2028	29	\$366	\$0	\$2,229	\$0	\$0	\$0	\$2,595	\$23,998	\$0	\$0
2029	30	\$411	\$0	\$2,251	\$0	\$0	\$0	\$2,662	\$26,661	\$0	\$0
2030	31	\$456	\$0	\$2,274	\$0	\$0	\$0	\$2,730	\$29,391	\$0	\$0
2031	32	\$503	\$0	\$2,297	\$0	\$0	\$0	\$2,800	\$32,191	\$0	\$0
2032	33	\$551	\$0	\$2,320	\$0	\$0	\$0	\$2,871	\$35,061	\$0	\$0
2033	34	\$600	\$0	\$2,343	\$0	\$0	\$0	\$2,943	\$38,004	\$0	\$0
2034	35	\$650	\$0	\$2,366	\$0	\$0	\$0	\$3,017	\$41,021	\$0	\$0
2035	36	\$702	\$0	\$2,390	\$0	\$0	\$0	\$3,092	\$44,113	\$0	\$0
2036	37	\$755	\$0	\$2,414	\$0	\$0	\$0	\$3,169	\$47,282	\$0	\$0
2037	38	\$809	\$0	\$2,438	\$0	\$0	\$0	\$3,247	\$50,529	\$0	\$0
2038	39	\$865	\$0	\$2,462	\$0	\$0	\$0	\$3,327	\$53,856	\$0	\$0
2039	40	\$922	\$0	\$2,487	\$0	\$0	\$0	\$3,409	\$57,265	\$0	\$0
2040	41	\$980	\$0	\$2,512	\$0	\$0	\$0	\$3,492	\$60,757	\$0	\$0
2041	42	\$1,040	\$0	\$2,537	\$0	\$0	\$0	\$3,577	\$64,334	\$0	\$0
2042	43	\$1,101	\$0	\$2,562	\$0	\$0	\$0	\$3,663	\$67,998	\$0	\$0
2043	44	\$1,164	\$0	\$2,588	\$0	\$0	\$0	\$3,752	\$71,749	\$0	\$0
2044	45	\$1,228	\$0	\$2,614	\$0	\$0	\$0	\$3,842	\$75,591	\$0	\$0
2045	46	\$1,294	\$0	\$2,640	\$0	\$0	\$0	\$3,934	\$79,525	\$0	\$0
2046	47	\$1,361	\$0	\$2,666	\$0	\$0	\$0	\$4,028	\$83,553	\$0	\$0
2047	48	\$1,430	\$0	\$2,693	\$0	\$0	\$0	\$4,123	\$87,676	\$0	\$0
2048	49	\$1,501	\$0	\$2,720	\$0	\$0	\$0	\$4,221	\$91,896	\$0	\$0
2049	50	\$1,573	\$0	\$2,747	\$0	\$0	\$0	\$4,320	\$96,216	\$0	\$0
2050	51	\$1,647	\$0	\$2,775	\$0	\$0	\$0	\$4,421	\$100,638	\$0	\$0
2051	52	\$1,722	\$0	\$2,802	\$0	\$0	\$0	\$4,525	\$105,163	\$0	\$0
2052	53	\$1,800	\$0	\$2,830	\$0	\$0	\$0	\$4,630	\$109,793	\$0	\$0
2053	54	\$1,879	\$0	\$2,859	\$0	\$0	\$0	\$4,738	\$114,531	\$0	\$0
2054	55	\$1,960	\$0	\$2,887	\$0	\$0	\$0	\$4,848	\$119,378	\$0	\$0
2055	56	\$2,043	\$0	\$2,916	\$0	\$0	\$0	\$4,959	\$124,338	\$0	\$0
2056	57	\$2,128	\$0	\$2,945	\$0	\$0	\$0	\$5,073	\$129,411	\$0	\$0
2057	58	\$2,215	\$0	\$2,975	\$0	\$0	\$0	\$5,190	\$134,601	\$0	\$0
2058	59	\$2,304	\$0	\$3,005	\$0	\$0	\$0	\$5,308	\$139,909	\$0	\$0
2059	60	\$2,395	\$0	\$3,035	\$0	\$0	\$0	\$5,429	\$145,338	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2060	61	\$2,487	\$0	\$3,065	\$0	\$0	\$0	\$5,552	\$150,891	\$0	\$0
2061	62	\$2,582	\$0	\$3,096	\$0	\$0	\$0	\$5,678	\$156,569	\$0	\$0
2062	63	\$2,680	\$0	\$3,127	\$0	\$0	\$0	\$5,806	\$162,375	\$0	\$0
2063	64	\$2,779	\$0	\$3,158	\$0	\$0	\$0	\$5,937	\$168,312	\$0	\$0
2064	65	\$2,881	\$0	\$3,189	\$0	\$0	\$0	\$6,070	\$174,382	\$0	\$0
2065	66	\$2,985	\$0	\$3,221	\$0	\$0	\$0	\$6,206	\$180,588	\$0	\$0
2066	67	\$3,091	\$0	\$3,254	\$0	\$0	\$0	\$6,344	\$186,933	\$0	\$0
2067	68	\$3,199	\$0	\$3,286	\$0	\$0	\$0	\$6,485	\$193,418	\$0	\$0
2068	69	\$3,310	\$0	\$3,319	\$0	\$0	\$0	\$6,629	\$200,047	\$0	\$0
2069	70	\$3,424	\$0	\$0	\$0	(\$11,421)	\$0	(\$7,997)	\$192,050	\$0	\$0
2070	71	\$3,287	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,134)	\$183,917	\$0	\$0
2071	72	\$3,148	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,273)	\$175,644	\$0	\$0
2072	73	\$3,006	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,415)	\$167,229	\$0	\$0
2073	74	\$2,862	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,559)	\$158,670	\$0	\$0
2074	75	\$2,716	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,705)	\$149,965	\$0	\$0
2075	76	\$2,567	\$0	\$0	\$0	(\$11,421)	\$0	(\$8,854)	\$141,111	\$0	\$0
2076	77	\$2,415	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,006)	\$132,106	\$0	\$0
2077	78	\$2,261	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,160)	\$122,946	\$0	\$0
2078	79	\$2,104	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,316)	\$113,629	\$0	\$0
2079	80	\$1,945	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,476)	\$104,153	\$0	\$0
2080	81	\$1,783	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,638)	\$94,515	\$0	\$0
2081	82	\$1,618	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,803)	\$84,712	\$0	\$0
2082	83	\$1,450	\$0	\$0	\$0	(\$11,421)	\$0	(\$9,971)	\$74,741	\$0	\$0
2083	84	\$1,279	\$0	\$0	\$0	(\$11,421)	\$0	(\$10,142)	\$64,600	\$0	\$0
2084	85	\$1,106	\$0	\$0	\$0	(\$11,421)	\$0	(\$10,315)	\$54,285	\$0	\$0
2085	86	\$929	\$0	\$0	\$0	(\$11,421)	\$0	(\$10,492)	\$43,793	\$0	\$0
2086	87	\$750	\$0	\$0	\$0	(\$11,421)	\$0	(\$10,671)	\$33,122	\$0	\$0
2087	88	\$567	\$0	\$0	\$0	(\$11,421)	\$0	(\$10,854)	\$22,268	\$0	\$0
2088	89	\$381	\$0	\$0	\$0	(\$11,421)	\$0	(\$11,040)	\$11,229	\$0	\$0
2089	90	\$192	\$0	\$0	\$0	(\$11,421)	\$0	(\$11,229)	\$0	\$0	\$0

Social Security



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

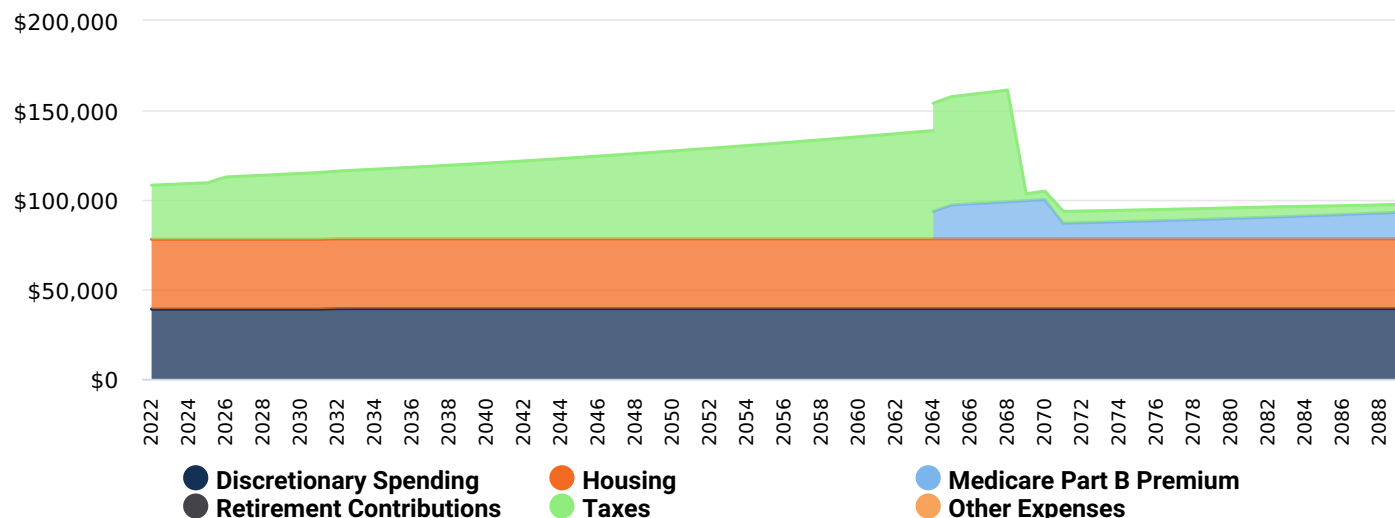
- Preston files for retirement benefits in Mar 2069, the year Preston turns 70

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



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	45	\$0	\$0	\$0		\$0
2045	46	\$0	\$0	\$0		\$0
2046	47	\$0	\$0	\$0		\$0
2047	48	\$0	\$0	\$0		\$0
2048	49	\$0	\$0	\$0		\$0
2049	50	\$0	\$0	\$0		\$0
2050	51	\$0	\$0	\$0		\$0
2051	52	\$0	\$0	\$0		\$0
2052	53	\$0	\$0	\$0		\$0
2053	54	\$0	\$0	\$0		\$0
2054	55	\$0	\$0	\$0		\$0
2055	56	\$0	\$0	\$0		\$0
2056	57	\$0	\$0	\$0		\$0
2057	58	\$0	\$0	\$0		\$0
2058	59	\$0	\$0	\$0		\$0
2059	60	\$0	\$0	\$0		\$0
2060	61	\$0	\$0	\$0		\$0
2061	62	\$0	\$0	\$0		\$0
2062	63	\$0	\$0	\$0		\$0
2063	64	\$0	\$0	\$0		\$0
2064	65	\$0	\$0	\$0		\$0
2065	66	\$0	\$0	\$0		\$0
2066	67	\$0	\$0	\$0		\$0
2067	68	\$0	\$0	\$0		\$0
2068	69	\$0	\$0	\$0		\$0
2069	70	\$52,091	\$0	\$0		\$0
2070	71	\$69,455	\$0	\$0		\$0
2071	72	\$69,455	\$0	\$0		\$0
2072	73	\$69,455	\$0	\$0		\$0
2073	74	\$69,455	\$0	\$0		\$0
2074	75	\$69,455	\$0	\$0		\$0
2075	76	\$69,455	\$0	\$0		\$0
2076	77	\$69,455	\$0	\$0		\$0
2077	78	\$69,455	\$0	\$0		\$0
2078	79	\$69,455	\$0	\$0		\$0
2079	80	\$69,455	\$0	\$0		\$0
2080	81	\$69,455	\$0	\$0		\$0
2081	82	\$69,455	\$0	\$0		\$0
2082	83	\$69,455	\$0	\$0		\$0
2083	84	\$69,455	\$0	\$0		\$0
2084	85	\$69,455	\$0	\$0		\$0
2085	86	\$69,455	\$0	\$0		\$0
2086	87	\$69,455	\$0	\$0		\$0
2087	88	\$69,455	\$0	\$0		\$0
2088	89	\$69,455	\$0	\$0		\$0
2089	90	\$69,455	\$0	\$0		\$0

Spending Overview



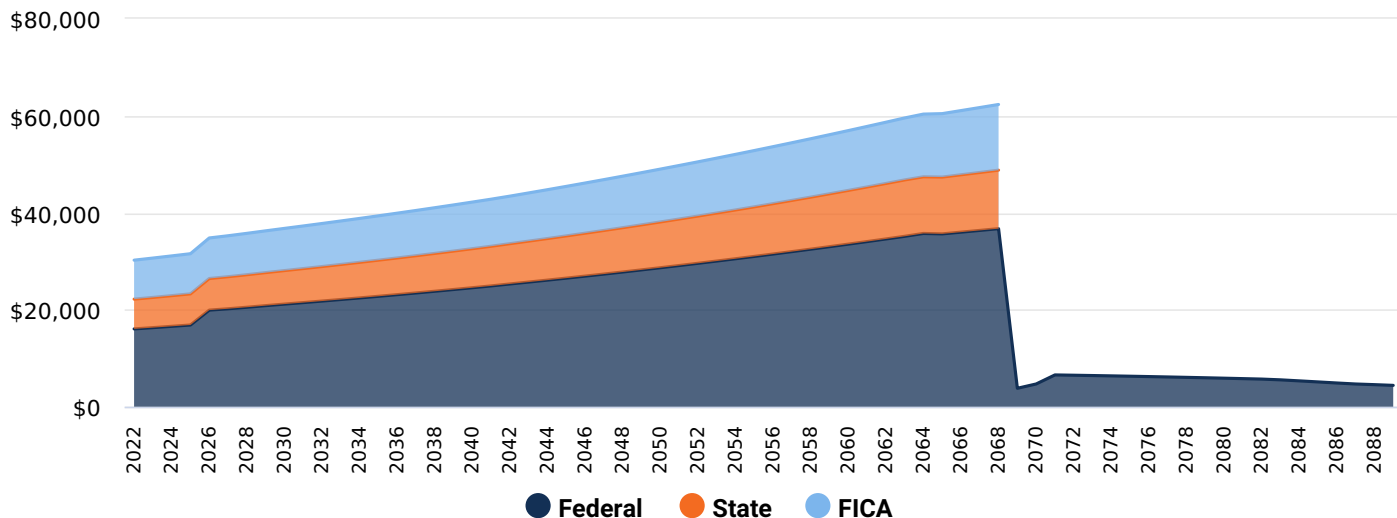
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2022	23	\$38,943	\$39,000	\$0	\$0	\$0	\$30,211	\$0	\$108,154
2023	24	\$38,943	\$39,000	\$0	\$0	\$0	\$30,645	\$0	\$108,588
2024	25	\$38,943	\$39,000	\$0	\$0	\$0	\$31,090	\$0	\$109,033
2025	26	\$38,943	\$39,000	\$0	\$0	\$0	\$31,542	\$0	\$109,485
2026	27	\$38,943	\$39,000	\$0	\$0	\$0	\$34,790	\$0	\$112,733
2027	28	\$38,943	\$39,000	\$0	\$0	\$0	\$35,245	\$0	\$113,188
2028	29	\$38,943	\$39,000	\$0	\$0	\$0	\$35,742	\$0	\$113,685
2029	30	\$38,943	\$39,000	\$0	\$0	\$0	\$36,258	\$0	\$114,201
2030	31	\$38,943	\$39,000	\$0	\$0	\$0	\$36,763	\$0	\$114,706
2031	32	\$38,943	\$39,000	\$0	\$0	\$0	\$37,264	\$0	\$115,207
2032	33	\$39,211	\$39,000	\$0	\$0	\$0	\$37,774	\$0	\$115,985
2033	34	\$39,254	\$39,000	\$0	\$0	\$0	\$38,292	\$0	\$116,546
2034	35	\$39,254	\$39,000	\$0	\$0	\$0	\$38,819	\$0	\$117,073
2035	36	\$39,254	\$39,000	\$0	\$0	\$0	\$39,357	\$0	\$117,611
2036	37	\$39,254	\$39,000	\$0	\$0	\$0	\$39,903	\$0	\$118,157
2037	38	\$39,254	\$39,000	\$0	\$0	\$0	\$40,459	\$0	\$118,713
2038	39	\$39,254	\$39,000	\$0	\$0	\$0	\$41,027	\$0	\$119,281
2039	40	\$39,254	\$39,000	\$0	\$0	\$0	\$41,603	\$0	\$119,857
2040	41	\$39,254	\$39,000	\$0	\$0	\$0	\$42,190	\$0	\$120,444
2041	42	\$39,254	\$39,000	\$0	\$0	\$0	\$42,787	\$0	\$121,041



