



Financial Analysis Prepared For

Ree and Jesse Webb

Prepared By

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

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Base Plan Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

Labor Earnings	\$6,530,344
Employer Retirement Account Contributions	\$149,265
Social Security Benefits	\$1,242,474
Pensions	\$0
Annuities	\$0
Retirement Assets	\$36,313
Regular Assets	\$0
Reserve Fund Assets	\$0
529 Assets	\$0
Special Receipts	\$0
Excess Regular Asset Income	\$0
Excess 529 Asset Income	\$0
Excess Retirement Account Asset Income	\$0
Housing Assets	\$0
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$1,850,752
Housing Equity Bequest	\$0
Housing Holding Costs	\$0
Real Estate Expenses	\$0
Real Estate Equity Bequest	\$0
Real Estate Holding Costs	\$0
Funeral Costs and Extra Bequest	\$0
Reserve Fund Bequests	\$0
Retirement Account Bequests	\$0
Special Expenses	\$131,957
529 Expenses	\$0
Federal Taxes	\$1,226,402
FICA Taxes	\$681,284
State Taxes	\$268,081
Medicare Part B Premiums	\$231,000
Life Insurance Premiums	\$207,818
Discretionary Spending	\$3,361,101

TOTAL **\$7,958,396**

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

MaxiFi has ensured that your lifetime resources balance with your lifetime spending.

* Amounts are presented as remaining lifetime present values. Rounding differences may cause totals to be slightly different. An initial real interest rate of 1.47% was used when computing the lifetime present values. If your profile contains future changes to the inflation rate or rate of return, then the appropriate real interest rate was calculated and used for every year of the plan.

Lifetime Balance Sheet - Percentages

Lifetime Resources

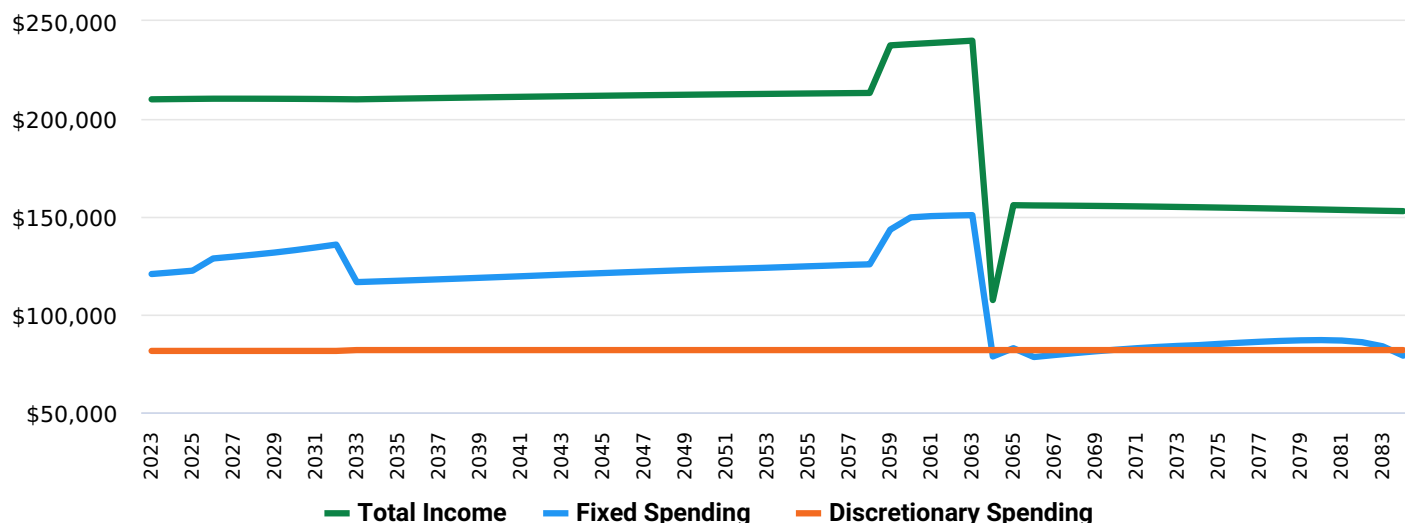
Labor Earnings	82%
Employer Retirement Account Contributions	2%
Social Security Benefits	16%
Pensions	0%
Annuities	0%
Retirement Assets	0%
Regular Assets	0%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	0%
Housing Assets	0%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	23%
Housing Equity Bequest	0%
Housing Holding Costs	0%
Real Estate Expenses	0%
Real Estate Equity Bequest	0%
Real Estate Holding Costs	0%
Funeral Costs and Extra Bequest	0%
Reserve Fund Bequests	0%
Retirement Account Bequests	0%
Special Expenses	2%
529 Expenses	0%
Federal Taxes	15%
FICA Taxes	9%
State Taxes	3%
Medicare Part B Premiums	3%
Life Insurance Premiums	3%
Discretionary Spending	42%

The percentages for the line items in each plan represent each item's percentage of the total lifetime resources or spending.

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.

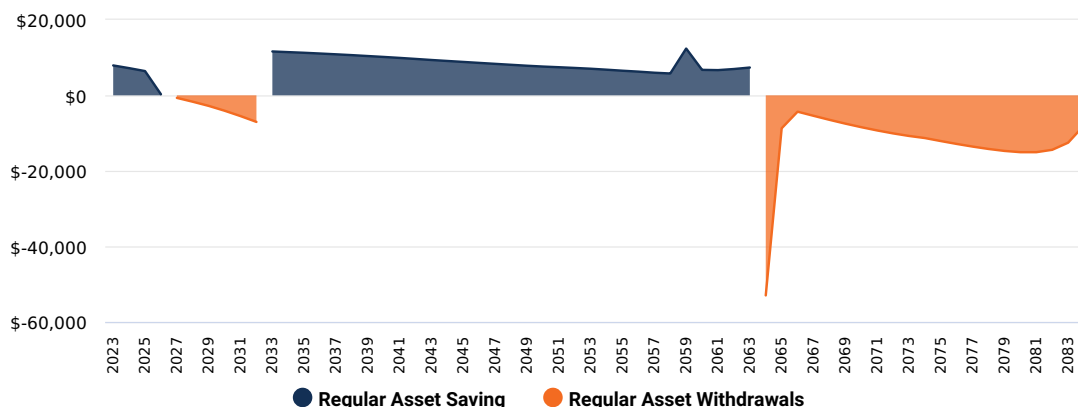
The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

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	Ree's Age	Jesse's Age	Total Income	Fixed Spending	Discretionary Spending
2023	29	29	\$210,000	\$120,695	\$81,395
2024	30	30	\$210,116	\$121,527	\$81,395
2025	31	31	\$210,222	\$122,410	\$81,395
2026	32	32	\$210,316	\$128,650	\$81,395
2027	33	33	\$210,320	\$129,602	\$81,395
2028	34	34	\$210,310	\$130,613	\$81,395
2029	35	35	\$210,285	\$131,689	\$81,395
2030	36	36	\$210,244	\$132,931	\$81,395
2031	37	37	\$210,184	\$134,291	\$81,395
2032	38	38	\$210,103	\$135,748	\$81,395
2033	39	39	\$210,000	\$116,569	\$81,820
2034	40	40	\$210,170	\$116,917	\$81,820
2035	41	41	\$210,338	\$117,255	\$81,820
2036	42	42	\$210,503	\$117,621	\$81,820
2037	43	43	\$210,666	\$117,990	\$81,820
2038	44	44	\$210,825	\$118,368	\$81,820
2039	45	45	\$210,981	\$118,764	\$81,820
2040	46	46	\$211,133	\$119,156	\$81,820
2041	47	47	\$211,282	\$119,559	\$81,820

Year	Ree's Age	Jesse's Age	Total Income	Fixed Spending	Discretionary Spending
2042	48	48	\$211,428	\$119,976	\$81,820
2043	49	49	\$211,569	\$120,398	\$81,820
2044	50	50	\$211,706	\$120,794	\$81,820
2045	51	51	\$211,840	\$121,182	\$81,820
2046	52	52	\$211,969	\$121,568	\$81,820
2047	53	53	\$212,095	\$121,945	\$81,820
2048	54	54	\$212,217	\$122,317	\$81,820
2049	55	55	\$212,336	\$122,684	\$81,820
2050	56	56	\$212,451	\$123,017	\$81,820
2051	57	57	\$212,563	\$123,306	\$81,820
2052	58	58	\$212,672	\$123,606	\$81,820
2053	59	59	\$212,778	\$123,918	\$81,820
2054	60	60	\$212,881	\$124,277	\$81,820
2055	61	61	\$212,981	\$124,650	\$81,820
2056	62	62	\$213,076	\$124,988	\$81,820
2057	63	63	\$213,168	\$125,366	\$81,820
2058	64	64	\$213,256	\$125,656	\$81,820
2059	65	65	\$237,586	\$143,381	\$81,820
2060	66	66	\$238,222	\$149,663	\$81,820
2061	67	67	\$238,792	\$150,301	\$81,820
2062	68	68	\$239,377	\$150,595	\$81,820
2063	69	69	\$239,985	\$150,809	\$81,820
2064	70	70	\$107,392	\$78,555	\$81,820
2065	71	71	\$155,883	\$82,787	\$81,820
2066	72	72	\$155,755	\$78,269	\$81,820
2067	73	73	\$155,691	\$79,294	\$81,820
2068	74	74	\$155,612	\$80,279	\$81,820
2069	75	75	\$155,517	\$81,195	\$81,820
2070	76	76	\$155,407	\$82,020	\$81,820
2071	77	77	\$155,283	\$82,766	\$81,820
2072	78	78	\$155,147	\$83,407	\$81,820
2073	79	79	\$154,999	\$83,938	\$81,820
2074	80	80	\$154,841	\$84,337	\$81,820
2075	81	81	\$154,675	\$84,968	\$81,820
2076	82	82	\$154,497	\$85,552	\$81,820
2077	83	83	\$154,308	\$86,065	\$81,820
2078	84	84	\$154,109	\$86,494	\$81,820
2079	85	85	\$153,901	\$86,804	\$81,820
2080	86	86	\$153,685	\$86,923	\$81,820
2081	87	87	\$153,464	\$86,702	\$81,820
2082	88	88	\$153,243	\$85,846	\$81,820
2083	89	89	\$153,031	\$83,748	\$81,820
2084	90	90	\$152,847	\$78,964	\$81,820

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:

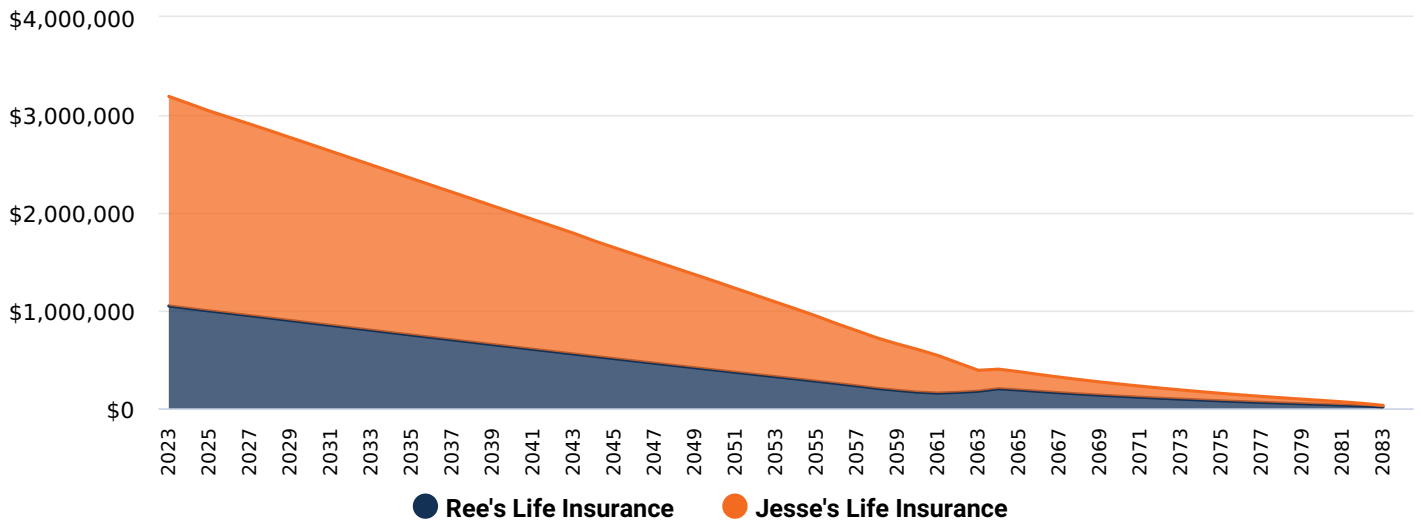
Last Year's Regular Assets plus Saving/Withdrawals equals This Year's Regular Assets

Year	Ree's Age	Jesse's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	29	29	\$210,000	\$202,090	\$7,910	\$0	\$7,910
2024	30	30	\$210,116	\$202,922	\$7,194	\$7,910	\$15,104
2025	31	31	\$210,222	\$203,805	\$6,417	\$15,104	\$21,521
2026	32	32	\$210,316	\$210,045	\$272	\$21,521	\$21,793
2027	33	33	\$210,320	\$210,997	(\$676)	\$21,793	\$21,117
2028	34	34	\$210,310	\$212,008	(\$1,698)	\$21,117	\$19,419
2029	35	35	\$210,285	\$213,084	(\$2,798)	\$19,419	\$16,621
2030	36	36	\$210,244	\$214,326	(\$4,080)	\$16,621	\$12,541
2031	37	37	\$210,184	\$215,686	(\$5,502)	\$12,541	\$7,039
2032	38	38	\$210,103	\$217,143	(\$7,039)	\$7,039	\$0
2033	39	39	\$210,000	\$198,389	\$11,611	\$0	\$11,611
2034	40	40	\$210,170	\$198,737	\$11,433	\$11,612	\$23,045
2035	41	41	\$210,338	\$199,075	\$11,264	\$23,045	\$34,309
2036	42	42	\$210,503	\$199,441	\$11,063	\$34,308	\$45,371
2037	43	43	\$210,666	\$199,810	\$10,855	\$45,372	\$56,227
2038	44	44	\$210,825	\$200,188	\$10,638	\$56,227	\$66,865
2039	45	45	\$210,981	\$200,584	\$10,397	\$66,865	\$77,262
2040	46	46	\$211,133	\$200,976	\$10,159	\$77,262	\$87,421
2041	47	47	\$211,282	\$201,379	\$9,904	\$87,421	\$97,325
2042	48	48	\$211,428	\$201,796	\$9,632	\$97,325	\$106,957
2043	49	49	\$211,569	\$202,218	\$9,352	\$106,956	\$116,308
2044	50	50	\$211,706	\$202,614	\$9,093	\$116,308	\$125,401
2045	51	51	\$211,840	\$203,002	\$8,838	\$125,401	\$134,239



Year	Ree's Age	Jesse's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2046	52	52	\$211,969	\$203,388	\$8,582	\$134,239	\$142,821
2047	53	53	\$212,095	\$203,765	\$8,331	\$142,821	\$151,152
2048	54	54	\$212,217	\$204,137	\$8,081	\$151,152	\$159,233
2049	55	55	\$212,336	\$204,504	\$7,831	\$159,233	\$167,064
2050	56	56	\$212,451	\$204,837	\$7,614	\$167,064	\$174,678
2051	57	57	\$212,563	\$205,126	\$7,437	\$174,678	\$182,115
2052	58	58	\$212,672	\$205,426	\$7,246	\$182,115	\$189,361
2053	59	59	\$212,778	\$205,738	\$7,040	\$189,361	\$196,401
2054	60	60	\$212,881	\$206,097	\$6,784	\$196,402	\$203,186
2055	61	61	\$212,981	\$206,470	\$6,511	\$203,185	\$209,696
2056	62	62	\$213,076	\$206,808	\$6,269	\$209,696	\$215,965
2057	63	63	\$213,168	\$207,186	\$5,982	\$215,965	\$221,947
2058	64	64	\$213,256	\$207,476	\$5,780	\$221,947	\$227,727
2059	65	65	\$237,586	\$225,201	\$12,385	\$227,727	\$240,112
2060	66	66	\$238,222	\$231,483	\$6,739	\$240,112	\$246,851
2061	67	67	\$238,792	\$232,121	\$6,671	\$246,851	\$253,522
2062	68	68	\$239,377	\$232,415	\$6,962	\$253,522	\$260,484
2063	69	69	\$239,985	\$232,629	\$7,356	\$260,484	\$267,840
2064	70	70	\$107,392	\$160,375	(\$52,983)	\$267,841	\$214,858
2065	71	71	\$155,883	\$164,607	(\$8,724)	\$214,858	\$206,134
2066	72	72	\$155,755	\$160,089	(\$4,334)	\$206,133	\$201,799
2067	73	73	\$155,691	\$161,114	(\$5,422)	\$201,799	\$196,377
2068	74	74	\$155,612	\$162,099	(\$6,487)	\$196,377	\$189,890
2069	75	75	\$155,517	\$163,015	(\$7,497)	\$189,890	\$182,393
2070	76	76	\$155,407	\$163,840	(\$8,434)	\$182,393	\$173,959
2071	77	77	\$155,283	\$164,586	(\$9,302)	\$173,959	\$164,657
2072	78	78	\$155,147	\$165,227	(\$10,081)	\$164,657	\$154,576
2073	79	79	\$154,999	\$165,758	(\$10,759)	\$154,576	\$143,817
2074	80	80	\$154,841	\$166,157	(\$11,315)	\$143,816	\$132,501
2075	81	81	\$154,675	\$166,788	(\$12,112)	\$132,501	\$120,389
2076	82	82	\$154,497	\$167,372	(\$12,874)	\$120,389	\$107,515
2077	83	83	\$154,308	\$167,885	(\$13,577)	\$107,515	\$93,938
2078	84	84	\$154,109	\$168,314	(\$14,205)	\$93,939	\$79,734
2079	85	85	\$153,901	\$168,624	(\$14,723)	\$79,734	\$65,011
2080	86	86	\$153,685	\$168,743	(\$15,057)	\$65,011	\$49,954
2081	87	87	\$153,464	\$168,522	(\$15,058)	\$49,954	\$34,896
2082	88	88	\$153,243	\$167,666	(\$14,423)	\$34,895	\$20,472
2083	89	89	\$153,031	\$165,568	(\$12,535)	\$20,472	\$7,937
2084	90	90	\$152,847	\$160,784	(\$7,937)	\$7,937	\$0

