



Financial Analysis Prepared For
Substack April 2023 - Shelby

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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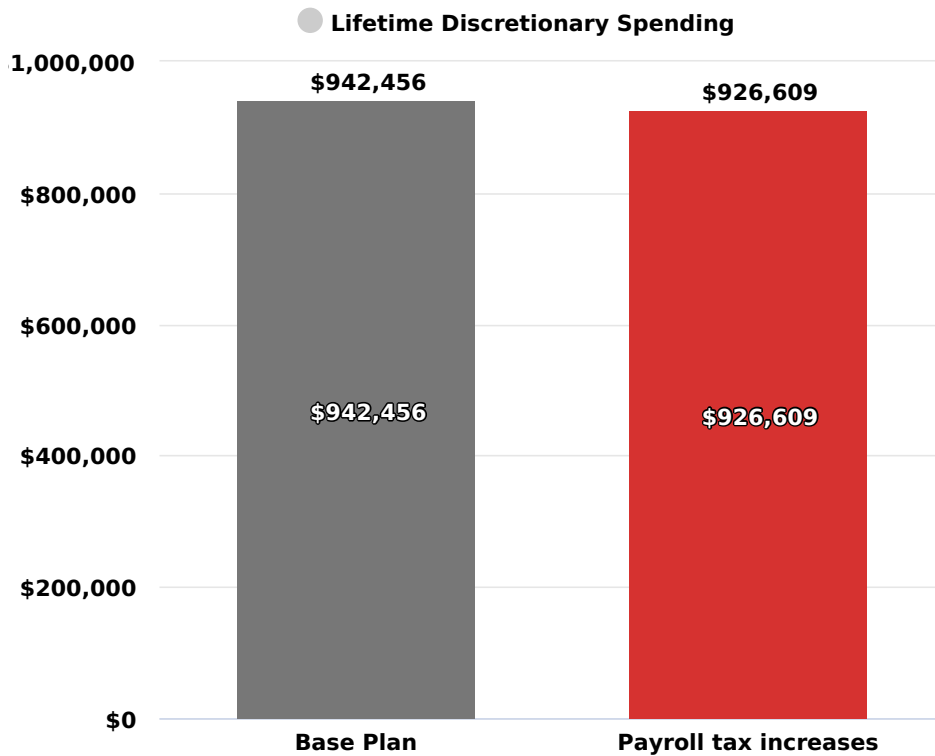
Profile Comparison

Lifetime Discretionary Spending

This report shows differences in lifetime present values between Base Plan and Payroll tax increases.

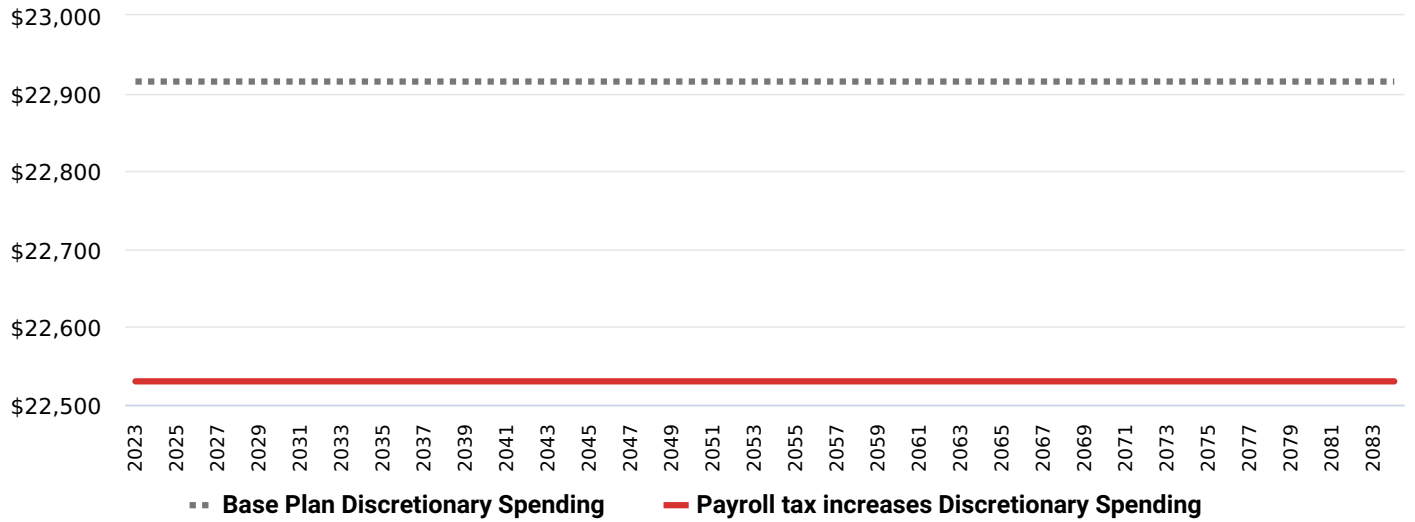
(\$15,847)

Lifetime Discretionary Spending decreased by (\$15,847) in **Payroll tax increases** compared with Base Plan



Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



What Went Up?

- FICA Taxes increased by \$17,555.

What Went Down?

- Federal Taxes decreased by (\$1,572).
- State Taxes decreased by (\$135).

Lifetime Resources

Category	Base Plan	Payroll tax increases	Difference
Labor Earnings	\$2,457,681	\$2,457,681	-
Employer Retirement Account Contributions	\$25,476	\$25,476	-
Social Security Benefits	\$494,716	\$494,716	-
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Assets	\$15,370	\$15,370	-
Regular Assets	\$39,425	\$39,425	-
Reserve Fund Assets	\$0	\$0	-
529 Assets	\$0	\$0	-
Special Receipts	\$0	\$0	-
Excess Regular Asset Income	\$0	\$0	-
Excess 529 Asset Income	\$0	\$0	-
Excess Retirement Account Asset Income	\$107,355	\$107,355	-
Housing Assets	\$0	\$0	-
Future Borrowing for Housing	\$0	\$0	-
Real Estate Assets	\$0	\$0	-
Future Borrowing for Real Estate	\$0	\$0	-
Real Estate Income	\$0	\$0	-
TOTAL	\$3,140,023	\$3,140,023	\$0

Lifetime Spending

Category	Base Plan	Payroll tax increases	Difference
Housing Expenses	\$1,332,542	\$1,332,542	-
Housing Equity Bequest	\$0	\$0	-
Housing Holding Costs	\$0	\$0	-
Real Estate Expenses	\$0	\$0	-
Real Estate Equity Bequest	\$0	\$0	-
Real Estate Holding Costs	\$0	\$0	-
Funeral Costs and Extra Bequest	\$0	\$0	-
Reserve Fund Bequests	\$0	\$0	-
Retirement Account Bequests	\$0	\$0	-
Special Expenses	\$0	\$0	-
529 Expenses	\$0	\$0	-
Federal Taxes	\$449,412	\$447,840	(\$1,572)
FICA Taxes	\$188,013	\$205,568	\$17,555
State Taxes	\$123,285	\$123,150	(\$135)
Medicare Part B Premiums	\$104,316	\$104,316	-
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$942,456	\$926,609	(\$15,847)
TOTAL	\$3,140,024	\$3,140,025	\$1

Lifetime Resources

Category	Base Plan	Payroll tax increases	Difference
Labor Earnings	78.3%	78.3%	-
Employer Retirement Account Contributions	0.8%	0.8%	-
Social Security Benefits	15.8%	15.8%	-
Pensions	0%	0%	-
Annuities	0%	0%	-
Retirement Assets	0.5%	0.5%	-
Regular Assets	1.3%	1.3%	-
Reserve Fund Assets	0%	0%	-
529 Assets	0%	0%	-
Special Receipts	0%	0%	-
Excess Regular Asset Income	0%	0%	-
Excess 529 Asset Income	0%	0%	-
Excess Retirement Account Asset Income	3.4%	3.4%	-
Housing Assets	0%	0%	-
Future Borrowing for Housing	0%	0%	-
Real Estate Assets	0%	0%	-
Future Borrowing for Real Estate	0%	0%	-
Real Estate Income	0%	0%	-

Lifetime Spending

Category	Base Plan	Payroll tax increases	Difference
Housing Expenses	42.4%	42.4%	-
Housing Equity Bequest	0%	0%	-
Housing Holding Costs	0%	0%	-
Real Estate Expenses	0%	0%	-
Real Estate Equity Bequest	0%	0%	-
Real Estate Holding Costs	0%	0%	-
Funeral Costs and Extra Bequest	0%	0%	-
Reserve Fund Bequests	0%	0%	-
Retirement Account Bequests	0%	0%	-
Special Expenses	0%	0%	-
529 Expenses	0%	0%	-
Federal Taxes	14.3%	14.3%	-
FICA Taxes	6%	6.5%	0.5%
State Taxes	3.9%	3.9%	-
Medicare Part B Premiums	3.3%	3.3%	-
Life Insurance Premiums	0%	0%	-
Discretionary Spending	30%	29.5%	-0.5%

The percentages for the line items in each plan represent each item's percentage of the total lifetime resources or spending. The percentages in the "Difference" column represent how much the percentage itself changed between the plans. Percentages are rounded to one decimal place and therefore the items may not add up to 100%.

Base Plan Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

Labor Earnings	\$2,457,681
Employer Retirement Account Contributions	\$25,476
Social Security Benefits	\$494,716
Pensions	\$0
Annuities	\$0
Retirement Assets	\$15,370
Regular Assets	\$39,425
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	\$107,355
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	\$1,332,542
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	\$0
529 Expenses	\$0
Federal Taxes	\$449,412
FICA Taxes	\$188,013
State Taxes	\$123,285
Medicare Part B Premiums	\$104,316
Life Insurance Premiums	\$0
Discretionary Spending	\$942,456

TOTAL	\$3,140,023	TOTAL	\$3,140,024
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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

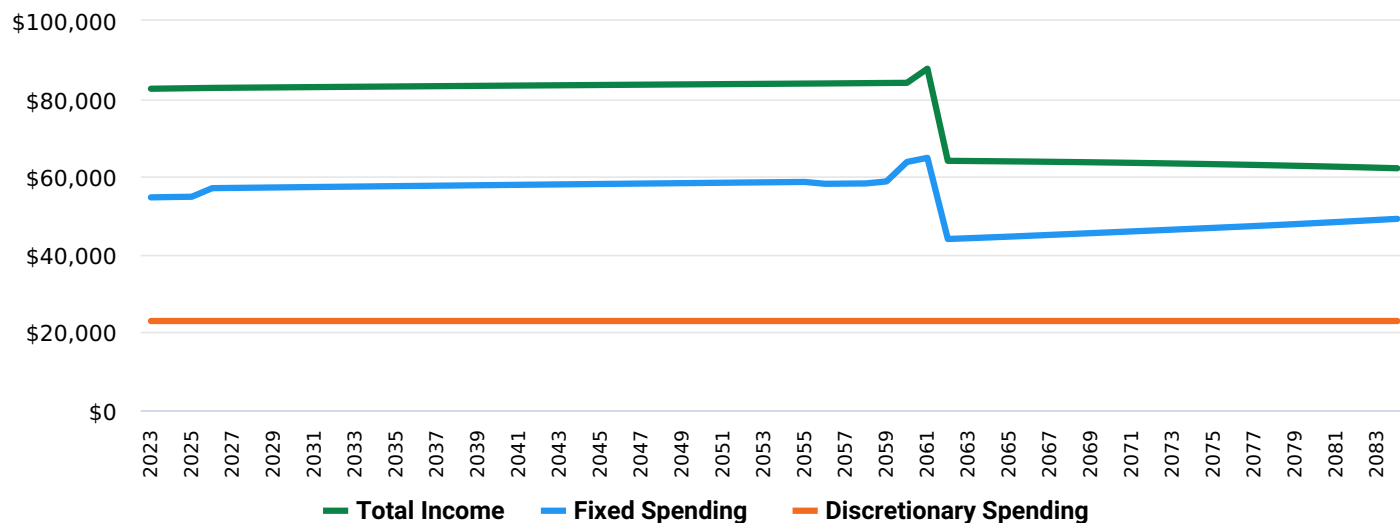
Labor Earnings	78%
Employer Retirement Account Contributions	1%
Social Security Benefits	16%
Pensions	0%
Annuities	0%
Retirement Assets	0%
Regular Assets	1%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	3%
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	42%
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	0%
529 Expenses	0%
Federal Taxes	14%
FICA Taxes	6%
State Taxes	4%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
Discretionary Spending	30%

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.