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	43	\$39,254	\$39,000	\$0	\$0	\$0	\$43,417	\$0	\$121,671
2043	44	\$39,254	\$39,000	\$0	\$0	\$0	\$44,079	\$0	\$122,333
2044	45	\$39,254	\$39,000	\$0	\$0	\$0	\$44,748	\$0	\$123,002
2045	46	\$39,254	\$39,000	\$0	\$0	\$0	\$45,429	\$0	\$123,683
2046	47	\$39,254	\$39,000	\$0	\$0	\$0	\$46,121	\$0	\$124,375
2047	48	\$39,254	\$39,000	\$0	\$0	\$0	\$46,821	\$0	\$125,075
2048	49	\$39,254	\$39,000	\$0	\$0	\$0	\$47,533	\$0	\$125,787
2049	50	\$39,254	\$39,000	\$0	\$0	\$0	\$48,255	\$0	\$126,509
2050	51	\$39,254	\$39,000	\$0	\$0	\$0	\$48,989	\$0	\$127,243
2051	52	\$39,254	\$39,000	\$0	\$0	\$0	\$49,732	\$0	\$127,986
2052	53	\$39,254	\$39,000	\$0	\$0	\$0	\$50,487	\$0	\$128,741
2053	54	\$39,254	\$39,000	\$0	\$0	\$0	\$51,252	\$0	\$129,506
2054	55	\$39,254	\$39,000	\$0	\$0	\$0	\$52,029	\$0	\$130,283
2055	56	\$39,254	\$39,000	\$0	\$0	\$0	\$52,817	\$0	\$131,071
2056	57	\$39,254	\$39,000	\$0	\$0	\$0	\$53,617	\$0	\$131,871
2057	58	\$39,254	\$39,000	\$0	\$0	\$0	\$54,427	\$0	\$132,681
2058	59	\$39,254	\$39,000	\$0	\$0	\$0	\$55,249	\$0	\$133,503
2059	60	\$39,254	\$39,000	\$0	\$0	\$0	\$56,083	\$0	\$134,337
2060	61	\$39,254	\$39,000	\$0	\$0	\$0	\$56,929	\$0	\$135,183
2061	62	\$39,254	\$39,000	\$0	\$0	\$0	\$57,787	\$0	\$136,041
2062	63	\$39,254	\$39,000	\$0	\$0	\$0	\$58,655	\$0	\$136,909
2063	64	\$39,254	\$39,000	\$0	\$0	\$0	\$59,537	\$0	\$137,791
2064	65	\$39,254	\$39,000	\$15,307	\$0	\$0	\$60,334	\$0	\$153,895
2065	66	\$39,254	\$39,000	\$18,919	\$0	\$0	\$60,431	\$0	\$157,604
2066	67	\$39,254	\$39,000	\$19,487	\$0	\$0	\$61,056	\$0	\$158,797
2067	68	\$39,254	\$39,000	\$20,071	\$0	\$0	\$61,684	\$0	\$160,009
2068	69	\$39,254	\$39,000	\$20,673	\$0	\$0	\$62,318	\$0	\$161,245
2069	70	\$39,254	\$39,000	\$21,294	\$0	\$0	\$3,791	\$0	\$103,339
2070	71	\$39,254	\$39,000	\$21,932	\$0	\$0	\$4,679	\$0	\$104,865
2071	72	\$39,254	\$39,000	\$8,688	\$0	\$0	\$6,546	\$0	\$93,488
2072	73	\$39,254	\$39,000	\$8,948	\$0	\$0	\$6,484	\$0	\$93,686
2073	74	\$39,254	\$39,000	\$9,217	\$0	\$0	\$6,419	\$0	\$93,890
2074	75	\$39,254	\$39,000	\$9,493	\$0	\$0	\$6,350	\$0	\$94,097
2075	76	\$39,254	\$39,000	\$9,778	\$0	\$0	\$6,279	\$0	\$94,311
2076	77	\$39,254	\$39,000	\$10,072	\$0	\$0	\$6,204	\$0	\$94,530
2077	78	\$39,254	\$39,000	\$10,374	\$0	\$0	\$6,126	\$0	\$94,754
2078	79	\$39,254	\$39,000	\$10,685	\$0	\$0	\$6,045	\$0	\$94,984
2079	80	\$39,254	\$39,000	\$11,005	\$0	\$0	\$5,961	\$0	\$95,220
2080	81	\$39,254	\$39,000	\$11,336	\$0	\$0	\$5,873	\$0	\$95,463
2081	82	\$39,254	\$39,000	\$11,676	\$0	\$0	\$5,782	\$0	\$95,712
2082	83	\$39,254	\$39,000	\$12,026	\$0	\$0	\$5,688	\$0	\$95,968
2083	84	\$39,254	\$39,000	\$12,387	\$0	\$0	\$5,532	\$0	\$96,173
2084	85	\$39,254	\$39,000	\$12,758	\$0	\$0	\$5,320	\$0	\$96,332
2085	86	\$39,254	\$39,000	\$13,141	\$0	\$0	\$5,103	\$0	\$96,498
2086	87	\$39,254	\$39,000	\$13,535	\$0	\$0	\$4,881	\$0	\$96,670
2087	88	\$39,254	\$39,000	\$13,941	\$0	\$0	\$4,675	\$0	\$96,870
2088	89	\$39,254	\$39,000	\$14,360	\$0	\$0	\$4,540	\$0	\$97,154
2089	90	\$39,254	\$39,000	\$14,790	\$0	\$0	\$4,392	\$0	\$97,436

Taxes



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

Year	Age	Federal	State	FICA	Total
2022	23	\$16,036	\$6,142	\$8,033	\$30,211
2023	24	\$16,299	\$6,233	\$8,113	\$30,645
2024	25	\$16,569	\$6,327	\$8,194	\$31,090
2025	26	\$16,844	\$6,422	\$8,276	\$31,542
2026	27	\$19,911	\$6,520	\$8,359	\$34,790
2027	28	\$20,188	\$6,615	\$8,442	\$35,245
2028	29	\$20,503	\$6,712	\$8,527	\$35,742
2029	30	\$20,835	\$6,811	\$8,612	\$36,258
2030	31	\$21,153	\$6,912	\$8,698	\$36,763
2031	32	\$21,463	\$7,016	\$8,785	\$37,264
2032	33	\$21,779	\$7,122	\$8,873	\$37,774
2033	34	\$22,100	\$7,230	\$8,962	\$38,292
2034	35	\$22,428	\$7,340	\$9,051	\$38,819
2035	36	\$22,762	\$7,453	\$9,142	\$39,357
2036	37	\$23,102	\$7,568	\$9,233	\$39,903
2037	38	\$23,449	\$7,685	\$9,325	\$40,459
2038	39	\$23,803	\$7,805	\$9,419	\$41,027
2039	40	\$24,163	\$7,927	\$9,513	\$41,603
2040	41	\$24,530	\$8,052	\$9,608	\$42,190
2041	42	\$24,904	\$8,179	\$9,704	\$42,787
2042	43	\$25,307	\$8,309	\$9,801	\$43,417
2043	44	\$25,701	\$8,442	\$9,936	\$44,079



Year	Age	Federal	State	FICA	Total
2044	45	\$26,101	\$8,576	\$10,071	\$44,748
2045	46	\$26,508	\$8,714	\$10,207	\$45,429
2046	47	\$26,923	\$8,854	\$10,344	\$46,121
2047	48	\$27,344	\$8,996	\$10,481	\$46,821
2048	49	\$27,773	\$9,141	\$10,619	\$47,533
2049	50	\$28,210	\$9,288	\$10,757	\$48,255
2050	51	\$28,654	\$9,438	\$10,897	\$48,989
2051	52	\$29,105	\$9,591	\$11,036	\$49,732
2052	53	\$29,564	\$9,746	\$11,177	\$50,487
2053	54	\$30,031	\$9,903	\$11,318	\$51,252
2054	55	\$30,505	\$10,064	\$11,460	\$52,029
2055	56	\$30,987	\$10,227	\$11,603	\$52,817
2056	57	\$31,477	\$10,393	\$11,747	\$53,617
2057	58	\$31,975	\$10,561	\$11,891	\$54,427
2058	59	\$32,480	\$10,732	\$12,037	\$55,249
2059	60	\$32,994	\$10,906	\$12,183	\$56,083
2060	61	\$33,516	\$11,083	\$12,330	\$56,929
2061	62	\$34,046	\$11,263	\$12,478	\$57,787
2062	63	\$34,583	\$11,445	\$12,627	\$58,655
2063	64	\$35,130	\$11,630	\$12,777	\$59,537
2064	65	\$35,721	\$11,815	\$12,928	\$60,434
2065	66	\$35,634	\$11,717	\$13,080	\$60,431
2066	67	\$35,990	\$11,833	\$13,233	\$61,056
2067	68	\$36,348	\$11,949	\$13,387	\$61,684
2068	69	\$36,709	\$12,067	\$13,542	\$62,318
2069	70	\$3,791	\$0	\$0	\$3,791
2070	71	\$4,679	\$0	\$0	\$4,679
2071	72	\$6,546	\$0	\$0	\$6,546
2072	73	\$6,484	\$0	\$0	\$6,484
2073	74	\$6,419	\$0	\$0	\$6,419
2074	75	\$6,350	\$0	\$0	\$6,350
2075	76	\$6,279	\$0	\$0	\$6,279
2076	77	\$6,204	\$0	\$0	\$6,204
2077	78	\$6,126	\$0	\$0	\$6,126
2078	79	\$6,045	\$0	\$0	\$6,045
2079	80	\$5,961	\$0	\$0	\$5,961
2080	81	\$5,873	\$0	\$0	\$5,873
2081	82	\$5,782	\$0	\$0	\$5,782
2082	83	\$5,688	\$0	\$0	\$5,688
2083	84	\$5,532	\$0	\$0	\$5,532
2084	85	\$5,320	\$0	\$0	\$5,320
2085	86	\$5,103	\$0	\$0	\$5,103
2086	87	\$4,881	\$0	\$0	\$4,881
2087	88	\$4,675	\$0	\$0	\$4,675
2088	89	\$4,540	\$0	\$0	\$4,540
2089	90	\$4,392	\$0	\$0	\$4,392

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	23	\$105,450	(\$12,950)	\$0	\$92,500	\$16,035	24%	17%	\$0	\$0	\$0	\$16,036
2023	24	\$106,431	(\$12,910)	\$0	\$93,520	\$16,299	24%	17%	\$0	\$0	\$0	\$16,299
2024	25	\$107,435	(\$12,871)	\$0	\$94,565	\$16,569	24%	18%	\$0	\$0	\$0	\$16,569
2025	26	\$108,464	(\$12,831)	\$0	\$95,633	\$16,844	24%	18%	\$0	\$0	\$0	\$16,844
2026	27	\$109,517	(\$6,926)	(\$4,422)	\$98,169	\$19,911	25%	20%	\$0	\$0	\$0	\$19,911
2027	28	\$110,533	(\$6,905)	(\$4,408)	\$99,220	\$20,188	25%	20%	\$0	\$0	\$0	\$20,188
2028	29	\$111,575	(\$6,884)	(\$4,395)	\$100,296	\$20,503	28%	20%	\$0	\$0	\$0	\$20,503
2029	30	\$112,640	(\$6,863)	(\$4,381)	\$101,396	\$20,835	28%	21%	\$0	\$0	\$0	\$20,835
2030	31	\$113,730	(\$6,912)	(\$4,368)	\$102,450	\$21,153	28%	21%	\$0	\$0	\$0	\$21,153
2031	32	\$114,845	(\$7,016)	(\$4,355)	\$103,475	\$21,463	28%	21%	\$0	\$0	\$0	\$21,463
2032	33	\$115,985	(\$7,122)	(\$4,341)	\$104,522	\$21,779	28%	21%	\$0	\$0	\$0	\$21,779
2033	34	\$117,145	(\$7,230)	(\$4,328)	\$105,587	\$22,100	28%	21%	\$0	\$0	\$0	\$22,100
2034	35	\$118,330	(\$7,340)	(\$4,315)	\$106,675	\$22,428	28%	21%	\$0	\$0	\$0	\$22,428
2035	36	\$119,540	(\$7,453)	(\$4,301)	\$107,786	\$22,762	28%	21%	\$0	\$0	\$0	\$22,762
2036	37	\$120,777	(\$7,568)	(\$4,288)	\$108,921	\$23,102	28%	21%	\$0	\$0	\$0	\$23,102
2037	38	\$122,040	(\$7,685)	(\$4,275)	\$110,080	\$23,449	28%	21%	\$0	\$0	\$0	\$23,449
2038	39	\$123,329	(\$7,805)	(\$4,262)	\$111,262	\$23,803	28%	21%	\$0	\$0	\$0	\$23,803
2039	40	\$124,645	(\$7,927)	(\$4,249)	\$112,468	\$24,163	28%	21%	\$0	\$0	\$0	\$24,163
2040	41	\$125,987	(\$8,052)	(\$4,236)	\$113,699	\$24,530	28%	22%	\$0	\$0	\$0	\$24,530
2041	42	\$127,356	(\$8,179)	(\$4,223)	\$114,954	\$24,904	28%	22%	\$0	\$0	\$0	\$24,904
2042	43	\$128,753	(\$8,309)	(\$4,210)	\$116,234	\$25,307	28%	22%	\$0	\$0	\$0	\$25,307
2043	44	\$130,176	(\$8,442)	(\$4,197)	\$117,537	\$25,701	28%	22%	\$0	\$0	\$0	\$25,701
2044	45	\$131,625	(\$8,576)	(\$4,184)	\$118,865	\$26,101	28%	22%	\$0	\$0	\$0	\$26,101
2045	46	\$133,102	(\$8,714)	(\$4,171)	\$120,217	\$26,508	28%	22%	\$0	\$0	\$0	\$26,508
2046	47	\$134,605	(\$8,854)	(\$4,159)	\$121,593	\$26,923	28%	22%	\$0	\$0	\$0	\$26,923
2047	48	\$136,135	(\$8,996)	(\$4,146)	\$122,993	\$27,344	28%	22%	\$0	\$0	\$0	\$27,344
2048	49	\$137,692	(\$9,141)	(\$4,133)	\$124,418	\$27,773	28%	22%	\$0	\$0	\$0	\$27,773
2049	50	\$139,277	(\$9,288)	(\$4,120)	\$125,869	\$28,210	28%	22%	\$0	\$0	\$0	\$28,210
2050	51	\$140,889	(\$9,438)	(\$4,108)	\$127,344	\$28,654	28%	22%	\$0	\$0	\$0	\$28,654
2051	52	\$142,530	(\$9,591)	(\$4,095)	\$128,844	\$29,105	28%	23%	\$0	\$0	\$0	\$29,105
2052	53	\$144,198	(\$9,746)	(\$4,083)	\$130,370	\$29,564	28%	23%	\$0	\$0	\$0	\$29,564
2053	54	\$145,895	(\$9,903)	(\$4,070)	\$131,921	\$30,031	28%	23%	\$0	\$0	\$0	\$30,031
2054	55	\$147,620	(\$10,064)	(\$4,058)	\$133,498	\$30,505	28%	23%	\$0	\$0	\$0	\$30,505
2055	56	\$149,373	(\$10,227)	(\$4,045)	\$135,101	\$30,987	28%	23%	\$0	\$0	\$0	\$30,987
2056	57	\$151,156	(\$10,393)	(\$4,033)	\$136,730	\$31,477	28%	23%	\$0	\$0	\$0	\$31,477
2057	58	\$152,967	(\$10,561)	(\$4,020)	\$138,386	\$31,975	28%	23%	\$0	\$0	\$0	\$31,975
2058	59	\$154,808	(\$10,732)	(\$4,008)	\$140,068	\$32,480	28%	23%	\$0	\$0	\$0	\$32,480
2059	60	\$156,679	(\$10,906)	(\$3,996)	\$141,776	\$32,994	28%	23%	\$0	\$0	\$0	\$32,994
2060	61	\$158,579	(\$11,083)	(\$3,983)	\$143,512	\$33,516	28%	23%	\$0	\$0	\$0	\$33,516
2061	62	\$160,509	(\$11,263)	(\$3,971)	\$145,275	\$34,046	28%	23%	\$0	\$0	\$0	\$34,046
2062	63	\$162,469	(\$11,445)	(\$3,959)	\$147,065	\$34,583	28%	23%	\$0	\$0	\$0	\$34,583
2063	64	\$164,460	(\$11,630)	(\$3,947)	\$148,883	\$35,130	28%	23%	\$0	\$0	\$0	\$35,130
2064	65	\$166,481	(\$11,815)	(\$3,935)	\$150,861	\$35,721	28%	24%	\$0	\$0	\$0	\$35,721
2065	66	\$168,539	(\$12,003)	(\$3,923)	\$150,460	\$35,634	28%	24%	\$0	\$0	\$0	\$35,634