Life Insurance Suggestions



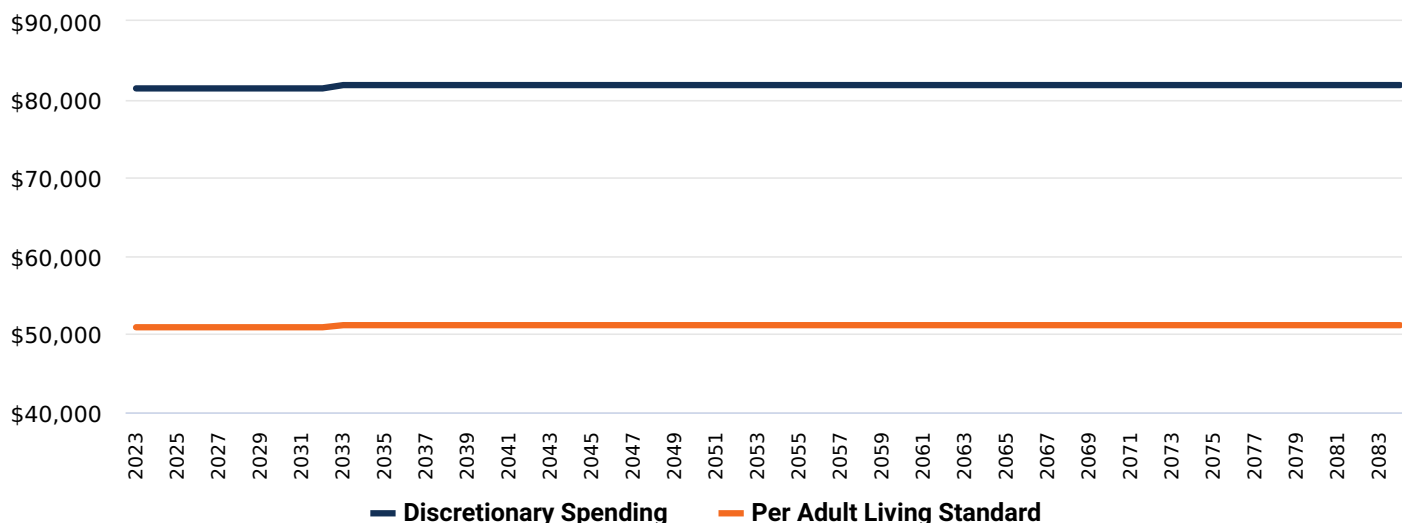
MaxiFi Planner computes the amount of term life insurance coverage needed to maintain the same standard of living in case of early death of an adult, adjusted to account for the loss of one adult in the household.

Year	Ree's Age	Jesse's Age	Ree's Life Insurance	Jesse's Life Insurance	Ree's Life Insurance (Face Value)	Jesse's Life Insurance (Face Value)	Premium
2023	29	29	\$1,046,717	\$2,142,067	\$1,046,717	\$2,142,067	\$2,363
2024	30	30	\$1,021,355	\$2,093,915	\$1,044,335	\$2,141,028	\$2,309
2025	31	31	\$995,840	\$2,044,089	\$1,041,157	\$2,137,108	\$2,253
2026	32	32	\$971,943	\$2,001,626	\$1,039,037	\$2,139,799	\$2,204
2027	33	33	\$947,666	\$1,958,754	\$1,035,878	\$2,141,082	\$2,155
2028	34	34	\$923,085	\$1,914,960	\$1,031,711	\$2,140,308	\$2,104
2029	35	35	\$898,150	\$1,870,402	\$1,026,429	\$2,137,543	\$2,053
2030	36	36	\$873,168	\$1,825,827	\$1,020,331	\$2,133,550	\$2,096
2031	37	37	\$848,175	\$1,780,921	\$1,013,426	\$2,127,900	\$2,185
2032	38	38	\$823,202	\$1,735,813	\$1,005,718	\$2,120,669	\$2,277
2033	39	39	\$798,454	\$1,690,714	\$997,432	\$2,112,045	\$2,409
2034	40	40	\$773,774	\$1,645,512	\$988,349	\$2,101,830	\$2,530
2035	41	41	\$749,169	\$1,600,334	\$978,452	\$2,090,117	\$2,641
2036	42	42	\$724,673	\$1,555,035	\$967,754	\$2,076,650	\$2,785
2037	43	43	\$700,282	\$1,509,682	\$956,223	\$2,061,445	\$2,933
2038	44	44	\$676,018	\$1,464,384	\$943,862	\$2,044,582	\$3,093
2039	45	45	\$651,816	\$1,418,732	\$930,547	\$2,025,412	\$3,276
2040	46	46	\$627,676	\$1,372,883	\$916,246	\$2,004,056	\$3,456
2041	47	47	\$603,601	\$1,326,899	\$900,927	\$1,980,513	\$3,654
2042	48	48	\$579,626	\$1,280,854	\$884,608	\$1,954,802	\$3,867
2043	49	49	\$555,752	\$1,234,883	\$867,256	\$1,927,046	\$4,089
2044	50	50	\$531,972	\$1,181,673	\$848,825	\$1,885,501	\$4,291
2045	51	51	\$508,274	\$1,135,713	\$829,260	\$1,852,940	\$4,487
2046	52	52	\$484,668	\$1,089,815	\$808,538	\$1,818,064	\$4,683
2047	53	53	\$461,152	\$1,043,944	\$786,617	\$1,780,725	\$4,876
2048	54	54	\$437,745	\$998,112	\$763,492	\$1,740,854	\$5,067
2049	55	55	\$414,526	\$952,391	\$739,261	\$1,698,485	\$5,258



Year	Ree's Age	Jesse's Age	Ree's Life Insurance	Jesse's Life Insurance	Ree's Life Insurance (Face Value)	Jesse's Life Insurance (Face Value)	Premium
2050	56	56	\$391,469	\$906,291	\$713,850	\$1,652,636	\$5,416
2051	57	57	\$368,523	\$858,374	\$687,127	\$1,600,477	\$5,535
2052	58	58	\$345,710	\$810,480	\$659,095	\$1,545,178	\$5,666
2053	59	59	\$323,038	\$762,695	\$629,727	\$1,486,792	\$5,814
2054	60	60	\$300,528	\$714,959	\$599,028	\$1,425,095	\$6,011
2055	61	61	\$277,137	\$665,995	\$564,835	\$1,357,366	\$6,225
2056	62	62	\$253,917	\$611,673	\$529,152	\$1,274,703	\$6,408
2057	63	63	\$229,589	\$563,842	\$489,219	\$1,201,462	\$6,610
2058	64	64	\$203,824	\$515,947	\$444,090	\$1,124,141	\$6,730
2059	65	65	\$183,706	\$474,646	\$409,263	\$1,057,425	\$6,876
2060	66	66	\$165,759	\$436,534	\$377,590	\$994,399	\$6,919
2061	67	67	\$155,931	\$384,491	\$363,194	\$895,556	\$6,725
2062	68	68	\$163,154	\$301,615	\$388,568	\$718,327	\$6,169
2063	69	69	\$175,134	\$213,628	\$426,485	\$520,225	\$5,509
2064	70	70	\$200,148	\$200,148	\$498,365	\$498,365	\$6,318
2065	71	71	\$187,509	\$187,509	\$477,399	\$477,399	\$6,860
2066	72	72	\$173,050	\$173,050	\$450,499	\$450,499	\$7,395
2067	73	73	\$159,492	\$159,492	\$424,547	\$424,547	\$7,964
2068	74	74	\$146,810	\$146,810	\$399,580	\$399,580	\$8,504
2069	75	75	\$134,943	\$134,943	\$375,547	\$375,547	\$8,984
2070	76	76	\$123,815	\$123,815	\$352,330	\$352,330	\$9,381
2071	77	77	\$113,352	\$113,352	\$329,814	\$329,814	\$9,701
2072	78	78	\$103,460	\$103,460	\$307,804	\$307,804	\$9,921
2073	79	79	\$94,031	\$94,031	\$286,047	\$286,047	\$10,031
2074	80	80	\$84,940	\$84,940	\$264,207	\$264,207	\$10,009
2075	81	81	\$76,422	\$76,422	\$243,058	\$243,058	\$10,215
2076	82	82	\$68,435	\$68,435	\$222,553	\$222,553	\$10,375
2077	83	83	\$60,914	\$60,914	\$202,553	\$202,553	\$10,461
2078	84	84	\$53,779	\$53,779	\$182,851	\$182,851	\$10,458
2079	85	85	\$46,913	\$46,913	\$163,095	\$163,095	\$10,331
2080	86	86	\$40,126	\$40,126	\$142,637	\$142,637	\$10,005
2081	87	87	\$33,077	\$33,077	\$120,225	\$120,225	\$9,330
2082	88	88	\$25,123	\$25,123	\$93,370	\$93,370	\$8,001
2083	89	89	\$15,004	\$15,004	\$57,016	\$57,016	\$5,378
2084	90	90	\$0	\$0	\$0	\$0	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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

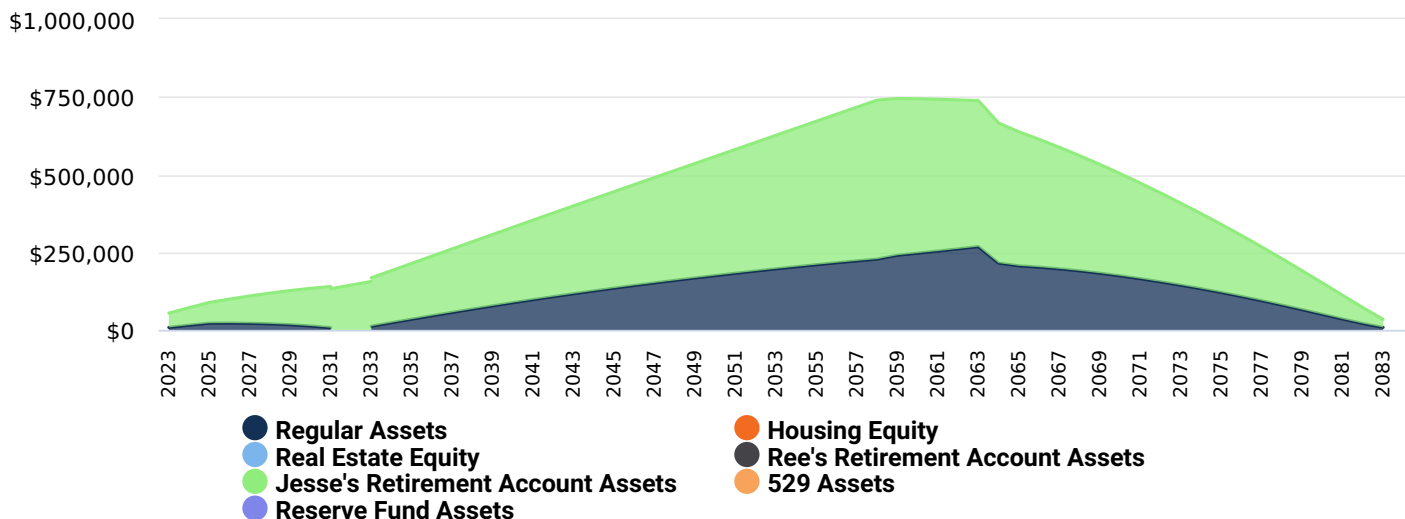
Year	Ree's Age	Jesse's Age	Discretionary Spending	Per Adult Living Standard
2023	29	29	\$81,395	\$50,872
2024	30	30	\$81,395	\$50,872
2025	31	31	\$81,395	\$50,872
2026	32	32	\$81,395	\$50,872
2027	33	33	\$81,395	\$50,872
2028	34	34	\$81,395	\$50,872
2029	35	35	\$81,395	\$50,872
2030	36	36	\$81,395	\$50,872
2031	37	37	\$81,395	\$50,872
2032	38	38	\$81,395	\$50,872



Year	Ree's Age	Jesse's Age	Discretionary Spending	Per Adult Living Standard
2033	39	39	\$81,820	\$51,138
2034	40	40	\$81,820	\$51,138
2035	41	41	\$81,820	\$51,138
2036	42	42	\$81,820	\$51,138
2037	43	43	\$81,820	\$51,138
2038	44	44	\$81,820	\$51,138
2039	45	45	\$81,820	\$51,138
2040	46	46	\$81,820	\$51,138
2041	47	47	\$81,820	\$51,138
2042	48	48	\$81,820	\$51,138
2043	49	49	\$81,820	\$51,138
2044	50	50	\$81,820	\$51,138
2045	51	51	\$81,820	\$51,138
2046	52	52	\$81,820	\$51,138
2047	53	53	\$81,820	\$51,138
2048	54	54	\$81,820	\$51,138
2049	55	55	\$81,820	\$51,138
2050	56	56	\$81,820	\$51,138
2051	57	57	\$81,820	\$51,138
2052	58	58	\$81,820	\$51,138
2053	59	59	\$81,820	\$51,138
2054	60	60	\$81,820	\$51,138
2055	61	61	\$81,820	\$51,138
2056	62	62	\$81,820	\$51,138
2057	63	63	\$81,820	\$51,138
2058	64	64	\$81,820	\$51,138
2059	65	65	\$81,820	\$51,138
2060	66	66	\$81,820	\$51,138
2061	67	67	\$81,820	\$51,138
2062	68	68	\$81,820	\$51,138
2063	69	69	\$81,820	\$51,138
2064	70	70	\$81,820	\$51,138
2065	71	71	\$81,820	\$51,138
2066	72	72	\$81,820	\$51,138
2067	73	73	\$81,820	\$51,138
2068	74	74	\$81,820	\$51,138
2069	75	75	\$81,820	\$51,138
2070	76	76	\$81,820	\$51,138
2071	77	77	\$81,820	\$51,138
2072	78	78	\$81,820	\$51,138
2073	79	79	\$81,820	\$51,138
2074	80	80	\$81,820	\$51,138
2075	81	81	\$81,820	\$51,138
2076	82	82	\$81,820	\$51,138
2077	83	83	\$81,820	\$51,138
2078	84	84	\$81,820	\$51,138
2079	85	85	\$81,820	\$51,138
2080	86	86	\$81,820	\$51,138
2081	87	87	\$81,820	\$51,138
2082	88	88	\$81,820	\$51,138

Year	Ree's Age	Jesse's Age	Discretionary Spending	Per Adult Living Standard
2083	89	89	\$81,820	\$51,138
2084	90	90	\$81,820	\$51,138

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	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Ree's Retirement Account Assets	Jesse's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	29	29	\$7,910	\$0	\$0	\$0	\$45,913	\$0	\$0	\$53,823
2024	30	30	\$15,104	\$0	\$0	\$0	\$56,186	\$0	\$0	\$71,290
2025	31	31	\$21,521	\$0	\$0	\$0	\$66,610	\$0	\$0	\$88,131
2026	32	32	\$21,793	\$0	\$0	\$0	\$77,187	\$0	\$0	\$98,980
2027	33	33	\$21,117	\$0	\$0	\$0	\$87,920	\$0	\$0	\$109,037
2028	34	34	\$19,419	\$0	\$0	\$0	\$98,810	\$0	\$0	\$118,229
2029	35	35	\$16,621	\$0	\$0	\$0	\$109,859	\$0	\$0	\$126,480
2030	36	36	\$12,541	\$0	\$0	\$0	\$121,071	\$0	\$0	\$133,612
2031	37	37	\$7,039	\$0	\$0	\$0	\$132,447	\$0	\$0	\$139,486
2032	38	38	\$0	\$0	\$0	\$0	\$143,990	\$0	\$0	\$143,990
2033	39	39	\$11,611	\$0	\$0	\$0	\$155,702	\$0	\$0	\$167,313
2034	40	40	\$23,045	\$0	\$0	\$0	\$167,586	\$0	\$0	\$190,631
2035	41	41	\$34,309	\$0	\$0	\$0	\$179,645	\$0	\$0	\$213,954
2036	42	42	\$45,371	\$0	\$0	\$0	\$191,880	\$0	\$0	\$237,251
2037	43	43	\$56,227	\$0	\$0	\$0	\$204,295	\$0	\$0	\$260,522
2038	44	44	\$66,865	\$0	\$0	\$0	\$216,892	\$0	\$0	\$283,757
2039	45	45	\$77,262	\$0	\$0	\$0	\$229,674	\$0	\$0	\$306,936
2040	46	46	\$87,421	\$0	\$0	\$0	\$242,643	\$0	\$0	\$330,064
2041	47	47	\$97,325	\$0	\$0	\$0	\$255,803	\$0	\$0	\$353,128
2042	48	48	\$106,957	\$0	\$0	\$0	\$269,155	\$0	\$0	\$376,112
2043	49	49	\$116,308	\$0	\$0	\$0	\$282,704	\$0	\$0	\$399,012
2044	50	50	\$125,401	\$0	\$0	\$0	\$296,451	\$0	\$0	\$421,852
2045	51	51	\$134,239	\$0	\$0	\$0	\$310,400	\$0	\$0	\$444,639
2046	52	52	\$142,821	\$0	\$0	\$0	\$324,553	\$0	\$0	\$467,374
2047	53	53	\$151,152	\$0	\$0	\$0	\$338,915	\$0	\$0	\$490,067



Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Ree's Retirement Account Assets	Jesse's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2048	54	54	\$159,233	\$0	\$0	\$0	\$353,486	\$0	\$0	\$512,719
2049	55	55	\$167,064	\$0	\$0	\$0	\$368,272	\$0	\$0	\$535,336
2050	56	56	\$174,678	\$0	\$0	\$0	\$383,275	\$0	\$0	\$557,953
2051	57	57	\$182,115	\$0	\$0	\$0	\$398,497	\$0	\$0	\$580,612
2052	58	58	\$189,361	\$0	\$0	\$0	\$413,943	\$0	\$0	\$603,304
2053	59	59	\$196,401	\$0	\$0	\$0	\$429,616	\$0	\$0	\$626,017
2054	60	60	\$203,186	\$0	\$0	\$0	\$445,518	\$0	\$0	\$648,704
2055	61	61	\$209,696	\$0	\$0	\$0	\$461,654	\$0	\$0	\$671,350
2056	62	62	\$215,965	\$0	\$0	\$0	\$478,026	\$0	\$0	\$693,991
2057	63	63	\$221,947	\$0	\$0	\$0	\$494,639	\$0	\$0	\$716,586
2058	64	64	\$227,727	\$0	\$0	\$0	\$511,495	\$0	\$0	\$739,222
2059	65	65	\$240,112	\$0	\$0	\$0	\$504,354	\$0	\$0	\$744,466
2060	66	66	\$246,851	\$0	\$0	\$0	\$496,652	\$0	\$0	\$743,503
2061	67	67	\$253,522	\$0	\$0	\$0	\$488,368	\$0	\$0	\$741,890
2062	68	68	\$260,484	\$0	\$0	\$0	\$479,474	\$0	\$0	\$739,958
2063	69	69	\$267,840	\$0	\$0	\$0	\$469,943	\$0	\$0	\$737,783
2064	70	70	\$214,858	\$0	\$0	\$0	\$450,673	\$0	\$0	\$665,531
2065	71	71	\$206,134	\$0	\$0	\$0	\$431,120	\$0	\$0	\$637,254
2066	72	72	\$201,799	\$0	\$0	\$0	\$411,280	\$0	\$0	\$613,079
2067	73	73	\$196,377	\$0	\$0	\$0	\$391,149	\$0	\$0	\$587,526
2068	74	74	\$189,890	\$0	\$0	\$0	\$370,723	\$0	\$0	\$560,613
2069	75	75	\$182,393	\$0	\$0	\$0	\$349,997	\$0	\$0	\$532,390
2070	76	76	\$173,959	\$0	\$0	\$0	\$328,967	\$0	\$0	\$502,926
2071	77	77	\$164,657	\$0	\$0	\$0	\$307,628	\$0	\$0	\$472,285
2072	78	78	\$154,576	\$0	\$0	\$0	\$285,976	\$0	\$0	\$440,552
2073	79	79	\$143,817	\$0	\$0	\$0	\$264,007	\$0	\$0	\$407,824
2074	80	80	\$132,501	\$0	\$0	\$0	\$241,716	\$0	\$0	\$374,217
2075	81	81	\$120,389	\$0	\$0	\$0	\$219,097	\$0	\$0	\$339,486
2076	82	82	\$107,515	\$0	\$0	\$0	\$196,147	\$0	\$0	\$303,662
2077	83	83	\$93,938	\$0	\$0	\$0	\$172,860	\$0	\$0	\$266,798
2078	84	84	\$79,734	\$0	\$0	\$0	\$149,231	\$0	\$0	\$228,965
2079	85	85	\$65,011	\$0	\$0	\$0	\$125,256	\$0	\$0	\$190,267
2080	86	86	\$49,954	\$0	\$0	\$0	\$100,929	\$0	\$0	\$150,883
2081	87	87	\$34,896	\$0	\$0	\$0	\$76,245	\$0	\$0	\$111,141
2082	88	88	\$20,472	\$0	\$0	\$0	\$51,200	\$0	\$0	\$71,672
2083	89	89	\$7,937	\$0	\$0	\$0	\$25,786	\$0	\$0	\$33,723
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	29	29	\$7,910	\$0	\$0	\$45,913	\$0	\$0	\$3,188,784	\$0	\$0	\$3,242,607
2024	30	30	\$15,104	\$0	\$0	\$56,186	\$0	\$0	\$3,115,270	\$0	\$0	\$3,186,560
2025	31	31	\$21,521	\$0	\$0	\$66,610	\$0	\$0	\$3,039,929	\$0	\$0	\$3,128,060
2026	32	32	\$21,793	\$0	\$0	\$77,187	\$0	\$0	\$2,973,569	\$0	\$0	\$3,072,549
2027	33	33	\$21,117	\$0	\$0	\$87,920	\$0	\$0	\$2,906,420	\$0	\$0	\$3,015,457
2028	34	34	\$19,419	\$0	\$0	\$98,810	\$0	\$0	\$2,838,045	\$0	\$0	\$2,956,274
2029	35	35	\$16,621	\$0	\$0	\$109,859	\$0	\$0	\$2,768,552	\$0	\$0	\$2,895,032
2030	36	36	\$12,541	\$0	\$0	\$121,071	\$0	\$0	\$2,698,995	\$0	\$0	\$2,832,607
2031	37	37	\$7,039	\$0	\$0	\$132,447	\$0	\$0	\$2,629,096	\$0	\$0	\$2,768,582
2032	38	38	\$0	\$0	\$0	\$143,990	\$0	\$0	\$2,559,015	\$0	\$0	\$2,703,005
2033	39	39	\$11,611	\$0	\$0	\$155,702	\$0	\$0	\$2,489,168	\$0	\$0	\$2,656,481
2034	40	40	\$23,045	\$0	\$0	\$167,586	\$0	\$0	\$2,419,286	\$0	\$0	\$2,609,917
2035	41	41	\$34,309	\$0	\$0	\$179,645	\$0	\$0	\$2,349,503	\$0	\$0	\$2,563,457
2036	42	42	\$45,371	\$0	\$0	\$191,880	\$0	\$0	\$2,279,708	\$0	\$0	\$2,516,959
2037	43	43	\$56,227	\$0	\$0	\$204,295	\$0	\$0	\$2,209,964	\$0	\$0	\$2,470,486
2038	44	44	\$66,865	\$0	\$0	\$216,892	\$0	\$0	\$2,140,402	\$0	\$0	\$2,424,159
2039	45	45	\$77,262	\$0	\$0	\$229,674	\$0	\$0	\$2,070,548	\$0	\$0	\$2,377,484
2040	46	46	\$87,421	\$0	\$0	\$242,643	\$0	\$0	\$2,000,559	\$0	\$0	\$2,330,623
2041	47	47	\$97,325	\$0	\$0	\$255,803	\$0	\$0	\$1,930,500	\$0	\$0	\$2,283,628
2042	48	48	\$106,957	\$0	\$0	\$269,155	\$0	\$0	\$1,860,480	\$0	\$0	\$2,236,592
2043	49	49	\$116,308	\$0	\$0	\$282,704	\$0	\$0	\$1,790,635	\$0	\$0	\$2,189,647
2044	50	50	\$125,401	\$0	\$0	\$296,451	\$0	\$0	\$1,713,645	\$0	\$0	\$2,135,497
2045	51	51	\$134,239	\$0	\$0	\$310,400	\$0	\$0	\$1,643,987	\$0	\$0	\$2,088,626
2046	52	52	\$142,821	\$0	\$0	\$324,553	\$0	\$0	\$1,574,483	\$0	\$0	\$2,041,857
2047	53	53	\$151,152	\$0	\$0	\$338,915	\$0	\$0	\$1,505,096	\$0	\$0	\$1,995,163
2048	54	54	\$159,233	\$0	\$0	\$353,486	\$0	\$0	\$1,435,857	\$0	\$0	\$1,948,576
2049	55	55	\$167,064	\$0	\$0	\$368,272	\$0	\$0	\$1,366,917	\$0	\$0	\$1,902,253
2050	56	56	\$174,678	\$0	\$0	\$383,275	\$0	\$0	\$1,297,760	\$0	\$0	\$1,855,713
2051	57	57	\$182,115	\$0	\$0	\$398,497	\$0	\$0	\$1,226,897	\$0	\$0	\$1,807,509
2052	58	58	\$189,361	\$0	\$0	\$413,943	\$0	\$0	\$1,156,190	\$0	\$0	\$1,759,494
2053	59	59	\$196,401	\$0	\$0	\$429,616	\$0	\$0	\$1,085,733	\$0	\$0	\$1,711,750
2054	60	60	\$203,186	\$0	\$0	\$445,518	\$0	\$0	\$1,015,487	\$0	\$0	\$1,664,191
2055	61	61	\$209,696	\$0	\$0	\$461,654	\$0	\$0	\$943,132	\$0	\$0	\$1,614,482
2056	62	62	\$215,965	\$0	\$0	\$478,026	\$0	\$0	\$865,590	\$0	\$0	\$1,559,581
2057	63	63	\$221,947	\$0	\$0	\$494,639	\$0	\$0	\$793,431	\$0	\$0	\$1,510,017
2058	64	64	\$227,727	\$0	\$0	\$511,495	\$0	\$0	\$719,771	\$0	\$0	\$1,458,993
2059	65	65	\$240,112	\$0	\$0	\$504,354	\$0	\$0	\$658,352	\$0	\$0	\$1,402,818
2060	66	66	\$246,851	\$0	\$0	\$496,652	\$0	\$0	\$602,293	\$0	\$0	\$1,345,796
2061	67	67	\$253,522	\$0	\$0	\$488,368	\$0	\$0	\$540,422	\$0	\$0	\$1,282,312
2062	68	68	\$260,484	\$0	\$0	\$479,474	\$0	\$0	\$464,769	\$0	\$0	\$1,204,727
2063	69	69	\$267,840	\$0	\$0	\$469,943	\$0	\$0	\$388,762	\$0	\$0	\$1,126,545
2064	70	70	\$214,858	\$0	\$0	\$450,673	\$0	\$0	\$400,296	\$0	\$0	\$1,065,827
2065	71	71	\$206,134	\$0	\$0	\$431,120	\$0	\$0	\$375,018	\$0	\$0	\$1,012,272
2066	72	72	\$201,799	\$0	\$0	\$411,280	\$0	\$0	\$346,100	\$0	\$0	\$959,179
2067	73	73	\$196,377	\$0	\$0	\$391,149	\$0	\$0	\$318,984	\$0	\$0	\$906,510
2068	74	74	\$189,890	\$0	\$0	\$370,723	\$0	\$0	\$293,620	\$0	\$0	\$854,233
2069	75	75	\$182,393	\$0	\$0	\$349,997	\$0	\$0	\$269,886	\$0	\$0	\$802,276



Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2070	76	76	\$173,959	\$0	\$0	\$328,967	\$0	\$0	\$247,630	\$0	\$0	\$750,556
2071	77	77	\$164,657	\$0	\$0	\$307,628	\$0	\$0	\$226,704	\$0	\$0	\$698,989
2072	78	78	\$154,576	\$0	\$0	\$285,976	\$0	\$0	\$206,920	\$0	\$0	\$647,472
2073	79	79	\$143,817	\$0	\$0	\$264,007	\$0	\$0	\$188,062	\$0	\$0	\$595,886
2074	80	80	\$132,501	\$0	\$0	\$241,716	\$0	\$0	\$169,880	\$0	\$0	\$544,097
2075	81	81	\$120,389	\$0	\$0	\$219,097	\$0	\$0	\$152,844	\$0	\$0	\$492,330
2076	82	82	\$107,515	\$0	\$0	\$196,147	\$0	\$0	\$136,870	\$0	\$0	\$440,532
2077	83	83	\$93,938	\$0	\$0	\$172,860	\$0	\$0	\$121,828	\$0	\$0	\$388,626
2078	84	84	\$79,734	\$0	\$0	\$149,231	\$0	\$0	\$107,558	\$0	\$0	\$336,523
2079	85	85	\$65,011	\$0	\$0	\$125,256	\$0	\$0	\$93,826	\$0	\$0	\$284,093
2080	86	86	\$49,954	\$0	\$0	\$100,929	\$0	\$0	\$80,252	\$0	\$0	\$231,135
2081	87	87	\$34,896	\$0	\$0	\$76,245	\$0	\$0	\$66,154	\$0	\$0	\$177,295
2082	88	88	\$20,472	\$0	\$0	\$51,200	\$0	\$0	\$50,246	\$0	\$0	\$121,918
2083	89	89	\$7,937	\$0	\$0	\$25,786	\$0	\$0	\$30,008	\$0	\$0	\$63,731
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Ree's Estate

Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Ree's Retirement Account Assets	529 Assets	Reserve Fund	Ree's Life Insurance	Ree's Bequest	Ree's Funeral	Ree's Net Estate
2023	29	29	\$7,910	\$0	\$0	\$0	\$0	\$0	\$1,046,717	\$0	\$0	\$1,054,627
2024	30	30	\$15,104	\$0	\$0	\$0	\$0	\$0	\$1,021,355	\$0	\$0	\$1,036,459
2025	31	31	\$21,521	\$0	\$0	\$0	\$0	\$0	\$995,840	\$0	\$0	\$1,017,361
2026	32	32	\$21,793	\$0	\$0	\$0	\$0	\$0	\$971,943	\$0	\$0	\$993,736
2027	33	33	\$21,117	\$0	\$0	\$0	\$0	\$0	\$947,666	\$0	\$0	\$968,783
2028	34	34	\$19,419	\$0	\$0	\$0	\$0	\$0	\$923,085	\$0	\$0	\$942,504
2029	35	35	\$16,621	\$0	\$0	\$0	\$0	\$0	\$898,150	\$0	\$0	\$914,771
2030	36	36	\$12,541	\$0	\$0	\$0	\$0	\$0	\$873,168	\$0	\$0	\$885,709
2031	37	37	\$7,039	\$0	\$0	\$0	\$0	\$0	\$848,175	\$0	\$0	\$855,214
2032	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$823,202	\$0	\$0	\$823,202
2033	39	39	\$11,611	\$0	\$0	\$0	\$0	\$0	\$798,454	\$0	\$0	\$810,065
2034	40	40	\$23,045	\$0	\$0	\$0	\$0	\$0	\$773,774	\$0	\$0	\$796,819
2035	41	41	\$34,309	\$0	\$0	\$0	\$0	\$0	\$749,169	\$0	\$0	\$783,478
2036	42	42	\$45,371	\$0	\$0	\$0	\$0	\$0	\$724,673	\$0	\$0	\$770,044
2037	43	43	\$56,227	\$0	\$0	\$0	\$0	\$0	\$700,282	\$0	\$0	\$756,509
2038	44	44	\$66,865	\$0	\$0	\$0	\$0	\$0	\$676,018	\$0	\$0	\$742,883
2039	45	45	\$77,262	\$0	\$0	\$0	\$0	\$0	\$651,816	\$0	\$0	\$729,078
2040	46	46	\$87,421	\$0	\$0	\$0	\$0	\$0	\$627,676	\$0	\$0	\$715,097
2041	47	47	\$97,325	\$0	\$0	\$0	\$0	\$0	\$603,601	\$0	\$0	\$700,926
2042	48	48	\$106,957	\$0	\$0	\$0	\$0	\$0	\$579,626	\$0	\$0	\$686,583
2043	49	49	\$116,308	\$0	\$0	\$0	\$0	\$0	\$555,752	\$0	\$0	\$672,060
2044	50	50	\$125,401	\$0	\$0	\$0	\$0	\$0	\$531,972	\$0	\$0	\$657,373
2045	51	51	\$134,239	\$0	\$0	\$0	\$0	\$0	\$508,274	\$0	\$0	\$642,513
2046	52	52	\$142,821	\$0	\$0	\$0	\$0	\$0	\$484,668	\$0	\$0	\$627,489
2047	53	53	\$151,152	\$0	\$0	\$0	\$0	\$0	\$461,152	\$0	\$0	\$612,304
2048	54	54	\$159,233	\$0	\$0	\$0	\$0	\$0	\$437,745	\$0	\$0	\$596,978
2049	55	55	\$167,064	\$0	\$0	\$0	\$0	\$0	\$414,526	\$0	\$0	\$581,590
2050	56	56	\$174,678	\$0	\$0	\$0	\$0	\$0	\$391,469	\$0	\$0	\$566,147
2051	57	57	\$182,115	\$0	\$0	\$0	\$0	\$0	\$368,523	\$0	\$0	\$550,638
2052	58	58	\$189,361	\$0	\$0	\$0	\$0	\$0	\$345,710	\$0	\$0	\$535,071
2053	59	59	\$196,401	\$0	\$0	\$0	\$0	\$0	\$323,038	\$0	\$0	\$519,439
2054	60	60	\$203,186	\$0	\$0	\$0	\$0	\$0	\$300,528	\$0	\$0	\$503,714
2055	61	61	\$209,696	\$0	\$0	\$0	\$0	\$0	\$277,137	\$0	\$0	\$486,833
2056	62	62	\$215,965	\$0	\$0	\$0	\$0	\$0	\$253,917	\$0	\$0	\$469,882
2057	63	63	\$221,947	\$0	\$0	\$0	\$0	\$0	\$229,589	\$0	\$0	\$451,536
2058	64	64	\$227,727	\$0	\$0	\$0	\$0	\$0	\$203,824	\$0	\$0	\$431,551
2059	65	65	\$240,112	\$0	\$0	\$0	\$0	\$0	\$183,706	\$0	\$0	\$423,818
2060	66	66	\$246,851	\$0	\$0	\$0	\$0	\$0	\$165,759	\$0	\$0	\$412,610
2061	67	67	\$253,522	\$0	\$0	\$0	\$0	\$0	\$155,931	\$0	\$0	\$409,453
2062	68	68	\$260,484	\$0	\$0	\$0	\$0	\$0	\$163,154	\$0	\$0	\$423,638
2063	69	69	\$267,840	\$0	\$0	\$0	\$0	\$0	\$175,134	\$0	\$0	\$442,974
2064	70	70	\$214,858	\$0	\$0	\$0	\$0	\$0	\$200,148	\$0	\$0	\$415,006
2065	71	71	\$206,134	\$0	\$0	\$0	\$0	\$0	\$187,509	\$0	\$0	\$393,643
2066	72	72	\$201,799	\$0	\$0	\$0	\$0	\$0	\$173,050	\$0	\$0	\$374,849
2067	73	73	\$196,377	\$0	\$0	\$0	\$0	\$0	\$159,492	\$0	\$0	\$355,869
2068	74	74	\$189,890	\$0	\$0	\$0	\$0	\$0	\$146,810	\$0	\$0	\$336,700
2069	75	75	\$182,393	\$0	\$0	\$0	\$0	\$0	\$134,943	\$0	\$0	\$317,336
2070	76	76	\$173,959	\$0	\$0	\$0	\$0	\$0	\$123,815	\$0	\$0	\$297,774