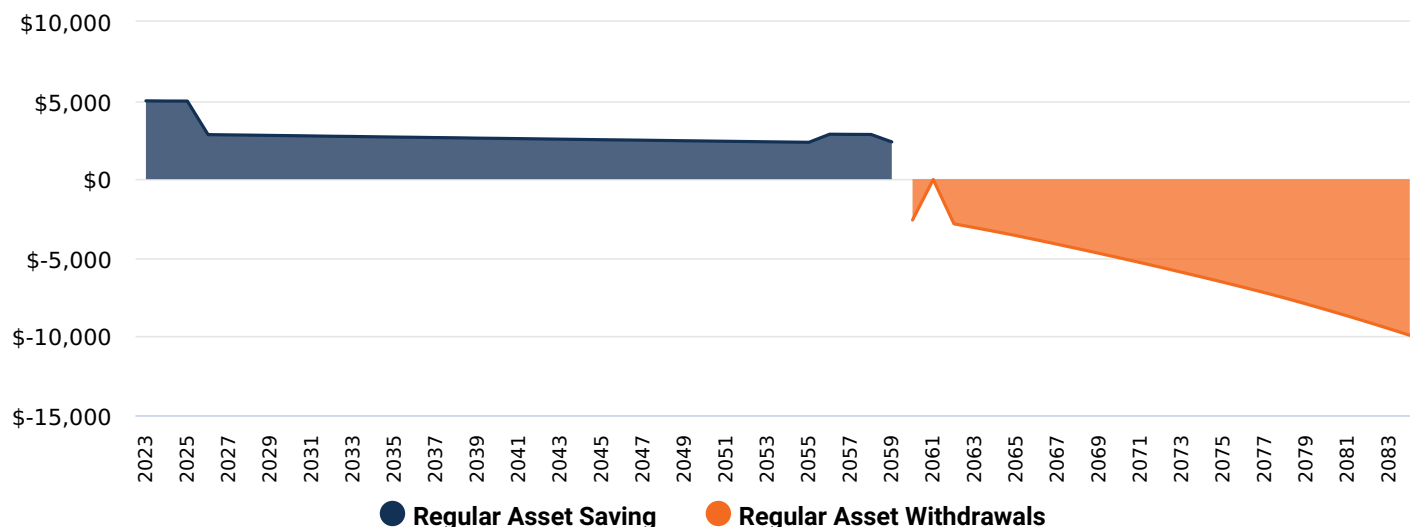
Year	Age	Total Income	Fixed Spending	Discretionary Spending
2023	29	\$82,570	\$54,675	\$22,915
2024	30	\$82,643	\$54,759	\$22,915
2025	31	\$82,716	\$54,834	\$22,915
2026	32	\$82,789	\$57,041	\$22,915
2027	33	\$82,830	\$57,099	\$22,915
2028	34	\$82,872	\$57,156	\$22,915
2029	35	\$82,913	\$57,215	\$22,915
2030	36	\$82,954	\$57,271	\$22,915
2031	37	\$82,994	\$57,330	\$22,915
2032	38	\$83,035	\$57,391	\$22,915



Year	Age	Total Income	Fixed Spending	Discretionary Spending
2033	39	\$83,075	\$57,444	\$22,915
2034	40	\$83,114	\$57,503	\$22,915
2035	41	\$83,154	\$57,561	\$22,915
2036	42	\$83,193	\$57,615	\$22,915
2037	43	\$83,232	\$57,672	\$22,915
2038	44	\$83,271	\$57,725	\$22,915
2039	45	\$83,310	\$57,784	\$22,915
2040	46	\$83,348	\$57,838	\$22,915
2041	47	\$83,386	\$57,892	\$22,915
2042	48	\$83,424	\$57,947	\$22,915
2043	49	\$83,461	\$58,003	\$22,915
2044	50	\$83,499	\$58,057	\$22,915
2045	51	\$83,536	\$58,111	\$22,915
2046	52	\$83,573	\$58,163	\$22,915
2047	53	\$83,609	\$58,217	\$22,915
2048	54	\$83,646	\$58,269	\$22,915
2049	55	\$83,682	\$58,324	\$22,915
2050	56	\$83,717	\$58,375	\$22,915
2051	57	\$83,753	\$58,427	\$22,915
2052	58	\$83,788	\$58,480	\$22,915
2053	59	\$83,824	\$58,533	\$22,915
2054	60	\$83,858	\$58,582	\$22,915
2055	61	\$83,893	\$58,633	\$22,915
2056	62	\$83,927	\$58,684	\$22,915
2057	63	\$83,969	\$58,735	\$22,915
2058	64	\$84,011	\$58,786	\$22,915
2059	65	\$84,053	\$58,837	\$22,915
2060	66	\$84,088	\$63,767	\$22,915
2061	67	\$87,724	\$64,829	\$22,915
2062	68	\$64,055	\$43,979	\$22,915
2063	69	\$64,014	\$44,180	\$22,915
2064	70	\$63,968	\$44,383	\$22,915
2065	71	\$63,920	\$44,590	\$22,915
2066	72	\$63,867	\$44,812	\$22,915
2067	73	\$63,810	\$45,035	\$22,915
2068	74	\$63,750	\$45,258	\$22,915
2069	75	\$63,685	\$45,482	\$22,915
2070	76	\$63,616	\$45,706	\$22,915
2071	77	\$63,542	\$45,931	\$22,915
2072	78	\$63,464	\$46,156	\$22,915
2073	79	\$63,382	\$46,384	\$22,915
2074	80	\$63,295	\$46,612	\$22,915
2075	81	\$63,204	\$46,841	\$22,915
2076	82	\$63,108	\$47,073	\$22,915
2077	83	\$63,007	\$47,306	\$22,915
2078	84	\$62,901	\$47,551	\$22,915
2079	85	\$62,790	\$47,807	\$22,915
2080	86	\$62,674	\$48,067	\$22,915

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2081	87	\$62,552	\$48,333	\$22,915
2082	88	\$62,424	\$48,604	\$22,915
2083	89	\$62,291	\$48,879	\$22,915
2084	90	\$62,152	\$49,161	\$22,915

Saving and Withdrawals



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

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

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

And:

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

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	29	\$82,570	\$77,590	\$4,980	\$38,855	\$43,835
2024	30	\$82,643	\$77,674	\$4,968	\$43,835	\$48,803
2025	31	\$82,716	\$77,749	\$4,966	\$48,804	\$53,770
2026	32	\$82,789	\$79,956	\$2,833	\$53,770	\$56,603
2027	33	\$82,830	\$80,014	\$2,816	\$56,603	\$59,419
2028	34	\$82,872	\$80,071	\$2,801	\$59,419	\$62,220
2029	35	\$82,913	\$80,130	\$2,783	\$62,219	\$65,002
2030	36	\$82,954	\$80,186	\$2,767	\$65,002	\$67,769
2031	37	\$82,994	\$80,245	\$2,749	\$67,770	\$70,519
2032	38	\$83,035	\$80,306	\$2,729	\$70,519	\$73,248
2033	39	\$83,075	\$80,359	\$2,715	\$73,248	\$75,963
2034	40	\$83,114	\$80,418	\$2,696	\$75,963	\$78,659
2035	41	\$83,154	\$80,476	\$2,678	\$78,658	\$81,336

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	42	\$83,193	\$80,530	\$2,663	\$81,336	\$83,999
2037	43	\$83,232	\$80,587	\$2,645	\$83,999	\$86,644
2038	44	\$83,271	\$80,640	\$2,630	\$86,643	\$89,273
2039	45	\$83,310	\$80,699	\$2,609	\$89,274	\$91,883
2040	46	\$83,348	\$80,753	\$2,595	\$91,883	\$94,478
2041	47	\$83,386	\$80,807	\$2,579	\$94,478	\$97,057
2042	48	\$83,424	\$80,862	\$2,561	\$97,057	\$99,618
2043	49	\$83,461	\$80,918	\$2,543	\$99,618	\$102,161
2044	50	\$83,499	\$80,972	\$2,527	\$102,161	\$104,688
2045	51	\$83,536	\$81,026	\$2,509	\$104,689	\$107,198
2046	52	\$83,573	\$81,078	\$2,494	\$107,198	\$109,692
2047	53	\$83,609	\$81,132	\$2,478	\$109,691	\$112,169
2048	54	\$83,646	\$81,184	\$2,460	\$112,170	\$114,630
2049	55	\$83,682	\$81,239	\$2,443	\$114,630	\$117,073
2050	56	\$83,717	\$81,290	\$2,427	\$117,072	\$119,499
2051	57	\$83,753	\$81,342	\$2,410	\$119,500	\$121,910
2052	58	\$83,788	\$81,395	\$2,393	\$121,910	\$124,303
2053	59	\$83,824	\$81,448	\$2,376	\$124,303	\$126,679
2054	60	\$83,858	\$81,497	\$2,360	\$126,679	\$129,039
2055	61	\$83,893	\$81,548	\$2,345	\$129,039	\$131,384
2056	62	\$83,927	\$81,069	\$2,858	\$131,384	\$134,242
2057	63	\$83,969	\$81,120	\$2,849	\$134,242	\$137,091
2058	64	\$84,011	\$81,169	\$2,842	\$137,091	\$139,933
2059	65	\$84,053	\$81,683	\$2,370	\$139,933	\$142,303
2060	66	\$84,088	\$86,682	(\$2,595)	\$142,302	\$139,707
2061	67	\$87,724	\$87,744	(\$20)	\$139,707	\$139,687
2062	68	\$64,055	\$66,894	(\$2,838)	\$139,687	\$136,849
2063	69	\$64,014	\$67,095	(\$3,080)	\$136,849	\$133,769
2064	70	\$63,968	\$67,298	(\$3,329)	\$133,770	\$130,441
2065	71	\$63,920	\$67,505	(\$3,585)	\$130,441	\$126,856
2066	72	\$63,867	\$67,727	(\$3,860)	\$126,856	\$122,996
2067	73	\$63,810	\$67,950	(\$4,139)	\$122,996	\$118,857
2068	74	\$63,750	\$68,173	(\$4,423)	\$118,858	\$114,435
2069	75	\$63,685	\$68,397	(\$4,711)	\$114,435	\$109,724
2070	76	\$63,616	\$68,621	(\$5,004)	\$109,724	\$104,720
2071	77	\$63,542	\$68,846	(\$5,303)	\$104,720	\$99,417
2072	78	\$63,464	\$69,071	(\$5,606)	\$99,417	\$93,811
2073	79	\$63,382	\$69,299	(\$5,916)	\$93,811	\$87,895
2074	80	\$63,295	\$69,527	(\$6,231)	\$87,895	\$81,664
2075	81	\$63,204	\$69,756	(\$6,552)	\$81,664	\$75,112
2076	82	\$63,108	\$69,988	(\$6,879)	\$75,112	\$68,233
2077	83	\$63,007	\$70,221	(\$7,213)	\$68,232	\$61,019
2078	84	\$62,901	\$70,466	(\$7,564)	\$61,019	\$53,455
2079	85	\$62,790	\$70,722	(\$7,931)	\$53,455	\$45,524
2080	86	\$62,674	\$70,982	(\$8,308)	\$45,524	\$37,216
2081	87	\$62,552	\$71,248	(\$8,695)	\$37,216	\$28,521
2082	88	\$62,424	\$71,519	(\$9,094)	\$28,521	\$19,427
2083	89	\$62,291	\$71,794	(\$9,503)	\$19,427	\$9,924

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2084	90	\$62,152	\$72,076	(\$9,924)	\$9,924	\$0

Living Standard

\$22,915



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



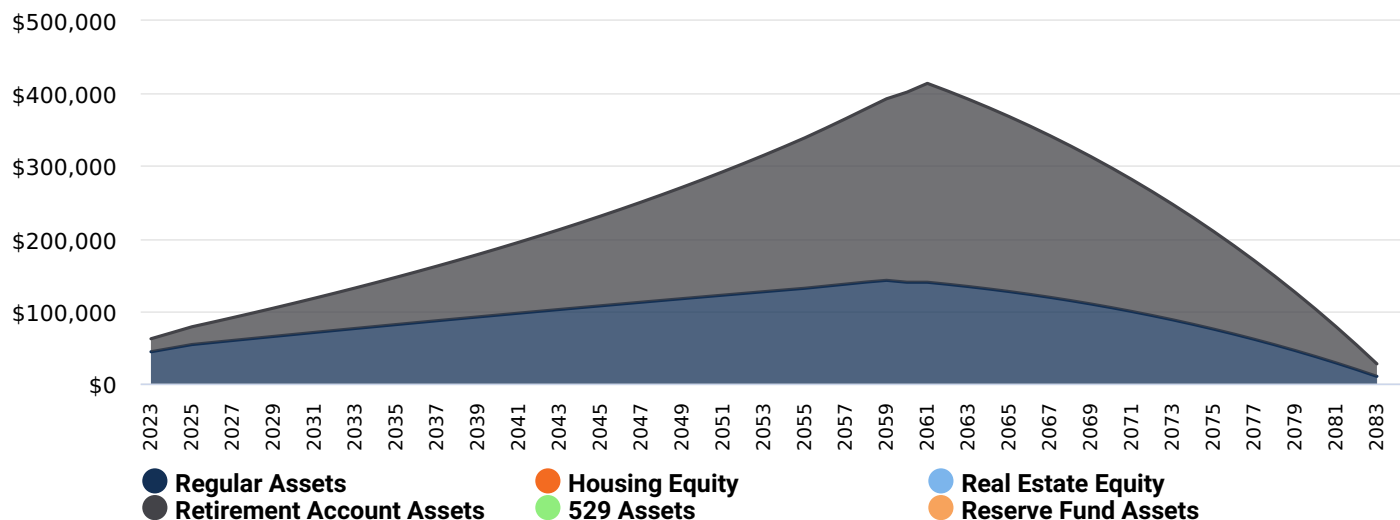
thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2023	29	\$22,915	\$22,915
2024	30	\$22,915	\$22,915
2025	31	\$22,915	\$22,915
2026	32	\$22,915	\$22,915
2027	33	\$22,915	\$22,915
2028	34	\$22,915	\$22,915
2029	35	\$22,915	\$22,915
2030	36	\$22,915	\$22,915
2031	37	\$22,915	\$22,915
2032	38	\$22,915	\$22,915
2033	39	\$22,915	\$22,915
2034	40	\$22,915	\$22,915
2035	41	\$22,915	\$22,915
2036	42	\$22,915	\$22,915
2037	43	\$22,915	\$22,915
2038	44	\$22,915	\$22,915
2039	45	\$22,915	\$22,915
2040	46	\$22,915	\$22,915
2041	47	\$22,915	\$22,915
2042	48	\$22,915	\$22,915
2043	49	\$22,915	\$22,915
2044	50	\$22,915	\$22,915
2045	51	\$22,915	\$22,915
2046	52	\$22,915	\$22,915
2047	53	\$22,915	\$22,915
2048	54	\$22,915	\$22,915
2049	55	\$22,915	\$22,915
2050	56	\$22,915	\$22,915
2051	57	\$22,915	\$22,915
2052	58	\$22,915	\$22,915
2053	59	\$22,915	\$22,915
2054	60	\$22,915	\$22,915
2055	61	\$22,915	\$22,915
2056	62	\$22,915	\$22,915
2057	63	\$22,915	\$22,915
2058	64	\$22,915	\$22,915
2059	65	\$22,915	\$22,915
2060	66	\$22,915	\$22,915
2061	67	\$22,915	\$22,915
2062	68	\$22,915	\$22,915
2063	69	\$22,915	\$22,915
2064	70	\$22,915	\$22,915
2065	71	\$22,915	\$22,915
2066	72	\$22,915	\$22,915
2067	73	\$22,915	\$22,915
2068	74	\$22,915	\$22,915