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	67	\$169,885	(\$14,331)	(\$3,911)	\$151,644	\$35,990	28%	24%	\$0	\$0	\$0	\$35,990
2067	68	\$171,598	(\$14,861)	(\$3,899)	\$152,838	\$36,348	28%	24%	\$0	\$0	\$0	\$36,348
2068	69	\$173,335	(\$15,407)	(\$3,887)	\$154,041	\$36,709	28%	24%	\$0	\$0	\$0	\$36,709
2069	70	\$48,550	(\$16,439)	(\$3,875)	\$28,237	\$3,791	15%	13%	\$0	\$0	\$0	\$3,791
2070	71	\$54,497	(\$16,483)	(\$3,863)	\$34,151	\$4,679	15%	14%	\$0	\$0	\$0	\$4,679
2071	72	\$53,705	(\$7,537)	(\$3,851)	\$42,317	\$6,546	25%	15%	\$0	\$0	\$0	\$6,546
2072	73	\$53,372	(\$7,514)	(\$3,839)	\$42,019	\$6,484	25%	15%	\$0	\$0	\$0	\$6,484
2073	74	\$53,027	(\$7,491)	(\$3,828)	\$41,708	\$6,419	25%	15%	\$0	\$0	\$0	\$6,419
2074	75	\$52,670	(\$7,468)	(\$3,816)	\$41,386	\$6,350	25%	15%	\$0	\$0	\$0	\$6,350
2075	76	\$52,301	(\$7,445)	(\$3,804)	\$41,051	\$6,279	25%	15%	\$0	\$0	\$0	\$6,279
2076	77	\$51,919	(\$7,423)	(\$3,792)	\$40,704	\$6,204	25%	15%	\$0	\$0	\$0	\$6,204
2077	78	\$51,524	(\$7,400)	(\$3,781)	\$40,344	\$6,126	25%	15%	\$0	\$0	\$0	\$6,126
2078	79	\$51,117	(\$7,377)	(\$3,769)	\$39,971	\$6,045	25%	15%	\$0	\$0	\$0	\$6,045
2079	80	\$50,698	(\$7,354)	(\$3,758)	\$39,585	\$5,961	25%	15%	\$0	\$0	\$0	\$5,961
2080	81	\$50,265	(\$7,332)	(\$3,746)	\$39,187	\$5,873	25%	15%	\$0	\$0	\$0	\$5,873
2081	82	\$49,819	(\$7,309)	(\$3,735)	\$38,774	\$5,782	25%	15%	\$0	\$0	\$0	\$5,782
2082	83	\$49,359	(\$7,287)	(\$3,723)	\$38,349	\$5,688	25%	15%	\$0	\$0	\$0	\$5,688
2083	84	\$48,886	(\$7,498)	(\$3,712)	\$37,676	\$5,532	25%	15%	\$0	\$0	\$0	\$5,532
2084	85	\$48,401	(\$7,918)	(\$3,700)	\$36,783	\$5,320	25%	14%	\$0	\$0	\$0	\$5,320
2085	86	\$47,907	(\$8,350)	(\$3,689)	\$35,868	\$5,103	25%	14%	\$0	\$0	\$0	\$5,103
2086	87	\$47,404	(\$8,795)	(\$3,678)	\$34,931	\$4,881	25%	14%	\$0	\$0	\$0	\$4,881
2087	88	\$46,890	(\$9,252)	(\$3,666)	\$33,971	\$4,675	15%	14%	\$0	\$0	\$0	\$4,675
2088	89	\$46,365	(\$9,723)	(\$3,655)	\$32,987	\$4,540	15%	14%	\$0	\$0	\$0	\$4,540
2089	90	\$45,826	(\$10,208)	(\$3,644)	\$31,974	\$4,392	15%	14%	\$0	\$0	\$0	\$4,392

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	23	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	63	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	90	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

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



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

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	23	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0



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

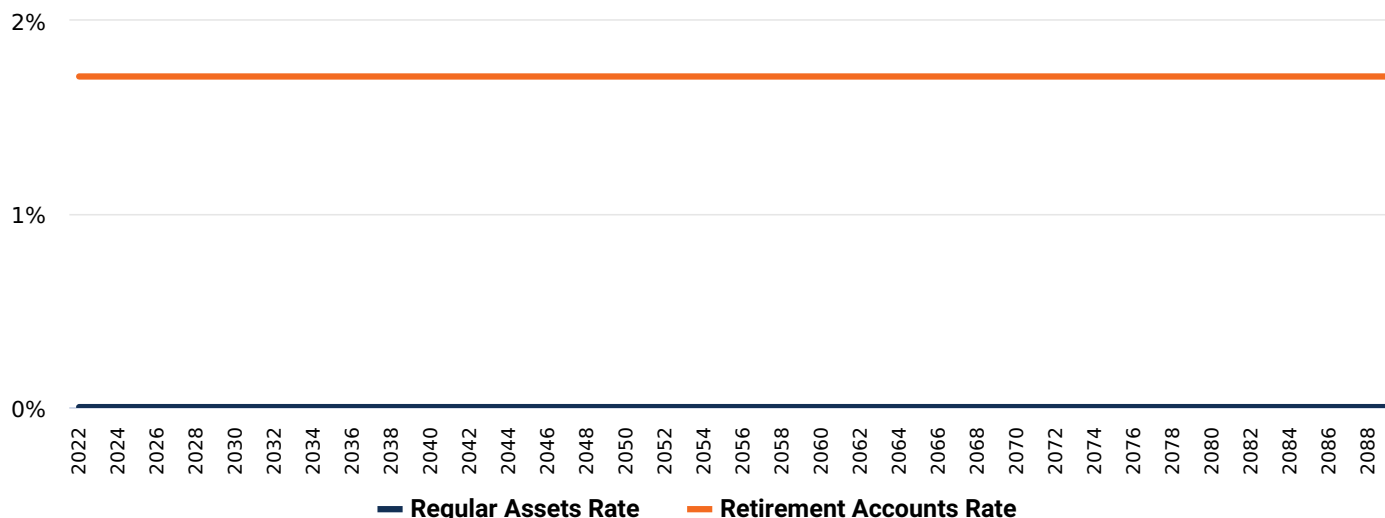
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2022	23	0.00	1.71
2023	24	0.00	1.71
2024	25	0.00	1.71
2025	26	0.00	1.71
2026	27	0.00	1.71
2027	28	0.00	1.71
2028	29	0.00	1.71
2029	30	0.00	1.71
2030	31	0.00	1.71
2031	32	0.00	1.71
2032	33	0.00	1.71
2033	34	0.00	1.71
2034	35	0.00	1.71
2035	36	0.00	1.71
2036	37	0.00	1.71
2037	38	0.00	1.71
2038	39	0.00	1.71
2039	40	0.00	1.71
2040	41	0.00	1.71
2041	42	0.00	1.71
2042	43	0.00	1.71
2043	44	0.00	1.71
2044	45	0.00	1.71
2045	46	0.00	1.71

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	47	0.00	1.71
2047	48	0.00	1.71
2048	49	0.00	1.71
2049	50	0.00	1.71
2050	51	0.00	1.71
2051	52	0.00	1.71
2052	53	0.00	1.71
2053	54	0.00	1.71
2054	55	0.00	1.71
2055	56	0.00	1.71
2056	57	0.00	1.71
2057	58	0.00	1.71
2058	59	0.00	1.71
2059	60	0.00	1.71
2060	61	0.00	1.71
2061	62	0.00	1.71
2062	63	0.00	1.71
2063	64	0.00	1.71
2064	65	0.00	1.71
2065	66	0.00	1.71
2066	67	0.00	1.71
2067	68	0.00	1.71
2068	69	0.00	1.71
2069	70	0.00	1.71
2070	71	0.00	1.71
2071	72	0.00	1.71
2072	73	0.00	1.71
2073	74	0.00	1.71
2074	75	0.00	1.71
2075	76	0.00	1.71
2076	77	0.00	1.71
2077	78	0.00	1.71
2078	79	0.00	1.71
2079	80	0.00	1.71
2080	81	0.00	1.71
2081	82	0.00	1.71
2082	83	0.00	1.71
2083	84	0.00	1.71
2084	85	0.00	1.71
2085	86	0.00	1.71
2086	87	0.00	1.71
2087	88	0.00	1.71
2088	89	0.00	1.71
2089	90	0.00	1.71

More education Details

Lifetime Balance Sheet

Lifetime Income

Labor Earnings	\$8,344,763
Social Security Benefits	\$1,669,064
Pensions	\$0
Annuities	\$0
Retirement Account Withdrawals	\$307,975
529 Account Withdrawals	\$0
Reserve Fund Assets	\$0
Real Estate Income	\$0
Special Receipts	\$58,034
Regular Assets	\$20,450
TOTAL	\$10,400,286

Lifetime Spending

Housing Expenses	\$2,652,000
Special Expenses	\$70,047
Funeral Costs and Extra Bequest	\$0
Federal and State Taxes	\$3,357,958
Retirement Account Contributions	\$0
529 Contributions and Expenses	\$0
Ending Reserve Fund	\$0
Medicare Part B Premiums	\$398,228
Life Insurance Premiums	\$0
Discretionary Spending	\$3,922,052
TOTAL	\$10,400,285

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

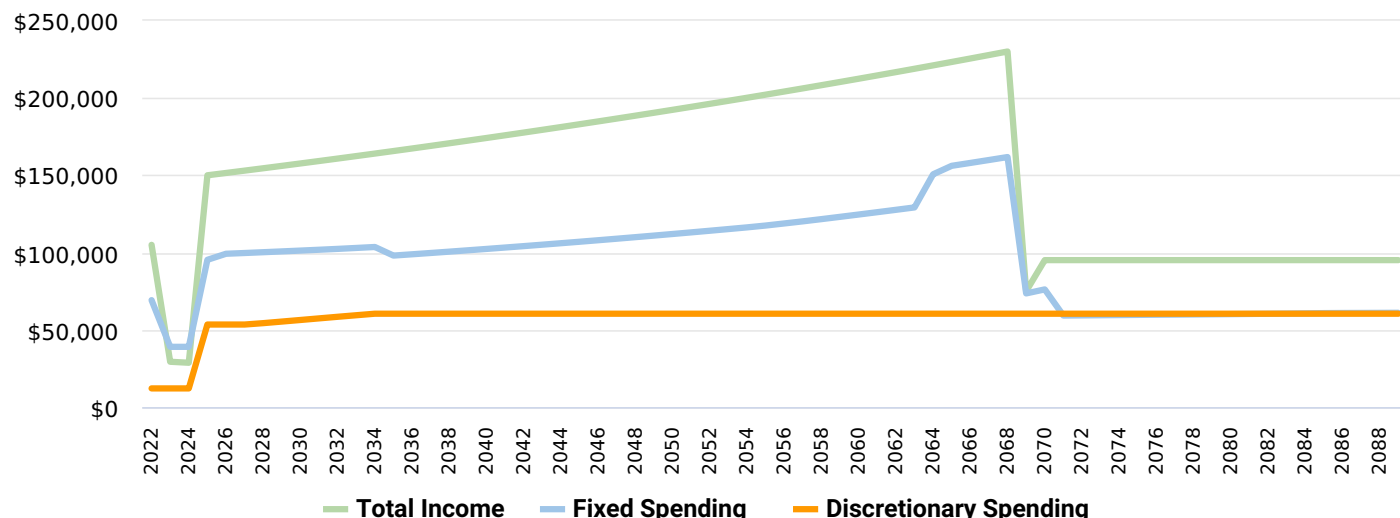
It considered all your current and future financial resources, including regular and retirement account assets, labor earnings, and Social Security benefits. It also factored in all your current and future taxes and fixed spending -- housing expenses, retirement and 529 account contributions, insurance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

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

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

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

Annual Income and Spending



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

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

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

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

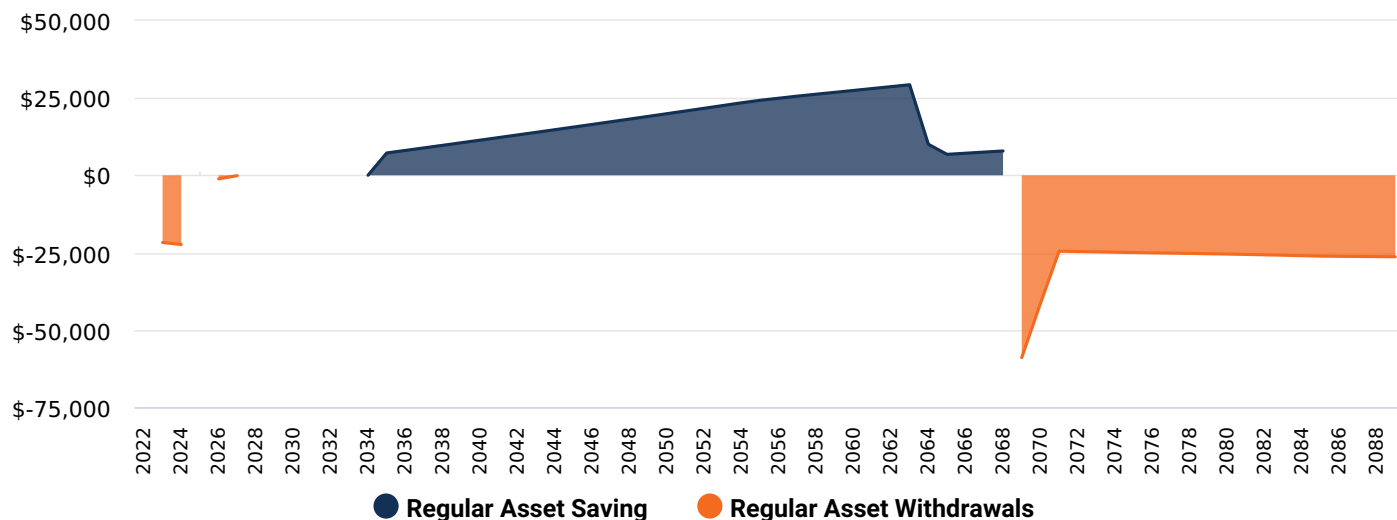
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2022	23	\$105,000	\$69,211	\$12,091
2023	24	\$29,340	\$39,000	\$12,091
2024	25	\$28,694	\$39,000	\$12,091
2025	26	\$150,000	\$95,300	\$53,429
2026	27	\$151,500	\$99,218	\$53,429
2027	28	\$153,015	\$99,711	\$53,429
2028	29	\$154,545	\$100,223	\$54,323
2029	30	\$156,091	\$100,746	\$55,346
2030	31	\$157,652	\$101,277	\$56,374
2031	32	\$159,228	\$101,819	\$57,408

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2032	33	\$160,820	\$102,378	\$58,442
2033	34	\$162,429	\$102,986	\$59,442
2034	35	\$164,053	\$103,604	\$60,431
2035	36	\$165,693	\$98,047	\$60,431
2036	37	\$167,350	\$98,880	\$60,431
2037	38	\$169,024	\$99,727	\$60,431
2038	39	\$170,714	\$100,588	\$60,431
2039	40	\$172,421	\$101,463	\$60,431
2040	41	\$174,145	\$102,351	\$60,431
2041	42	\$175,887	\$103,253	\$60,431
2042	43	\$177,646	\$104,168	\$60,431
2043	44	\$179,422	\$105,099	\$60,431
2044	45	\$181,216	\$106,044	\$60,431
2045	46	\$183,029	\$107,001	\$60,431
2046	47	\$184,859	\$107,974	\$60,431
2047	48	\$186,707	\$108,962	\$60,431
2048	49	\$188,574	\$109,964	\$60,431
2049	50	\$190,460	\$110,982	\$60,431
2050	51	\$192,365	\$112,014	\$60,431
2051	52	\$194,288	\$113,061	\$60,431
2052	53	\$196,231	\$114,123	\$60,431
2053	54	\$198,194	\$115,201	\$60,431
2054	55	\$200,176	\$116,294	\$60,431
2055	56	\$202,177	\$117,484	\$60,431
2056	57	\$204,199	\$118,832	\$60,431
2057	58	\$206,241	\$120,196	\$60,431
2058	59	\$208,304	\$121,637	\$60,431
2059	60	\$210,387	\$123,116	\$60,431
2060	61	\$212,490	\$124,612	\$60,431
2061	62	\$214,615	\$126,126	\$60,431
2062	63	\$216,761	\$127,655	\$60,431
2063	64	\$218,929	\$129,203	\$60,431
2064	65	\$221,118	\$150,648	\$60,431
2065	66	\$223,330	\$156,130	\$60,431
2066	67	\$225,563	\$157,991	\$60,431
2067	68	\$227,818	\$159,882	\$60,431
2068	69	\$230,097	\$161,801	\$60,431
2069	70	\$74,993	\$73,560	\$60,431
2070	71	\$95,102	\$76,157	\$60,431
2071	72	\$95,102	\$59,234	\$60,431
2072	73	\$95,102	\$59,335	\$60,431
2073	74	\$95,102	\$59,442	\$60,431
2074	75	\$95,102	\$59,552	\$60,431
2075	76	\$95,102	\$59,668	\$60,431
2076	77	\$95,102	\$59,766	\$60,431
2077	78	\$95,102	\$59,853	\$60,431
2078	79	\$95,102	\$59,947	\$60,431
2079	80	\$95,102	\$60,048	\$60,431

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2080	81	\$95,102	\$60,157	\$60,431
2081	82	\$95,102	\$60,274	\$60,431
2082	83	\$95,102	\$60,399	\$60,431
2083	84	\$95,102	\$60,532	\$60,431
2084	85	\$95,102	\$60,673	\$60,431
2085	86	\$95,102	\$60,824	\$60,431
2086	87	\$95,102	\$60,892	\$60,431
2087	88	\$95,102	\$60,931	\$60,431
2088	89	\$95,102	\$60,979	\$60,431
2089	90	\$95,102	\$61,033	\$60,431

Annual Saving and Withdrawals



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

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

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

And:

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

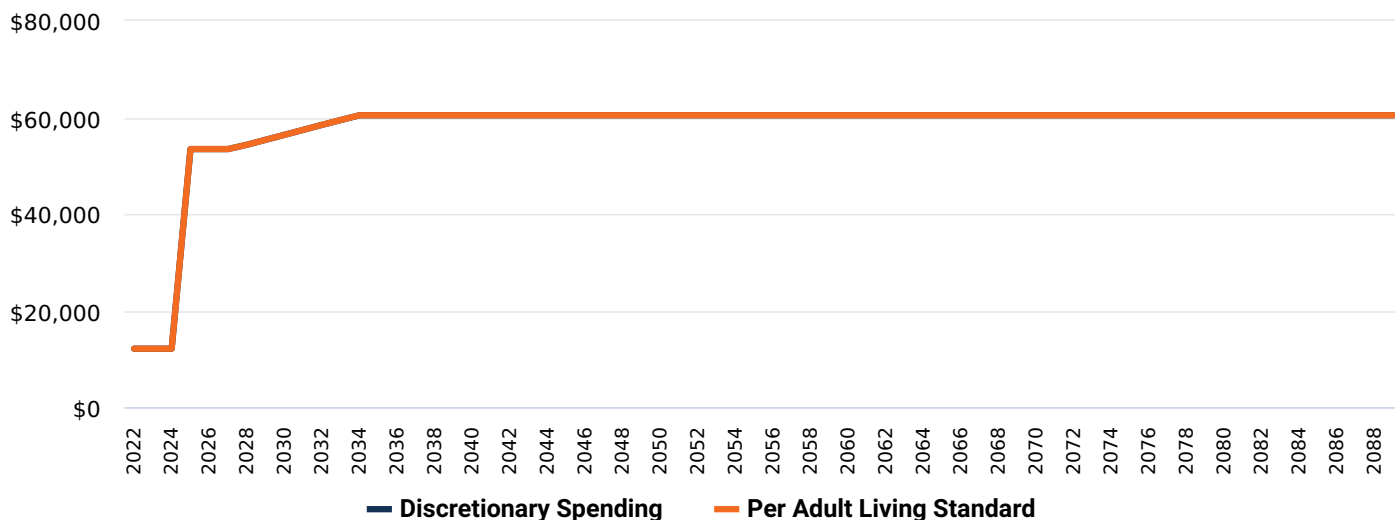
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	23	\$105,000	\$81,302	\$23,699	\$20,450	\$44,149
2023	24	\$29,340	\$51,091	(\$21,751)	\$44,148	\$22,397
2024	25	\$28,694	\$51,091	(\$22,397)	\$22,397	\$0
2025	26	\$150,000	\$148,729	\$1,271	\$0	\$1,271
2026	27	\$151,500	\$152,647	(\$1,146)	\$1,271	\$125
2027	28	\$153,015	\$153,140	(\$125)	\$125	\$0
2028	29	\$154,545	\$154,546	\$0	\$0	\$0
2029	30	\$156,091	\$156,092	\$0	\$0	\$0
2030	31	\$157,652	\$157,651	\$0	\$0	\$0
2031	32	\$159,228	\$159,227	\$0	\$0	\$0
2032	33	\$160,820	\$160,820	\$0	\$0	\$0
2033	34	\$162,429	\$162,428	\$0	\$0	\$0
2034	35	\$164,053	\$164,035	\$17	\$0	\$17



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	36	\$165,693	\$158,478	\$7,215	\$17	\$7,232
2036	37	\$167,350	\$159,311	\$8,039	\$7,232	\$15,271
2037	38	\$169,024	\$160,158	\$8,865	\$15,271	\$24,136
2038	39	\$170,714	\$161,019	\$9,694	\$24,136	\$33,830
2039	40	\$172,421	\$161,894	\$10,527	\$33,830	\$44,357
2040	41	\$174,145	\$162,782	\$11,363	\$44,358	\$55,721
2041	42	\$175,887	\$163,684	\$12,203	\$55,721	\$67,924
2042	43	\$177,646	\$164,599	\$13,046	\$67,923	\$80,969
2043	44	\$179,422	\$165,530	\$13,892	\$80,970	\$94,862
2044	45	\$181,216	\$166,475	\$14,742	\$94,862	\$109,604
2045	46	\$183,029	\$167,432	\$15,596	\$109,604	\$125,200
2046	47	\$184,859	\$168,405	\$16,453	\$125,200	\$141,653
2047	48	\$186,707	\$169,393	\$17,314	\$141,653	\$158,967
2048	49	\$188,574	\$170,395	\$18,179	\$158,966	\$177,145
2049	50	\$190,460	\$171,413	\$19,047	\$177,146	\$196,193
2050	51	\$192,365	\$172,445	\$19,920	\$196,193	\$216,113
2051	52	\$194,288	\$173,492	\$20,796	\$216,113	\$236,909
2052	53	\$196,231	\$174,554	\$21,677	\$236,909	\$258,586
2053	54	\$198,194	\$175,632	\$22,562	\$258,586	\$281,148
2054	55	\$200,176	\$176,725	\$23,450	\$281,148	\$304,598
2055	56	\$202,177	\$177,915	\$24,261	\$304,599	\$328,860
2056	57	\$204,199	\$179,263	\$24,936	\$328,859	\$353,795
2057	58	\$206,241	\$180,627	\$25,614	\$353,795	\$379,409
2058	59	\$208,304	\$182,068	\$26,235	\$379,409	\$405,644
2059	60	\$210,387	\$183,547	\$26,839	\$405,643	\$432,482
2060	61	\$212,490	\$185,043	\$27,447	\$432,482	\$459,929
2061	62	\$214,615	\$186,557	\$28,059	\$459,929	\$487,988
2062	63	\$216,761	\$188,086	\$28,675	\$487,988	\$516,663
2063	64	\$218,929	\$189,634	\$29,295	\$516,663	\$545,958
2064	65	\$221,118	\$211,079	\$10,040	\$545,958	\$555,998
2065	66	\$223,330	\$216,561	\$6,768	\$555,999	\$562,767
2066	67	\$225,563	\$218,422	\$7,140	\$562,767	\$569,907
2067	68	\$227,818	\$220,313	\$7,505	\$569,907	\$577,412
2068	69	\$230,097	\$222,232	\$7,864	\$577,412	\$585,276
2069	70	\$74,993	\$133,991	(\$58,998)	\$585,276	\$526,278
2070	71	\$95,102	\$136,588	(\$41,486)	\$526,278	\$484,792
2071	72	\$95,102	\$119,665	(\$24,563)	\$484,792	\$460,229
2072	73	\$95,102	\$119,766	(\$24,665)	\$460,229	\$435,564
2073	74	\$95,102	\$119,873	(\$24,771)	\$435,564	\$410,793
2074	75	\$95,102	\$119,983	(\$24,882)	\$410,794	\$385,912
2075	76	\$95,102	\$120,099	(\$24,997)	\$385,912	\$360,915
2076	77	\$95,102	\$120,197	(\$25,095)	\$360,915	\$335,820
2077	78	\$95,102	\$120,284	(\$25,182)	\$335,821	\$310,639
2078	79	\$95,102	\$120,378	(\$25,276)	\$310,639	\$285,363
2079	80	\$95,102	\$120,479	(\$25,377)	\$285,363	\$259,986
2080	81	\$95,102	\$120,588	(\$25,486)	\$259,986	\$234,500
2081	82	\$95,102	\$120,705	(\$25,603)	\$234,500	\$208,897
2082	83	\$95,102	\$120,830	(\$25,728)	\$208,897	\$183,169

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2083	84	\$95,102	\$120,963	(\$25,861)	\$183,169	\$157,308
2084	85	\$95,102	\$121,104	(\$26,003)	\$157,308	\$131,305
2085	86	\$95,102	\$121,255	(\$26,153)	\$131,305	\$105,152
2086	87	\$95,102	\$121,323	(\$26,221)	\$105,152	\$78,931
2087	88	\$95,102	\$121,362	(\$26,261)	\$78,931	\$52,670
2088	89	\$95,102	\$121,410	(\$26,308)	\$52,671	\$26,363
2089	90	\$95,102	\$121,464	(\$26,363)	\$26,363	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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

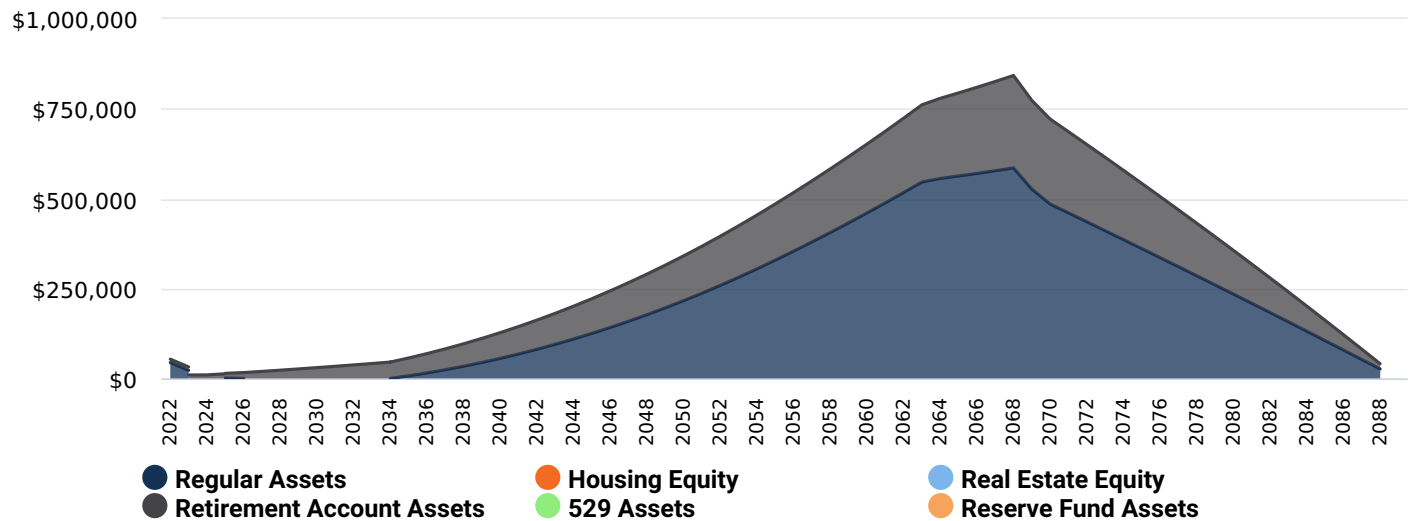


standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2022	23	\$12,091	\$12,091
2023	24	\$12,091	\$12,091
2024	25	\$12,091	\$12,091
2025	26	\$53,429	\$53,429
2026	27	\$53,429	\$53,429
2027	28	\$53,429	\$53,429
2028	29	\$54,323	\$54,323
2029	30	\$55,346	\$55,346
2030	31	\$56,374	\$56,374
2031	32	\$57,408	\$57,408
2032	33	\$58,442	\$58,442
2033	34	\$59,442	\$59,442
2034	35	\$60,431	\$60,431
2035	36	\$60,431	\$60,431
2036	37	\$60,431	\$60,431
2037	38	\$60,431	\$60,431
2038	39	\$60,431	\$60,431
2039	40	\$60,431	\$60,431
2040	41	\$60,431	\$60,431
2041	42	\$60,431	\$60,431
2042	43	\$60,431	\$60,431
2043	44	\$60,431	\$60,431
2044	45	\$60,431	\$60,431
2045	46	\$60,431	\$60,431
2046	47	\$60,431	\$60,431
2047	48	\$60,431	\$60,431
2048	49	\$60,431	\$60,431
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2061	62	\$60,431	\$60,431
2062	63	\$60,431	\$60,431
2063	64	\$60,431	\$60,431
2064	65	\$60,431	\$60,431
2065	66	\$60,431	\$60,431
2066	67	\$60,431	\$60,431
2067	68	\$60,431	\$60,431
2068	69	\$60,431	\$60,431
2069	70	\$60,431	\$60,431

Year	Age	Discretionary Spending	Per Adult Living Standard
2070	71	\$60,431	\$60,431
2071	72	\$60,431	\$60,431
2072	73	\$60,431	\$60,431
2073	74	\$60,431	\$60,431
2074	75	\$60,431	\$60,431
2075	76	\$60,431	\$60,431
2076	77	\$60,431	\$60,431
2077	78	\$60,431	\$60,431
2078	79	\$60,431	\$60,431
2079	80	\$60,431	\$60,431
2080	81	\$60,431	\$60,431
2081	82	\$60,431	\$60,431
2082	83	\$60,431	\$60,431
2083	84	\$60,431	\$60,431
2084	85	\$60,431	\$60,431
2085	86	\$60,431	\$60,431
2086	87	\$60,431	\$60,431
2087	88	\$60,431	\$60,431
2088	89	\$60,431	\$60,431
2089	90	\$60,431	\$60,431

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	23	\$44,149	\$0	\$0	\$9,380	\$0	\$0	\$53,529
2023	24	\$22,397	\$0	\$0	\$9,541	\$0	\$0	\$31,938
2024	25	\$0	\$0	\$0	\$9,704	\$0	\$0	\$9,704
2025	26	\$1,271	\$0	\$0	\$12,870	\$0	\$0	\$14,141
2026	27	\$125	\$0	\$0	\$16,120	\$0	\$0	\$16,245
2027	28	\$0	\$0	\$0	\$19,456	\$0	\$0	\$19,456
2028	29	\$0	\$0	\$0	\$22,880	\$0	\$0	\$22,880
2029	30	\$0	\$0	\$0	\$26,394	\$0	\$0	\$26,394
2030	31	\$0	\$0	\$0	\$29,998	\$0	\$0	\$29,998
2031	32	\$0	\$0	\$0	\$33,696	\$0	\$0	\$33,696
2032	33	\$0	\$0	\$0	\$37,490	\$0	\$0	\$37,490
2033	34	\$0	\$0	\$0	\$41,380	\$0	\$0	\$41,380
2034	35	\$17	\$0	\$0	\$45,369	\$0	\$0	\$45,386
2035	36	\$7,232	\$0	\$0	\$49,459	\$0	\$0	\$56,691
2036	37	\$15,271	\$0	\$0	\$53,653	\$0	\$0	\$68,924
2037	38	\$24,136	\$0	\$0	\$57,952	\$0	\$0	\$82,088
2038	39	\$33,830	\$0	\$0	\$62,358	\$0	\$0	\$96,188
2039	40	\$44,357	\$0	\$0	\$66,873	\$0	\$0	\$111,230
2040	41	\$55,721	\$0	\$0	\$71,501	\$0	\$0	\$127,222
2041	42	\$67,924	\$0	\$0	\$76,242	\$0	\$0	\$144,166
2042	43	\$80,969	\$0	\$0	\$81,100	\$0	\$0	\$162,069
2043	44	\$94,862	\$0	\$0	\$86,077	\$0	\$0	\$180,939