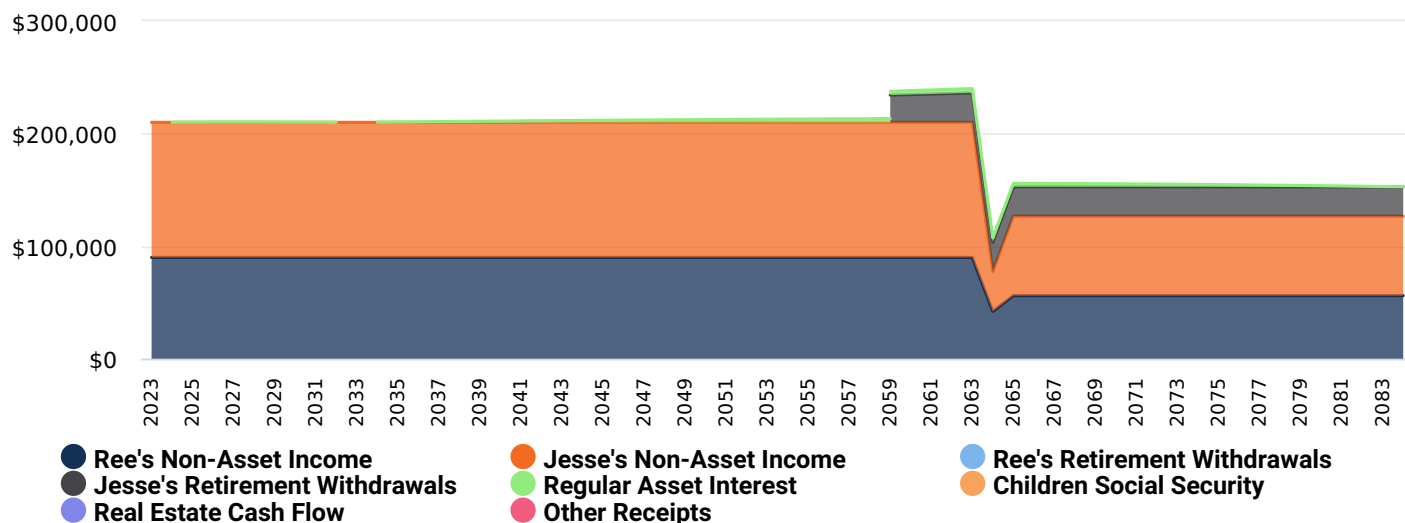
Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Ree's Retirement Account Assets	529 Assets	Reserve Fund	Ree's Life Insurance	Ree's Bequest	Ree's Funeral	Ree's Net Estate
2071	77	77	\$164,657	\$0	\$0	\$0	\$0	\$0	\$113,352	\$0	\$0	\$278,009
2072	78	78	\$154,576	\$0	\$0	\$0	\$0	\$0	\$103,460	\$0	\$0	\$258,036
2073	79	79	\$143,817	\$0	\$0	\$0	\$0	\$0	\$94,031	\$0	\$0	\$237,848
2074	80	80	\$132,501	\$0	\$0	\$0	\$0	\$0	\$84,940	\$0	\$0	\$217,441
2075	81	81	\$120,389	\$0	\$0	\$0	\$0	\$0	\$76,422	\$0	\$0	\$196,811
2076	82	82	\$107,515	\$0	\$0	\$0	\$0	\$0	\$68,435	\$0	\$0	\$175,950
2077	83	83	\$93,938	\$0	\$0	\$0	\$0	\$0	\$60,914	\$0	\$0	\$154,852
2078	84	84	\$79,734	\$0	\$0	\$0	\$0	\$0	\$53,779	\$0	\$0	\$133,513
2079	85	85	\$65,011	\$0	\$0	\$0	\$0	\$0	\$46,913	\$0	\$0	\$111,924
2080	86	86	\$49,954	\$0	\$0	\$0	\$0	\$0	\$40,126	\$0	\$0	\$90,080
2081	87	87	\$34,896	\$0	\$0	\$0	\$0	\$0	\$33,077	\$0	\$0	\$67,973
2082	88	88	\$20,472	\$0	\$0	\$0	\$0	\$0	\$25,123	\$0	\$0	\$45,595
2083	89	89	\$7,937	\$0	\$0	\$0	\$0	\$0	\$15,004	\$0	\$0	\$22,941
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Jesse's Estate

Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Jesse's Retirement Account Assets	529 Assets	Reserve Fund	Jesse's Life Insurance	Jesse's Bequest	Jesse's Funeral	Jesse's Net Estate
2023	29	29	\$7,910	\$0	\$0	\$45,913	\$0	\$0	\$2,142,067	\$0	\$0	\$2,195,890
2024	30	30	\$15,104	\$0	\$0	\$56,186	\$0	\$0	\$2,093,915	\$0	\$0	\$2,165,205
2025	31	31	\$21,521	\$0	\$0	\$66,610	\$0	\$0	\$2,044,089	\$0	\$0	\$2,132,220
2026	32	32	\$21,793	\$0	\$0	\$77,187	\$0	\$0	\$2,001,626	\$0	\$0	\$2,100,606
2027	33	33	\$21,117	\$0	\$0	\$87,920	\$0	\$0	\$1,958,754	\$0	\$0	\$2,067,791
2028	34	34	\$19,419	\$0	\$0	\$98,810	\$0	\$0	\$1,914,960	\$0	\$0	\$2,033,189
2029	35	35	\$16,621	\$0	\$0	\$109,859	\$0	\$0	\$1,870,402	\$0	\$0	\$1,996,882
2030	36	36	\$12,541	\$0	\$0	\$121,071	\$0	\$0	\$1,825,827	\$0	\$0	\$1,959,439
2031	37	37	\$7,039	\$0	\$0	\$132,447	\$0	\$0	\$1,780,921	\$0	\$0	\$1,920,407
2032	38	38	\$0	\$0	\$0	\$143,990	\$0	\$0	\$1,735,813	\$0	\$0	\$1,879,803
2033	39	39	\$11,611	\$0	\$0	\$155,702	\$0	\$0	\$1,690,714	\$0	\$0	\$1,858,027
2034	40	40	\$23,045	\$0	\$0	\$167,586	\$0	\$0	\$1,645,512	\$0	\$0	\$1,836,143
2035	41	41	\$34,309	\$0	\$0	\$179,645	\$0	\$0	\$1,600,334	\$0	\$0	\$1,814,288
2036	42	42	\$45,371	\$0	\$0	\$191,880	\$0	\$0	\$1,555,035	\$0	\$0	\$1,792,286
2037	43	43	\$56,227	\$0	\$0	\$204,295	\$0	\$0	\$1,509,682	\$0	\$0	\$1,770,204
2038	44	44	\$66,865	\$0	\$0	\$216,892	\$0	\$0	\$1,464,384	\$0	\$0	\$1,748,141
2039	45	45	\$77,262	\$0	\$0	\$229,674	\$0	\$0	\$1,418,732	\$0	\$0	\$1,725,668
2040	46	46	\$87,421	\$0	\$0	\$242,643	\$0	\$0	\$1,372,883	\$0	\$0	\$1,702,947
2041	47	47	\$97,325	\$0	\$0	\$255,803	\$0	\$0	\$1,326,899	\$0	\$0	\$1,680,027
2042	48	48	\$106,957	\$0	\$0	\$269,155	\$0	\$0	\$1,280,854	\$0	\$0	\$1,656,966
2043	49	49	\$116,308	\$0	\$0	\$282,704	\$0	\$0	\$1,234,883	\$0	\$0	\$1,633,895
2044	50	50	\$125,401	\$0	\$0	\$296,451	\$0	\$0	\$1,181,673	\$0	\$0	\$1,603,525
2045	51	51	\$134,239	\$0	\$0	\$310,400	\$0	\$0	\$1,135,713	\$0	\$0	\$1,580,352
2046	52	52	\$142,821	\$0	\$0	\$324,553	\$0	\$0	\$1,089,815	\$0	\$0	\$1,557,189
2047	53	53	\$151,152	\$0	\$0	\$338,915	\$0	\$0	\$1,043,944	\$0	\$0	\$1,534,011
2048	54	54	\$159,233	\$0	\$0	\$353,486	\$0	\$0	\$998,112	\$0	\$0	\$1,510,831
2049	55	55	\$167,064	\$0	\$0	\$368,272	\$0	\$0	\$952,391	\$0	\$0	\$1,487,727
2050	56	56	\$174,678	\$0	\$0	\$383,275	\$0	\$0	\$906,291	\$0	\$0	\$1,464,244
2051	57	57	\$182,115	\$0	\$0	\$398,497	\$0	\$0	\$858,374	\$0	\$0	\$1,438,986
2052	58	58	\$189,361	\$0	\$0	\$413,943	\$0	\$0	\$810,480	\$0	\$0	\$1,413,784
2053	59	59	\$196,401	\$0	\$0	\$429,616	\$0	\$0	\$762,695	\$0	\$0	\$1,388,712
2054	60	60	\$203,186	\$0	\$0	\$445,518	\$0	\$0	\$714,959	\$0	\$0	\$1,363,663
2055	61	61	\$209,696	\$0	\$0	\$461,654	\$0	\$0	\$665,995	\$0	\$0	\$1,337,345
2056	62	62	\$215,965	\$0	\$0	\$478,026	\$0	\$0	\$611,673	\$0	\$0	\$1,305,664
2057	63	63	\$221,947	\$0	\$0	\$494,639	\$0	\$0	\$563,842	\$0	\$0	\$1,280,428
2058	64	64	\$227,727	\$0	\$0	\$511,495	\$0	\$0	\$515,947	\$0	\$0	\$1,255,169
2059	65	65	\$240,112	\$0	\$0	\$504,354	\$0	\$0	\$474,646	\$0	\$0	\$1,219,112
2060	66	66	\$246,851	\$0	\$0	\$496,652	\$0	\$0	\$436,534	\$0	\$0	\$1,180,037
2061	67	67	\$253,522	\$0	\$0	\$488,368	\$0	\$0	\$384,491	\$0	\$0	\$1,126,381
2062	68	68	\$260,484	\$0	\$0	\$479,474	\$0	\$0	\$301,615	\$0	\$0	\$1,041,573
2063	69	69	\$267,840	\$0	\$0	\$469,943	\$0	\$0	\$213,628	\$0	\$0	\$951,411
2064	70	70	\$214,858	\$0	\$0	\$450,673	\$0	\$0	\$200,148	\$0	\$0	\$865,679
2065	71	71	\$206,134	\$0	\$0	\$431,120	\$0	\$0	\$187,509	\$0	\$0	\$824,763
2066	72	72	\$201,799	\$0	\$0	\$411,280	\$0	\$0	\$173,050	\$0	\$0	\$786,129
2067	73	73	\$196,377	\$0	\$0	\$391,149	\$0	\$0	\$159,492	\$0	\$0	\$747,018
2068	74	74	\$189,890	\$0	\$0	\$370,723	\$0	\$0	\$146,810	\$0	\$0	\$707,423
2069	75	75	\$182,393	\$0	\$0	\$349,997	\$0	\$0	\$134,943	\$0	\$0	\$667,333

Year	Ree's Age	Jesse's Age	Regular Assets	Housing Equity	Real Estate Equity	Jesse's Retirement Account Assets	529 Assets	Reserve Fund	Jesse's Life Insurance	Jesse's Bequest	Jesse's Funeral	Jesse's Net Estate
2070	76	76	\$173,959	\$0	\$0	\$328,967	\$0	\$0	\$123,815	\$0	\$0	\$626,741
2071	77	77	\$164,657	\$0	\$0	\$307,628	\$0	\$0	\$113,352	\$0	\$0	\$585,637
2072	78	78	\$154,576	\$0	\$0	\$285,976	\$0	\$0	\$103,460	\$0	\$0	\$544,012
2073	79	79	\$143,817	\$0	\$0	\$264,007	\$0	\$0	\$94,031	\$0	\$0	\$501,855
2074	80	80	\$132,501	\$0	\$0	\$241,716	\$0	\$0	\$84,940	\$0	\$0	\$459,157
2075	81	81	\$120,389	\$0	\$0	\$219,097	\$0	\$0	\$76,422	\$0	\$0	\$415,908
2076	82	82	\$107,515	\$0	\$0	\$196,147	\$0	\$0	\$68,435	\$0	\$0	\$372,097
2077	83	83	\$93,938	\$0	\$0	\$172,860	\$0	\$0	\$60,914	\$0	\$0	\$327,712
2078	84	84	\$79,734	\$0	\$0	\$149,231	\$0	\$0	\$53,779	\$0	\$0	\$282,744
2079	85	85	\$65,011	\$0	\$0	\$125,256	\$0	\$0	\$46,913	\$0	\$0	\$237,180
2080	86	86	\$49,954	\$0	\$0	\$100,929	\$0	\$0	\$40,126	\$0	\$0	\$191,009
2081	87	87	\$34,896	\$0	\$0	\$76,245	\$0	\$0	\$33,077	\$0	\$0	\$144,218
2082	88	88	\$20,472	\$0	\$0	\$51,200	\$0	\$0	\$25,123	\$0	\$0	\$96,795
2083	89	89	\$7,937	\$0	\$0	\$25,786	\$0	\$0	\$15,004	\$0	\$0	\$48,727
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

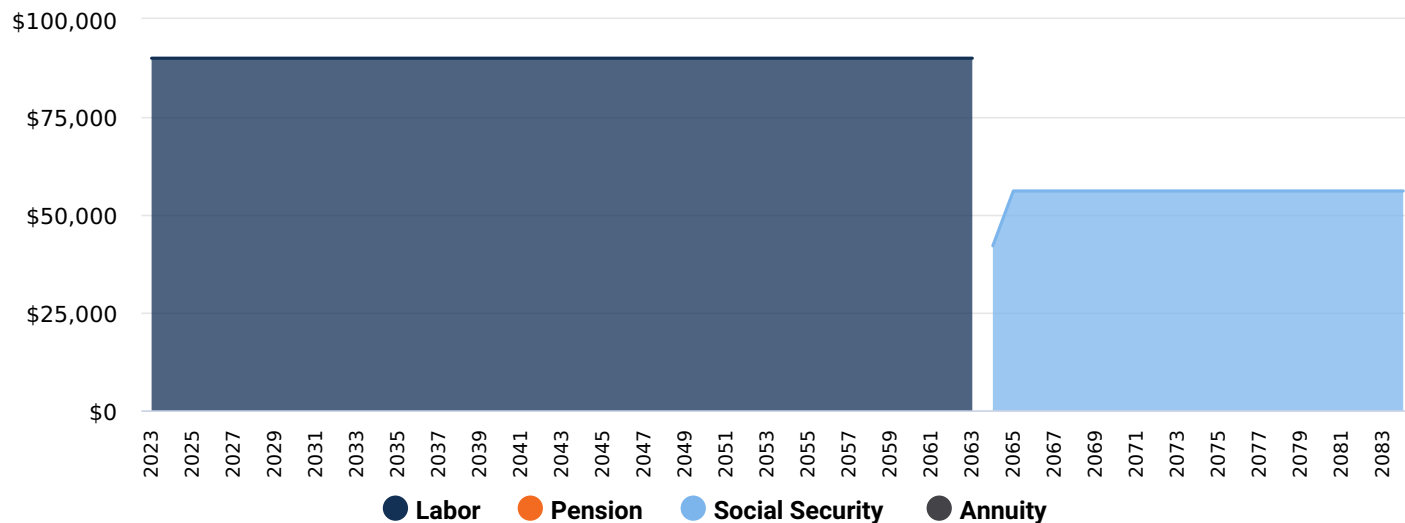


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Ree's Age	Jesse's Age	Ree's Non-Asset Income	Jesse's Non-Asset Income	Ree's Retirement Withdrawals	Jesse's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	29	29	\$90,000	\$120,000	\$0	\$0	\$0	\$0	\$0	\$0	\$210,000
2024	30	30	\$90,000	\$120,000	\$0	\$0	\$116	\$0	\$0	\$0	\$210,116
2025	31	31	\$90,000	\$120,000	\$0	\$0	\$222	\$0	\$0	\$0	\$210,222
2026	32	32	\$90,000	\$120,000	\$0	\$0	\$316	\$0	\$0	\$0	\$210,316
2027	33	33	\$90,000	\$120,000	\$0	\$0	\$320	\$0	\$0	\$0	\$210,320
2028	34	34	\$90,000	\$120,000	\$0	\$0	\$310	\$0	\$0	\$0	\$210,310
2029	35	35	\$90,000	\$120,000	\$0	\$0	\$285	\$0	\$0	\$0	\$210,285
2030	36	36	\$90,000	\$120,000	\$0	\$0	\$244	\$0	\$0	\$0	\$210,244
2031	37	37	\$90,000	\$120,000	\$0	\$0	\$184	\$0	\$0	\$0	\$210,184
2032	38	38	\$90,000	\$120,000	\$0	\$0	\$103	\$0	\$0	\$0	\$210,103
2033	39	39	\$90,000	\$120,000	\$0	\$0	\$0	\$0	\$0	\$0	\$210,000
2034	40	40	\$90,000	\$120,000	\$0	\$0	\$170	\$0	\$0	\$0	\$210,170
2035	41	41	\$90,000	\$120,000	\$0	\$0	\$338	\$0	\$0	\$0	\$210,338
2036	42	42	\$90,000	\$120,000	\$0	\$0	\$503	\$0	\$0	\$0	\$210,503
2037	43	43	\$90,000	\$120,000	\$0	\$0	\$666	\$0	\$0	\$0	\$210,666
2038	44	44	\$90,000	\$120,000	\$0	\$0	\$825	\$0	\$0	\$0	\$210,825
2039	45	45	\$90,000	\$120,000	\$0	\$0	\$981	\$0	\$0	\$0	\$210,981
2040	46	46	\$90,000	\$120,000	\$0	\$0	\$1,133	\$0	\$0	\$0	\$211,133
2041	47	47	\$90,000	\$120,000	\$0	\$0	\$1,282	\$0	\$0	\$0	\$211,282
2042	48	48	\$90,000	\$120,000	\$0	\$0	\$1,428	\$0	\$0	\$0	\$211,428
2043	49	49	\$90,000	\$120,000	\$0	\$0	\$1,569	\$0	\$0	\$0	\$211,569
2044	50	50	\$90,000	\$120,000	\$0	\$0	\$1,706	\$0	\$0	\$0	\$211,706
2045	51	51	\$90,000	\$120,000	\$0	\$0	\$1,840	\$0	\$0	\$0	\$211,840
2046	52	52	\$90,000	\$120,000	\$0	\$0	\$1,969	\$0	\$0	\$0	\$211,969
2047	53	53	\$90,000	\$120,000	\$0	\$0	\$2,095	\$0	\$0	\$0	\$212,095