Year	Age	Discretionary Spending	Per Adult Living Standard
2069	75	\$22,915	\$22,915
2070	76	\$22,915	\$22,915
2071	77	\$22,915	\$22,915
2072	78	\$22,915	\$22,915
2073	79	\$22,915	\$22,915
2074	80	\$22,915	\$22,915
2075	81	\$22,915	\$22,915
2076	82	\$22,915	\$22,915
2077	83	\$22,915	\$22,915
2078	84	\$22,915	\$22,915
2079	85	\$22,915	\$22,915
2080	86	\$22,915	\$22,915
2081	87	\$22,915	\$22,915
2082	88	\$22,915	\$22,915
2083	89	\$22,915	\$22,915
2084	90	\$22,915	\$22,915

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	29	\$43,835	\$0	\$0	\$17,920	\$0	\$0	\$61,755
2024	30	\$48,803	\$0	\$0	\$21,127	\$0	\$0	\$69,930
2025	31	\$53,770	\$0	\$0	\$24,452	\$0	\$0	\$78,222
2026	32	\$56,603	\$0	\$0	\$27,899	\$0	\$0	\$84,502
2027	33	\$59,419	\$0	\$0	\$31,472	\$0	\$0	\$90,891
2028	34	\$62,220	\$0	\$0	\$35,176	\$0	\$0	\$97,396
2029	35	\$65,002	\$0	\$0	\$39,016	\$0	\$0	\$104,018
2030	36	\$67,769	\$0	\$0	\$42,997	\$0	\$0	\$110,766
2031	37	\$70,519	\$0	\$0	\$47,124	\$0	\$0	\$117,643
2032	38	\$73,248	\$0	\$0	\$51,402	\$0	\$0	\$124,650
2033	39	\$75,963	\$0	\$0	\$55,838	\$0	\$0	\$131,801
2034	40	\$78,659	\$0	\$0	\$60,435	\$0	\$0	\$139,094
2035	41	\$81,336	\$0	\$0	\$65,202	\$0	\$0	\$146,538
2036	42	\$83,999	\$0	\$0	\$70,143	\$0	\$0	\$154,142
2037	43	\$86,644	\$0	\$0	\$75,266	\$0	\$0	\$161,910
2038	44	\$89,273	\$0	\$0	\$80,576	\$0	\$0	\$169,849
2039	45	\$91,883	\$0	\$0	\$86,081	\$0	\$0	\$177,964
2040	46	\$94,478	\$0	\$0	\$91,788	\$0	\$0	\$186,266
2041	47	\$97,057	\$0	\$0	\$97,704	\$0	\$0	\$194,761
2042	48	\$99,618	\$0	\$0	\$103,838	\$0	\$0	\$203,456
2043	49	\$102,161	\$0	\$0	\$110,196	\$0	\$0	\$212,357
2044	50	\$104,688	\$0	\$0	\$116,787	\$0	\$0	\$221,475
2045	51	\$107,198	\$0	\$0	\$123,621	\$0	\$0	\$230,819



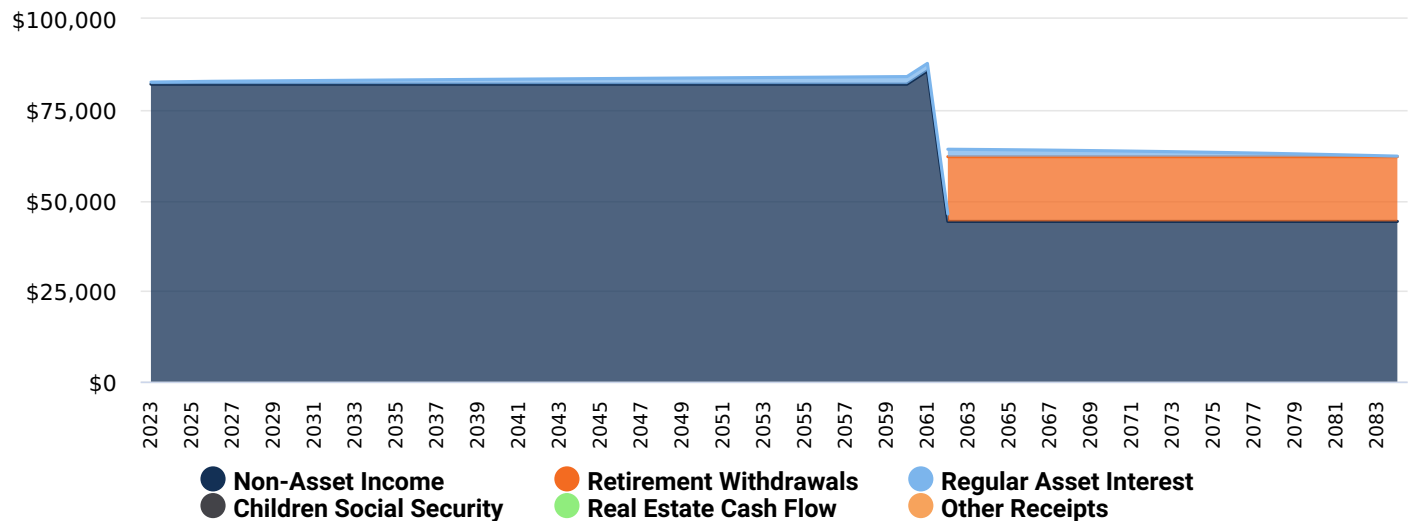
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	52	\$109,692	\$0	\$0	\$130,704	\$0	\$0	\$240,396
2047	53	\$112,169	\$0	\$0	\$138,048	\$0	\$0	\$250,217
2048	54	\$114,630	\$0	\$0	\$145,661	\$0	\$0	\$260,291
2049	55	\$117,073	\$0	\$0	\$153,553	\$0	\$0	\$270,626
2050	56	\$119,499	\$0	\$0	\$161,734	\$0	\$0	\$281,233
2051	57	\$121,910	\$0	\$0	\$170,216	\$0	\$0	\$292,126
2052	58	\$124,303	\$0	\$0	\$179,009	\$0	\$0	\$303,312
2053	59	\$126,679	\$0	\$0	\$188,124	\$0	\$0	\$314,803
2054	60	\$129,039	\$0	\$0	\$197,573	\$0	\$0	\$326,612
2055	61	\$131,384	\$0	\$0	\$207,369	\$0	\$0	\$338,753
2056	62	\$134,242	\$0	\$0	\$217,524	\$0	\$0	\$351,766
2057	63	\$137,091	\$0	\$0	\$228,052	\$0	\$0	\$365,143
2058	64	\$139,933	\$0	\$0	\$238,966	\$0	\$0	\$378,899
2059	65	\$142,303	\$0	\$0	\$250,280	\$0	\$0	\$392,583
2060	66	\$139,707	\$0	\$0	\$262,009	\$0	\$0	\$401,716
2061	67	\$139,687	\$0	\$0	\$274,168	\$0	\$0	\$413,855
2062	68	\$136,849	\$0	\$0	\$266,371	\$0	\$0	\$403,220
2063	69	\$133,769	\$0	\$0	\$258,289	\$0	\$0	\$392,058
2064	70	\$130,441	\$0	\$0	\$249,910	\$0	\$0	\$380,351
2065	71	\$126,856	\$0	\$0	\$241,224	\$0	\$0	\$368,080
2066	72	\$122,996	\$0	\$0	\$232,219	\$0	\$0	\$355,215
2067	73	\$118,857	\$0	\$0	\$222,885	\$0	\$0	\$341,742
2068	74	\$114,435	\$0	\$0	\$213,207	\$0	\$0	\$327,642
2069	75	\$109,724	\$0	\$0	\$203,175	\$0	\$0	\$312,899
2070	76	\$104,720	\$0	\$0	\$192,775	\$0	\$0	\$297,495
2071	77	\$99,417	\$0	\$0	\$181,994	\$0	\$0	\$281,411
2072	78	\$93,811	\$0	\$0	\$170,817	\$0	\$0	\$264,628
2073	79	\$87,895	\$0	\$0	\$159,230	\$0	\$0	\$247,125
2074	80	\$81,664	\$0	\$0	\$147,218	\$0	\$0	\$228,882
2075	81	\$75,112	\$0	\$0	\$134,766	\$0	\$0	\$209,878
2076	82	\$68,233	\$0	\$0	\$121,857	\$0	\$0	\$190,090
2077	83	\$61,019	\$0	\$0	\$108,475	\$0	\$0	\$169,494
2078	84	\$53,455	\$0	\$0	\$94,601	\$0	\$0	\$148,056
2079	85	\$45,524	\$0	\$0	\$80,219	\$0	\$0	\$125,743
2080	86	\$37,216	\$0	\$0	\$65,310	\$0	\$0	\$102,526
2081	87	\$28,521	\$0	\$0	\$49,854	\$0	\$0	\$78,375
2082	88	\$19,427	\$0	\$0	\$33,831	\$0	\$0	\$53,258
2083	89	\$9,924	\$0	\$0	\$17,220	\$0	\$0	\$27,144
2084	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	29	\$43,835	\$0	\$0	\$17,920	\$0	\$0	\$0	\$0	\$0	\$61,755
2024	30	\$48,803	\$0	\$0	\$21,127	\$0	\$0	\$0	\$0	\$0	\$69,930
2025	31	\$53,770	\$0	\$0	\$24,452	\$0	\$0	\$0	\$0	\$0	\$78,222
2026	32	\$56,603	\$0	\$0	\$27,899	\$0	\$0	\$0	\$0	\$0	\$84,502
2027	33	\$59,419	\$0	\$0	\$31,472	\$0	\$0	\$0	\$0	\$0	\$90,891
2028	34	\$62,220	\$0	\$0	\$35,176	\$0	\$0	\$0	\$0	\$0	\$97,396
2029	35	\$65,002	\$0	\$0	\$39,016	\$0	\$0	\$0	\$0	\$0	\$104,018
2030	36	\$67,769	\$0	\$0	\$42,997	\$0	\$0	\$0	\$0	\$0	\$110,766
2031	37	\$70,519	\$0	\$0	\$47,124	\$0	\$0	\$0	\$0	\$0	\$117,643
2032	38	\$73,248	\$0	\$0	\$51,402	\$0	\$0	\$0	\$0	\$0	\$124,650
2033	39	\$75,963	\$0	\$0	\$55,838	\$0	\$0	\$0	\$0	\$0	\$131,801
2034	40	\$78,659	\$0	\$0	\$60,435	\$0	\$0	\$0	\$0	\$0	\$139,094
2035	41	\$81,336	\$0	\$0	\$65,202	\$0	\$0	\$0	\$0	\$0	\$146,538
2036	42	\$83,999	\$0	\$0	\$70,143	\$0	\$0	\$0	\$0	\$0	\$154,142
2037	43	\$86,644	\$0	\$0	\$75,266	\$0	\$0	\$0	\$0	\$0	\$161,910
2038	44	\$89,273	\$0	\$0	\$80,576	\$0	\$0	\$0	\$0	\$0	\$169,849
2039	45	\$91,883	\$0	\$0	\$86,081	\$0	\$0	\$0	\$0	\$0	\$177,964
2040	46	\$94,478	\$0	\$0	\$91,788	\$0	\$0	\$0	\$0	\$0	\$186,266
2041	47	\$97,057	\$0	\$0	\$97,704	\$0	\$0	\$0	\$0	\$0	\$194,761
2042	48	\$99,618	\$0	\$0	\$103,838	\$0	\$0	\$0	\$0	\$0	\$203,456
2043	49	\$102,161	\$0	\$0	\$110,196	\$0	\$0	\$0	\$0	\$0	\$212,357
2044	50	\$104,688	\$0	\$0	\$116,787	\$0	\$0	\$0	\$0	\$0	\$221,475
2045	51	\$107,198	\$0	\$0	\$123,621	\$0	\$0	\$0	\$0	\$0	\$230,819
2046	52	\$109,692	\$0	\$0	\$130,704	\$0	\$0	\$0	\$0	\$0	\$240,396
2047	53	\$112,169	\$0	\$0	\$138,048	\$0	\$0	\$0	\$0	\$0	\$250,217
2048	54	\$114,630	\$0	\$0	\$145,661	\$0	\$0	\$0	\$0	\$0	\$260,291
2049	55	\$117,073	\$0	\$0	\$153,553	\$0	\$0	\$0	\$0	\$0	\$270,626
2050	56	\$119,499	\$0	\$0	\$161,734	\$0	\$0	\$0	\$0	\$0	\$281,233
2051	57	\$121,910	\$0	\$0	\$170,216	\$0	\$0	\$0	\$0	\$0	\$292,126
2052	58	\$124,303	\$0	\$0	\$179,009	\$0	\$0	\$0	\$0	\$0	\$303,312
2053	59	\$126,679	\$0	\$0	\$188,124	\$0	\$0	\$0	\$0	\$0	\$314,803
2054	60	\$129,039	\$0	\$0	\$197,573	\$0	\$0	\$0	\$0	\$0	\$326,612
2055	61	\$131,384	\$0	\$0	\$207,369	\$0	\$0	\$0	\$0	\$0	\$338,753
2056	62	\$134,242	\$0	\$0	\$217,524	\$0	\$0	\$0	\$0	\$0	\$351,766
2057	63	\$137,091	\$0	\$0	\$228,052	\$0	\$0	\$0	\$0	\$0	\$365,143
2058	64	\$139,933	\$0	\$0	\$238,966	\$0	\$0	\$0	\$0	\$0	\$378,899
2059	65	\$142,303	\$0	\$0	\$250,280	\$0	\$0	\$0	\$0	\$0	\$392,583
2060	66	\$139,707	\$0	\$0	\$262,009	\$0	\$0	\$0	\$0	\$0	\$401,716
2061	67	\$139,687	\$0	\$0	\$274,168	\$0	\$0	\$0	\$0	\$0	\$413,855
2062	68	\$136,849	\$0	\$0	\$266,371	\$0	\$0	\$0	\$0	\$0	\$403,220
2063	69	\$133,769	\$0	\$0	\$258,289	\$0	\$0	\$0	\$0	\$0	\$392,058
2064	70	\$130,441	\$0	\$0	\$249,910	\$0	\$0	\$0	\$0	\$0	\$380,351
2065	71	\$126,856	\$0	\$0	\$241,224	\$0	\$0	\$0	\$0	\$0	\$368,080
2066	72	\$122,996	\$0	\$0	\$232,219	\$0	\$0	\$0	\$0	\$0	\$355,215
2067	73	\$118,857	\$0	\$0	\$222,885	\$0	\$0	\$0	\$0	\$0	\$341,742
2068	74	\$114,435	\$0	\$0	\$213,207	\$0	\$0	\$0	\$0	\$0	\$327,642