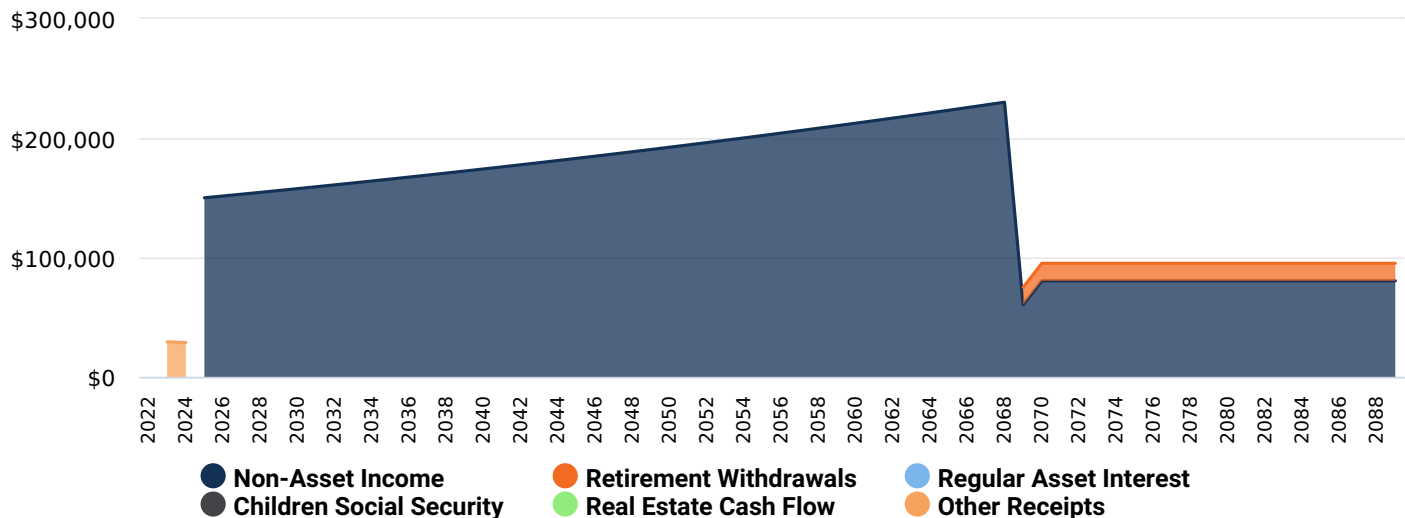
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2044	45	\$109,604	\$0	\$0	\$91,174	\$0	\$0	\$200,778
2045	46	\$125,200	\$0	\$0	\$96,395	\$0	\$0	\$221,595
2046	47	\$141,653	\$0	\$0	\$101,742	\$0	\$0	\$243,395
2047	48	\$158,967	\$0	\$0	\$107,217	\$0	\$0	\$266,184
2048	49	\$177,145	\$0	\$0	\$112,824	\$0	\$0	\$289,969
2049	50	\$196,193	\$0	\$0	\$118,564	\$0	\$0	\$314,757
2050	51	\$216,113	\$0	\$0	\$124,441	\$0	\$0	\$340,554
2051	52	\$236,909	\$0	\$0	\$130,456	\$0	\$0	\$367,365
2052	53	\$258,586	\$0	\$0	\$136,614	\$0	\$0	\$395,200
2053	54	\$281,148	\$0	\$0	\$142,916	\$0	\$0	\$424,064
2054	55	\$304,598	\$0	\$0	\$149,365	\$0	\$0	\$453,963
2055	56	\$328,860	\$0	\$0	\$155,965	\$0	\$0	\$484,825
2056	57	\$353,795	\$0	\$0	\$162,718	\$0	\$0	\$516,513
2057	58	\$379,409	\$0	\$0	\$169,628	\$0	\$0	\$549,037
2058	59	\$405,644	\$0	\$0	\$176,697	\$0	\$0	\$582,341
2059	60	\$432,482	\$0	\$0	\$183,929	\$0	\$0	\$616,411
2060	61	\$459,929	\$0	\$0	\$191,327	\$0	\$0	\$651,256
2061	62	\$487,988	\$0	\$0	\$198,894	\$0	\$0	\$686,882
2062	63	\$516,663	\$0	\$0	\$206,633	\$0	\$0	\$723,296
2063	64	\$545,958	\$0	\$0	\$214,548	\$0	\$0	\$760,506
2064	65	\$555,998	\$0	\$0	\$222,642	\$0	\$0	\$778,640
2065	66	\$562,767	\$0	\$0	\$230,920	\$0	\$0	\$793,687
2066	67	\$569,907	\$0	\$0	\$239,383	\$0	\$0	\$809,290
2067	68	\$577,412	\$0	\$0	\$248,036	\$0	\$0	\$825,448
2068	69	\$585,276	\$0	\$0	\$256,883	\$0	\$0	\$842,159
2069	70	\$526,278	\$0	\$0	\$246,615	\$0	\$0	\$772,893
2070	71	\$484,792	\$0	\$0	\$236,170	\$0	\$0	\$720,962
2071	72	\$460,229	\$0	\$0	\$225,546	\$0	\$0	\$685,775
2072	73	\$435,564	\$0	\$0	\$214,741	\$0	\$0	\$650,305
2073	74	\$410,793	\$0	\$0	\$203,751	\$0	\$0	\$614,544
2074	75	\$385,912	\$0	\$0	\$192,573	\$0	\$0	\$578,485
2075	76	\$360,915	\$0	\$0	\$181,203	\$0	\$0	\$542,118
2076	77	\$335,820	\$0	\$0	\$169,639	\$0	\$0	\$505,459
2077	78	\$310,639	\$0	\$0	\$157,877	\$0	\$0	\$468,516
2078	79	\$285,363	\$0	\$0	\$145,913	\$0	\$0	\$431,276
2079	80	\$259,986	\$0	\$0	\$133,745	\$0	\$0	\$393,731
2080	81	\$234,500	\$0	\$0	\$121,368	\$0	\$0	\$355,868
2081	82	\$208,897	\$0	\$0	\$108,780	\$0	\$0	\$317,677
2082	83	\$183,169	\$0	\$0	\$95,976	\$0	\$0	\$279,145
2083	84	\$157,308	\$0	\$0	\$82,954	\$0	\$0	\$240,262
2084	85	\$131,305	\$0	\$0	\$69,708	\$0	\$0	\$201,013
2085	86	\$105,152	\$0	\$0	\$56,235	\$0	\$0	\$161,387
2086	87	\$78,931	\$0	\$0	\$42,532	\$0	\$0	\$121,463
2087	88	\$52,670	\$0	\$0	\$28,595	\$0	\$0	\$81,265
2088	89	\$26,363	\$0	\$0	\$14,419	\$0	\$0	\$40,782
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	23	\$44,149	\$0	\$0	\$9,380	\$0	\$0	\$0	\$0	\$0	\$53,529
2023	24	\$22,397	\$0	\$0	\$9,541	\$0	\$0	\$0	\$0	\$0	\$31,938
2024	25	\$0	\$0	\$0	\$9,704	\$0	\$0	\$0	\$0	\$0	\$9,704
2025	26	\$1,271	\$0	\$0	\$12,870	\$0	\$0	\$0	\$0	\$0	\$14,141
2026	27	\$125	\$0	\$0	\$16,120	\$0	\$0	\$0	\$0	\$0	\$16,245
2027	28	\$0	\$0	\$0	\$19,456	\$0	\$0	\$0	\$0	\$0	\$19,456
2028	29	\$0	\$0	\$0	\$22,880	\$0	\$0	\$0	\$0	\$0	\$22,880
2029	30	\$0	\$0	\$0	\$26,394	\$0	\$0	\$0	\$0	\$0	\$26,394
2030	31	\$0	\$0	\$0	\$29,998	\$0	\$0	\$0	\$0	\$0	\$29,998
2031	32	\$0	\$0	\$0	\$33,696	\$0	\$0	\$0	\$0	\$0	\$33,696
2032	33	\$0	\$0	\$0	\$37,490	\$0	\$0	\$0	\$0	\$0	\$37,490
2033	34	\$0	\$0	\$0	\$41,380	\$0	\$0	\$0	\$0	\$0	\$41,380
2034	35	\$17	\$0	\$0	\$45,369	\$0	\$0	\$0	\$0	\$0	\$45,386
2035	36	\$7,232	\$0	\$0	\$49,459	\$0	\$0	\$0	\$0	\$0	\$56,691
2036	37	\$15,271	\$0	\$0	\$53,653	\$0	\$0	\$0	\$0	\$0	\$68,924
2037	38	\$24,136	\$0	\$0	\$57,952	\$0	\$0	\$0	\$0	\$0	\$82,088
2038	39	\$33,830	\$0	\$0	\$62,358	\$0	\$0	\$0	\$0	\$0	\$96,188
2039	40	\$44,357	\$0	\$0	\$66,873	\$0	\$0	\$0	\$0	\$0	\$111,230
2040	41	\$55,721	\$0	\$0	\$71,501	\$0	\$0	\$0	\$0	\$0	\$127,222
2041	42	\$67,924	\$0	\$0	\$76,242	\$0	\$0	\$0	\$0	\$0	\$144,166
2042	43	\$80,969	\$0	\$0	\$81,100	\$0	\$0	\$0	\$0	\$0	\$162,069
2043	44	\$94,862	\$0	\$0	\$86,077	\$0	\$0	\$0	\$0	\$0	\$180,939
2044	45	\$109,604	\$0	\$0	\$91,174	\$0	\$0	\$0	\$0	\$0	\$200,778
2045	46	\$125,200	\$0	\$0	\$96,395	\$0	\$0	\$0	\$0	\$0	\$221,595
2046	47	\$141,653	\$0	\$0	\$101,742	\$0	\$0	\$0	\$0	\$0	\$243,395
2047	48	\$158,967	\$0	\$0	\$107,217	\$0	\$0	\$0	\$0	\$0	\$266,184
2048	49	\$177,145	\$0	\$0	\$112,824	\$0	\$0	\$0	\$0	\$0	\$289,969
2049	50	\$196,193	\$0	\$0	\$118,564	\$0	\$0	\$0	\$0	\$0	\$314,757
2050	51	\$216,113	\$0	\$0	\$124,441	\$0	\$0	\$0	\$0	\$0	\$340,554
2051	52	\$236,909	\$0	\$0	\$130,456	\$0	\$0	\$0	\$0	\$0	\$367,365
2052	53	\$258,586	\$0	\$0	\$136,614	\$0	\$0	\$0	\$0	\$0	\$395,200
2053	54	\$281,148	\$0	\$0	\$142,916	\$0	\$0	\$0	\$0	\$0	\$424,064
2054	55	\$304,598	\$0	\$0	\$149,365	\$0	\$0	\$0	\$0	\$0	\$453,963
2055	56	\$328,860	\$0	\$0	\$155,965	\$0	\$0	\$0	\$0	\$0	\$484,825
2056	57	\$353,795	\$0	\$0	\$162,718	\$0	\$0	\$0	\$0	\$0	\$516,513
2057	58	\$379,409	\$0	\$0	\$169,628	\$0	\$0	\$0	\$0	\$0	\$549,037
2058	59	\$405,644	\$0	\$0	\$176,697	\$0	\$0	\$0	\$0	\$0	\$582,341
2059	60	\$432,482	\$0	\$0	\$183,929	\$0	\$0	\$0	\$0	\$0	\$616,411
2060	61	\$459,929	\$0	\$0	\$191,327	\$0	\$0	\$0	\$0	\$0	\$651,256
2061	62	\$487,988	\$0	\$0	\$198,894	\$0	\$0	\$0	\$0	\$0	\$686,882
2062	63	\$516,663	\$0	\$0	\$206,633	\$0	\$0	\$0	\$0	\$0	\$723,296
2063	64	\$545,958	\$0	\$0	\$214,548	\$0	\$0	\$0	\$0	\$0	\$760,506
2064	65	\$555,998	\$0	\$0	\$222,642	\$0	\$0	\$0	\$0	\$0	\$778,640
2065	66	\$562,767	\$0	\$0	\$230,920	\$0	\$0	\$0	\$0	\$0	\$793,687
2066	67	\$569,907	\$0	\$0	\$239,383	\$0	\$0	\$0	\$0	\$0	\$809,290
2067	68	\$577,412	\$0	\$0	\$248,036	\$0	\$0	\$0	\$0	\$0	\$825,448
2068	69	\$585,276	\$0	\$0	\$256,883	\$0	\$0	\$0	\$0	\$0	\$842,159

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	70	\$526,278	\$0	\$0	\$246,615	\$0	\$0	\$0	\$0	\$0	\$772,893
2070	71	\$484,792	\$0	\$0	\$236,170	\$0	\$0	\$0	\$0	\$0	\$720,962
2071	72	\$460,229	\$0	\$0	\$225,546	\$0	\$0	\$0	\$0	\$0	\$685,775
2072	73	\$435,564	\$0	\$0	\$214,741	\$0	\$0	\$0	\$0	\$0	\$650,305
2073	74	\$410,793	\$0	\$0	\$203,751	\$0	\$0	\$0	\$0	\$0	\$614,544
2074	75	\$385,912	\$0	\$0	\$192,573	\$0	\$0	\$0	\$0	\$0	\$578,485
2075	76	\$360,915	\$0	\$0	\$181,203	\$0	\$0	\$0	\$0	\$0	\$542,118
2076	77	\$335,820	\$0	\$0	\$169,639	\$0	\$0	\$0	\$0	\$0	\$505,459
2077	78	\$310,639	\$0	\$0	\$157,877	\$0	\$0	\$0	\$0	\$0	\$468,516
2078	79	\$285,363	\$0	\$0	\$145,913	\$0	\$0	\$0	\$0	\$0	\$431,276
2079	80	\$259,986	\$0	\$0	\$133,745	\$0	\$0	\$0	\$0	\$0	\$393,731
2080	81	\$234,500	\$0	\$0	\$121,368	\$0	\$0	\$0	\$0	\$0	\$355,868
2081	82	\$208,897	\$0	\$0	\$108,780	\$0	\$0	\$0	\$0	\$0	\$317,677
2082	83	\$183,169	\$0	\$0	\$95,976	\$0	\$0	\$0	\$0	\$0	\$279,145
2083	84	\$157,308	\$0	\$0	\$82,954	\$0	\$0	\$0	\$0	\$0	\$240,262
2084	85	\$131,305	\$0	\$0	\$69,708	\$0	\$0	\$0	\$0	\$0	\$201,013
2085	86	\$105,152	\$0	\$0	\$56,235	\$0	\$0	\$0	\$0	\$0	\$161,387
2086	87	\$78,931	\$0	\$0	\$42,532	\$0	\$0	\$0	\$0	\$0	\$121,463
2087	88	\$52,670	\$0	\$0	\$28,595	\$0	\$0	\$0	\$0	\$0	\$81,265
2088	89	\$26,363	\$0	\$0	\$14,419	\$0	\$0	\$0	\$0	\$0	\$40,782
2089	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

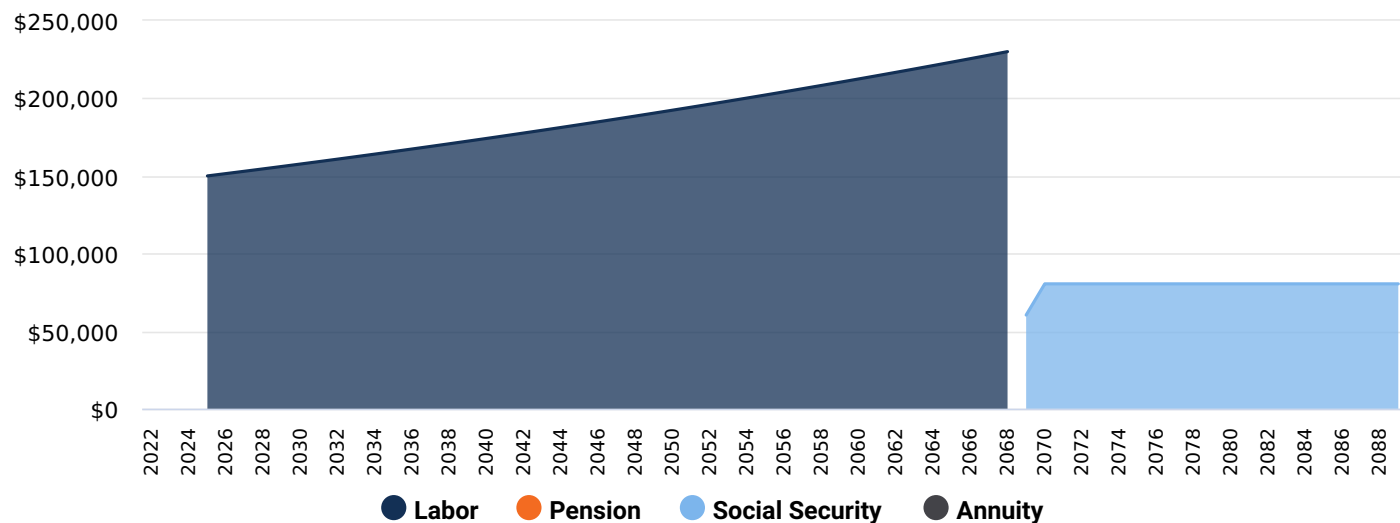


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	23	\$105,000	\$0	\$0	\$0	\$0	\$0	\$105,000
2023	24	\$0	\$0	\$0	\$0	\$0	\$29,340	\$29,340
2024	25	\$0	\$0	\$0	\$0	\$0	\$28,694	\$28,694
2025	26	\$150,000	\$0	\$0	\$0	\$0	\$0	\$150,000
2026	27	\$151,500	\$0	\$0	\$0	\$0	\$0	\$151,500
2027	28	\$153,015	\$0	\$0	\$0	\$0	\$0	\$153,015
2028	29	\$154,545	\$0	\$0	\$0	\$0	\$0	\$154,545
2029	30	\$156,091	\$0	\$0	\$0	\$0	\$0	\$156,091
2030	31	\$157,652	\$0	\$0	\$0	\$0	\$0	\$157,652
2031	32	\$159,228	\$0	\$0	\$0	\$0	\$0	\$159,228
2032	33	\$160,820	\$0	\$0	\$0	\$0	\$0	\$160,820
2033	34	\$162,429	\$0	\$0	\$0	\$0	\$0	\$162,429
2034	35	\$164,053	\$0	\$0	\$0	\$0	\$0	\$164,053
2035	36	\$165,693	\$0	\$0	\$0	\$0	\$0	\$165,693
2036	37	\$167,350	\$0	\$0	\$0	\$0	\$0	\$167,350
2037	38	\$169,024	\$0	\$0	\$0	\$0	\$0	\$169,024
2038	39	\$170,714	\$0	\$0	\$0	\$0	\$0	\$170,714
2039	40	\$172,421	\$0	\$0	\$0	\$0	\$0	\$172,421
2040	41	\$174,145	\$0	\$0	\$0	\$0	\$0	\$174,145
2041	42	\$175,887	\$0	\$0	\$0	\$0	\$0	\$175,887
2042	43	\$177,646	\$0	\$0	\$0	\$0	\$0	\$177,646
2043	44	\$179,422	\$0	\$0	\$0	\$0	\$0	\$179,422

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	45	\$181,216	\$0	\$0	\$0	\$0	\$0	\$181,216
2045	46	\$183,029	\$0	\$0	\$0	\$0	\$0	\$183,029
2046	47	\$184,859	\$0	\$0	\$0	\$0	\$0	\$184,859
2047	48	\$186,707	\$0	\$0	\$0	\$0	\$0	\$186,707
2048	49	\$188,574	\$0	\$0	\$0	\$0	\$0	\$188,574
2049	50	\$190,460	\$0	\$0	\$0	\$0	\$0	\$190,460
2050	51	\$192,365	\$0	\$0	\$0	\$0	\$0	\$192,365
2051	52	\$194,288	\$0	\$0	\$0	\$0	\$0	\$194,288
2052	53	\$196,231	\$0	\$0	\$0	\$0	\$0	\$196,231
2053	54	\$198,194	\$0	\$0	\$0	\$0	\$0	\$198,194
2054	55	\$200,176	\$0	\$0	\$0	\$0	\$0	\$200,176
2055	56	\$202,177	\$0	\$0	\$0	\$0	\$0	\$202,177
2056	57	\$204,199	\$0	\$0	\$0	\$0	\$0	\$204,199
2057	58	\$206,241	\$0	\$0	\$0	\$0	\$0	\$206,241
2058	59	\$208,304	\$0	\$0	\$0	\$0	\$0	\$208,304
2059	60	\$210,387	\$0	\$0	\$0	\$0	\$0	\$210,387
2060	61	\$212,490	\$0	\$0	\$0	\$0	\$0	\$212,490
2061	62	\$214,615	\$0	\$0	\$0	\$0	\$0	\$214,615
2062	63	\$216,761	\$0	\$0	\$0	\$0	\$0	\$216,761
2063	64	\$218,929	\$0	\$0	\$0	\$0	\$0	\$218,929
2064	65	\$221,118	\$0	\$0	\$0	\$0	\$0	\$221,118
2065	66	\$223,330	\$0	\$0	\$0	\$0	\$0	\$223,330
2066	67	\$225,563	\$0	\$0	\$0	\$0	\$0	\$225,563
2067	68	\$227,818	\$0	\$0	\$0	\$0	\$0	\$227,818
2068	69	\$230,097	\$0	\$0	\$0	\$0	\$0	\$230,097
2069	70	\$60,328	\$14,665	\$0	\$0	\$0	\$0	\$74,993
2070	71	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2071	72	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2072	73	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2073	74	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2074	75	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2075	76	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2076	77	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2077	78	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2078	79	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2079	80	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2080	81	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2081	82	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2082	83	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2083	84	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2084	85	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2085	86	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2086	87	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2087	88	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2088	89	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102
2089	90	\$80,437	\$14,665	\$0	\$0	\$0	\$0	\$95,102