Year	Ree's Age	Jesse's Age	Ree's Non-Asset Income	Jesse's Non-Asset Income	Ree's Retirement Withdrawals	Jesse's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2048	54	54	\$90,000	\$120,000	\$0	\$0	\$2,217	\$0	\$0	\$0	\$212,217
2049	55	55	\$90,000	\$120,000	\$0	\$0	\$2,336	\$0	\$0	\$0	\$212,336
2050	56	56	\$90,000	\$120,000	\$0	\$0	\$2,451	\$0	\$0	\$0	\$212,451
2051	57	57	\$90,000	\$120,000	\$0	\$0	\$2,563	\$0	\$0	\$0	\$212,563
2052	58	58	\$90,000	\$120,000	\$0	\$0	\$2,672	\$0	\$0	\$0	\$212,672
2053	59	59	\$90,000	\$120,000	\$0	\$0	\$2,778	\$0	\$0	\$0	\$212,778
2054	60	60	\$90,000	\$120,000	\$0	\$0	\$2,881	\$0	\$0	\$0	\$212,881
2055	61	61	\$90,000	\$120,000	\$0	\$0	\$2,981	\$0	\$0	\$0	\$212,981
2056	62	62	\$90,000	\$120,000	\$0	\$0	\$3,076	\$0	\$0	\$0	\$213,076
2057	63	63	\$90,000	\$120,000	\$0	\$0	\$3,168	\$0	\$0	\$0	\$213,168
2058	64	64	\$90,000	\$120,000	\$0	\$0	\$3,256	\$0	\$0	\$0	\$213,256
2059	65	65	\$90,000	\$120,000	\$0	\$24,245	\$3,341	\$0	\$0	\$0	\$237,586
2060	66	66	\$90,000	\$120,000	\$0	\$24,700	\$3,522	\$0	\$0	\$0	\$238,222
2061	67	67	\$90,000	\$120,000	\$0	\$25,171	\$3,621	\$0	\$0	\$0	\$238,792
2062	68	68	\$90,000	\$120,000	\$0	\$25,658	\$3,719	\$0	\$0	\$0	\$239,377
2063	69	69	\$90,000	\$120,000	\$0	\$26,164	\$3,821	\$0	\$0	\$0	\$239,985
2064	70	70	\$42,047	\$35,252	\$0	\$26,164	\$3,929	\$0	\$0	\$0	\$107,392
2065	71	71	\$56,063	\$70,504	\$0	\$26,164	\$3,152	\$0	\$0	\$0	\$155,883
2066	72	72	\$56,063	\$70,504	\$0	\$26,164	\$3,024	\$0	\$0	\$0	\$155,755
2067	73	73	\$56,063	\$70,504	\$0	\$26,164	\$2,960	\$0	\$0	\$0	\$155,691
2068	74	74	\$56,063	\$70,504	\$0	\$26,164	\$2,881	\$0	\$0	\$0	\$155,612
2069	75	75	\$56,063	\$70,504	\$0	\$26,164	\$2,786	\$0	\$0	\$0	\$155,517
2070	76	76	\$56,063	\$70,504	\$0	\$26,164	\$2,676	\$0	\$0	\$0	\$155,407
2071	77	77	\$56,063	\$70,504	\$0	\$26,164	\$2,552	\$0	\$0	\$0	\$155,283
2072	78	78	\$56,063	\$70,504	\$0	\$26,164	\$2,416	\$0	\$0	\$0	\$155,147
2073	79	79	\$56,063	\$70,504	\$0	\$26,164	\$2,268	\$0	\$0	\$0	\$154,999
2074	80	80	\$56,063	\$70,504	\$0	\$26,164	\$2,110	\$0	\$0	\$0	\$154,841
2075	81	81	\$56,063	\$70,504	\$0	\$26,164	\$1,944	\$0	\$0	\$0	\$154,675
2076	82	82	\$56,063	\$70,504	\$0	\$26,164	\$1,766	\$0	\$0	\$0	\$154,497
2077	83	83	\$56,063	\$70,504	\$0	\$26,164	\$1,577	\$0	\$0	\$0	\$154,308
2078	84	84	\$56,063	\$70,504	\$0	\$26,164	\$1,378	\$0	\$0	\$0	\$154,109
2079	85	85	\$56,063	\$70,504	\$0	\$26,164	\$1,170	\$0	\$0	\$0	\$153,901
2080	86	86	\$56,063	\$70,504	\$0	\$26,164	\$954	\$0	\$0	\$0	\$153,685
2081	87	87	\$56,063	\$70,504	\$0	\$26,164	\$733	\$0	\$0	\$0	\$153,464
2082	88	88	\$56,063	\$70,504	\$0	\$26,164	\$512	\$0	\$0	\$0	\$153,243
2083	89	89	\$56,063	\$70,504	\$0	\$26,164	\$300	\$0	\$0	\$0	\$153,031
2084	90	90	\$56,063	\$70,504	\$0	\$26,164	\$116	\$0	\$0	\$0	\$152,847

Ree's Non-Asset Income

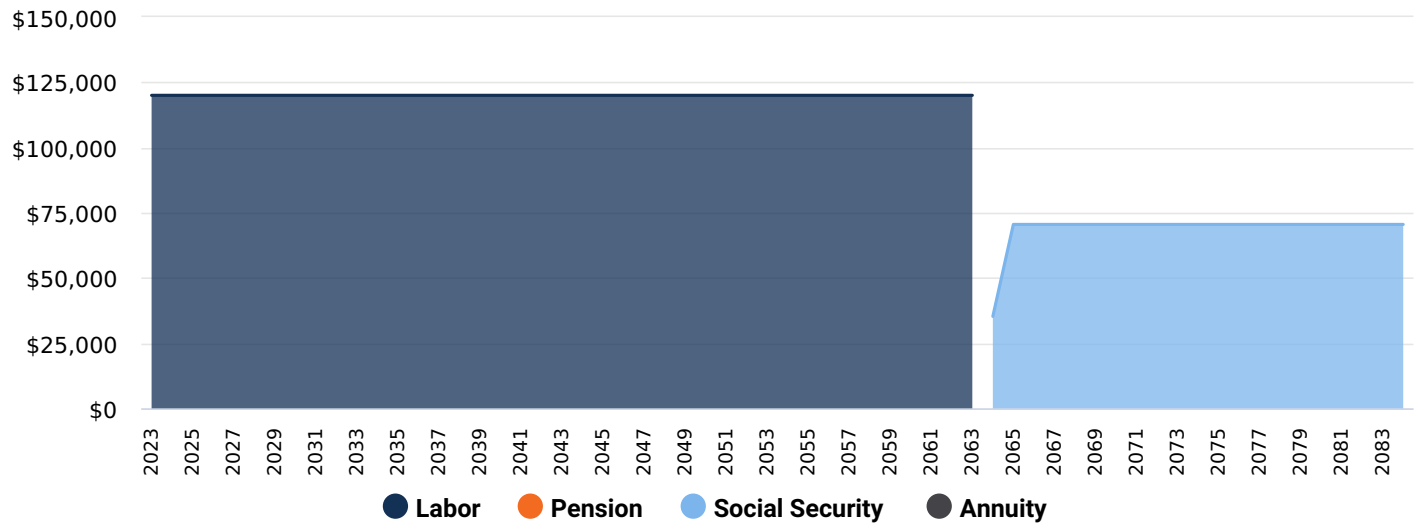


Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Ree's Age	Jesse's Age	Labor	Pension	Social Security	Annuity	Total
2023	29	29	\$90,000	\$0	\$0	\$0	\$90,000
2024	30	30	\$90,000	\$0	\$0	\$0	\$90,000
2025	31	31	\$90,000	\$0	\$0	\$0	\$90,000
2026	32	32	\$90,000	\$0	\$0	\$0	\$90,000
2027	33	33	\$90,000	\$0	\$0	\$0	\$90,000
2028	34	34	\$90,000	\$0	\$0	\$0	\$90,000
2029	35	35	\$90,000	\$0	\$0	\$0	\$90,000
2030	36	36	\$90,000	\$0	\$0	\$0	\$90,000
2031	37	37	\$90,000	\$0	\$0	\$0	\$90,000
2032	38	38	\$90,000	\$0	\$0	\$0	\$90,000
2033	39	39	\$90,000	\$0	\$0	\$0	\$90,000
2034	40	40	\$90,000	\$0	\$0	\$0	\$90,000
2035	41	41	\$90,000	\$0	\$0	\$0	\$90,000
2036	42	42	\$90,000	\$0	\$0	\$0	\$90,000
2037	43	43	\$90,000	\$0	\$0	\$0	\$90,000
2038	44	44	\$90,000	\$0	\$0	\$0	\$90,000
2039	45	45	\$90,000	\$0	\$0	\$0	\$90,000
2040	46	46	\$90,000	\$0	\$0	\$0	\$90,000
2041	47	47	\$90,000	\$0	\$0	\$0	\$90,000
2042	48	48	\$90,000	\$0	\$0	\$0	\$90,000
2043	49	49	\$90,000	\$0	\$0	\$0	\$90,000
2044	50	50	\$90,000	\$0	\$0	\$0	\$90,000
2045	51	51	\$90,000	\$0	\$0	\$0	\$90,000
2046	52	52	\$90,000	\$0	\$0	\$0	\$90,000
2047	53	53	\$90,000	\$0	\$0	\$0	\$90,000
2048	54	54	\$90,000	\$0	\$0	\$0	\$90,000
2049	55	55	\$90,000	\$0	\$0	\$0	\$90,000
2050	56	56	\$90,000	\$0	\$0	\$0	\$90,000

Year	Ree's Age	Jesse's Age	Labor Pension	Social Security	Annuity	Total
2051	57	57	\$90,000	\$0	\$0	\$90,000
2052	58	58	\$90,000	\$0	\$0	\$90,000
2053	59	59	\$90,000	\$0	\$0	\$90,000
2054	60	60	\$90,000	\$0	\$0	\$90,000
2055	61	61	\$90,000	\$0	\$0	\$90,000
2056	62	62	\$90,000	\$0	\$0	\$90,000
2057	63	63	\$90,000	\$0	\$0	\$90,000
2058	64	64	\$90,000	\$0	\$0	\$90,000
2059	65	65	\$90,000	\$0	\$0	\$90,000
2060	66	66	\$90,000	\$0	\$0	\$90,000
2061	67	67	\$90,000	\$0	\$0	\$90,000
2062	68	68	\$90,000	\$0	\$0	\$90,000
2063	69	69	\$90,000	\$0	\$0	\$90,000
2064	70	70	\$0	\$0	\$42,047	\$42,047
2065	71	71	\$0	\$0	\$56,063	\$56,063
2066	72	72	\$0	\$0	\$56,063	\$56,063
2067	73	73	\$0	\$0	\$56,063	\$56,063
2068	74	74	\$0	\$0	\$56,063	\$56,063
2069	75	75	\$0	\$0	\$56,063	\$56,063
2070	76	76	\$0	\$0	\$56,063	\$56,063
2071	77	77	\$0	\$0	\$56,063	\$56,063
2072	78	78	\$0	\$0	\$56,063	\$56,063
2073	79	79	\$0	\$0	\$56,063	\$56,063
2074	80	80	\$0	\$0	\$56,063	\$56,063
2075	81	81	\$0	\$0	\$56,063	\$56,063
2076	82	82	\$0	\$0	\$56,063	\$56,063
2077	83	83	\$0	\$0	\$56,063	\$56,063
2078	84	84	\$0	\$0	\$56,063	\$56,063
2079	85	85	\$0	\$0	\$56,063	\$56,063
2080	86	86	\$0	\$0	\$56,063	\$56,063
2081	87	87	\$0	\$0	\$56,063	\$56,063
2082	88	88	\$0	\$0	\$56,063	\$56,063
2083	89	89	\$0	\$0	\$56,063	\$56,063
2084	90	90	\$0	\$0	\$56,063	\$56,063

Jesse's Non-Asset Income



Year	Ree's Age	Jesse's Age	Labor	Pension	Social Security	Annuity	Total
2023	29	29	\$120,000	\$0	\$0	\$0	\$120,000
2024	30	30	\$120,000	\$0	\$0	\$0	\$120,000
2025	31	31	\$120,000	\$0	\$0	\$0	\$120,000
2026	32	32	\$120,000	\$0	\$0	\$0	\$120,000
2027	33	33	\$120,000	\$0	\$0	\$0	\$120,000
2028	34	34	\$120,000	\$0	\$0	\$0	\$120,000
2029	35	35	\$120,000	\$0	\$0	\$0	\$120,000
2030	36	36	\$120,000	\$0	\$0	\$0	\$120,000
2031	37	37	\$120,000	\$0	\$0	\$0	\$120,000
2032	38	38	\$120,000	\$0	\$0	\$0	\$120,000
2033	39	39	\$120,000	\$0	\$0	\$0	\$120,000
2034	40	40	\$120,000	\$0	\$0	\$0	\$120,000
2035	41	41	\$120,000	\$0	\$0	\$0	\$120,000
2036	42	42	\$120,000	\$0	\$0	\$0	\$120,000
2037	43	43	\$120,000	\$0	\$0	\$0	\$120,000
2038	44	44	\$120,000	\$0	\$0	\$0	\$120,000
2039	45	45	\$120,000	\$0	\$0	\$0	\$120,000
2040	46	46	\$120,000	\$0	\$0	\$0	\$120,000
2041	47	47	\$120,000	\$0	\$0	\$0	\$120,000
2042	48	48	\$120,000	\$0	\$0	\$0	\$120,000
2043	49	49	\$120,000	\$0	\$0	\$0	\$120,000
2044	50	50	\$120,000	\$0	\$0	\$0	\$120,000
2045	51	51	\$120,000	\$0	\$0	\$0	\$120,000
2046	52	52	\$120,000	\$0	\$0	\$0	\$120,000
2047	53	53	\$120,000	\$0	\$0	\$0	\$120,000
2048	54	54	\$120,000	\$0	\$0	\$0	\$120,000
2049	55	55	\$120,000	\$0	\$0	\$0	\$120,000
2050	56	56	\$120,000	\$0	\$0	\$0	\$120,000
2051	57	57	\$120,000	\$0	\$0	\$0	\$120,000
2052	58	58	\$120,000	\$0	\$0	\$0	\$120,000



Year	Ree's Age	Jesse's Age	Labor Pension	Social Security	Annuity	Total
2053	59	59	\$120,000	\$0	\$0	\$120,000
2054	60	60	\$120,000	\$0	\$0	\$120,000
2055	61	61	\$120,000	\$0	\$0	\$120,000
2056	62	62	\$120,000	\$0	\$0	\$120,000
2057	63	63	\$120,000	\$0	\$0	\$120,000
2058	64	64	\$120,000	\$0	\$0	\$120,000
2059	65	65	\$120,000	\$0	\$0	\$120,000
2060	66	66	\$120,000	\$0	\$0	\$120,000
2061	67	67	\$120,000	\$0	\$0	\$120,000
2062	68	68	\$120,000	\$0	\$0	\$120,000
2063	69	69	\$120,000	\$0	\$0	\$120,000
2064	70	70	\$0	\$0	\$35,252	\$35,252
2065	71	71	\$0	\$0	\$70,504	\$70,504
2066	72	72	\$0	\$0	\$70,504	\$70,504
2067	73	73	\$0	\$0	\$70,504	\$70,504
2068	74	74	\$0	\$0	\$70,504	\$70,504
2069	75	75	\$0	\$0	\$70,504	\$70,504
2070	76	76	\$0	\$0	\$70,504	\$70,504
2071	77	77	\$0	\$0	\$70,504	\$70,504
2072	78	78	\$0	\$0	\$70,504	\$70,504
2073	79	79	\$0	\$0	\$70,504	\$70,504
2074	80	80	\$0	\$0	\$70,504	\$70,504
2075	81	81	\$0	\$0	\$70,504	\$70,504
2076	82	82	\$0	\$0	\$70,504	\$70,504
2077	83	83	\$0	\$0	\$70,504	\$70,504
2078	84	84	\$0	\$0	\$70,504	\$70,504
2079	85	85	\$0	\$0	\$70,504	\$70,504
2080	86	86	\$0	\$0	\$70,504	\$70,504
2081	87	87	\$0	\$0	\$70,504	\$70,504
2082	88	88	\$0	\$0	\$70,504	\$70,504
2083	89	89	\$0	\$0	\$70,504	\$70,504
2084	90	90	\$0	\$0	\$70,504	\$70,504