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	75	\$109,724	\$0	\$0	\$203,175	\$0	\$0	\$0	\$0	\$0	\$312,899
2070	76	\$104,720	\$0	\$0	\$192,775	\$0	\$0	\$0	\$0	\$0	\$297,495
2071	77	\$99,417	\$0	\$0	\$181,994	\$0	\$0	\$0	\$0	\$0	\$281,411
2072	78	\$93,811	\$0	\$0	\$170,817	\$0	\$0	\$0	\$0	\$0	\$264,628
2073	79	\$87,895	\$0	\$0	\$159,230	\$0	\$0	\$0	\$0	\$0	\$247,125
2074	80	\$81,664	\$0	\$0	\$147,218	\$0	\$0	\$0	\$0	\$0	\$228,882
2075	81	\$75,112	\$0	\$0	\$134,766	\$0	\$0	\$0	\$0	\$0	\$209,878
2076	82	\$68,233	\$0	\$0	\$121,857	\$0	\$0	\$0	\$0	\$0	\$190,090
2077	83	\$61,019	\$0	\$0	\$108,475	\$0	\$0	\$0	\$0	\$0	\$169,494
2078	84	\$53,455	\$0	\$0	\$94,601	\$0	\$0	\$0	\$0	\$0	\$148,056
2079	85	\$45,524	\$0	\$0	\$80,219	\$0	\$0	\$0	\$0	\$0	\$125,743
2080	86	\$37,216	\$0	\$0	\$65,310	\$0	\$0	\$0	\$0	\$0	\$102,526
2081	87	\$28,521	\$0	\$0	\$49,854	\$0	\$0	\$0	\$0	\$0	\$78,375
2082	88	\$19,427	\$0	\$0	\$33,831	\$0	\$0	\$0	\$0	\$0	\$53,258
2083	89	\$9,924	\$0	\$0	\$17,220	\$0	\$0	\$0	\$0	\$0	\$27,144
2084	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

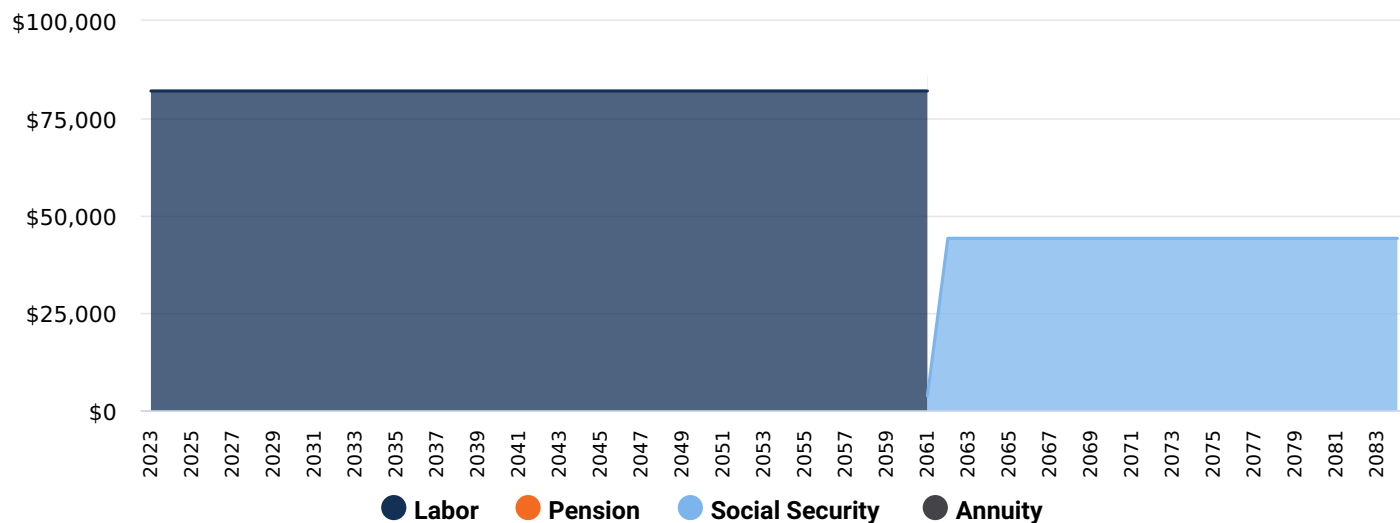


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	29	\$82,000	\$0	\$570	\$0	\$0	\$0	\$82,570
2024	30	\$82,000	\$0	\$643	\$0	\$0	\$0	\$82,643
2025	31	\$82,000	\$0	\$716	\$0	\$0	\$0	\$82,716
2026	32	\$82,000	\$0	\$789	\$0	\$0	\$0	\$82,789
2027	33	\$82,000	\$0	\$830	\$0	\$0	\$0	\$82,830
2028	34	\$82,000	\$0	\$872	\$0	\$0	\$0	\$82,872
2029	35	\$82,000	\$0	\$913	\$0	\$0	\$0	\$82,913
2030	36	\$82,000	\$0	\$954	\$0	\$0	\$0	\$82,954
2031	37	\$82,000	\$0	\$994	\$0	\$0	\$0	\$82,994
2032	38	\$82,000	\$0	\$1,035	\$0	\$0	\$0	\$83,035
2033	39	\$82,000	\$0	\$1,075	\$0	\$0	\$0	\$83,075
2034	40	\$82,000	\$0	\$1,114	\$0	\$0	\$0	\$83,114
2035	41	\$82,000	\$0	\$1,154	\$0	\$0	\$0	\$83,154
2036	42	\$82,000	\$0	\$1,193	\$0	\$0	\$0	\$83,193
2037	43	\$82,000	\$0	\$1,232	\$0	\$0	\$0	\$83,232
2038	44	\$82,000	\$0	\$1,271	\$0	\$0	\$0	\$83,271
2039	45	\$82,000	\$0	\$1,310	\$0	\$0	\$0	\$83,310
2040	46	\$82,000	\$0	\$1,348	\$0	\$0	\$0	\$83,348
2041	47	\$82,000	\$0	\$1,386	\$0	\$0	\$0	\$83,386
2042	48	\$82,000	\$0	\$1,424	\$0	\$0	\$0	\$83,424
2043	49	\$82,000	\$0	\$1,461	\$0	\$0	\$0	\$83,461
2044	50	\$82,000	\$0	\$1,499	\$0	\$0	\$0	\$83,499
2045	51	\$82,000	\$0	\$1,536	\$0	\$0	\$0	\$83,536

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2046	52	\$82,000	\$0	\$1,573	\$0	\$0	\$0	\$83,573
2047	53	\$82,000	\$0	\$1,609	\$0	\$0	\$0	\$83,609
2048	54	\$82,000	\$0	\$1,646	\$0	\$0	\$0	\$83,646
2049	55	\$82,000	\$0	\$1,682	\$0	\$0	\$0	\$83,682
2050	56	\$82,000	\$0	\$1,717	\$0	\$0	\$0	\$83,717
2051	57	\$82,000	\$0	\$1,753	\$0	\$0	\$0	\$83,753
2052	58	\$82,000	\$0	\$1,788	\$0	\$0	\$0	\$83,788
2053	59	\$82,000	\$0	\$1,824	\$0	\$0	\$0	\$83,824
2054	60	\$82,000	\$0	\$1,858	\$0	\$0	\$0	\$83,858
2055	61	\$82,000	\$0	\$1,893	\$0	\$0	\$0	\$83,893
2056	62	\$82,000	\$0	\$1,927	\$0	\$0	\$0	\$83,927
2057	63	\$82,000	\$0	\$1,969	\$0	\$0	\$0	\$83,969
2058	64	\$82,000	\$0	\$2,011	\$0	\$0	\$0	\$84,011
2059	65	\$82,000	\$0	\$2,053	\$0	\$0	\$0	\$84,053
2060	66	\$82,000	\$0	\$2,088	\$0	\$0	\$0	\$84,088
2061	67	\$85,675	\$0	\$2,049	\$0	\$0	\$0	\$87,724
2062	68	\$44,155	\$17,851	\$2,049	\$0	\$0	\$0	\$64,055
2063	69	\$44,155	\$17,851	\$2,008	\$0	\$0	\$0	\$64,014
2064	70	\$44,155	\$17,851	\$1,962	\$0	\$0	\$0	\$63,968
2065	71	\$44,155	\$17,851	\$1,914	\$0	\$0	\$0	\$63,920
2066	72	\$44,155	\$17,851	\$1,861	\$0	\$0	\$0	\$63,867
2067	73	\$44,155	\$17,851	\$1,804	\$0	\$0	\$0	\$63,810
2068	74	\$44,155	\$17,851	\$1,744	\$0	\$0	\$0	\$63,750
2069	75	\$44,155	\$17,851	\$1,679	\$0	\$0	\$0	\$63,685
2070	76	\$44,155	\$17,851	\$1,610	\$0	\$0	\$0	\$63,616
2071	77	\$44,155	\$17,851	\$1,536	\$0	\$0	\$0	\$63,542
2072	78	\$44,155	\$17,851	\$1,458	\$0	\$0	\$0	\$63,464
2073	79	\$44,155	\$17,851	\$1,376	\$0	\$0	\$0	\$63,382
2074	80	\$44,155	\$17,851	\$1,289	\$0	\$0	\$0	\$63,295
2075	81	\$44,155	\$17,851	\$1,198	\$0	\$0	\$0	\$63,204
2076	82	\$44,155	\$17,851	\$1,102	\$0	\$0	\$0	\$63,108
2077	83	\$44,155	\$17,851	\$1,001	\$0	\$0	\$0	\$63,007
2078	84	\$44,155	\$17,851	\$895	\$0	\$0	\$0	\$62,901
2079	85	\$44,155	\$17,851	\$784	\$0	\$0	\$0	\$62,790
2080	86	\$44,155	\$17,851	\$668	\$0	\$0	\$0	\$62,674
2081	87	\$44,155	\$17,851	\$546	\$0	\$0	\$0	\$62,552
2082	88	\$44,155	\$17,851	\$418	\$0	\$0	\$0	\$62,424
2083	89	\$44,155	\$17,851	\$285	\$0	\$0	\$0	\$62,291
2084	90	\$44,155	\$17,851	\$146	\$0	\$0	\$0	\$62,152

Shelby's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2023	29	\$82,000	\$0	\$0	\$0	\$82,000
2024	30	\$82,000	\$0	\$0	\$0	\$82,000
2025	31	\$82,000	\$0	\$0	\$0	\$82,000
2026	32	\$82,000	\$0	\$0	\$0	\$82,000
2027	33	\$82,000	\$0	\$0	\$0	\$82,000
2028	34	\$82,000	\$0	\$0	\$0	\$82,000
2029	35	\$82,000	\$0	\$0	\$0	\$82,000
2030	36	\$82,000	\$0	\$0	\$0	\$82,000
2031	37	\$82,000	\$0	\$0	\$0	\$82,000
2032	38	\$82,000	\$0	\$0	\$0	\$82,000
2033	39	\$82,000	\$0	\$0	\$0	\$82,000
2034	40	\$82,000	\$0	\$0	\$0	\$82,000
2035	41	\$82,000	\$0	\$0	\$0	\$82,000
2036	42	\$82,000	\$0	\$0	\$0	\$82,000
2037	43	\$82,000	\$0	\$0	\$0	\$82,000
2038	44	\$82,000	\$0	\$0	\$0	\$82,000
2039	45	\$82,000	\$0	\$0	\$0	\$82,000
2040	46	\$82,000	\$0	\$0	\$0	\$82,000
2041	47	\$82,000	\$0	\$0	\$0	\$82,000
2042	48	\$82,000	\$0	\$0	\$0	\$82,000
2043	49	\$82,000	\$0	\$0	\$0	\$82,000
2044	50	\$82,000	\$0	\$0	\$0	\$82,000
2045	51	\$82,000	\$0	\$0	\$0	\$82,000
2046	52	\$82,000	\$0	\$0	\$0	\$82,000
2047	53	\$82,000	\$0	\$0	\$0	\$82,000
2048	54	\$82,000	\$0	\$0	\$0	\$82,000
2049	55	\$82,000	\$0	\$0	\$0	\$82,000