Preston's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2022	23	\$105,000	\$0	\$0	\$0	\$105,000
2023	24	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0
2025	26	\$150,000	\$0	\$0	\$0	\$150,000
2026	27	\$151,500	\$0	\$0	\$0	\$151,500
2027	28	\$153,015	\$0	\$0	\$0	\$153,015
2028	29	\$154,545	\$0	\$0	\$0	\$154,545
2029	30	\$156,091	\$0	\$0	\$0	\$156,091
2030	31	\$157,652	\$0	\$0	\$0	\$157,652
2031	32	\$159,228	\$0	\$0	\$0	\$159,228
2032	33	\$160,820	\$0	\$0	\$0	\$160,820
2033	34	\$162,429	\$0	\$0	\$0	\$162,429
2034	35	\$164,053	\$0	\$0	\$0	\$164,053
2035	36	\$165,693	\$0	\$0	\$0	\$165,693
2036	37	\$167,350	\$0	\$0	\$0	\$167,350
2037	38	\$169,024	\$0	\$0	\$0	\$169,024
2038	39	\$170,714	\$0	\$0	\$0	\$170,714
2039	40	\$172,421	\$0	\$0	\$0	\$172,421
2040	41	\$174,145	\$0	\$0	\$0	\$174,145
2041	42	\$175,887	\$0	\$0	\$0	\$175,887
2042	43	\$177,646	\$0	\$0	\$0	\$177,646
2043	44	\$179,422	\$0	\$0	\$0	\$179,422
2044	45	\$181,216	\$0	\$0	\$0	\$181,216
2045	46	\$183,029	\$0	\$0	\$0	\$183,029
2046	47	\$184,859	\$0	\$0	\$0	\$184,859
2047	48	\$186,707	\$0	\$0	\$0	\$186,707

Year	Age	Labor Pension	Social Security	Annuity	Total
2048	49	\$188,574	\$0	\$0	\$188,574
2049	50	\$190,460	\$0	\$0	\$190,460
2050	51	\$192,365	\$0	\$0	\$192,365
2051	52	\$194,288	\$0	\$0	\$194,288
2052	53	\$196,231	\$0	\$0	\$196,231
2053	54	\$198,194	\$0	\$0	\$198,194
2054	55	\$200,176	\$0	\$0	\$200,176
2055	56	\$202,177	\$0	\$0	\$202,177
2056	57	\$204,199	\$0	\$0	\$204,199
2057	58	\$206,241	\$0	\$0	\$206,241
2058	59	\$208,304	\$0	\$0	\$208,304
2059	60	\$210,387	\$0	\$0	\$210,387
2060	61	\$212,490	\$0	\$0	\$212,490
2061	62	\$214,615	\$0	\$0	\$214,615
2062	63	\$216,761	\$0	\$0	\$216,761
2063	64	\$218,929	\$0	\$0	\$218,929
2064	65	\$221,118	\$0	\$0	\$221,118
2065	66	\$223,330	\$0	\$0	\$223,330
2066	67	\$225,563	\$0	\$0	\$225,563
2067	68	\$227,818	\$0	\$0	\$227,818
2068	69	\$230,097	\$0	\$0	\$230,097
2069	70	\$0	\$0	\$60,328	\$60,328
2070	71	\$0	\$0	\$80,437	\$80,437
2071	72	\$0	\$0	\$80,437	\$80,437
2072	73	\$0	\$0	\$80,437	\$80,437
2073	74	\$0	\$0	\$80,437	\$80,437
2074	75	\$0	\$0	\$80,437	\$80,437
2075	76	\$0	\$0	\$80,437	\$80,437
2076	77	\$0	\$0	\$80,437	\$80,437
2077	78	\$0	\$0	\$80,437	\$80,437
2078	79	\$0	\$0	\$80,437	\$80,437
2079	80	\$0	\$0	\$80,437	\$80,437
2080	81	\$0	\$0	\$80,437	\$80,437
2081	82	\$0	\$0	\$80,437	\$80,437
2082	83	\$0	\$0	\$80,437	\$80,437
2083	84	\$0	\$0	\$80,437	\$80,437
2084	85	\$0	\$0	\$80,437	\$80,437
2085	86	\$0	\$0	\$80,437	\$80,437
2086	87	\$0	\$0	\$80,437	\$80,437
2087	88	\$0	\$0	\$80,437	\$80,437
2088	89	\$0	\$0	\$80,437	\$80,437
2089	90	\$0	\$0	\$80,437	\$80,437



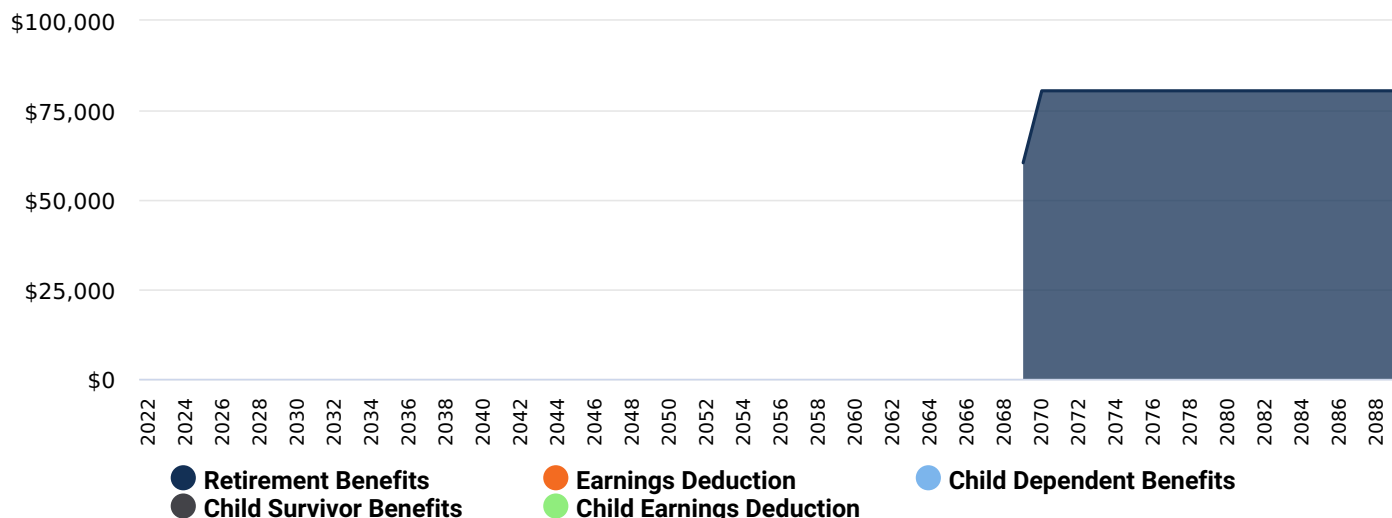
Preston's Retirement Accounts

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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2022	23	\$123	\$0	\$2,100	\$0	\$0	\$0	\$2,223	\$9,380	\$0	\$0
2023	24	\$161	\$0	\$0	\$0	\$0	\$0	\$161	\$9,541	\$0	\$0
2024	25	\$163	\$0	\$0	\$0	\$0	\$0	\$163	\$9,704	\$0	\$0
2025	26	\$166	\$0	\$3,000	\$0	\$0	\$0	\$3,166	\$12,870	\$0	\$0
2026	27	\$220	\$0	\$3,030	\$0	\$0	\$0	\$3,250	\$16,120	\$0	\$0
2027	28	\$276	\$0	\$3,060	\$0	\$0	\$0	\$3,336	\$19,456	\$0	\$0
2028	29	\$333	\$0	\$3,091	\$0	\$0	\$0	\$3,424	\$22,880	\$0	\$0
2029	30	\$392	\$0	\$3,122	\$0	\$0	\$0	\$3,513	\$26,394	\$0	\$0
2030	31	\$452	\$0	\$3,153	\$0	\$0	\$0	\$3,605	\$29,998	\$0	\$0
2031	32	\$513	\$0	\$3,185	\$0	\$0	\$0	\$3,698	\$33,696	\$0	\$0
2032	33	\$577	\$0	\$3,216	\$0	\$0	\$0	\$3,793	\$37,490	\$0	\$0
2033	34	\$642	\$0	\$3,249	\$0	\$0	\$0	\$3,890	\$41,380	\$0	\$0
2034	35	\$708	\$0	\$3,281	\$0	\$0	\$0	\$3,989	\$45,369	\$0	\$0
2035	36	\$776	\$0	\$3,314	\$0	\$0	\$0	\$4,090	\$49,459	\$0	\$0
2036	37	\$846	\$0	\$3,347	\$0	\$0	\$0	\$4,193	\$53,653	\$0	\$0
2037	38	\$918	\$0	\$3,380	\$0	\$0	\$0	\$4,299	\$57,952	\$0	\$0
2038	39	\$992	\$0	\$3,414	\$0	\$0	\$0	\$4,406	\$62,358	\$0	\$0
2039	40	\$1,067	\$0	\$3,448	\$0	\$0	\$0	\$4,516	\$66,873	\$0	\$0
2040	41	\$1,145	\$0	\$3,483	\$0	\$0	\$0	\$4,627	\$71,501	\$0	\$0
2041	42	\$1,224	\$0	\$3,518	\$0	\$0	\$0	\$4,741	\$76,242	\$0	\$0
2042	43	\$1,305	\$0	\$3,553	\$0	\$0	\$0	\$4,858	\$81,100	\$0	\$0
2043	44	\$1,388	\$0	\$3,588	\$0	\$0	\$0	\$4,976	\$86,077	\$0	\$0
2044	45	\$1,473	\$0	\$3,624	\$0	\$0	\$0	\$5,098	\$91,174	\$0	\$0
2045	46	\$1,560	\$0	\$3,661	\$0	\$0	\$0	\$5,221	\$96,395	\$0	\$0
2046	47	\$1,650	\$0	\$3,697	\$0	\$0	\$0	\$5,347	\$101,742	\$0	\$0
2047	48	\$1,741	\$0	\$3,734	\$0	\$0	\$0	\$5,475	\$107,217	\$0	\$0
2048	49	\$1,835	\$0	\$3,771	\$0	\$0	\$0	\$5,607	\$112,824	\$0	\$0
2049	50	\$1,931	\$0	\$3,809	\$0	\$0	\$0	\$5,740	\$118,564	\$0	\$0
2050	51	\$2,029	\$0	\$3,847	\$0	\$0	\$0	\$5,877	\$124,441	\$0	\$0
2051	52	\$2,130	\$0	\$3,886	\$0	\$0	\$0	\$6,016	\$130,456	\$0	\$0
2052	53	\$2,233	\$0	\$3,925	\$0	\$0	\$0	\$6,157	\$136,614	\$0	\$0
2053	54	\$2,338	\$0	\$3,964	\$0	\$0	\$0	\$6,302	\$142,916	\$0	\$0
2054	55	\$2,446	\$0	\$4,004	\$0	\$0	\$0	\$6,449	\$149,365	\$0	\$0
2055	56	\$2,556	\$0	\$4,044	\$0	\$0	\$0	\$6,600	\$155,965	\$0	\$0
2056	57	\$2,669	\$0	\$4,084	\$0	\$0	\$0	\$6,753	\$162,718	\$0	\$0
2057	58	\$2,785	\$0	\$4,125	\$0	\$0	\$0	\$6,910	\$169,628	\$0	\$0
2058	59	\$2,903	\$0	\$4,166	\$0	\$0	\$0	\$7,069	\$176,697	\$0	\$0
2059	60	\$3,024	\$0	\$4,208	\$0	\$0	\$0	\$7,232	\$183,929	\$0	\$0

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2060	61	\$3,148	\$0	\$4,250	\$0	\$0	\$0	\$7,398	\$191,327	\$0	\$0
2061	62	\$3,275	\$0	\$4,292	\$0	\$0	\$0	\$7,567	\$198,894	\$0	\$0
2062	63	\$3,404	\$0	\$4,335	\$0	\$0	\$0	\$7,739	\$206,633	\$0	\$0
2063	64	\$3,537	\$0	\$4,379	\$0	\$0	\$0	\$7,915	\$214,548	\$0	\$0
2064	65	\$3,672	\$0	\$4,422	\$0	\$0	\$0	\$8,094	\$222,642	\$0	\$0
2065	66	\$3,811	\$0	\$4,467	\$0	\$0	\$0	\$8,277	\$230,920	\$0	\$0
2066	67	\$3,952	\$0	\$4,511	\$0	\$0	\$0	\$8,463	\$239,383	\$0	\$0
2067	68	\$4,097	\$0	\$4,556	\$0	\$0	\$0	\$8,653	\$248,036	\$0	\$0
2068	69	\$4,245	\$0	\$4,602	\$0	\$0	\$0	\$8,847	\$256,883	\$0	\$0
2069	70	\$4,397	\$0	\$0	\$0	(\$14,665)	\$0	(\$10,269)	\$246,615	\$0	\$0
2070	71	\$4,221	\$0	\$0	\$0	(\$14,665)	\$0	(\$10,445)	\$236,170	\$0	\$0
2071	72	\$4,042	\$0	\$0	\$0	(\$14,665)	\$0	(\$10,623)	\$225,546	\$0	\$0
2072	73	\$3,860	\$0	\$0	\$0	(\$14,665)	\$0	(\$10,805)	\$214,741	\$0	\$0
2073	74	\$3,675	\$0	\$0	\$0	(\$14,665)	\$0	(\$10,990)	\$203,751	\$0	\$0
2074	75	\$3,487	\$0	\$0	\$0	(\$14,665)	\$0	(\$11,178)	\$192,573	\$0	\$0
2075	76	\$3,296	\$0	\$0	\$0	(\$14,665)	\$0	(\$11,370)	\$181,203	\$0	\$0
2076	77	\$3,101	\$0	\$0	\$0	(\$14,665)	\$0	(\$11,564)	\$169,639	\$0	\$0
2077	78	\$2,903	\$0	\$0	\$0	(\$14,665)	\$0	(\$11,762)	\$157,877	\$0	\$0
2078	79	\$2,702	\$0	\$0	\$0	(\$14,665)	\$0	(\$11,963)	\$145,913	\$0	\$0
2079	80	\$2,497	\$0	\$0	\$0	(\$14,665)	\$0	(\$12,168)	\$133,745	\$0	\$0
2080	81	\$2,289	\$0	\$0	\$0	(\$14,665)	\$0	(\$12,376)	\$121,368	\$0	\$0
2081	82	\$2,077	\$0	\$0	\$0	(\$14,665)	\$0	(\$12,588)	\$108,780	\$0	\$0
2082	83	\$1,862	\$0	\$0	\$0	(\$14,665)	\$0	(\$12,804)	\$95,976	\$0	\$0
2083	84	\$1,643	\$0	\$0	\$0	(\$14,665)	\$0	(\$13,023)	\$82,954	\$0	\$0
2084	85	\$1,420	\$0	\$0	\$0	(\$14,665)	\$0	(\$13,246)	\$69,708	\$0	\$0
2085	86	\$1,193	\$0	\$0	\$0	(\$14,665)	\$0	(\$13,472)	\$56,235	\$0	\$0
2086	87	\$962	\$0	\$0	\$0	(\$14,665)	\$0	(\$13,703)	\$42,532	\$0	\$0
2087	88	\$728	\$0	\$0	\$0	(\$14,665)	\$0	(\$13,938)	\$28,595	\$0	\$0
2088	89	\$489	\$0	\$0	\$0	(\$14,665)	\$0	(\$14,176)	\$14,419	\$0	\$0
2089	90	\$247	\$0	\$0	\$0	(\$14,665)	\$0	(\$14,419)	\$0	\$0	\$0

Social Security



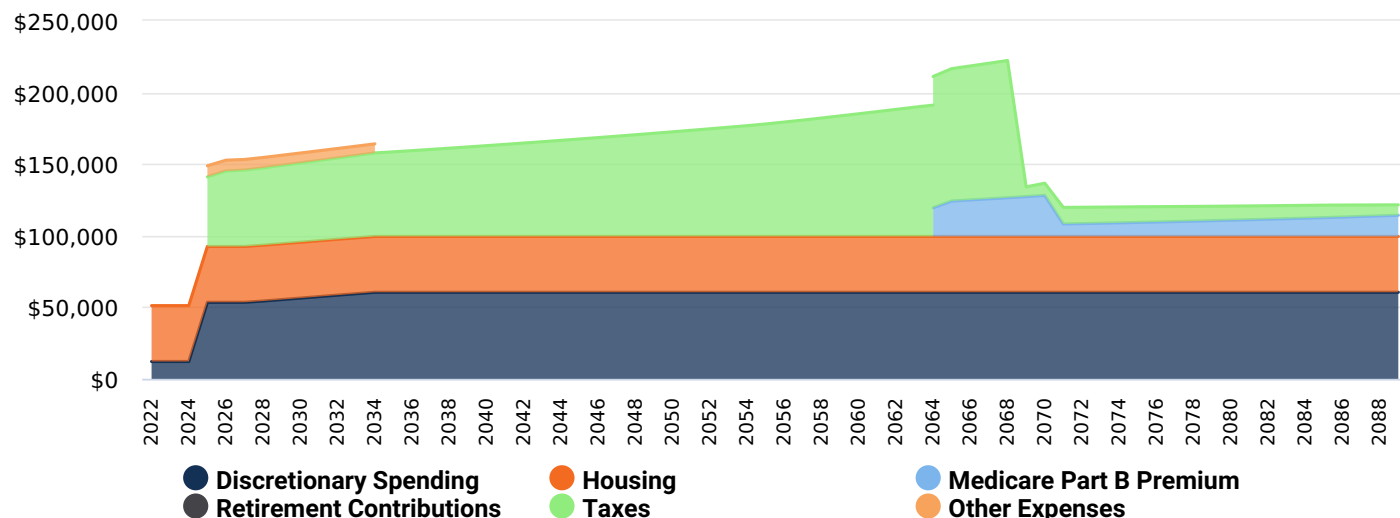
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- Preston files for retirement benefits in Mar 2069, the year Preston turns 70