Ree'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	Ree's Age	Jesse's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Ree's Non-Roth Withdrawals	Ree's Roth Withdrawals	Net Account Additions	Ree's Non-Roth Assets	Ree's Roth Assets	Annuity Income
2023	29	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Ree's Age	Jesse's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Ree's Non-Roth Withdrawals	Ree's Roth Withdrawals	Net Account Additions	Ree's Non-Roth Assets	Ree's Roth Assets	Annuity Income
2064	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

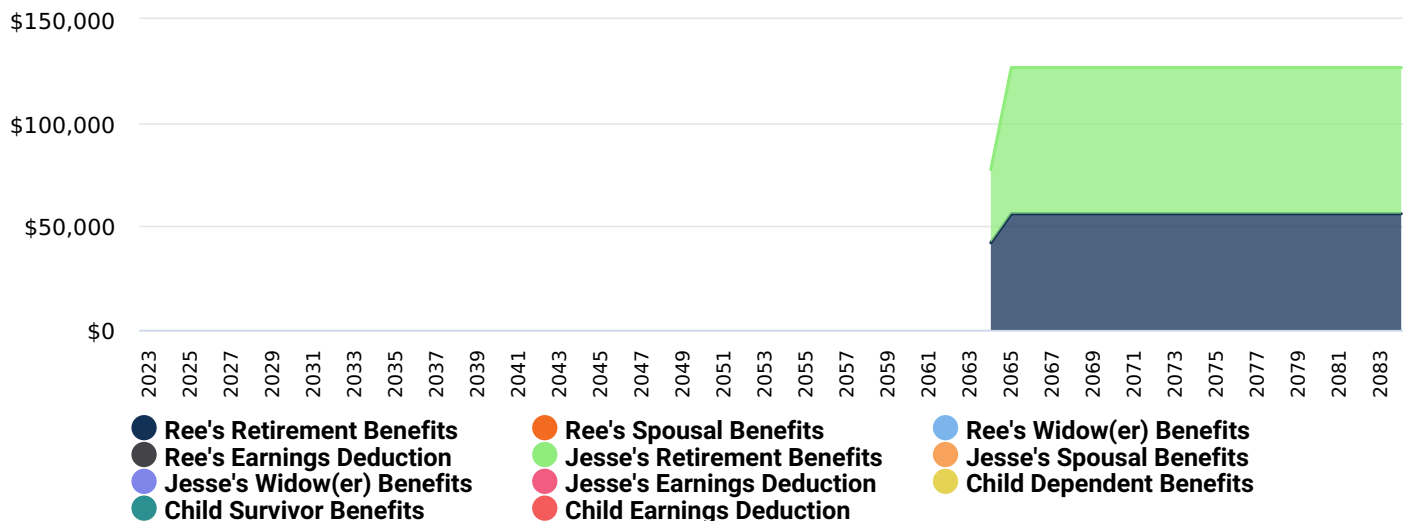


Jesse's Retirement Accounts

Year	Ree's Age	Jesse's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Jesse's Non-Roth Withdrawals	Jesse's Roth Withdrawals	Net Account Additions	Jesse's Non-Roth Assets	Jesse's Roth Assets	Annuity Income
2023	29	29	\$525	\$4,800	\$4,800	\$0	\$0	\$0	\$10,125	\$45,913	\$0	\$0
2024	30	30	\$674	\$4,800	\$4,800	\$0	\$0	\$0	\$10,274	\$56,186	\$0	\$0
2025	31	31	\$824	\$4,800	\$4,800	\$0	\$0	\$0	\$10,424	\$66,610	\$0	\$0
2026	32	32	\$977	\$4,800	\$4,800	\$0	\$0	\$0	\$10,577	\$77,187	\$0	\$0
2027	33	33	\$1,132	\$4,800	\$4,800	\$0	\$0	\$0	\$10,732	\$87,920	\$0	\$0
2028	34	34	\$1,290	\$4,800	\$4,800	\$0	\$0	\$0	\$10,890	\$98,810	\$0	\$0
2029	35	35	\$1,450	\$4,800	\$4,800	\$0	\$0	\$0	\$11,050	\$109,859	\$0	\$0
2030	36	36	\$1,612	\$4,800	\$4,800	\$0	\$0	\$0	\$11,212	\$121,071	\$0	\$0
2031	37	37	\$1,776	\$4,800	\$4,800	\$0	\$0	\$0	\$11,376	\$132,447	\$0	\$0
2032	38	38	\$1,943	\$4,800	\$4,800	\$0	\$0	\$0	\$11,543	\$143,990	\$0	\$0
2033	39	39	\$2,112	\$4,800	\$4,800	\$0	\$0	\$0	\$11,712	\$155,702	\$0	\$0
2034	40	40	\$2,284	\$4,800	\$4,800	\$0	\$0	\$0	\$11,884	\$167,586	\$0	\$0
2035	41	41	\$2,458	\$4,800	\$4,800	\$0	\$0	\$0	\$12,058	\$179,645	\$0	\$0
2036	42	42	\$2,635	\$4,800	\$4,800	\$0	\$0	\$0	\$12,235	\$191,880	\$0	\$0
2037	43	43	\$2,815	\$4,800	\$4,800	\$0	\$0	\$0	\$12,415	\$204,295	\$0	\$0
2038	44	44	\$2,997	\$4,800	\$4,800	\$0	\$0	\$0	\$12,597	\$216,892	\$0	\$0
2039	45	45	\$3,182	\$4,800	\$4,800	\$0	\$0	\$0	\$12,782	\$229,674	\$0	\$0
2040	46	46	\$3,369	\$4,800	\$4,800	\$0	\$0	\$0	\$12,969	\$242,643	\$0	\$0
2041	47	47	\$3,560	\$4,800	\$4,800	\$0	\$0	\$0	\$13,160	\$255,803	\$0	\$0
2042	48	48	\$3,753	\$4,800	\$4,800	\$0	\$0	\$0	\$13,353	\$269,155	\$0	\$0
2043	49	49	\$3,948	\$4,800	\$4,800	\$0	\$0	\$0	\$13,548	\$282,704	\$0	\$0
2044	50	50	\$4,147	\$4,800	\$4,800	\$0	\$0	\$0	\$13,747	\$296,451	\$0	\$0
2045	51	51	\$4,349	\$4,800	\$4,800	\$0	\$0	\$0	\$13,949	\$310,400	\$0	\$0
2046	52	52	\$4,554	\$4,800	\$4,800	\$0	\$0	\$0	\$14,154	\$324,553	\$0	\$0
2047	53	53	\$4,761	\$4,800	\$4,800	\$0	\$0	\$0	\$14,361	\$338,915	\$0	\$0
2048	54	54	\$4,972	\$4,800	\$4,800	\$0	\$0	\$0	\$14,572	\$353,486	\$0	\$0
2049	55	55	\$5,186	\$4,800	\$4,800	\$0	\$0	\$0	\$14,786	\$368,272	\$0	\$0
2050	56	56	\$5,403	\$4,800	\$4,800	\$0	\$0	\$0	\$15,003	\$383,275	\$0	\$0
2051	57	57	\$5,623	\$4,800	\$4,800	\$0	\$0	\$0	\$15,223	\$398,497	\$0	\$0
2052	58	58	\$5,846	\$4,800	\$4,800	\$0	\$0	\$0	\$15,446	\$413,943	\$0	\$0
2053	59	59	\$6,073	\$4,800	\$4,800	\$0	\$0	\$0	\$15,673	\$429,616	\$0	\$0
2054	60	60	\$6,302	\$4,800	\$4,800	\$0	\$0	\$0	\$15,902	\$445,518	\$0	\$0
2055	61	61	\$6,536	\$4,800	\$4,800	\$0	\$0	\$0	\$16,136	\$461,654	\$0	\$0
2056	62	62	\$6,772	\$4,800	\$4,800	\$0	\$0	\$0	\$16,372	\$478,026	\$0	\$0
2057	63	63	\$7,013	\$4,800	\$4,800	\$0	\$0	\$0	\$16,613	\$494,639	\$0	\$0
2058	64	64	\$7,256	\$4,800	\$4,800	\$0	\$0	\$0	\$16,856	\$511,495	\$0	\$0
2059	65	65	\$7,504	\$4,800	\$4,800	\$0	(\$24,245)	\$0	(\$7,142)	\$504,354	\$0	\$0
2060	66	66	\$7,399	\$4,800	\$4,800	\$0	(\$24,700)	\$0	(\$7,701)	\$496,652	\$0	\$0
2061	67	67	\$7,286	\$4,800	\$4,800	\$0	(\$25,171)	\$0	(\$8,285)	\$488,368	\$0	\$0
2062	68	68	\$7,164	\$4,800	\$4,800	\$0	(\$25,658)	\$0	(\$8,894)	\$479,474	\$0	\$0
2063	69	69	\$7,034	\$4,800	\$4,800	\$0	(\$26,164)	\$0	(\$9,531)	\$469,943	\$0	\$0
2064	70	70	\$6,894	\$0	\$0	\$0	(\$26,164)	\$0	(\$19,270)	\$450,673	\$0	\$0
2065	71	71	\$6,611	\$0	\$0	\$0	(\$26,164)	\$0	(\$19,553)	\$431,120	\$0	\$0
2066	72	72	\$6,324	\$0	\$0	\$0	(\$26,164)	\$0	(\$19,840)	\$411,280	\$0	\$0
2067	73	73	\$6,033	\$0	\$0	\$0	(\$26,164)	\$0	(\$20,131)	\$391,149	\$0	\$0
2068	74	74	\$5,738	\$0	\$0	\$0	(\$26,164)	\$0	(\$20,426)	\$370,723	\$0	\$0

Year	Ree's Age	Jesse's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Jesse's Non-Roth Withdrawals	Jesse's Roth Withdrawals	Net Account Additions	Jesse's Non-Roth Assets	Jesse's Roth Assets	Annuity Income
2069	75	75	\$5,438	\$0	\$0	\$0	(\$26,164)	\$0	(\$20,726)	\$349,997	\$0	\$0
2070	76	76	\$5,134	\$0	\$0	\$0	(\$26,164)	\$0	(\$21,030)	\$328,967	\$0	\$0
2071	77	77	\$4,826	\$0	\$0	\$0	(\$26,164)	\$0	(\$21,339)	\$307,628	\$0	\$0
2072	78	78	\$4,513	\$0	\$0	\$0	(\$26,164)	\$0	(\$21,652)	\$285,976	\$0	\$0
2073	79	79	\$4,195	\$0	\$0	\$0	(\$26,164)	\$0	(\$21,969)	\$264,007	\$0	\$0
2074	80	80	\$3,873	\$0	\$0	\$0	(\$26,164)	\$0	(\$22,291)	\$241,716	\$0	\$0
2075	81	81	\$3,546	\$0	\$0	\$0	(\$26,164)	\$0	(\$22,618)	\$219,097	\$0	\$0
2076	82	82	\$3,214	\$0	\$0	\$0	(\$26,164)	\$0	(\$22,950)	\$196,147	\$0	\$0
2077	83	83	\$2,877	\$0	\$0	\$0	(\$26,164)	\$0	(\$23,287)	\$172,860	\$0	\$0
2078	84	84	\$2,536	\$0	\$0	\$0	(\$26,164)	\$0	(\$23,629)	\$149,231	\$0	\$0
2079	85	85	\$2,189	\$0	\$0	\$0	(\$26,164)	\$0	(\$23,975)	\$125,256	\$0	\$0
2080	86	86	\$1,837	\$0	\$0	\$0	(\$26,164)	\$0	(\$24,327)	\$100,929	\$0	\$0
2081	87	87	\$1,481	\$0	\$0	\$0	(\$26,164)	\$0	(\$24,684)	\$76,245	\$0	\$0
2082	88	88	\$1,119	\$0	\$0	\$0	(\$26,164)	\$0	(\$25,046)	\$51,200	\$0	\$0
2083	89	89	\$751	\$0	\$0	\$0	(\$26,164)	\$0	(\$25,413)	\$25,786	\$0	\$0
2084	90	90	\$378	\$0	\$0	\$0	(\$26,164)	\$0	(\$25,786)	\$0	\$0	\$0

Social Security



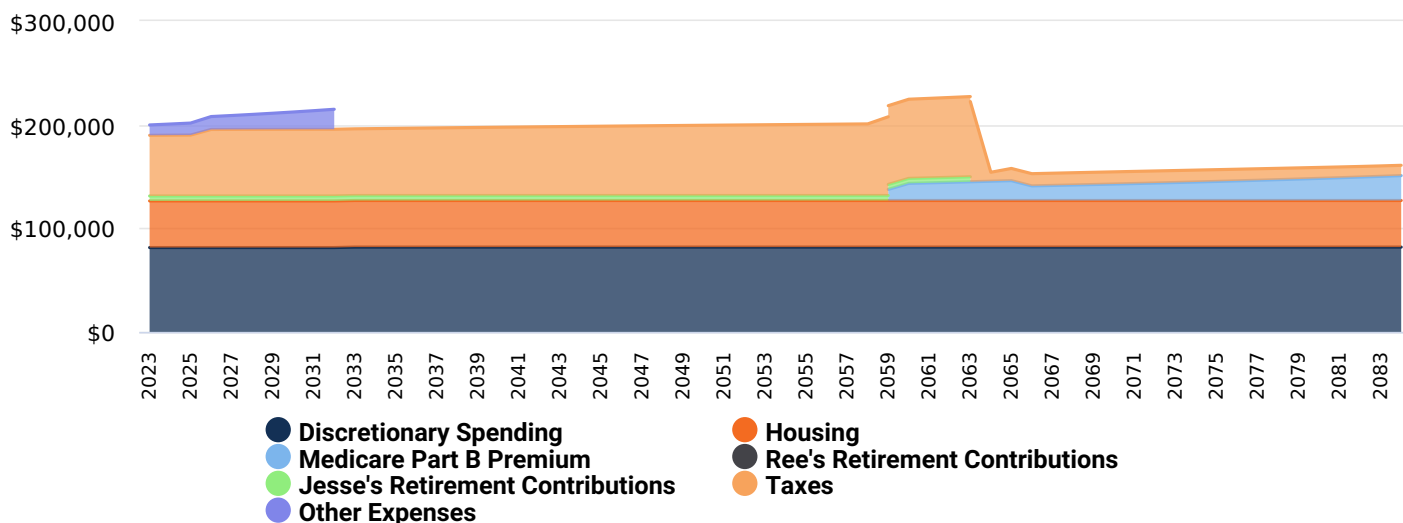
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- Ree files for retirement benefits in Mar 2064, the year Ree turns 70
- Jesse files for retirement benefits in Jun 2064, the year Jesse turns 70

Year	Ree's Age	Jesse's Age	Ree's Retirement Benefits	Ree's Spousal Benefits	Ree's Widow(er) Benefits	Ree's Earnings Deduction	Jesse's Retirement Benefits	Jesse's Spousal Benefits	Jesse's Widow(er) Benefits	Jesse's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	29	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Ree's Age	Jesse's Age	Ree's Retirement Benefits	Ree's Spousal Benefits	Ree's Widow(er) Benefits	Ree's Earnings Deduction	Jesse's Retirement Benefits	Jesse's Spousal Benefits	Jesse's Widow(er) Benefits	Jesse's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2046	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	70	\$42,047	\$0	\$0	\$0	\$35,252	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	71	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	72	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	73	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	74	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	75	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	76	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	77	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	78	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	79	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	80	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	81	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	82	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	83	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	84	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	85	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	86	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	87	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	88	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	89	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	90	\$56,063	\$0	\$0	\$0	\$70,504	\$0	\$0	\$0	\$0	\$0	\$0