Year	Age	Labor Pension	Social Security	Annuity	Total
2050	56	\$82,000	\$0	\$0	\$82,000
2051	57	\$82,000	\$0	\$0	\$82,000
2052	58	\$82,000	\$0	\$0	\$82,000
2053	59	\$82,000	\$0	\$0	\$82,000
2054	60	\$82,000	\$0	\$0	\$82,000
2055	61	\$82,000	\$0	\$0	\$82,000
2056	62	\$82,000	\$0	\$0	\$82,000
2057	63	\$82,000	\$0	\$0	\$82,000
2058	64	\$82,000	\$0	\$0	\$82,000
2059	65	\$82,000	\$0	\$0	\$82,000
2060	66	\$82,000	\$0	\$0	\$82,000
2061	67	\$82,000	\$0	\$3,675	\$85,675
2062	68	\$0	\$0	\$44,155	\$44,155
2063	69	\$0	\$0	\$44,155	\$44,155
2064	70	\$0	\$0	\$44,155	\$44,155
2065	71	\$0	\$0	\$44,155	\$44,155
2066	72	\$0	\$0	\$44,155	\$44,155
2067	73	\$0	\$0	\$44,155	\$44,155
2068	74	\$0	\$0	\$44,155	\$44,155
2069	75	\$0	\$0	\$44,155	\$44,155
2070	76	\$0	\$0	\$44,155	\$44,155
2071	77	\$0	\$0	\$44,155	\$44,155
2072	78	\$0	\$0	\$44,155	\$44,155
2073	79	\$0	\$0	\$44,155	\$44,155
2074	80	\$0	\$0	\$44,155	\$44,155
2075	81	\$0	\$0	\$44,155	\$44,155
2076	82	\$0	\$0	\$44,155	\$44,155
2077	83	\$0	\$0	\$44,155	\$44,155
2078	84	\$0	\$0	\$44,155	\$44,155
2079	85	\$0	\$0	\$44,155	\$44,155
2080	86	\$0	\$0	\$44,155	\$44,155
2081	87	\$0	\$0	\$44,155	\$44,155
2082	88	\$0	\$0	\$44,155	\$44,155
2083	89	\$0	\$0	\$44,155	\$44,155
2084	90	\$0	\$0	\$44,155	\$44,155

Shelby's Retirement Accounts

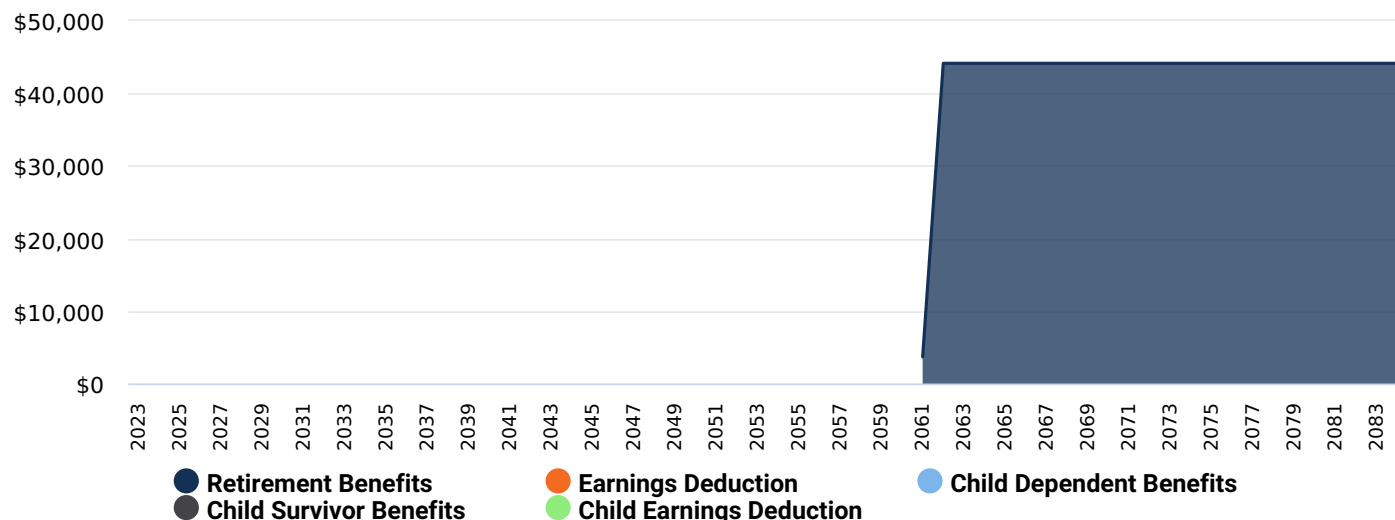
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2023	29	\$544	\$1,700	\$850	\$0	\$0	\$0	\$3,094	\$17,920	\$0	\$0
2024	30	\$657	\$1,700	\$850	\$0	\$0	\$0	\$3,207	\$21,127	\$0	\$0
2025	31	\$775	\$1,700	\$850	\$0	\$0	\$0	\$3,325	\$24,452	\$0	\$0
2026	32	\$897	\$1,700	\$850	\$0	\$0	\$0	\$3,447	\$27,899	\$0	\$0
2027	33	\$1,023	\$1,700	\$850	\$0	\$0	\$0	\$3,573	\$31,472	\$0	\$0
2028	34	\$1,154	\$1,700	\$850	\$0	\$0	\$0	\$3,704	\$35,176	\$0	\$0
2029	35	\$1,290	\$1,700	\$850	\$0	\$0	\$0	\$3,840	\$39,016	\$0	\$0
2030	36	\$1,431	\$1,700	\$850	\$0	\$0	\$0	\$3,981	\$42,997	\$0	\$0
2031	37	\$1,577	\$1,700	\$850	\$0	\$0	\$0	\$4,127	\$47,124	\$0	\$0
2032	38	\$1,728	\$1,700	\$850	\$0	\$0	\$0	\$4,278	\$51,402	\$0	\$0
2033	39	\$1,885	\$1,700	\$850	\$0	\$0	\$0	\$4,435	\$55,838	\$0	\$0
2034	40	\$2,048	\$1,700	\$850	\$0	\$0	\$0	\$4,598	\$60,435	\$0	\$0
2035	41	\$2,216	\$1,700	\$850	\$0	\$0	\$0	\$4,766	\$65,202	\$0	\$0
2036	42	\$2,391	\$1,700	\$850	\$0	\$0	\$0	\$4,941	\$70,143	\$0	\$0
2037	43	\$2,572	\$1,700	\$850	\$0	\$0	\$0	\$5,122	\$75,266	\$0	\$0
2038	44	\$2,760	\$1,700	\$850	\$0	\$0	\$0	\$5,310	\$80,576	\$0	\$0
2039	45	\$2,955	\$1,700	\$850	\$0	\$0	\$0	\$5,505	\$86,081	\$0	\$0
2040	46	\$3,157	\$1,700	\$850	\$0	\$0	\$0	\$5,707	\$91,788	\$0	\$0
2041	47	\$3,366	\$1,700	\$850	\$0	\$0	\$0	\$5,916	\$97,704	\$0	\$0
2042	48	\$3,583	\$1,700	\$850	\$0	\$0	\$0	\$6,133	\$103,838	\$0	\$0
2043	49	\$3,808	\$1,700	\$850	\$0	\$0	\$0	\$6,358	\$110,196	\$0	\$0
2044	50	\$4,041	\$1,700	\$850	\$0	\$0	\$0	\$6,591	\$116,787	\$0	\$0
2045	51	\$4,283	\$1,700	\$850	\$0	\$0	\$0	\$6,833	\$123,621	\$0	\$0
2046	52	\$4,534	\$1,700	\$850	\$0	\$0	\$0	\$7,084	\$130,704	\$0	\$0
2047	53	\$4,794	\$1,700	\$850	\$0	\$0	\$0	\$7,344	\$138,048	\$0	\$0
2048	54	\$5,063	\$1,700	\$850	\$0	\$0	\$0	\$7,613	\$145,661	\$0	\$0
2049	55	\$5,342	\$1,700	\$850	\$0	\$0	\$0	\$7,892	\$153,553	\$0	\$0
2050	56	\$5,632	\$1,700	\$850	\$0	\$0	\$0	\$8,182	\$161,734	\$0	\$0
2051	57	\$5,932	\$1,700	\$850	\$0	\$0	\$0	\$8,482	\$170,216	\$0	\$0
2052	58	\$6,243	\$1,700	\$850	\$0	\$0	\$0	\$8,793	\$179,009	\$0	\$0
2053	59	\$6,565	\$1,700	\$850	\$0	\$0	\$0	\$9,115	\$188,124	\$0	\$0
2054	60	\$6,899	\$1,700	\$850	\$0	\$0	\$0	\$9,449	\$197,573	\$0	\$0
2055	61	\$7,246	\$1,700	\$850	\$0	\$0	\$0	\$9,796	\$207,369	\$0	\$0
2056	62	\$7,605	\$1,700	\$850	\$0	\$0	\$0	\$10,155	\$217,524	\$0	\$0
2057	63	\$7,978	\$1,700	\$850	\$0	\$0	\$0	\$10,528	\$228,052	\$0	\$0
2058	64	\$8,364	\$1,700	\$850	\$0	\$0	\$0	\$10,914	\$238,966	\$0	\$0
2059	65	\$8,764	\$1,700	\$850	\$0	\$0	\$0	\$11,314	\$250,280	\$0	\$0
2060	66	\$9,179	\$1,700	\$850	\$0	\$0	\$0	\$11,729	\$262,009	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2061	67	\$9,609	\$1,700	\$850	\$0	\$0	\$0	\$12,159	\$274,168	\$0	\$0
2062	68	\$10,055	\$0	\$0	\$0	(\$17,851)	\$0	(\$7,796)	\$266,371	\$0	\$0
2063	69	\$9,769	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,082)	\$258,289	\$0	\$0
2064	70	\$9,473	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,379)	\$249,910	\$0	\$0
2065	71	\$9,165	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,686)	\$241,224	\$0	\$0
2066	72	\$8,847	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,005)	\$232,219	\$0	\$0
2067	73	\$8,517	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,335)	\$222,885	\$0	\$0
2068	74	\$8,174	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,677)	\$213,207	\$0	\$0
2069	75	\$7,819	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,032)	\$203,175	\$0	\$0
2070	76	\$7,451	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,400)	\$192,775	\$0	\$0
2071	77	\$7,070	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,781)	\$181,994	\$0	\$0
2072	78	\$6,675	\$0	\$0	\$0	(\$17,851)	\$0	(\$11,177)	\$170,817	\$0	\$0
2073	79	\$6,265	\$0	\$0	\$0	(\$17,851)	\$0	(\$11,587)	\$159,230	\$0	\$0
2074	80	\$5,840	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,012)	\$147,218	\$0	\$0
2075	81	\$5,399	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,452)	\$134,766	\$0	\$0
2076	82	\$4,943	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,909)	\$121,857	\$0	\$0
2077	83	\$4,469	\$0	\$0	\$0	(\$17,851)	\$0	(\$13,382)	\$108,475	\$0	\$0
2078	84	\$3,978	\$0	\$0	\$0	(\$17,851)	\$0	(\$13,873)	\$94,601	\$0	\$0
2079	85	\$3,469	\$0	\$0	\$0	(\$17,851)	\$0	(\$14,382)	\$80,219	\$0	\$0
2080	86	\$2,942	\$0	\$0	\$0	(\$17,851)	\$0	(\$14,909)	\$65,310	\$0	\$0
2081	87	\$2,395	\$0	\$0	\$0	(\$17,851)	\$0	(\$15,456)	\$49,854	\$0	\$0
2082	88	\$1,828	\$0	\$0	\$0	(\$17,851)	\$0	(\$16,023)	\$33,831	\$0	\$0
2083	89	\$1,241	\$0	\$0	\$0	(\$17,851)	\$0	(\$16,611)	\$17,220	\$0	\$0
2084	90	\$632	\$0	\$0	\$0	(\$17,851)	\$0	(\$17,220)	\$0	\$0	\$0

Social Security



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

- Shelby files for retirement benefits in Nov 2061, the year Shelby turns 67

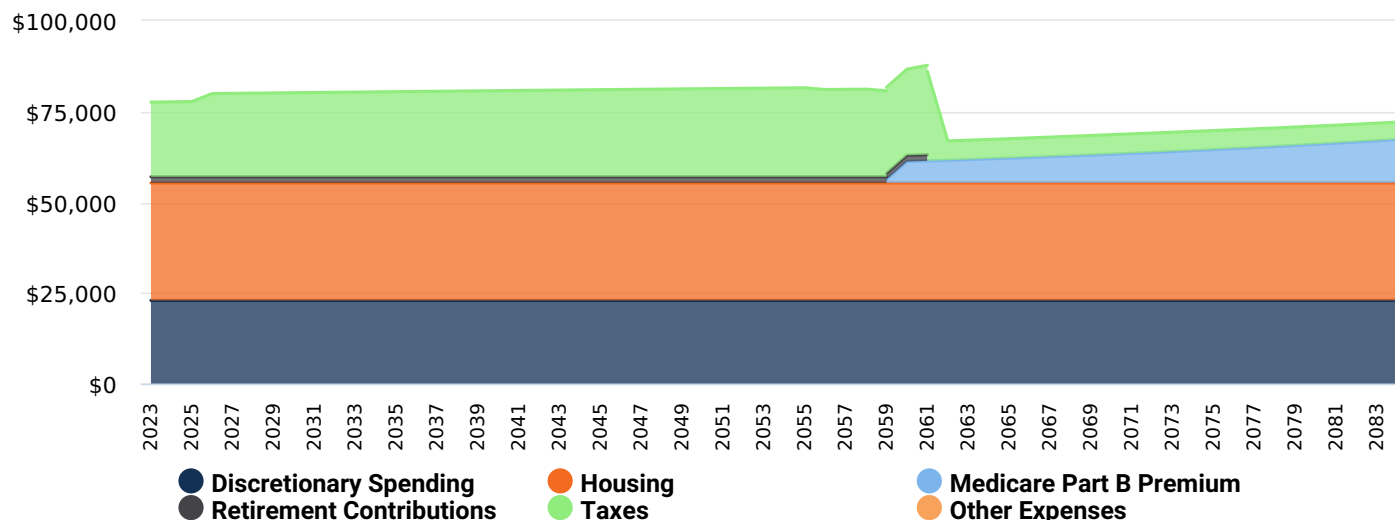
CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger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