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

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2044	45	\$0	\$0	\$0		\$0
2045	46	\$0	\$0	\$0		\$0
2046	47	\$0	\$0	\$0		\$0
2047	48	\$0	\$0	\$0		\$0
2048	49	\$0	\$0	\$0		\$0
2049	50	\$0	\$0	\$0		\$0
2050	51	\$0	\$0	\$0		\$0
2051	52	\$0	\$0	\$0		\$0
2052	53	\$0	\$0	\$0		\$0
2053	54	\$0	\$0	\$0		\$0
2054	55	\$0	\$0	\$0		\$0
2055	56	\$0	\$0	\$0		\$0
2056	57	\$0	\$0	\$0		\$0
2057	58	\$0	\$0	\$0		\$0
2058	59	\$0	\$0	\$0		\$0
2059	60	\$0	\$0	\$0		\$0
2060	61	\$0	\$0	\$0		\$0
2061	62	\$0	\$0	\$0		\$0
2062	63	\$0	\$0	\$0		\$0
2063	64	\$0	\$0	\$0		\$0
2064	65	\$0	\$0	\$0		\$0
2065	66	\$0	\$0	\$0		\$0
2066	67	\$0	\$0	\$0		\$0
2067	68	\$0	\$0	\$0		\$0
2068	69	\$0	\$0	\$0		\$0
2069	70	\$60,328	\$0	\$0		\$0
2070	71	\$80,437	\$0	\$0		\$0
2071	72	\$80,437	\$0	\$0		\$0
2072	73	\$80,437	\$0	\$0		\$0
2073	74	\$80,437	\$0	\$0		\$0
2074	75	\$80,437	\$0	\$0		\$0
2075	76	\$80,437	\$0	\$0		\$0
2076	77	\$80,437	\$0	\$0		\$0
2077	78	\$80,437	\$0	\$0		\$0
2078	79	\$80,437	\$0	\$0		\$0
2079	80	\$80,437	\$0	\$0		\$0
2080	81	\$80,437	\$0	\$0		\$0
2081	82	\$80,437	\$0	\$0		\$0
2082	83	\$80,437	\$0	\$0		\$0
2083	84	\$80,437	\$0	\$0		\$0
2084	85	\$80,437	\$0	\$0		\$0
2085	86	\$80,437	\$0	\$0		\$0
2086	87	\$80,437	\$0	\$0		\$0
2087	88	\$80,437	\$0	\$0		\$0
2088	89	\$80,437	\$0	\$0		\$0
2089	90	\$80,437	\$0	\$0		\$0

Spending Overview



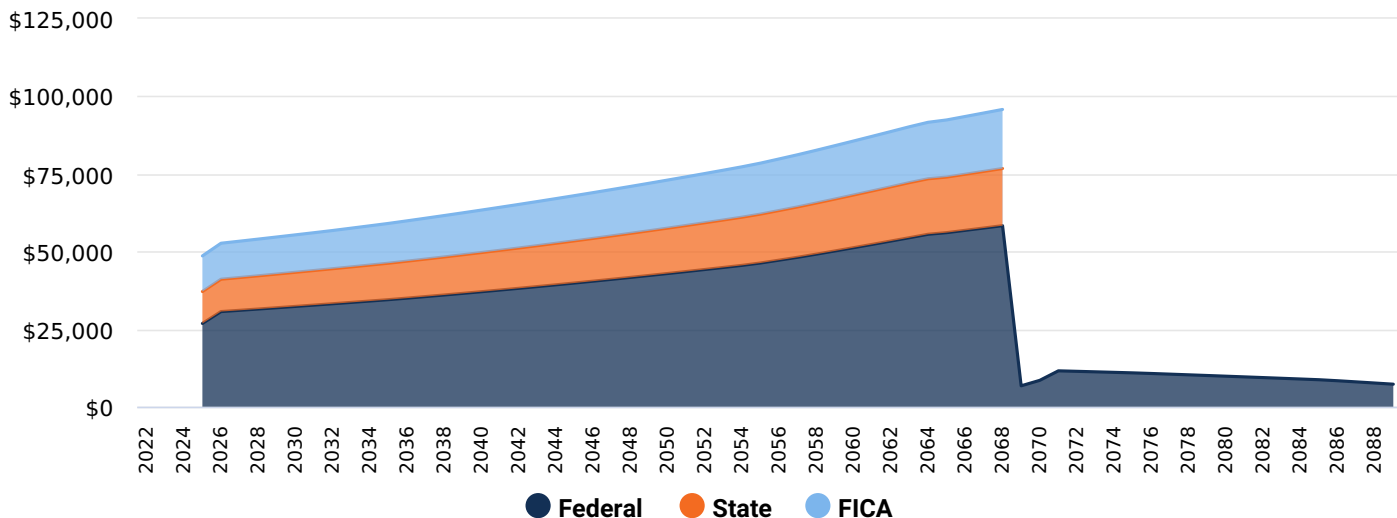
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2022	23	\$12,091	\$39,000	\$0	\$0	\$0	\$30,211	\$0	\$81,302
2023	24	\$12,091	\$39,000	\$0	\$0	\$0	\$0	\$0	\$51,091
2024	25	\$12,091	\$39,000	\$0	\$0	\$0	\$0	\$0	\$51,091
2025	26	\$53,429	\$39,000	\$0	\$0	\$0	\$48,573	\$7,727	\$148,729
2026	27	\$53,429	\$39,000	\$0	\$0	\$0	\$52,661	\$7,557	\$152,647
2027	28	\$53,429	\$39,000	\$0	\$0	\$0	\$53,321	\$7,390	\$153,140
2028	29	\$54,323	\$39,000	\$0	\$0	\$0	\$53,995	\$7,228	\$154,546
2029	30	\$55,346	\$39,000	\$0	\$0	\$0	\$54,677	\$7,069	\$156,092
2030	31	\$56,374	\$39,000	\$0	\$0	\$0	\$55,364	\$6,913	\$157,651
2031	32	\$57,408	\$39,000	\$0	\$0	\$0	\$56,058	\$6,761	\$159,227
2032	33	\$58,442	\$39,000	\$0	\$0	\$0	\$56,766	\$6,612	\$160,820
2033	34	\$59,442	\$39,000	\$0	\$0	\$0	\$57,519	\$6,467	\$162,428
2034	35	\$60,431	\$39,000	\$0	\$0	\$0	\$58,280	\$6,324	\$164,035
2035	36	\$60,431	\$39,000	\$0	\$0	\$0	\$59,047	\$0	\$158,478
2036	37	\$60,431	\$39,000	\$0	\$0	\$0	\$59,880	\$0	\$159,311
2037	38	\$60,431	\$39,000	\$0	\$0	\$0	\$60,727	\$0	\$160,158
2038	39	\$60,431	\$39,000	\$0	\$0	\$0	\$61,588	\$0	\$161,019
2039	40	\$60,431	\$39,000	\$0	\$0	\$0	\$62,463	\$0	\$161,894
2040	41	\$60,431	\$39,000	\$0	\$0	\$0	\$63,351	\$0	\$162,782
2041	42	\$60,431	\$39,000	\$0	\$0	\$0	\$64,253	\$0	\$163,684



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2042	43	\$60,431	\$39,000	\$0	\$0	\$0	\$65,168	\$0	\$164,599
2043	44	\$60,431	\$39,000	\$0	\$0	\$0	\$66,099	\$0	\$165,530
2044	45	\$60,431	\$39,000	\$0	\$0	\$0	\$67,044	\$0	\$166,475
2045	46	\$60,431	\$39,000	\$0	\$0	\$0	\$68,001	\$0	\$167,432
2046	47	\$60,431	\$39,000	\$0	\$0	\$0	\$68,974	\$0	\$168,405
2047	48	\$60,431	\$39,000	\$0	\$0	\$0	\$69,962	\$0	\$169,393
2048	49	\$60,431	\$39,000	\$0	\$0	\$0	\$70,964	\$0	\$170,395
2049	50	\$60,431	\$39,000	\$0	\$0	\$0	\$71,982	\$0	\$171,413
2050	51	\$60,431	\$39,000	\$0	\$0	\$0	\$73,014	\$0	\$172,445
2051	52	\$60,431	\$39,000	\$0	\$0	\$0	\$74,061	\$0	\$173,492
2052	53	\$60,431	\$39,000	\$0	\$0	\$0	\$75,123	\$0	\$174,554
2053	54	\$60,431	\$39,000	\$0	\$0	\$0	\$76,201	\$0	\$175,632
2054	55	\$60,431	\$39,000	\$0	\$0	\$0	\$77,294	\$0	\$176,725
2055	56	\$60,431	\$39,000	\$0	\$0	\$0	\$78,484	\$0	\$177,915
2056	57	\$60,431	\$39,000	\$0	\$0	\$0	\$79,832	\$0	\$179,263
2057	58	\$60,431	\$39,000	\$0	\$0	\$0	\$81,196	\$0	\$180,627
2058	59	\$60,431	\$39,000	\$0	\$0	\$0	\$82,637	\$0	\$182,068
2059	60	\$60,431	\$39,000	\$0	\$0	\$0	\$84,116	\$0	\$183,547
2060	61	\$60,431	\$39,000	\$0	\$0	\$0	\$85,612	\$0	\$185,043
2061	62	\$60,431	\$39,000	\$0	\$0	\$0	\$87,126	\$0	\$186,557
2062	63	\$60,431	\$39,000	\$0	\$0	\$0	\$88,655	\$0	\$188,086
2063	64	\$60,431	\$39,000	\$0	\$0	\$0	\$90,203	\$0	\$189,634
2064	65	\$60,431	\$39,000	\$20,013	\$0	\$0	\$91,635	\$0	\$211,079
2065	66	\$60,431	\$39,000	\$24,736	\$0	\$0	\$92,394	\$0	\$216,561
2066	67	\$60,431	\$39,000	\$25,478	\$0	\$0	\$93,513	\$0	\$218,422
2067	68	\$60,431	\$39,000	\$26,243	\$0	\$0	\$94,639	\$0	\$220,313
2068	69	\$60,431	\$39,000	\$27,030	\$0	\$0	\$95,771	\$0	\$222,232
2069	70	\$60,431	\$39,000	\$27,841	\$0	\$0	\$6,719	\$0	\$133,991
2070	71	\$60,431	\$39,000	\$28,676	\$0	\$0	\$8,481	\$0	\$136,588
2071	72	\$60,431	\$39,000	\$8,688	\$0	\$0	\$11,546	\$0	\$119,665
2072	73	\$60,431	\$39,000	\$8,948	\$0	\$0	\$11,387	\$0	\$119,766
2073	74	\$60,431	\$39,000	\$9,217	\$0	\$0	\$11,225	\$0	\$119,873
2074	75	\$60,431	\$39,000	\$9,493	\$0	\$0	\$11,059	\$0	\$119,983
2075	76	\$60,431	\$39,000	\$9,778	\$0	\$0	\$10,890	\$0	\$120,099
2076	77	\$60,431	\$39,000	\$10,072	\$0	\$0	\$10,694	\$0	\$120,197
2077	78	\$60,431	\$39,000	\$10,374	\$0	\$0	\$10,479	\$0	\$120,284
2078	79	\$60,431	\$39,000	\$10,685	\$0	\$0	\$10,262	\$0	\$120,378
2079	80	\$60,431	\$39,000	\$11,005	\$0	\$0	\$10,043	\$0	\$120,479
2080	81	\$60,431	\$39,000	\$11,336	\$0	\$0	\$9,821	\$0	\$120,588
2081	82	\$60,431	\$39,000	\$11,676	\$0	\$0	\$9,598	\$0	\$120,705
2082	83	\$60,431	\$39,000	\$12,026	\$0	\$0	\$9,373	\$0	\$120,830
2083	84	\$60,431	\$39,000	\$12,387	\$0	\$0	\$9,145	\$0	\$120,963
2084	85	\$60,431	\$39,000	\$12,758	\$0	\$0	\$8,915	\$0	\$121,104
2085	86	\$60,431	\$39,000	\$13,141	\$0	\$0	\$8,683	\$0	\$121,255
2086	87	\$60,431	\$39,000	\$13,535	\$0	\$0	\$8,357	\$0	\$121,323
2087	88	\$60,431	\$39,000	\$13,941	\$0	\$0	\$7,990	\$0	\$121,362
2088	89	\$60,431	\$39,000	\$14,360	\$0	\$0	\$7,619	\$0	\$121,410
2089	90	\$60,431	\$39,000	\$14,790	\$0	\$0	\$7,243	\$0	\$121,464

Taxes



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

Year	Age	Federal	State	FICA	Total
2022	23	\$16,036	\$6,142	\$8,033	\$30,211
2023	24	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0
2025	26	\$26,813	\$10,285	\$11,475	\$48,573
2026	27	\$30,644	\$10,427	\$11,590	\$52,661
2027	28	\$31,049	\$10,566	\$11,706	\$53,321
2028	29	\$31,464	\$10,708	\$11,823	\$53,995
2029	30	\$31,884	\$10,852	\$11,941	\$54,677
2030	31	\$32,307	\$10,997	\$12,060	\$55,364
2031	32	\$32,734	\$11,143	\$12,181	\$56,058
2032	33	\$33,165	\$11,292	\$12,309	\$56,766
2033	34	\$33,600	\$11,441	\$12,478	\$57,519
2034	35	\$34,040	\$11,592	\$12,648	\$58,280
2035	36	\$34,483	\$11,745	\$12,819	\$59,047
2036	37	\$34,976	\$11,914	\$12,990	\$59,880
2037	38	\$35,479	\$12,086	\$13,162	\$60,727
2038	39	\$35,992	\$12,261	\$13,335	\$61,588
2039	40	\$36,514	\$12,440	\$13,509	\$62,463
2040	41	\$37,046	\$12,622	\$13,683	\$63,351
2041	42	\$37,587	\$12,807	\$13,859	\$64,253
2042	43	\$38,138	\$12,995	\$14,035	\$65,168
2043	44	\$38,699	\$13,187	\$14,213	\$66,099

Year	Age	Federal	State	FICA	Total
2044	45	\$39,270	\$13,383	\$14,391	\$67,044
2045	46	\$39,850	\$13,581	\$14,570	\$68,001
2046	47	\$40,441	\$13,783	\$14,750	\$68,974
2047	48	\$41,042	\$13,989	\$14,931	\$69,962
2048	49	\$41,652	\$14,198	\$15,114	\$70,964
2049	50	\$42,274	\$14,411	\$15,297	\$71,982
2050	51	\$42,905	\$14,627	\$15,482	\$73,014
2051	52	\$43,547	\$14,846	\$15,668	\$74,061
2052	53	\$44,199	\$15,070	\$15,854	\$75,123
2053	54	\$44,862	\$15,296	\$16,043	\$76,201
2054	55	\$45,535	\$15,527	\$16,232	\$77,294
2055	56	\$46,301	\$15,761	\$16,422	\$78,484
2056	57	\$47,219	\$15,999	\$16,614	\$79,832
2057	58	\$48,149	\$16,240	\$16,807	\$81,196
2058	59	\$49,151	\$16,484	\$17,002	\$82,637
2059	60	\$50,187	\$16,731	\$17,198	\$84,116
2060	61	\$51,235	\$16,982	\$17,395	\$85,612
2061	62	\$52,296	\$17,236	\$17,594	\$87,126
2062	63	\$53,368	\$17,493	\$17,794	\$88,655
2063	64	\$54,454	\$17,753	\$17,996	\$90,203
2064	65	\$55,552	\$17,884	\$18,199	\$91,635
2065	66	\$56,080	\$17,911	\$18,403	\$92,394
2066	67	\$56,824	\$18,080	\$18,609	\$93,513
2067	68	\$57,572	\$18,250	\$18,817	\$94,639
2068	69	\$58,324	\$18,421	\$19,026	\$95,771
2069	70	\$6,719	\$0	\$0	\$6,719
2070	71	\$8,481	\$0	\$0	\$8,481
2071	72	\$11,546	\$0	\$0	\$11,546
2072	73	\$11,387	\$0	\$0	\$11,387
2073	74	\$11,225	\$0	\$0	\$11,225
2074	75	\$11,059	\$0	\$0	\$11,059
2075	76	\$10,890	\$0	\$0	\$10,890
2076	77	\$10,694	\$0	\$0	\$10,694
2077	78	\$10,479	\$0	\$0	\$10,479
2078	79	\$10,262	\$0	\$0	\$10,262
2079	80	\$10,043	\$0	\$0	\$10,043
2080	81	\$9,821	\$0	\$0	\$9,821
2081	82	\$9,598	\$0	\$0	\$9,598
2082	83	\$9,373	\$0	\$0	\$9,373
2083	84	\$9,145	\$0	\$0	\$9,145
2084	85	\$8,915	\$0	\$0	\$8,915
2085	86	\$8,683	\$0	\$0	\$8,683
2086	87	\$8,357	\$0	\$0	\$8,357
2087	88	\$7,990	\$0	\$0	\$7,990
2088	89	\$7,619	\$0	\$0	\$7,619
2089	90	\$7,243	\$0	\$0	\$7,243