Spending Overview

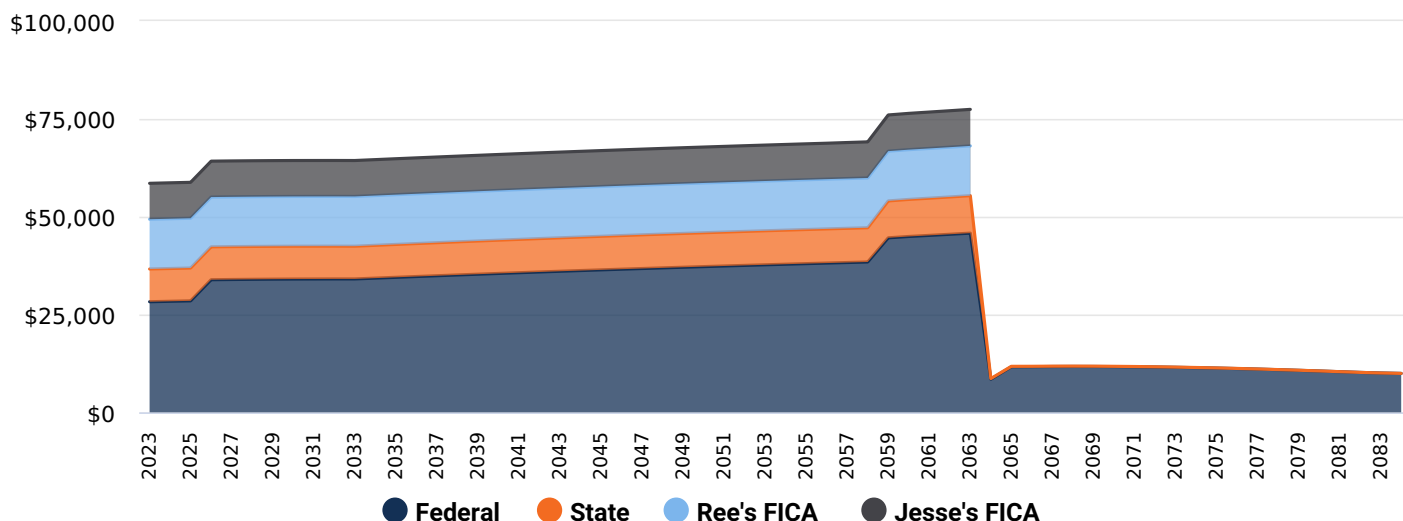


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Ree's Age	Jesse's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Ree's Retirement Contributions	Jesse's Retirement Contributions	Taxes	Other Expenses	Total
2023	29	29	\$81,395	\$45,000	\$0	\$2,363	\$0	\$4,800	\$58,532	\$10,000	\$202,090
2024	30	30	\$81,395	\$45,000	\$0	\$2,309	\$0	\$4,800	\$58,660	\$10,758	\$202,922
2025	31	31	\$81,395	\$45,000	\$0	\$2,253	\$0	\$4,800	\$58,784	\$11,573	\$203,805
2026	32	32	\$81,395	\$45,000	\$0	\$2,204	\$0	\$4,800	\$64,195	\$12,451	\$210,045
2027	33	33	\$81,395	\$45,000	\$0	\$2,155	\$0	\$4,800	\$64,253	\$13,394	\$210,997
2028	34	34	\$81,395	\$45,000	\$0	\$2,104	\$0	\$4,800	\$64,300	\$14,409	\$212,008
2029	35	35	\$81,395	\$45,000	\$0	\$2,053	\$0	\$4,800	\$64,334	\$15,502	\$213,084
2030	36	36	\$81,395	\$45,000	\$0	\$2,096	\$0	\$4,800	\$64,358	\$16,677	\$214,326
2031	37	37	\$81,395	\$45,000	\$0	\$2,185	\$0	\$4,800	\$64,365	\$17,941	\$215,686
2032	38	38	\$81,395	\$45,000	\$0	\$2,277	\$0	\$4,800	\$64,371	\$19,300	\$217,143
2033	39	39	\$81,820	\$45,000	\$0	\$2,409	\$0	\$4,800	\$64,360	\$0	\$198,389
2034	40	40	\$81,820	\$45,000	\$0	\$2,530	\$0	\$4,800	\$64,587	\$0	\$198,737
2035	41	41	\$81,820	\$45,000	\$0	\$2,641	\$0	\$4,800	\$64,814	\$0	\$199,075
2036	42	42	\$81,820	\$45,000	\$0	\$2,785	\$0	\$4,800	\$65,036	\$0	\$199,441
2037	43	43	\$81,820	\$45,000	\$0	\$2,933	\$0	\$4,800	\$65,257	\$0	\$199,810
2038	44	44	\$81,820	\$45,000	\$0	\$3,093	\$0	\$4,800	\$65,475	\$0	\$200,188
2039	45	45	\$81,820	\$45,000	\$0	\$3,276	\$0	\$4,800	\$65,688	\$0	\$200,584
2040	46	46	\$81,820	\$45,000	\$0	\$3,456	\$0	\$4,800	\$65,900	\$0	\$200,976
2041	47	47	\$81,820	\$45,000	\$0	\$3,654	\$0	\$4,800	\$66,105	\$0	\$201,379
2042	48	48	\$81,820	\$45,000	\$0	\$3,867	\$0	\$4,800	\$66,309	\$0	\$201,796
2043	49	49	\$81,820	\$45,000	\$0	\$4,089	\$0	\$4,800	\$66,509	\$0	\$202,218
2044	50	50	\$81,820	\$45,000	\$0	\$4,291	\$0	\$4,800	\$66,703	\$0	\$202,614
2045	51	51	\$81,820	\$45,000	\$0	\$4,487	\$0	\$4,800	\$66,895	\$0	\$203,002

Year	Ree's Age	Jesse's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Ree's Retirement Contributions	Jesse's Retirement Contributions	Taxes	Other Expenses	Total
2046	52	52	\$81,820	\$45,000	\$0	\$4,683	\$0	\$4,800	\$67,085	\$0	\$203,388
2047	53	53	\$81,820	\$45,000	\$0	\$4,876	\$0	\$4,800	\$67,269	\$0	\$203,765
2048	54	54	\$81,820	\$45,000	\$0	\$5,067	\$0	\$4,800	\$67,450	\$0	\$204,137
2049	55	55	\$81,820	\$45,000	\$0	\$5,258	\$0	\$4,800	\$67,626	\$0	\$204,504
2050	56	56	\$81,820	\$45,000	\$0	\$5,416	\$0	\$4,800	\$67,801	\$0	\$204,837
2051	57	57	\$81,820	\$45,000	\$0	\$5,535	\$0	\$4,800	\$67,971	\$0	\$205,126
2052	58	58	\$81,820	\$45,000	\$0	\$5,666	\$0	\$4,800	\$68,140	\$0	\$205,426
2053	59	59	\$81,820	\$45,000	\$0	\$5,814	\$0	\$4,800	\$68,304	\$0	\$205,738
2054	60	60	\$81,820	\$45,000	\$0	\$6,011	\$0	\$4,800	\$68,466	\$0	\$206,097
2055	61	61	\$81,820	\$45,000	\$0	\$6,225	\$0	\$4,800	\$68,625	\$0	\$206,470
2056	62	62	\$81,820	\$45,000	\$0	\$6,408	\$0	\$4,800	\$68,780	\$0	\$206,808
2057	63	63	\$81,820	\$45,000	\$0	\$6,610	\$0	\$4,800	\$68,956	\$0	\$207,186
2058	64	64	\$81,820	\$45,000	\$0	\$6,730	\$0	\$4,800	\$69,126	\$0	\$207,476
2059	65	65	\$81,820	\$45,000	\$10,703	\$6,876	\$0	\$4,800	\$76,002	\$0	\$225,201
2060	66	66	\$81,820	\$45,000	\$16,536	\$6,919	\$0	\$4,800	\$76,408	\$0	\$231,483
2061	67	67	\$81,820	\$45,000	\$17,032	\$6,725	\$0	\$4,800	\$76,744	\$0	\$232,121
2062	68	68	\$81,820	\$45,000	\$17,543	\$6,169	\$0	\$4,800	\$77,083	\$0	\$232,415
2063	69	69	\$81,820	\$45,000	\$18,069	\$5,509	\$0	\$4,800	\$77,431	\$0	\$232,629
2064	70	70	\$81,820	\$45,000	\$18,611	\$6,318	\$0	\$0	\$8,626	\$0	\$160,375
2065	71	71	\$81,820	\$45,000	\$19,169	\$6,860	\$0	\$0	\$11,758	\$0	\$164,607
2066	72	72	\$81,820	\$45,000	\$14,107	\$7,395	\$0	\$0	\$11,767	\$0	\$160,089
2067	73	73	\$81,820	\$45,000	\$14,530	\$7,964	\$0	\$0	\$11,800	\$0	\$161,114
2068	74	74	\$81,820	\$45,000	\$14,966	\$8,504	\$0	\$0	\$11,809	\$0	\$162,099
2069	75	75	\$81,820	\$45,000	\$15,415	\$8,984	\$0	\$0	\$11,796	\$0	\$163,015
2070	76	76	\$81,820	\$45,000	\$15,877	\$9,381	\$0	\$0	\$11,762	\$0	\$163,840
2071	77	77	\$81,820	\$45,000	\$16,354	\$9,701	\$0	\$0	\$11,711	\$0	\$164,586
2072	78	78	\$81,820	\$45,000	\$16,844	\$9,921	\$0	\$0	\$11,642	\$0	\$165,227
2073	79	79	\$81,820	\$45,000	\$17,350	\$10,031	\$0	\$0	\$11,557	\$0	\$165,758
2074	80	80	\$81,820	\$45,000	\$17,870	\$10,009	\$0	\$0	\$11,458	\$0	\$166,157
2075	81	81	\$81,820	\$45,000	\$18,406	\$10,215	\$0	\$0	\$11,347	\$0	\$166,788
2076	82	82	\$81,820	\$45,000	\$18,959	\$10,375	\$0	\$0	\$11,218	\$0	\$167,372
2077	83	83	\$81,820	\$45,000	\$19,527	\$10,461	\$0	\$0	\$11,077	\$0	\$167,885
2078	84	84	\$81,820	\$45,000	\$20,113	\$10,458	\$0	\$0	\$10,923	\$0	\$168,314
2079	85	85	\$81,820	\$45,000	\$20,717	\$10,331	\$0	\$0	\$10,756	\$0	\$168,624
2080	86	86	\$81,820	\$45,000	\$21,338	\$10,005	\$0	\$0	\$10,580	\$0	\$168,743
2081	87	87	\$81,820	\$45,000	\$21,978	\$9,330	\$0	\$0	\$10,394	\$0	\$168,522
2082	88	88	\$81,820	\$45,000	\$22,637	\$8,001	\$0	\$0	\$10,208	\$0	\$167,666
2083	89	89	\$81,820	\$45,000	\$23,317	\$5,378	\$0	\$0	\$10,053	\$0	\$165,568
2084	90	90	\$81,820	\$45,000	\$24,016	\$0	\$0	\$0	\$9,948	\$0	\$160,784

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	Ree's Age	Jesse's Age	Federal	State	Ree's FICA	Jesse's FICA	Total
2023	29	29	\$28,266	\$8,369	\$12,717	\$9,180	\$58,532
2024	30	30	\$28,382	\$8,381	\$12,717	\$9,180	\$58,660
2025	31	31	\$28,492	\$8,395	\$12,717	\$9,180	\$58,784
2026	32	32	\$33,893	\$8,405	\$12,717	\$9,180	\$64,195
2027	33	33	\$33,950	\$8,406	\$12,717	\$9,180	\$64,253
2028	34	34	\$33,997	\$8,406	\$12,717	\$9,180	\$64,300
2029	35	35	\$34,035	\$8,402	\$12,717	\$9,180	\$64,334
2030	36	36	\$34,063	\$8,398	\$12,717	\$9,180	\$64,358
2031	37	37	\$34,078	\$8,390	\$12,717	\$9,180	\$64,365
2032	38	38	\$34,094	\$8,380	\$12,717	\$9,180	\$64,371
2033	39	39	\$34,094	\$8,369	\$12,717	\$9,180	\$64,360
2034	40	40	\$34,302	\$8,388	\$12,717	\$9,180	\$64,587
2035	41	41	\$34,508	\$8,409	\$12,717	\$9,180	\$64,814
2036	42	42	\$34,712	\$8,427	\$12,717	\$9,180	\$65,036
2037	43	43	\$34,912	\$8,448	\$12,717	\$9,180	\$65,257
2038	44	44	\$35,111	\$8,467	\$12,717	\$9,180	\$65,475
2039	45	45	\$35,306	\$8,485	\$12,717	\$9,180	\$65,688
2040	46	46	\$35,499	\$8,504	\$12,717	\$9,180	\$65,900
2041	47	47	\$35,688	\$8,520	\$12,717	\$9,180	\$66,105
2042	48	48	\$35,874	\$8,538	\$12,717	\$9,180	\$66,309
2043	49	49	\$36,057	\$8,555	\$12,717	\$9,180	\$66,509
2044	50	50	\$36,236	\$8,570	\$12,717	\$9,180	\$66,703
2045	51	51	\$36,412	\$8,586	\$12,717	\$9,180	\$66,895
2046	52	52	\$36,585	\$8,603	\$12,717	\$9,180	\$67,085
2047	53	53	\$36,755	\$8,617	\$12,717	\$9,180	\$67,269



Year	Ree's Age	Jesse's Age	Federal	State	Ree's FICA	Jesse's FICA	Total
2048	54	54	\$36,921	\$8,632	\$12,717	\$9,180	\$67,450
2049	55	55	\$37,084	\$8,645	\$12,717	\$9,180	\$67,626
2050	56	56	\$37,244	\$8,660	\$12,717	\$9,180	\$67,801
2051	57	57	\$37,402	\$8,672	\$12,717	\$9,180	\$67,971
2052	58	58	\$37,557	\$8,686	\$12,717	\$9,180	\$68,140
2053	59	59	\$37,709	\$8,698	\$12,717	\$9,180	\$68,304
2054	60	60	\$37,859	\$8,710	\$12,717	\$9,180	\$68,466
2055	61	61	\$38,006	\$8,722	\$12,717	\$9,180	\$68,625
2056	62	62	\$38,150	\$8,733	\$12,717	\$9,180	\$68,780
2057	63	63	\$38,290	\$8,745	\$12,717	\$9,204	\$68,956
2058	64	64	\$38,427	\$8,755	\$12,717	\$9,227	\$69,126
2059	65	65	\$44,605	\$9,430	\$12,717	\$9,250	\$76,002
2060	66	66	\$44,946	\$9,473	\$12,717	\$9,272	\$76,408
2061	67	67	\$45,225	\$9,508	\$12,717	\$9,294	\$76,744
2062	68	68	\$45,508	\$9,543	\$12,717	\$9,315	\$77,083
2063	69	69	\$45,799	\$9,579	\$12,717	\$9,336	\$77,431
2064	70	70	\$8,462	\$164	\$0	\$0	\$8,626
2065	71	71	\$11,654	\$104	\$0	\$0	\$11,758
2066	72	72	\$11,673	\$94	\$0	\$0	\$11,767
2067	73	73	\$11,709	\$91	\$0	\$0	\$11,800
2068	74	74	\$11,724	\$85	\$0	\$0	\$11,809
2069	75	75	\$11,717	\$79	\$0	\$0	\$11,796
2070	76	76	\$11,690	\$72	\$0	\$0	\$11,762
2071	77	77	\$11,645	\$66	\$0	\$0	\$11,711
2072	78	78	\$11,582	\$60	\$0	\$0	\$11,642
2073	79	79	\$11,503	\$54	\$0	\$0	\$11,557
2074	80	80	\$11,411	\$47	\$0	\$0	\$11,458
2075	81	81	\$11,307	\$40	\$0	\$0	\$11,347
2076	82	82	\$11,186	\$32	\$0	\$0	\$11,218
2077	83	83	\$11,051	\$26	\$0	\$0	\$11,077
2078	84	84	\$10,901	\$22	\$0	\$0	\$10,923
2079	85	85	\$10,738	\$18	\$0	\$0	\$10,756
2080	86	86	\$10,565	\$15	\$0	\$0	\$10,580
2081	87	87	\$10,384	\$10	\$0	\$0	\$10,394
2082	88	88	\$10,202	\$6	\$0	\$0	\$10,208
2083	89	89	\$10,049	\$4	\$0	\$0	\$10,053
2084	90	90	\$9,945	\$3	\$0	\$0	\$9,948

Federal Tax Detail

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

Year	Ree's Age	Jesse's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	29	29	\$198,842	(\$27,700)	\$0	\$171,142	\$28,266	22%	17%	\$0	\$0	\$0	\$28,266
2024	30	30	\$199,132	(\$27,607)	\$0	\$171,525	\$28,382	22%	17%	\$0	\$0	\$0	\$28,382
2025	31	31	\$199,396	(\$27,514)	\$0	\$171,882	\$28,492	22%	17%	\$0	\$0	\$0	\$28,492
2026	32	32	\$199,631	(\$14,852)	(\$9,483)	\$175,296	\$33,893	25%	19%	\$0	\$0	\$0	\$33,893
2027	33	33	\$199,641	(\$14,802)	(\$9,451)	\$175,388	\$33,950	25%	19%	\$0	\$0	\$0	\$33,950
2028	34	34	\$199,616	(\$14,752)	(\$9,419)	\$175,445	\$33,997	25%	19%	\$0	\$0	\$0	\$33,997
2029	35	35	\$199,554	(\$14,703)	(\$9,387)	\$175,464	\$34,035	25%	19%	\$0	\$0	\$0	\$34,035
2030	36	36	\$199,451	(\$14,653)	(\$9,356)	\$175,442	\$34,063	25%	19%	\$0	\$0	\$0	\$34,063
2031	37	37	\$199,302	(\$14,604)	(\$9,324)	\$175,374	\$34,078	25%	19%	\$0	\$0	\$0	\$34,078
2032	38	38	\$199,100	(\$14,555)	(\$9,293)	\$175,252	\$34,094	28%	19%	\$0	\$0	\$0	\$34,094
2033	39	39	\$198,842	(\$14,506)	(\$9,261)	\$175,074	\$34,094	28%	19%	\$0	\$0	\$0	\$34,094
2034	40	40	\$199,268	(\$14,457)	(\$9,230)	\$175,580	\$34,286	28%	20%	\$0	\$0	\$0	\$34,302
2035	41	41	\$199,687	(\$14,408)	(\$9,199)	\$176,079	\$34,476	28%	20%	\$0	\$0	\$0	\$34,508
2036	42	42	\$200,100	(\$14,360)	(\$9,168)	\$176,572	\$34,664	28%	20%	\$0	\$0	\$0	\$34,712
2037	43	43	\$200,506	(\$14,312)	(\$9,137)	\$177,057	\$34,849	28%	20%	\$0	\$0	\$0	\$34,912
2038	44	44	\$200,904	(\$14,263)	(\$9,107)	\$177,534	\$35,032	28%	20%	\$0	\$0	\$0	\$35,111
2039	45	45	\$201,294	(\$14,216)	(\$9,076)	\$178,002	\$35,213	28%	20%	\$0	\$0	\$0	\$35,306
2040	46	46	\$201,675	(\$14,168)	(\$9,046)	\$178,462	\$35,391	28%	20%	\$0	\$0	\$0	\$35,499
2041	47	47	\$202,048	(\$14,120)	(\$9,015)	\$178,913	\$35,566	28%	20%	\$0	\$0	\$0	\$35,688
2042	48	48	\$202,411	(\$14,073)	(\$8,985)	\$179,354	\$35,738	28%	20%	\$0	\$0	\$0	\$35,874
2043	49	49	\$202,764	(\$14,025)	(\$8,955)	\$179,785	\$35,908	28%	20%	\$0	\$0	\$0	\$36,057
2044	50	50	\$203,107	(\$13,978)	(\$8,924)	\$180,205	\$36,074	28%	20%	\$0	\$0	\$0	\$36,236
2045	51	51	\$203,441	(\$13,931)	(\$8,894)	\$180,615	\$36,237	28%	20%	\$0	\$0	\$0	\$36,412
2046	52	52	\$203,765	(\$13,884)	(\$8,864)	\$181,016	\$36,398	28%	20%	\$0	\$0	\$0	\$36,585
2047	53	53	\$204,080	(\$13,837)	(\$8,835)	\$181,408	\$36,555	28%	20%	\$0	\$0	\$0	\$36,755
2048	54	54	\$204,385	(\$13,791)	(\$8,805)	\$181,789	\$36,710	28%	20%	\$0	\$0	\$0	\$36,921
2049	55	55	\$204,682	(\$13,744)	(\$8,775)	\$182,162	\$36,862	28%	20%	\$0	\$0	\$0	\$37,084
2050	56	56	\$204,969	(\$13,698)	(\$8,746)	\$182,525	\$37,012	28%	20%	\$0	\$0	\$0	\$37,244
2051	57	57	\$205,248	(\$13,652)	(\$8,716)	\$182,880	\$37,158	28%	20%	\$0	\$0	\$0	\$37,402
2052	58	58	\$205,521	(\$13,606)	(\$8,687)	\$183,228	\$37,303	28%	20%	\$0	\$0	\$0	\$37,557
2053	59	59	\$205,786	(\$13,560)	(\$8,658)	\$183,568	\$37,446	28%	20%	\$0	\$0	\$0	\$37,709
2054	60	60	\$206,045	(\$13,515)	(\$8,629)	\$183,901	\$37,586	28%	20%	\$0	\$0	\$0	\$37,859
2055	61	61	\$206,293	(\$13,469)	(\$8,600)	\$184,225	\$37,723	28%	20%	\$0	\$0	\$0	\$38,006
2056	62	62	\$206,532	(\$13,424)	(\$8,571)	\$184,538	\$37,857	28%	21%	\$0	\$0	\$0	\$38,150
2057	63	63	\$206,762	(\$13,379)	(\$8,542)	\$184,842	\$37,989	28%	21%	\$0	\$0	\$0	\$38,290
2058	64	64	\$206,982	(\$13,334)	(\$8,513)	\$185,135	\$38,117	28%	21%	\$0	\$0	\$0	\$38,427
2059	65	65	\$231,439	(\$15,946)	(\$8,484)	\$207,008	\$44,288	28%	21%	\$0	\$0	\$0	\$44,605
2060	66	66	\$232,348	(\$15,893)	(\$8,456)	\$207,999	\$44,612	28%	21%	\$0	\$0	\$0	\$44,946
2061	67	67	\$233,065	(\$15,839)	(\$8,427)	\$208,799	\$44,881	28%	21%	\$0	\$0	\$0	\$45,225
2062	68	68	\$233,798	(\$15,786)	(\$8,399)	\$209,613	\$45,155	28%	22%	\$0	\$0	\$0	\$45,508
2063	69	69	\$234,559	(\$15,733)	(\$8,371)	\$210,456	\$45,436	28%	22%	\$0	\$0	\$0	\$45,799
2064	70	70	\$86,818	(\$15,680)	(\$8,343)	\$62,796	\$8,462	15%	13%	\$0	\$0	\$0	\$8,462
2065	71	71	\$104,440	(\$15,627)	(\$8,315)	\$80,498	\$11,417	25%	14%	\$0	\$0	\$0	\$11,654
2066	72	72	\$104,120	(\$15,574)	(\$8,287)	\$80,258	\$11,386	25%	14%	\$0	\$0	\$0	\$11,673
2067	73	73	\$104,091	(\$15,522)	(\$8,259)	\$80,310	\$11,428	25%	14%	\$0	\$0	\$0	\$11,709