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	29	\$0	\$0	\$0		\$0
2024	30	\$0	\$0	\$0		\$0
2025	31	\$0	\$0	\$0		\$0
2026	32	\$0	\$0	\$0		\$0
2027	33	\$0	\$0	\$0		\$0
2028	34	\$0	\$0	\$0		\$0
2029	35	\$0	\$0	\$0		\$0
2030	36	\$0	\$0	\$0		\$0
2031	37	\$0	\$0	\$0		\$0
2032	38	\$0	\$0	\$0		\$0
2033	39	\$0	\$0	\$0		\$0
2034	40	\$0	\$0	\$0		\$0
2035	41	\$0	\$0	\$0		\$0
2036	42	\$0	\$0	\$0		\$0
2037	43	\$0	\$0	\$0		\$0
2038	44	\$0	\$0	\$0		\$0
2039	45	\$0	\$0	\$0		\$0
2040	46	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2041	47	\$0	\$0	\$0		\$0
2042	48	\$0	\$0	\$0		\$0
2043	49	\$0	\$0	\$0		\$0
2044	50	\$0	\$0	\$0		\$0
2045	51	\$0	\$0	\$0		\$0
2046	52	\$0	\$0	\$0		\$0
2047	53	\$0	\$0	\$0		\$0
2048	54	\$0	\$0	\$0		\$0
2049	55	\$0	\$0	\$0		\$0
2050	56	\$0	\$0	\$0		\$0
2051	57	\$0	\$0	\$0		\$0
2052	58	\$0	\$0	\$0		\$0
2053	59	\$0	\$0	\$0		\$0
2054	60	\$0	\$0	\$0		\$0
2055	61	\$0	\$0	\$0		\$0
2056	62	\$0	\$0	\$0		\$0
2057	63	\$0	\$0	\$0		\$0
2058	64	\$0	\$0	\$0		\$0
2059	65	\$0	\$0	\$0		\$0
2060	66	\$0	\$0	\$0		\$0
2061	67	\$3,675	\$0	\$0		\$0
2062	68	\$44,155	\$0	\$0		\$0
2063	69	\$44,155	\$0	\$0		\$0
2064	70	\$44,155	\$0	\$0		\$0
2065	71	\$44,155	\$0	\$0		\$0
2066	72	\$44,155	\$0	\$0		\$0
2067	73	\$44,155	\$0	\$0		\$0
2068	74	\$44,155	\$0	\$0		\$0
2069	75	\$44,155	\$0	\$0		\$0
2070	76	\$44,155	\$0	\$0		\$0
2071	77	\$44,155	\$0	\$0		\$0
2072	78	\$44,155	\$0	\$0		\$0
2073	79	\$44,155	\$0	\$0		\$0
2074	80	\$44,155	\$0	\$0		\$0
2075	81	\$44,155	\$0	\$0		\$0
2076	82	\$44,155	\$0	\$0		\$0
2077	83	\$44,155	\$0	\$0		\$0
2078	84	\$44,155	\$0	\$0		\$0
2079	85	\$44,155	\$0	\$0		\$0
2080	86	\$44,155	\$0	\$0		\$0
2081	87	\$44,155	\$0	\$0		\$0
2082	88	\$44,155	\$0	\$0		\$0
2083	89	\$44,155	\$0	\$0		\$0
2084	90	\$44,155	\$0	\$0		\$0

Spending Overview



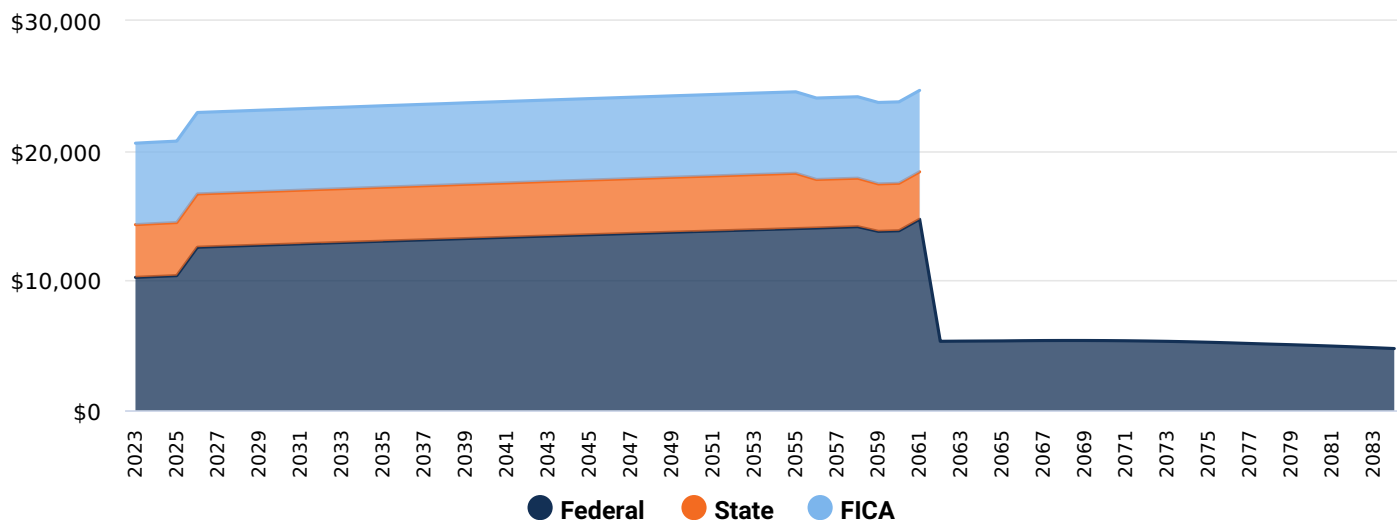
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2023	29	\$22,915	\$32,400	\$0	\$0	\$1,700	\$20,575	\$0	\$77,590
2024	30	\$22,915	\$32,400	\$0	\$0	\$1,700	\$20,659	\$0	\$77,674
2025	31	\$22,915	\$32,400	\$0	\$0	\$1,700	\$20,734	\$0	\$77,749
2026	32	\$22,915	\$32,400	\$0	\$0	\$1,700	\$22,941	\$0	\$79,956
2027	33	\$22,915	\$32,400	\$0	\$0	\$1,700	\$22,999	\$0	\$80,014
2028	34	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,056	\$0	\$80,071
2029	35	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,115	\$0	\$80,130
2030	36	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,171	\$0	\$80,186
2031	37	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,230	\$0	\$80,245
2032	38	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,291	\$0	\$80,306
2033	39	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,344	\$0	\$80,359
2034	40	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,403	\$0	\$80,418
2035	41	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,461	\$0	\$80,476
2036	42	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,515	\$0	\$80,530
2037	43	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,572	\$0	\$80,587
2038	44	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,625	\$0	\$80,640
2039	45	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,684	\$0	\$80,699
2040	46	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,738	\$0	\$80,753
2041	47	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,792	\$0	\$80,807
2042	48	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,847	\$0	\$80,862
2043	49	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,903	\$0	\$80,918



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2044	50	\$22,915	\$32,400	\$0	\$0	\$1,700	\$23,957	\$0	\$80,972
2045	51	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,011	\$0	\$81,026
2046	52	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,063	\$0	\$81,078
2047	53	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,117	\$0	\$81,132
2048	54	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,169	\$0	\$81,184
2049	55	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,224	\$0	\$81,239
2050	56	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,275	\$0	\$81,290
2051	57	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,327	\$0	\$81,342
2052	58	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,380	\$0	\$81,395
2053	59	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,433	\$0	\$81,448
2054	60	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,482	\$0	\$81,497
2055	61	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,533	\$0	\$81,548
2056	62	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,054	\$0	\$81,069
2057	63	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,105	\$0	\$81,120
2058	64	\$22,915	\$32,400	\$0	\$0	\$1,700	\$24,154	\$0	\$81,169
2059	65	\$22,915	\$32,400	\$956	\$0	\$1,700	\$23,712	\$0	\$81,683
2060	66	\$22,915	\$32,400	\$5,907	\$0	\$1,700	\$23,760	\$0	\$86,682
2061	67	\$22,915	\$32,400	\$6,084	\$0	\$1,700	\$24,645	\$0	\$87,744
2062	68	\$22,915	\$32,400	\$6,267	\$0	\$0	\$5,312	\$0	\$66,894
2063	69	\$22,915	\$32,400	\$6,455	\$0	\$0	\$5,325	\$0	\$67,095
2064	70	\$22,915	\$32,400	\$6,649	\$0	\$0	\$5,334	\$0	\$67,298
2065	71	\$22,915	\$32,400	\$6,848	\$0	\$0	\$5,342	\$0	\$67,505
2066	72	\$22,915	\$32,400	\$7,053	\$0	\$0	\$5,359	\$0	\$67,727
2067	73	\$22,915	\$32,400	\$7,265	\$0	\$0	\$5,370	\$0	\$67,950
2068	74	\$22,915	\$32,400	\$7,483	\$0	\$0	\$5,375	\$0	\$68,173
2069	75	\$22,915	\$32,400	\$7,708	\$0	\$0	\$5,374	\$0	\$68,397
2070	76	\$22,915	\$32,400	\$7,939	\$0	\$0	\$5,367	\$0	\$68,621
2071	77	\$22,915	\$32,400	\$8,177	\$0	\$0	\$5,354	\$0	\$68,846
2072	78	\$22,915	\$32,400	\$8,422	\$0	\$0	\$5,334	\$0	\$69,071
2073	79	\$22,915	\$32,400	\$8,675	\$0	\$0	\$5,309	\$0	\$69,299
2074	80	\$22,915	\$32,400	\$8,935	\$0	\$0	\$5,277	\$0	\$69,527
2075	81	\$22,915	\$32,400	\$9,203	\$0	\$0	\$5,238	\$0	\$69,756
2076	82	\$22,915	\$32,400	\$9,479	\$0	\$0	\$5,194	\$0	\$69,988
2077	83	\$22,915	\$32,400	\$9,764	\$0	\$0	\$5,142	\$0	\$70,221
2078	84	\$22,915	\$32,400	\$10,057	\$0	\$0	\$5,094	\$0	\$70,466
2079	85	\$22,915	\$32,400	\$10,358	\$0	\$0	\$5,049	\$0	\$70,722
2080	86	\$22,915	\$32,400	\$10,669	\$0	\$0	\$4,998	\$0	\$70,982
2081	87	\$22,915	\$32,400	\$10,989	\$0	\$0	\$4,944	\$0	\$71,248
2082	88	\$22,915	\$32,400	\$11,319	\$0	\$0	\$4,885	\$0	\$71,519
2083	89	\$22,915	\$32,400	\$11,658	\$0	\$0	\$4,821	\$0	\$71,794
2084	90	\$22,915	\$32,400	\$12,008	\$0	\$0	\$4,753	\$0	\$72,076

Taxes



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

Year	Age	Federal	State	FICA	Total
2023	29	\$10,240	\$4,062	\$6,273	\$20,575
2024	30	\$10,306	\$4,080	\$6,273	\$20,659
2025	31	\$10,372	\$4,089	\$6,273	\$20,734
2026	32	\$12,561	\$4,107	\$6,273	\$22,941
2027	33	\$12,614	\$4,112	\$6,273	\$22,999
2028	34	\$12,666	\$4,117	\$6,273	\$23,056
2029	35	\$12,719	\$4,123	\$6,273	\$23,115
2030	36	\$12,771	\$4,127	\$6,273	\$23,171
2031	37	\$12,823	\$4,134	\$6,273	\$23,230
2032	38	\$12,875	\$4,143	\$6,273	\$23,291
2033	39	\$12,926	\$4,145	\$6,273	\$23,344
2034	40	\$12,977	\$4,153	\$6,273	\$23,403
2035	41	\$13,028	\$4,160	\$6,273	\$23,461
2036	42	\$13,079	\$4,163	\$6,273	\$23,515
2037	43	\$13,129	\$4,170	\$6,273	\$23,572
2038	44	\$13,179	\$4,173	\$6,273	\$23,625
2039	45	\$13,229	\$4,182	\$6,273	\$23,684
2040	46	\$13,279	\$4,186	\$6,273	\$23,738
2041	47	\$13,329	\$4,190	\$6,273	\$23,792
2042	48	\$13,378	\$4,196	\$6,273	\$23,847
2043	49	\$13,427	\$4,203	\$6,273	\$23,903
2044	50	\$13,476	\$4,208	\$6,273	\$23,957

Year	Age	Federal	State	FICA	Total
2045	51	\$13,524	\$4,214	\$6,273	\$24,011
2046	52	\$13,572	\$4,218	\$6,273	\$24,063
2047	53	\$13,621	\$4,223	\$6,273	\$24,117
2048	54	\$13,668	\$4,228	\$6,273	\$24,169
2049	55	\$13,716	\$4,235	\$6,273	\$24,224
2050	56	\$13,763	\$4,239	\$6,273	\$24,275
2051	57	\$13,810	\$4,244	\$6,273	\$24,327
2052	58	\$13,857	\$4,250	\$6,273	\$24,380
2053	59	\$13,904	\$4,256	\$6,273	\$24,433
2054	60	\$13,950	\$4,259	\$6,273	\$24,482
2055	61	\$13,996	\$4,264	\$6,273	\$24,533
2056	62	\$14,042	\$3,739	\$6,273	\$24,054
2057	63	\$14,093	\$3,739	\$6,273	\$24,105
2058	64	\$14,143	\$3,738	\$6,273	\$24,154
2059	65	\$13,784	\$3,655	\$6,273	\$23,712
2060	66	\$13,831	\$3,656	\$6,273	\$23,760
2061	67	\$14,715	\$3,657	\$6,273	\$24,645
2062	68	\$5,312	\$0	\$0	\$5,312
2063	69	\$5,325	\$0	\$0	\$5,325
2064	70	\$5,334	\$0	\$0	\$5,334
2065	71	\$5,342	\$0	\$0	\$5,342
2066	72	\$5,359	\$0	\$0	\$5,359
2067	73	\$5,370	\$0	\$0	\$5,370
2068	74	\$5,375	\$0	\$0	\$5,375
2069	75	\$5,374	\$0	\$0	\$5,374
2070	76	\$5,367	\$0	\$0	\$5,367
2071	77	\$5,354	\$0	\$0	\$5,354
2072	78	\$5,334	\$0	\$0	\$5,334
2073	79	\$5,309	\$0	\$0	\$5,309
2074	80	\$5,277	\$0	\$0	\$5,277
2075	81	\$5,238	\$0	\$0	\$5,238
2076	82	\$5,194	\$0	\$0	\$5,194
2077	83	\$5,142	\$0	\$0	\$5,142
2078	84	\$5,094	\$0	\$0	\$5,094
2079	85	\$5,049	\$0	\$0	\$5,049
2080	86	\$4,998	\$0	\$0	\$4,998
2081	87	\$4,944	\$0	\$0	\$4,944
2082	88	\$4,885	\$0	\$0	\$4,885
2083	89	\$4,821	\$0	\$0	\$4,821
2084	90	\$4,753	\$0	\$0	\$4,753