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	23	\$105,450	(\$12,950)	\$0	\$92,500	\$16,035	24%	17%	\$0	\$0	\$0	\$16,036
2023	24	\$971	(\$12,910)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2024	25	\$493	(\$12,871)	\$0	\$0	\$0	10%	0%	\$0	\$0	\$0	\$0
2025	26	\$150,000	(\$12,831)	\$0	\$137,169	\$26,813	24%	20%	\$0	\$0	\$0	\$26,813
2026	27	\$151,528	(\$10,427)	(\$4,422)	\$136,679	\$30,644	28%	22%	\$0	\$0	\$0	\$30,644
2027	28	\$153,018	(\$10,566)	(\$4,408)	\$138,043	\$31,049	28%	22%	\$0	\$0	\$0	\$31,049
2028	29	\$154,545	(\$10,708)	(\$4,395)	\$139,442	\$31,464	28%	23%	\$0	\$0	\$0	\$31,464
2029	30	\$156,091	(\$10,852)	(\$4,381)	\$140,857	\$31,884	28%	23%	\$0	\$0	\$0	\$31,884
2030	31	\$157,652	(\$10,997)	(\$4,368)	\$142,287	\$32,307	28%	23%	\$0	\$0	\$0	\$32,307
2031	32	\$159,228	(\$11,143)	(\$4,355)	\$143,730	\$32,734	28%	23%	\$0	\$0	\$0	\$32,734
2032	33	\$160,820	(\$11,292)	(\$4,341)	\$145,187	\$33,165	28%	23%	\$0	\$0	\$0	\$33,165
2033	34	\$162,429	(\$11,441)	(\$4,328)	\$146,659	\$33,600	28%	23%	\$0	\$0	\$0	\$33,600
2034	35	\$164,053	(\$11,592)	(\$4,315)	\$148,146	\$34,040	28%	23%	\$0	\$0	\$0	\$34,040
2035	36	\$165,694	(\$11,745)	(\$4,301)	\$149,647	\$34,483	28%	23%	\$0	\$0	\$0	\$34,483
2036	37	\$167,509	(\$11,914)	(\$4,288)	\$151,307	\$34,976	28%	23%	\$0	\$0	\$0	\$34,976
2037	38	\$169,360	(\$12,086)	(\$4,275)	\$152,999	\$35,479	28%	23%	\$0	\$0	\$0	\$35,479
2038	39	\$171,245	(\$12,261)	(\$4,262)	\$154,722	\$35,992	28%	23%	\$0	\$0	\$0	\$35,992
2039	40	\$173,166	(\$12,440)	(\$4,249)	\$156,477	\$36,514	28%	23%	\$0	\$0	\$0	\$36,514
2040	41	\$175,121	(\$12,622)	(\$4,236)	\$158,264	\$37,046	28%	23%	\$0	\$0	\$0	\$37,046
2041	42	\$177,113	(\$12,807)	(\$4,223)	\$160,083	\$37,587	28%	23%	\$0	\$0	\$0	\$37,587
2042	43	\$179,140	(\$12,995)	(\$4,210)	\$161,935	\$38,138	28%	24%	\$0	\$0	\$0	\$38,138
2043	44	\$181,204	(\$13,187)	(\$4,197)	\$163,820	\$38,699	28%	24%	\$0	\$0	\$0	\$38,699
2044	45	\$183,304	(\$13,383)	(\$4,184)	\$165,737	\$39,270	28%	24%	\$0	\$0	\$0	\$39,270
2045	46	\$185,440	(\$13,581)	(\$4,171)	\$167,688	\$39,850	28%	24%	\$0	\$0	\$0	\$39,850
2046	47	\$187,614	(\$13,783)	(\$4,159)	\$169,672	\$40,441	28%	24%	\$0	\$0	\$0	\$40,441
2047	48	\$189,824	(\$13,989)	(\$4,146)	\$171,690	\$41,042	28%	24%	\$0	\$0	\$0	\$41,042
2048	49	\$192,072	(\$14,198)	(\$4,133)	\$173,741	\$41,652	28%	24%	\$0	\$0	\$0	\$41,652
2049	50	\$194,358	(\$14,411)	(\$4,120)	\$175,827	\$42,274	28%	24%	\$0	\$0	\$0	\$42,274
2050	51	\$196,682	(\$14,627)	(\$4,108)	\$177,948	\$42,905	28%	24%	\$0	\$0	\$0	\$42,905
2051	52	\$199,044	(\$14,846)	(\$4,095)	\$180,102	\$43,547	28%	24%	\$0	\$0	\$0	\$43,547
2052	53	\$201,444	(\$15,070)	(\$4,083)	\$182,292	\$44,199	28%	24%	\$0	\$0	\$0	\$44,199
2053	54	\$203,884	(\$15,296)	(\$4,070)	\$184,517	\$44,862	28%	24%	\$0	\$0	\$0	\$44,862
2054	55	\$206,362	(\$15,527)	(\$4,058)	\$186,778	\$45,535	28%	24%	\$0	\$0	\$0	\$45,535
2055	56	\$208,880	(\$15,761)	(\$4,045)	\$189,074	\$46,219	28%	24%	\$82	\$0	\$0	\$46,301
2056	57	\$211,436	(\$15,999)	(\$4,033)	\$191,404	\$46,987	33%	24%	\$232	\$0	\$0	\$47,219
2057	58	\$214,026	(\$16,240)	(\$4,020)	\$193,766	\$47,838	33%	25%	\$311	\$0	\$0	\$48,149
2058	59	\$216,652	(\$16,484)	(\$4,008)	\$196,160	\$48,700	33%	25%	\$452	\$0	\$0	\$49,151
2059	60	\$219,313	(\$16,731)	(\$3,996)	\$198,586	\$49,572	33%	25%	\$615	\$0	\$0	\$50,187
2060	61	\$222,007	(\$16,982)	(\$3,983)	\$201,042	\$50,455	33%	25%	\$780	\$0	\$0	\$51,235
2061	62	\$224,736	(\$17,236)	(\$3,971)	\$203,529	\$51,348	33%	25%	\$947	\$0	\$0	\$52,296
2062	63	\$227,500	(\$17,493)	(\$3,959)	\$206,048	\$52,253	33%	25%	\$1,116	\$0	\$0	\$53,368
2063	64	\$230,298	(\$17,753)	(\$3,947)	\$208,598	\$53,168	33%	25%	\$1,286	\$0	\$0	\$54,454
2064	65	\$233,132	(\$17,884)	(\$3,935)	\$211,313	\$54,138	33%	25%	\$1,414	\$0	\$0	\$55,552
2065	66	\$235,564	(\$19,091)	(\$3,923)	\$212,551	\$54,604	33%	25%	\$1,476	\$0	\$0	\$56,080

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2066	67	\$237,946	(\$19,764)	(\$3,911)	\$214,272	\$55,227	33%	26%	\$1,597	\$0	\$0	\$56,824
2067	68	\$240,359	(\$20,457)	(\$3,899)	\$216,004	\$55,853	33%	26%	\$1,719	\$0	\$0	\$57,572
2068	69	\$242,803	(\$21,171)	(\$3,887)	\$217,745	\$56,483	33%	26%	\$1,841	\$0	\$0	\$58,324
2069	70	\$68,022	(\$21,039)	(\$3,875)	\$43,108	\$6,719	25%	16%	\$0	\$0	\$0	\$6,719
2070	71	\$74,355	(\$21,241)	(\$3,863)	\$49,252	\$8,481	25%	17%	\$0	\$0	\$0	\$8,481
2071	72	\$72,851	(\$7,537)	(\$3,851)	\$61,462	\$11,546	25%	18%	\$0	\$0	\$0	\$11,546
2072	73	\$72,031	(\$7,514)	(\$3,839)	\$60,678	\$11,387	25%	18%	\$0	\$0	\$0	\$11,387
2073	74	\$71,204	(\$7,491)	(\$3,828)	\$59,885	\$11,225	25%	18%	\$0	\$0	\$0	\$11,225
2074	75	\$70,368	(\$7,468)	(\$3,816)	\$59,084	\$11,059	25%	18%	\$0	\$0	\$0	\$11,059
2075	76	\$69,524	(\$7,445)	(\$3,804)	\$58,274	\$10,890	25%	18%	\$0	\$0	\$0	\$10,890
2076	77	\$68,671	(\$7,423)	(\$3,792)	\$57,456	\$10,694	25%	18%	\$0	\$0	\$0	\$10,694
2077	78	\$67,811	(\$7,400)	(\$3,781)	\$56,631	\$10,479	25%	18%	\$0	\$0	\$0	\$10,479
2078	79	\$66,944	(\$7,377)	(\$3,769)	\$55,798	\$10,262	25%	18%	\$0	\$0	\$0	\$10,262
2079	80	\$66,070	(\$7,354)	(\$3,758)	\$54,958	\$10,043	25%	18%	\$0	\$0	\$0	\$10,043
2080	81	\$65,188	(\$7,332)	(\$3,746)	\$54,110	\$9,821	25%	18%	\$0	\$0	\$0	\$9,821
2081	82	\$64,298	(\$7,309)	(\$3,735)	\$53,254	\$9,598	25%	18%	\$0	\$0	\$0	\$9,598
2082	83	\$63,400	(\$7,287)	(\$3,723)	\$52,390	\$9,373	25%	18%	\$0	\$0	\$0	\$9,373
2083	84	\$62,494	(\$7,265)	(\$3,712)	\$51,518	\$9,145	25%	17%	\$0	\$0	\$0	\$9,145
2084	85	\$61,579	(\$7,242)	(\$3,700)	\$50,637	\$8,915	25%	17%	\$0	\$0	\$0	\$8,915
2085	86	\$60,656	(\$7,220)	(\$3,689)	\$49,747	\$8,683	25%	17%	\$0	\$0	\$0	\$8,683
2086	87	\$59,723	(\$7,563)	(\$3,678)	\$48,483	\$8,357	25%	17%	\$0	\$0	\$0	\$8,357
2087	88	\$58,785	(\$8,063)	(\$3,666)	\$47,056	\$7,990	25%	17%	\$0	\$0	\$0	\$7,990
2088	89	\$57,843	(\$8,575)	(\$3,655)	\$45,612	\$7,619	25%	17%	\$0	\$0	\$0	\$7,619
2089	90	\$56,895	(\$9,101)	(\$3,644)	\$44,150	\$7,243	25%	16%	\$0	\$0	\$0	\$7,243

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	23	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2062	63	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	66	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	67	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	68	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	69	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	70	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	71	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	72	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	73	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	74	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	75	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	76	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	77	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	78	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	79	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	80	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	81	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	82	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	83	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	84	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	85	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	86	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2086	87	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2087	88	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2088	89	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2089	90	\$39,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

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

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

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	23	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0

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

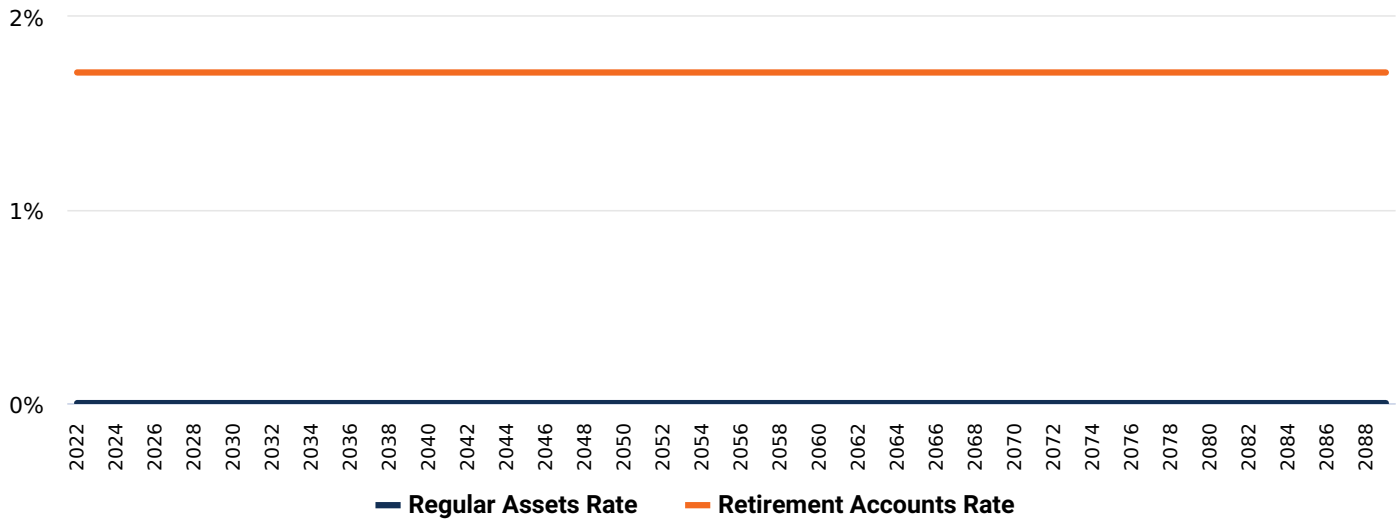
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2022	23	0.00	1.71
2023	24	0.00	1.71
2024	25	0.00	1.71
2025	26	0.00	1.71
2026	27	0.00	1.71
2027	28	0.00	1.71
2028	29	0.00	1.71
2029	30	0.00	1.71
2030	31	0.00	1.71
2031	32	0.00	1.71
2032	33	0.00	1.71
2033	34	0.00	1.71
2034	35	0.00	1.71
2035	36	0.00	1.71
2036	37	0.00	1.71
2037	38	0.00	1.71
2038	39	0.00	1.71
2039	40	0.00	1.71
2040	41	0.00	1.71
2041	42	0.00	1.71
2042	43	0.00	1.71
2043	44	0.00	1.71
2044	45	0.00	1.71
2045	46	0.00	1.71

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2046	47	0.00	1.71
2047	48	0.00	1.71
2048	49	0.00	1.71
2049	50	0.00	1.71
2050	51	0.00	1.71
2051	52	0.00	1.71
2052	53	0.00	1.71
2053	54	0.00	1.71
2054	55	0.00	1.71
2055	56	0.00	1.71
2056	57	0.00	1.71
2057	58	0.00	1.71
2058	59	0.00	1.71
2059	60	0.00	1.71
2060	61	0.00	1.71
2061	62	0.00	1.71
2062	63	0.00	1.71
2063	64	0.00	1.71
2064	65	0.00	1.71
2065	66	0.00	1.71
2066	67	0.00	1.71
2067	68	0.00	1.71
2068	69	0.00	1.71
2069	70	0.00	1.71
2070	71	0.00	1.71
2071	72	0.00	1.71
2072	73	0.00	1.71
2073	74	0.00	1.71
2074	75	0.00	1.71
2075	76	0.00	1.71
2076	77	0.00	1.71
2077	78	0.00	1.71
2078	79	0.00	1.71
2079	80	0.00	1.71
2080	81	0.00	1.71
2081	82	0.00	1.71
2082	83	0.00	1.71
2083	84	0.00	1.71
2084	85	0.00	1.71
2085	86	0.00	1.71
2086	87	0.00	1.71
2087	88	0.00	1.71
2088	89	0.00	1.71
2089	90	0.00	1.71

Base Plan Inputs

Current Marital Status: Single

Preston

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

Current/Future Earnings

BioTech

Start Year: 2022
Annual Amount: \$105,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Mar 2069

Social Security Past Earnings

Year	Age	Covered Earnings
2015	16	\$0
2016	17	\$0
2017	18	\$0
2018	19	\$0
2019	20	\$0
2020	21	\$96,000
2021	22	\$100,000

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$7,000



Employee Contributions

No Contributions

Employer Contributions

Start Year: 2022

Annual Amount: \$2,100

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 1%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 4%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 70
Smooth Withdrawal End Age 90
Withdraw from Roth Accounts First? No
Percent of Non-Annuitized Assets to Spend 100%
Percentage of Retirement Assets to Annuitize 0%
Nominal Rate of Return for Annuitized Assets 1.75%
Guaranteed Payment Years 0
Does annuity stop after guarantee period? No
Survivor Percentage 50%
Annuity Growth Rate 0%
Medicare Part B Enrollment Age 65
Life Insurance Age Limit No Limit - always consider life insurance
Change in Survivors' Living Standard 0%
Special Bequest Amount \$0
Funeral Expenses \$0

Household

Primary Residence

State: CA

Rent: \$3,000

Rental Expense: \$250

Real Appreciation Rate: 0%

Regular Assets

Cash management account

Assets: \$20,000

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

More education 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.

Preston

Current/Future Earnings

BioTech

Start Year: 2022
Annual Amount: \$105,000
End Year: After 1 years
Value: Today's Dollars
Annual Growth/Reduction: 1%
Start Year: 2025
Annual Amount: \$150,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$7,000

Employee Contributions

No Contributions

Employer Contributions

Start Year: 2022
Annual Amount: \$2,100
End Year: After 1 years
Value: Today's Dollars
Annual Growth/Reduction: 1%
Start Year: 2025
Annual Amount: \$3,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 1%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Household

Special Expenses

Student loan payoff

Tax Treatment: Not tax related
Start Year: 2025
Annual Amount: \$8,260
End Year: After 10 years
Value: Nominal Dollars
Annual Growth/Reduction: 0%

Special Receipts

Student loan

Tax Treatment: Not taxable
Start Year: 2023
Annual Amount: \$30,000
End Year: After 2 years
Value: Nominal Dollars
Annual Growth/Reduction: 0%

Regular Assets

Cash management account

Assets: \$20,000
Asset Type: Brokerage Account