Year	Ree's Age	Jesse's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2068	74	74	\$103,983	(\$15,470)	(\$8,231)	\$80,282	\$11,450	25%	14%	\$0	\$0	\$0	\$11,724
2069	75	75	\$103,796	(\$15,418)	(\$8,203)	\$80,175	\$11,453	25%	14%	\$0	\$0	\$0	\$11,717
2070	76	76	\$103,536	(\$15,366)	(\$8,176)	\$79,994	\$11,436	25%	14%	\$0	\$0	\$0	\$11,690
2071	77	77	\$103,206	(\$15,314)	(\$8,148)	\$79,744	\$11,403	25%	14%	\$0	\$0	\$0	\$11,645
2072	78	78	\$102,813	(\$15,263)	(\$8,121)	\$79,429	\$11,353	25%	14%	\$0	\$0	\$0	\$11,582
2073	79	79	\$102,361	(\$15,211)	(\$8,093)	\$79,056	\$11,288	25%	14%	\$0	\$0	\$0	\$11,503
2074	80	80	\$101,858	(\$15,160)	(\$8,066)	\$78,632	\$11,210	25%	14%	\$0	\$0	\$0	\$11,411
2075	81	81	\$101,313	(\$15,109)	(\$8,039)	\$78,164	\$11,122	25%	14%	\$0	\$0	\$0	\$11,307
2076	82	82	\$100,708	(\$15,058)	(\$8,012)	\$77,638	\$11,019	25%	14%	\$0	\$0	\$0	\$11,186
2077	83	83	\$100,047	(\$15,008)	(\$7,985)	\$77,054	\$10,901	25%	14%	\$0	\$0	\$0	\$11,051
2078	84	84	\$99,334	(\$14,957)	(\$7,958)	\$76,418	\$10,770	25%	14%	\$0	\$0	\$0	\$10,901
2079	85	85	\$98,573	(\$14,907)	(\$7,931)	\$75,735	\$10,627	25%	14%	\$0	\$0	\$0	\$10,738
2080	86	86	\$97,773	(\$14,857)	(\$7,905)	\$75,012	\$10,474	25%	14%	\$0	\$0	\$0	\$10,565
2081	87	87	\$96,946	(\$14,807)	(\$7,878)	\$74,261	\$10,315	25%	14%	\$0	\$0	\$0	\$10,384
2082	88	88	\$96,114	(\$14,757)	(\$7,852)	\$73,506	\$10,153	25%	14%	\$0	\$0	\$0	\$10,202
2083	89	89	\$95,321	(\$14,707)	(\$7,825)	\$72,789	\$10,020	15%	14%	\$0	\$0	\$0	\$10,049
2084	90	90	\$94,653	(\$14,658)	(\$7,799)	\$72,196	\$9,934	15%	14%	\$0	\$0	\$0	\$9,945

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	Ree's Age	Jesse's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2023	29	29	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	30	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	31	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	32	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	33	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	34	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	35	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	36	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	37	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	38	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	39	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	40	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	41	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	42	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	43	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	44	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	45	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	46	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	47	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	48	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	49	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	50	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	51	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	52	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	53	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	54	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	55	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	56	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	57	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	58	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	59	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	60	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	61	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	62	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	63	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	64	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	65	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	66	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	67	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	68	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	69	69	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	70	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	71	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	72	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Ree's Age	Jesse's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2067	73	73	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	74	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	75	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	76	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	77	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	78	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	79	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	80	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	81	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	82	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	83	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	84	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	85	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	86	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	87	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	88	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	89	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	90	\$45,000	\$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	Ree's Age	Jesse's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	29	29	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	30	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	31	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	32	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	33	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	34	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	35	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	36	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	37	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	38	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	39	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	40	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	41	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	42	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	43	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	44	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	45	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	46	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	47	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	48	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	49	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	50	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	51	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	52	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	53	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	54	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	55	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	56	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	57	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	58	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	59	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	60	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	61	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	62	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	63	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	64	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	65	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	66	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	68	\$0	\$0	\$0	\$0	\$0	\$0

Year	Ree's Age	Jesse's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2063	69	69	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	70	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	71	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	72	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	73	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	74	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	75	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	76	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	77	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	78	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	79	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	80	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	81	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	82	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	83	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	84	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	85	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	86	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	87	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	88	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	89	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0



Reserve Funds

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

Year	Ree's Age	Jesse's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2023	29	29	\$0	\$0	\$0	\$0
2024	30	30	\$0	\$0	\$0	\$0
2025	31	31	\$0	\$0	\$0	\$0
2026	32	32	\$0	\$0	\$0	\$0
2027	33	33	\$0	\$0	\$0	\$0
2028	34	34	\$0	\$0	\$0	\$0
2029	35	35	\$0	\$0	\$0	\$0
2030	36	36	\$0	\$0	\$0	\$0
2031	37	37	\$0	\$0	\$0	\$0
2032	38	38	\$0	\$0	\$0	\$0
2033	39	39	\$0	\$0	\$0	\$0
2034	40	40	\$0	\$0	\$0	\$0
2035	41	41	\$0	\$0	\$0	\$0
2036	42	42	\$0	\$0	\$0	\$0
2037	43	43	\$0	\$0	\$0	\$0
2038	44	44	\$0	\$0	\$0	\$0
2039	45	45	\$0	\$0	\$0	\$0
2040	46	46	\$0	\$0	\$0	\$0
2041	47	47	\$0	\$0	\$0	\$0
2042	48	48	\$0	\$0	\$0	\$0
2043	49	49	\$0	\$0	\$0	\$0
2044	50	50	\$0	\$0	\$0	\$0
2045	51	51	\$0	\$0	\$0	\$0
2046	52	52	\$0	\$0	\$0	\$0
2047	53	53	\$0	\$0	\$0	\$0
2048	54	54	\$0	\$0	\$0	\$0
2049	55	55	\$0	\$0	\$0	\$0
2050	56	56	\$0	\$0	\$0	\$0
2051	57	57	\$0	\$0	\$0	\$0
2052	58	58	\$0	\$0	\$0	\$0
2053	59	59	\$0	\$0	\$0	\$0
2054	60	60	\$0	\$0	\$0	\$0
2055	61	61	\$0	\$0	\$0	\$0
2056	62	62	\$0	\$0	\$0	\$0
2057	63	63	\$0	\$0	\$0	\$0
2058	64	64	\$0	\$0	\$0	\$0
2059	65	65	\$0	\$0	\$0	\$0
2060	66	66	\$0	\$0	\$0	\$0
2061	67	67	\$0	\$0	\$0	\$0
2062	68	68	\$0	\$0	\$0	\$0
2063	69	69	\$0	\$0	\$0	\$0
2064	70	70	\$0	\$0	\$0	\$0
2065	71	71	\$0	\$0	\$0	\$0
2066	72	72	\$0	\$0	\$0	\$0
2067	73	73	\$0	\$0	\$0	\$0
2068	74	74	\$0	\$0	\$0	\$0



Year	Ree's Age	Jesse's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2069	75	75	\$0	\$0	\$0	\$0
2070	76	76	\$0	\$0	\$0	\$0
2071	77	77	\$0	\$0	\$0	\$0
2072	78	78	\$0	\$0	\$0	\$0
2073	79	79	\$0	\$0	\$0	\$0
2074	80	80	\$0	\$0	\$0	\$0
2075	81	81	\$0	\$0	\$0	\$0
2076	82	82	\$0	\$0	\$0	\$0
2077	83	83	\$0	\$0	\$0	\$0
2078	84	84	\$0	\$0	\$0	\$0
2079	85	85	\$0	\$0	\$0	\$0
2080	86	86	\$0	\$0	\$0	\$0
2081	87	87	\$0	\$0	\$0	\$0
2082	88	88	\$0	\$0	\$0	\$0
2083	89	89	\$0	\$0	\$0	\$0
2084	90	90	\$0	\$0	\$0	\$0



Real Estate

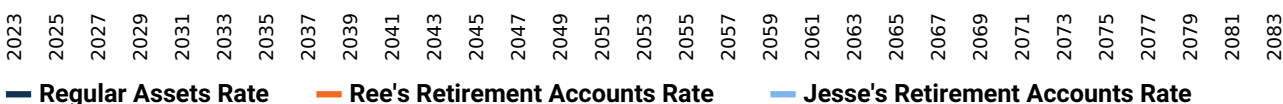
This table presents detail for your Real Estate properties. The Net Cash Flow will also show up in the Income Overview report and equity is also shown in the Net Worth report.

Year	Ree's Age	Jesse's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2023	29	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	69	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Ree's Age	Jesse's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2069	75	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return

1.47%



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	Ree's Age	Jesse's Age	Regular Assets Rate	Ree's Retirement Accounts Rate	Jesse's Retirement Accounts Rate
2023	29	29	1.47	1.47	1.47
2024	30	30	1.47	1.47	1.47
2025	31	31	1.47	1.47	1.47
2026	32	32	1.47	1.47	1.47
2027	33	33	1.47	1.47	1.47
2028	34	34	1.47	1.47	1.47
2029	35	35	1.47	1.47	1.47
2030	36	36	1.47	1.47	1.47
2031	37	37	1.47	1.47	1.47
2032	38	38	1.47	1.47	1.47
2033	39	39	1.47	1.47	1.47
2034	40	40	1.47	1.47	1.47
2035	41	41	1.47	1.47	1.47
2036	42	42	1.47	1.47	1.47
2037	43	43	1.47	1.47	1.47
2038	44	44	1.47	1.47	1.47
2039	45	45	1.47	1.47	1.47
2040	46	46	1.47	1.47	1.47
2041	47	47	1.47	1.47	1.47
2042	48	48	1.47	1.47	1.47
2043	49	49	1.47	1.47	1.47
2044	50	50	1.47	1.47	1.47
2045	51	51	1.47	1.47	1.47
2046	52	52	1.47	1.47	1.47
2047	53	53	1.47	1.47	1.47
2048	54	54	1.47	1.47	1.47
2049	55	55	1.47	1.47	1.47

Year	Ree's Age	Jesse's Age	Regular Assets Rate	Ree's Retirement Accounts Rate	Jesse's Retirement Accounts Rate
2050	56	56	1.47	1.47	1.47
2051	57	57	1.47	1.47	1.47
2052	58	58	1.47	1.47	1.47
2053	59	59	1.47	1.47	1.47
2054	60	60	1.47	1.47	1.47
2055	61	61	1.47	1.47	1.47
2056	62	62	1.47	1.47	1.47
2057	63	63	1.47	1.47	1.47
2058	64	64	1.47	1.47	1.47
2059	65	65	1.47	1.47	1.47
2060	66	66	1.47	1.47	1.47
2061	67	67	1.47	1.47	1.47
2062	68	68	1.47	1.47	1.47
2063	69	69	1.47	1.47	1.47
2064	70	70	1.47	1.47	1.47
2065	71	71	1.47	1.47	1.47
2066	72	72	1.47	1.47	1.47
2067	73	73	1.47	1.47	1.47
2068	74	74	1.47	1.47	1.47
2069	75	75	1.47	1.47	1.47
2070	76	76	1.47	1.47	1.47
2071	77	77	1.47	1.47	1.47
2072	78	78	1.47	1.47	1.47
2073	79	79	1.47	1.47	1.47
2074	80	80	1.47	1.47	1.47
2075	81	81	1.47	1.47	1.47
2076	82	82	1.47	1.47	1.47
2077	83	83	1.47	1.47	1.47
2078	84	84	1.47	1.47	1.47
2079	85	85	1.47	1.47	1.47
2080	86	86	1.47	1.47	1.47
2081	87	87	1.47	1.47	1.47
2082	88	88	1.47	1.47	1.47
2083	89	89	1.47	1.47	1.47
2084	90	90	1.47	1.47	1.47

Base Plan Inputs

Current Marital Status: Married

Ree

Date of Birth: 1 Apr 1994
Maximum Age (Year of Death): 90 (2084)
Retirement Age (Year): 69 (2063)

Current/Future Earnings

Accountant

Start Year: 2023
Annual Amount: \$90,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

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

Planned Benefits

Retirement File Date: Mar 2064
Spousal File Date: Jun 2064
Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
2010	16	\$0
2011	17	\$0
2012	18	\$0
2013	19	\$0
2014	20	\$0
2015	21	\$0
2016	22	\$0
2017	23	\$0
2018	24	\$60,000
2019	25	\$70,000
2020	26	\$75,000
2021	27	\$80,000
2022	28	\$85,000

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 3.75%
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 3.75%
Guaranteed Payment Years 0
Does annuity stop after guarantee period? No

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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

Jesse

Date of Birth: 30 Jun 1994
 Maximum Age (Year of Death): 90 (2084)
 Retirement Age (Year): 69 (2063)

Current/Future Earnings

Software engineer

Start Year: 2023
 Annual Amount: \$120,000
 End Year: Retirement
 Value: Today's Dollars
 Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

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

Planned Benefits

Retirement File Date: Jun 2064
 Spousal File Date: Jun 2064
 Widow(er)'s: N/A

Social Security Past Earnings

Year	Age	Covered Earnings
2010	16	\$0
2011	17	\$0
2012	18	\$0
2013	19	\$0
2014	20	\$0
2015	21	\$0
2016	22	\$0
2017	23	\$0
2018	24	\$100,000
2019	25	\$103,000
2020	26	\$110,000
2021	27	\$115,000
2022	28	\$118,000

Retirement Accounts

401(k)

Type: Employer-Based Account
 Assets: \$35,000

Employee Contributions

Start Year: 2023

Annual Amount: \$4,800
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Employer Contributions

Start Year: 2023
Annual Amount: \$4,800
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 3.75%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 65
Smooth Withdrawal End Age 100
Withdraw from Roth Accounts First? No
Percent of Non-Annuitized Assets to Spend 100%
Percentage of Retirement Assets to Annuitize 0%
Nominal Rate of Return for Annuitized Assets 3.75%
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: OK
Rent: \$3,500
Rental Expense: \$250
Real Appreciation Rate: 0%

Special Expenses

Savings for a home

Tax Treatment: Not tax related
Start Year: 2023
Annual Amount: \$10,000
End Year: 2032
Value: Nominal Dollars
Annual Growth/Reduction: 10%

Regular Assets

58000

Assets: \$0
Asset Type: Brokerage Account

Settings and Assumptions

Inflation Rate 2.25%
Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 3.75%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 3.75%
Social Security Benefit Change Year: 2023, 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: 2023, Percent: 0%
Payroll (FICA) Tax Change Year: 2023, Percent: 0%
State Income Tax Change Year: 2023, 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