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	29	\$81,725	(\$13,850)	\$0	\$67,875	\$10,240	22%	15%	\$0	\$0	\$0	\$10,240
2024	30	\$81,908	(\$13,803)	\$0	\$68,104	\$10,306	22%	15%	\$0	\$0	\$0	\$10,306
2025	31	\$82,090	(\$13,757)	\$0	\$68,333	\$10,372	22%	15%	\$0	\$0	\$0	\$10,372
2026	32	\$82,272	(\$7,426)	(\$4,741)	\$70,105	\$12,561	25%	18%	\$0	\$0	\$0	\$12,561
2027	33	\$82,376	(\$7,401)	(\$4,725)	\$70,249	\$12,614	25%	18%	\$0	\$0	\$0	\$12,614
2028	34	\$82,479	(\$7,376)	(\$4,709)	\$70,394	\$12,666	25%	18%	\$0	\$0	\$0	\$12,666
2029	35	\$82,582	(\$7,351)	(\$4,694)	\$70,537	\$12,719	25%	18%	\$0	\$0	\$0	\$12,719
2030	36	\$82,684	(\$7,327)	(\$4,678)	\$70,680	\$12,771	25%	18%	\$0	\$0	\$0	\$12,771
2031	37	\$82,785	(\$7,302)	(\$4,662)	\$70,821	\$12,823	25%	18%	\$0	\$0	\$0	\$12,823
2032	38	\$82,886	(\$7,277)	(\$4,646)	\$70,962	\$12,875	25%	18%	\$0	\$0	\$0	\$12,875
2033	39	\$82,986	(\$7,253)	(\$4,631)	\$71,103	\$12,926	25%	18%	\$0	\$0	\$0	\$12,926
2034	40	\$83,086	(\$7,229)	(\$4,615)	\$71,242	\$12,977	25%	18%	\$0	\$0	\$0	\$12,977
2035	41	\$83,185	(\$7,204)	(\$4,600)	\$71,381	\$13,028	25%	18%	\$0	\$0	\$0	\$13,028
2036	42	\$83,283	(\$7,180)	(\$4,584)	\$71,519	\$13,079	25%	18%	\$0	\$0	\$0	\$13,079
2037	43	\$83,381	(\$7,156)	(\$4,569)	\$71,656	\$13,129	25%	18%	\$0	\$0	\$0	\$13,129
2038	44	\$83,478	(\$7,132)	(\$4,553)	\$71,793	\$13,179	25%	18%	\$0	\$0	\$0	\$13,179
2039	45	\$83,574	(\$7,108)	(\$4,538)	\$71,928	\$13,229	25%	18%	\$0	\$0	\$0	\$13,229
2040	46	\$83,670	(\$7,084)	(\$4,523)	\$72,063	\$13,279	25%	18%	\$0	\$0	\$0	\$13,279
2041	47	\$83,765	(\$7,060)	(\$4,508)	\$72,197	\$13,329	25%	18%	\$0	\$0	\$0	\$13,329
2042	48	\$83,860	(\$7,036)	(\$4,492)	\$72,331	\$13,378	25%	19%	\$0	\$0	\$0	\$13,378
2043	49	\$83,953	(\$7,013)	(\$4,477)	\$72,464	\$13,427	25%	19%	\$0	\$0	\$0	\$13,427
2044	50	\$84,047	(\$6,989)	(\$4,462)	\$72,596	\$13,476	25%	19%	\$0	\$0	\$0	\$13,476
2045	51	\$84,139	(\$6,965)	(\$4,447)	\$72,727	\$13,524	25%	19%	\$0	\$0	\$0	\$13,524
2046	52	\$84,231	(\$6,942)	(\$4,432)	\$72,857	\$13,572	25%	19%	\$0	\$0	\$0	\$13,572
2047	53	\$84,323	(\$6,919)	(\$4,417)	\$72,987	\$13,621	25%	19%	\$0	\$0	\$0	\$13,621
2048	54	\$84,414	(\$6,895)	(\$4,402)	\$73,116	\$13,668	25%	19%	\$0	\$0	\$0	\$13,668
2049	55	\$84,504	(\$6,872)	(\$4,388)	\$73,244	\$13,716	25%	19%	\$0	\$0	\$0	\$13,716
2050	56	\$84,594	(\$6,849)	(\$4,373)	\$73,372	\$13,763	25%	19%	\$0	\$0	\$0	\$13,763
2051	57	\$84,683	(\$6,826)	(\$4,358)	\$73,498	\$13,810	25%	19%	\$0	\$0	\$0	\$13,810
2052	58	\$84,771	(\$6,803)	(\$4,344)	\$73,624	\$13,857	25%	19%	\$0	\$0	\$0	\$13,857
2053	59	\$84,859	(\$6,780)	(\$4,329)	\$73,750	\$13,904	25%	19%	\$0	\$0	\$0	\$13,904
2054	60	\$84,946	(\$6,757)	(\$4,314)	\$73,874	\$13,950	25%	19%	\$0	\$0	\$0	\$13,950
2055	61	\$85,032	(\$6,735)	(\$4,300)	\$73,998	\$13,996	25%	19%	\$0	\$0	\$0	\$13,996
2056	62	\$85,118	(\$6,712)	(\$4,285)	\$74,121	\$14,042	25%	19%	\$0	\$0	\$0	\$14,042
2057	63	\$85,223	(\$6,689)	(\$4,271)	\$74,263	\$14,093	25%	19%	\$0	\$0	\$0	\$14,093
2058	64	\$85,328	(\$6,667)	(\$4,257)	\$74,404	\$14,143	25%	19%	\$0	\$0	\$0	\$14,143
2059	65	\$85,432	(\$8,283)	(\$4,242)	\$72,907	\$13,784	25%	19%	\$0	\$0	\$0	\$13,784
2060	66	\$85,519	(\$8,255)	(\$4,228)	\$73,036	\$13,831	25%	19%	\$0	\$0	\$0	\$13,831
2061	67	\$88,547	(\$8,227)	(\$4,214)	\$76,106	\$14,614	25%	19%	\$0	\$0	\$0	\$14,614
2062	68	\$51,024	(\$8,200)	(\$4,200)	\$38,624	\$5,312	15%	14%	\$0	\$0	\$0	\$5,312
2063	69	\$51,057	(\$8,172)	(\$4,185)	\$38,699	\$5,325	15%	14%	\$0	\$0	\$0	\$5,325
2064	70	\$51,068	(\$8,145)	(\$4,171)	\$38,752	\$5,334	15%	14%	\$0	\$0	\$0	\$5,334
2065	71	\$51,058	(\$8,117)	(\$4,157)	\$38,783	\$5,342	25%	14%	\$0	\$0	\$0	\$5,342
2066	72	\$51,026	(\$8,090)	(\$4,143)	\$38,792	\$5,359	25%	14%	\$0	\$0	\$0	\$5,359

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2067	73	\$50,970	(\$8,063)	(\$4,129)	\$38,778	\$5,370	25%	14%	\$0	\$0	\$0	\$5,370
2068	74	\$50,891	(\$8,036)	(\$4,115)	\$38,740	\$5,375	25%	14%	\$0	\$0	\$0	\$5,375
2069	75	\$50,788	(\$8,009)	(\$4,102)	\$38,678	\$5,374	25%	14%	\$0	\$0	\$0	\$5,374
2070	76	\$50,661	(\$7,982)	(\$4,088)	\$38,592	\$5,367	25%	14%	\$0	\$0	\$0	\$5,367
2071	77	\$50,510	(\$7,955)	(\$4,074)	\$38,482	\$5,354	25%	14%	\$0	\$0	\$0	\$5,354
2072	78	\$50,335	(\$7,928)	(\$4,060)	\$38,347	\$5,334	25%	14%	\$0	\$0	\$0	\$5,334
2073	79	\$50,135	(\$7,901)	(\$4,047)	\$38,187	\$5,309	25%	14%	\$0	\$0	\$0	\$5,309
2074	80	\$49,910	(\$7,875)	(\$4,033)	\$38,003	\$5,277	25%	14%	\$0	\$0	\$0	\$5,277
2075	81	\$49,660	(\$7,848)	(\$4,020)	\$37,792	\$5,238	25%	14%	\$0	\$0	\$0	\$5,238
2076	82	\$49,385	(\$7,822)	(\$4,006)	\$37,557	\$5,194	25%	14%	\$0	\$0	\$0	\$5,194
2077	83	\$49,083	(\$7,796)	(\$3,993)	\$37,295	\$5,142	25%	14%	\$0	\$0	\$0	\$5,142
2078	84	\$48,755	(\$7,769)	(\$3,979)	\$37,006	\$5,094	15%	14%	\$0	\$0	\$0	\$5,094
2079	85	\$48,400	(\$7,743)	(\$3,966)	\$36,691	\$5,049	15%	14%	\$0	\$0	\$0	\$5,049
2080	86	\$48,016	(\$7,717)	(\$3,952)	\$36,346	\$4,998	15%	14%	\$0	\$0	\$0	\$4,998
2081	87	\$47,603	(\$7,691)	(\$3,939)	\$35,973	\$4,944	15%	14%	\$0	\$0	\$0	\$4,944
2082	88	\$47,161	(\$7,665)	(\$3,926)	\$35,570	\$4,885	15%	14%	\$0	\$0	\$0	\$4,885
2083	89	\$46,689	(\$7,640)	(\$3,913)	\$35,136	\$4,821	15%	14%	\$0	\$0	\$0	\$4,821
2084	90	\$46,185	(\$7,614)	(\$3,899)	\$34,672	\$4,753	15%	14%	\$0	\$0	\$0	\$4,753

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2023	29	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2063	69	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	29	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	\$0	\$0	\$0	\$0	\$0	\$0



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

Reserve Funds

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

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

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

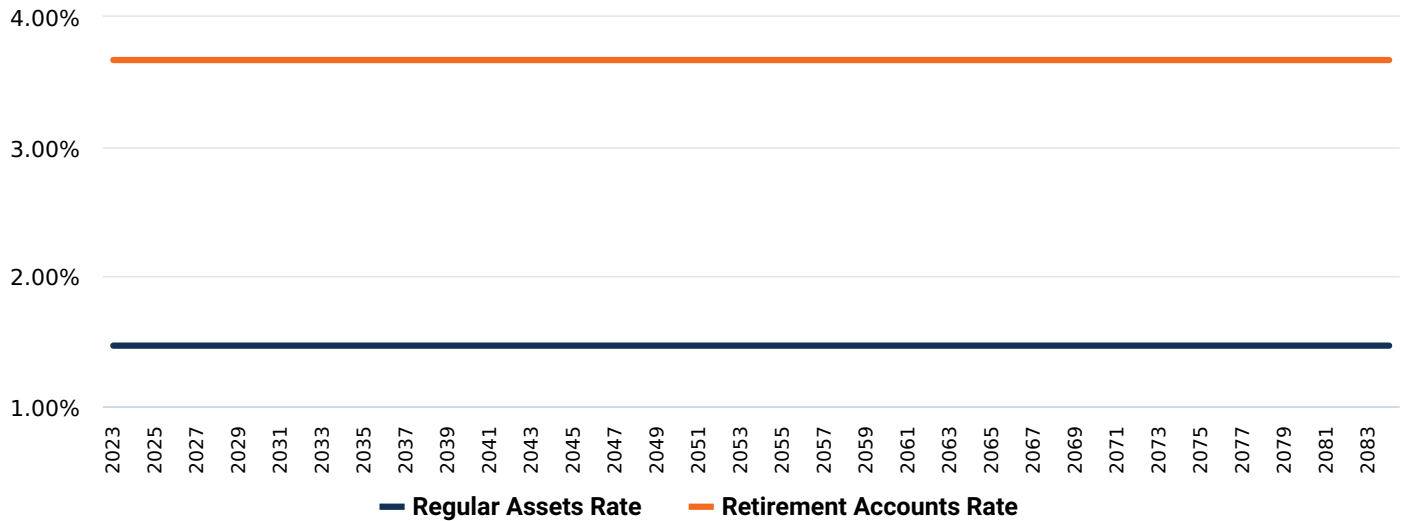
Real Estate

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

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

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

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2023	29	1.47	3.67
2024	30	1.47	3.67
2025	31	1.47	3.67
2026	32	1.47	3.67
2027	33	1.47	3.67
2028	34	1.47	3.67
2029	35	1.47	3.67
2030	36	1.47	3.67
2031	37	1.47	3.67
2032	38	1.47	3.67
2033	39	1.47	3.67
2034	40	1.47	3.67
2035	41	1.47	3.67
2036	42	1.47	3.67
2037	43	1.47	3.67
2038	44	1.47	3.67
2039	45	1.47	3.67
2040	46	1.47	3.67
2041	47	1.47	3.67
2042	48	1.47	3.67
2043	49	1.47	3.67
2044	50	1.47	3.67
2045	51	1.47	3.67
2046	52	1.47	3.67

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2047	53	1.47	3.67
2048	54	1.47	3.67
2049	55	1.47	3.67
2050	56	1.47	3.67
2051	57	1.47	3.67
2052	58	1.47	3.67
2053	59	1.47	3.67
2054	60	1.47	3.67
2055	61	1.47	3.67
2056	62	1.47	3.67
2057	63	1.47	3.67
2058	64	1.47	3.67
2059	65	1.47	3.67
2060	66	1.47	3.67
2061	67	1.47	3.67
2062	68	1.47	3.67
2063	69	1.47	3.67
2064	70	1.47	3.67
2065	71	1.47	3.67
2066	72	1.47	3.67
2067	73	1.47	3.67
2068	74	1.47	3.67
2069	75	1.47	3.67
2070	76	1.47	3.67
2071	77	1.47	3.67
2072	78	1.47	3.67
2073	79	1.47	3.67
2074	80	1.47	3.67
2075	81	1.47	3.67
2076	82	1.47	3.67
2077	83	1.47	3.67
2078	84	1.47	3.67
2079	85	1.47	3.67
2080	86	1.47	3.67
2081	87	1.47	3.67
2082	88	1.47	3.67
2083	89	1.47	3.67
2084	90	1.47	3.67

Payroll tax increases Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

Labor Earnings	\$2,457,681
Employer Retirement Account Contributions	\$25,476
Social Security Benefits	\$494,716
Pensions	\$0
Annuities	\$0
Retirement Assets	\$15,370
Regular Assets	\$39,425
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	\$107,355
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	\$1,332,542
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	\$0
529 Expenses	\$0
Federal Taxes	\$447,840
FICA Taxes	\$205,568
State Taxes	\$123,150
Medicare Part B Premiums	\$104,316
Life Insurance Premiums	\$0
Discretionary Spending	\$926,609

TOTAL	\$3,140,023	TOTAL	\$3,140,025
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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

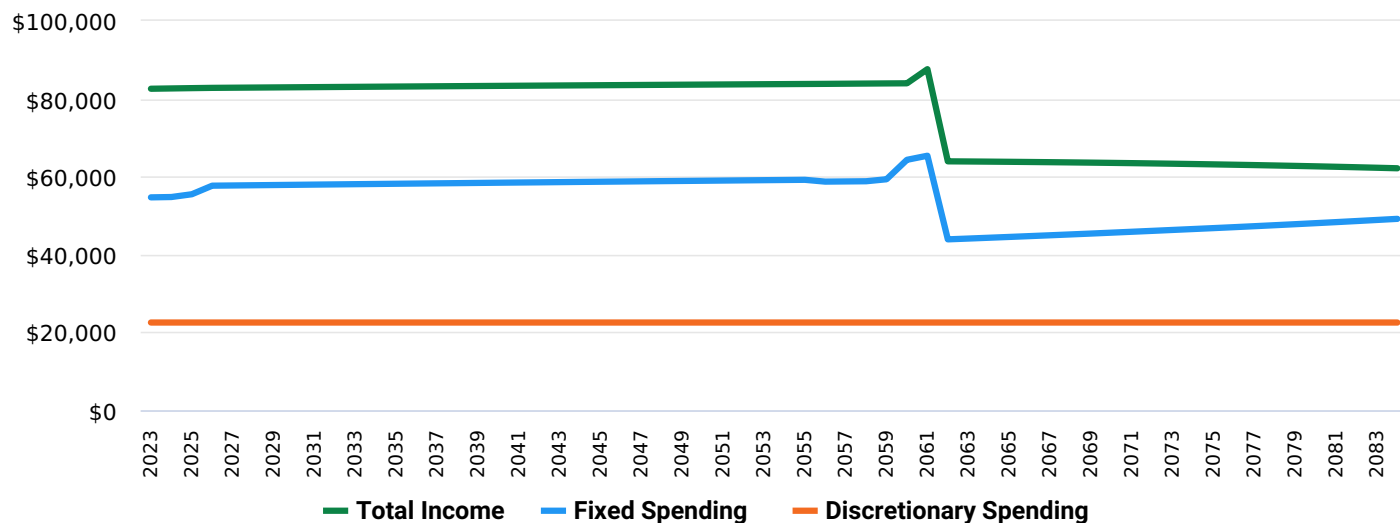
Labor Earnings	78%
Employer Retirement Account Contributions	1%
Social Security Benefits	16%
Pensions	0%
Annuities	0%
Retirement Assets	0%
Regular Assets	1%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	3%
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	42%
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	0%
529 Expenses	0%
Federal Taxes	14%
FICA Taxes	7%
State Taxes	4%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
Discretionary Spending	30%

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

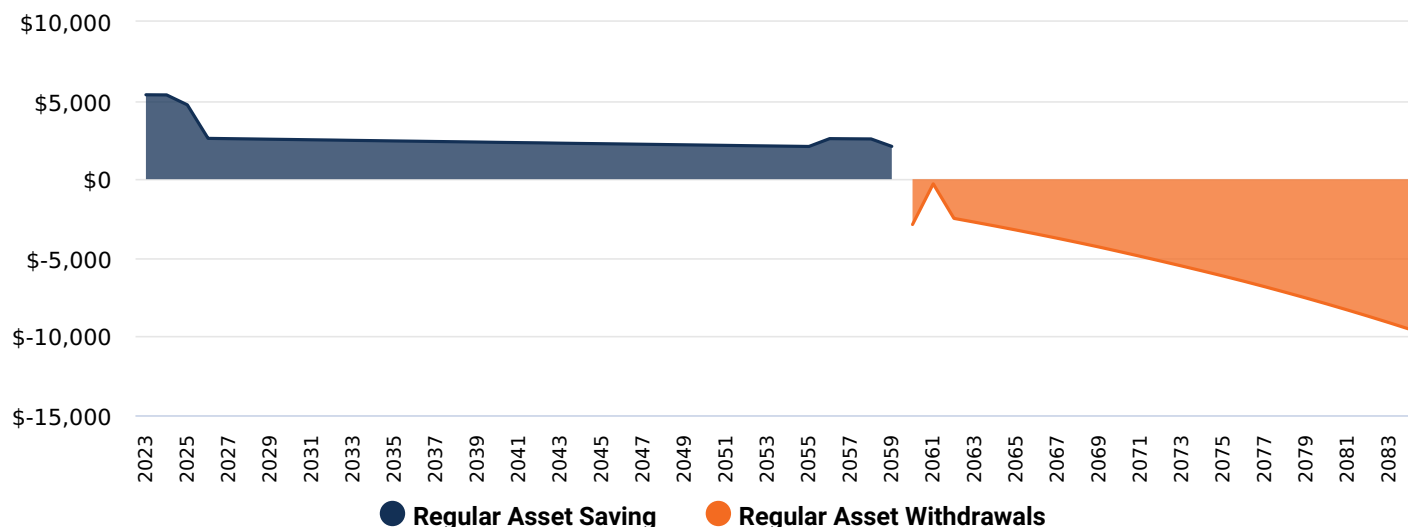
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2023	29	\$82,570	\$54,675	\$22,530
2024	30	\$82,649	\$54,762	\$22,530
2025	31	\$82,727	\$55,473	\$22,530
2026	32	\$82,797	\$57,673	\$22,530
2027	33	\$82,835	\$57,728	\$22,530
2028	34	\$82,872	\$57,784	\$22,530
2029	35	\$82,910	\$57,840	\$22,530
2030	36	\$82,947	\$57,894	\$22,530
2031	37	\$82,984	\$57,951	\$22,530
2032	38	\$83,021	\$58,004	\$22,530

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2033	39	\$83,057	\$58,060	\$22,530
2034	40	\$83,094	\$58,113	\$22,530
2035	41	\$83,130	\$58,168	\$22,530
2036	42	\$83,165	\$58,221	\$22,530
2037	43	\$83,201	\$58,275	\$22,530
2038	44	\$83,236	\$58,326	\$22,530
2039	45	\$83,271	\$58,380	\$22,530
2040	46	\$83,305	\$58,435	\$22,530
2041	47	\$83,340	\$58,486	\$22,530
2042	48	\$83,374	\$58,535	\$22,530
2043	49	\$83,408	\$58,589	\$22,530
2044	50	\$83,441	\$58,641	\$22,530
2045	51	\$83,474	\$58,689	\$22,530
2046	52	\$83,508	\$58,739	\$22,530
2047	53	\$83,540	\$58,790	\$22,530
2048	54	\$83,573	\$58,841	\$22,530
2049	55	\$83,605	\$58,890	\$22,530
2050	56	\$83,637	\$58,939	\$22,530
2051	57	\$83,669	\$58,990	\$22,530
2052	58	\$83,701	\$59,040	\$22,530
2053	59	\$83,732	\$59,088	\$22,530
2054	60	\$83,763	\$59,136	\$22,530
2055	61	\$83,794	\$59,184	\$22,530
2056	62	\$83,824	\$58,717	\$22,530
2057	63	\$83,862	\$58,765	\$22,530
2058	64	\$83,900	\$58,812	\$22,530
2059	65	\$83,937	\$59,323	\$22,530
2060	66	\$83,968	\$64,319	\$22,530
2061	67	\$87,600	\$65,367	\$22,530
2062	68	\$63,927	\$43,890	\$22,530
2063	69	\$63,891	\$44,094	\$22,530
2064	70	\$63,850	\$44,301	\$22,530
2065	71	\$63,807	\$44,510	\$22,530
2066	72	\$63,759	\$44,722	\$22,530
2067	73	\$63,708	\$44,937	\$22,530
2068	74	\$63,653	\$45,155	\$22,530
2069	75	\$63,594	\$45,377	\$22,530
2070	76	\$63,531	\$45,607	\$22,530
2071	77	\$63,463	\$45,839	\$22,530
2072	78	\$63,391	\$46,071	\$22,530
2073	79	\$63,315	\$46,306	\$22,530
2074	80	\$63,234	\$46,540	\$22,530
2075	81	\$63,148	\$46,777	\$22,530
2076	82	\$63,058	\$47,018	\$22,530
2077	83	\$62,963	\$47,269	\$22,530
2078	84	\$62,862	\$47,524	\$22,530
2079	85	\$62,757	\$47,783	\$22,530
2080	86	\$62,646	\$48,048	\$22,530

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2081	87	\$62,530	\$48,317	\$22,530
2082	88	\$62,408	\$48,592	\$22,530
2083	89	\$62,280	\$48,872	\$22,530
2084	90	\$62,146	\$49,157	\$22,530

Saving and Withdrawals



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

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

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

And:

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

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	29	\$82,570	\$77,205	\$5,365	\$38,855	\$44,220
2024	30	\$82,649	\$77,292	\$5,356	\$44,220	\$49,576
2025	31	\$82,727	\$78,003	\$4,724	\$49,576	\$54,300
2026	32	\$82,797	\$80,203	\$2,594	\$54,300	\$56,894
2027	33	\$82,835	\$80,258	\$2,576	\$56,894	\$59,470
2028	34	\$82,872	\$80,314	\$2,559	\$59,470	\$62,029
2029	35	\$82,910	\$80,370	\$2,540	\$62,029	\$64,569
2030	36	\$82,947	\$80,424	\$2,523	\$64,568	\$67,091
2031	37	\$82,984	\$80,481	\$2,504	\$67,091	\$69,595
2032	38	\$83,021	\$80,534	\$2,487	\$69,595	\$72,082
2033	39	\$83,057	\$80,590	\$2,467	\$72,082	\$74,549
2034	40	\$83,094	\$80,643	\$2,450	\$74,549	\$76,999
2035	41	\$83,130	\$80,698	\$2,431	\$76,999	\$79,430

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	42	\$83,165	\$80,751	\$2,414	\$79,430	\$81,844
2037	43	\$83,201	\$80,805	\$2,395	\$81,844	\$84,239
2038	44	\$83,236	\$80,856	\$2,379	\$84,239	\$86,618
2039	45	\$83,271	\$80,910	\$2,361	\$86,618	\$88,979
2040	46	\$83,305	\$80,965	\$2,341	\$88,979	\$91,320
2041	47	\$83,340	\$81,016	\$2,324	\$91,319	\$93,643
2042	48	\$83,374	\$81,065	\$2,309	\$93,643	\$95,952
2043	49	\$83,408	\$81,119	\$2,288	\$95,952	\$98,240
2044	50	\$83,441	\$81,171	\$2,270	\$98,240	\$100,510
2045	51	\$83,474	\$81,219	\$2,255	\$100,510	\$102,765
2046	52	\$83,508	\$81,269	\$2,238	\$102,765	\$105,003
2047	53	\$83,540	\$81,320	\$2,220	\$105,003	\$107,223
2048	54	\$83,573	\$81,371	\$2,202	\$107,223	\$109,425
2049	55	\$83,605	\$81,420	\$2,185	\$109,425	\$111,610
2050	56	\$83,637	\$81,469	\$2,167	\$111,610	\$113,777
2051	57	\$83,669	\$81,520	\$2,149	\$113,778	\$115,927
2052	58	\$83,701	\$81,570	\$2,130	\$115,927	\$118,057
2053	59	\$83,732	\$81,618	\$2,114	\$118,057	\$120,171
2054	60	\$83,763	\$81,666	\$2,097	\$120,172	\$122,269
2055	61	\$83,794	\$81,714	\$2,080	\$122,268	\$124,348
2056	62	\$83,824	\$81,247	\$2,578	\$124,348	\$126,926
2057	63	\$83,862	\$81,295	\$2,567	\$126,926	\$129,493
2058	64	\$83,900	\$81,342	\$2,558	\$129,492	\$132,050
2059	65	\$83,937	\$81,853	\$2,085	\$132,050	\$134,135
2060	66	\$83,968	\$86,849	(\$2,882)	\$134,135	\$131,253
2061	67	\$87,600	\$87,897	(\$297)	\$131,253	\$130,956
2062	68	\$63,927	\$66,420	(\$2,492)	\$130,956	\$128,464
2063	69	\$63,891	\$66,624	(\$2,733)	\$128,465	\$125,732
2064	70	\$63,850	\$66,831	(\$2,979)	\$125,731	\$122,752
2065	71	\$63,807	\$67,040	(\$3,232)	\$122,752	\$119,520
2066	72	\$63,759	\$67,252	(\$3,492)	\$119,520	\$116,028
2067	73	\$63,708	\$67,467	(\$3,758)	\$116,028	\$112,270
2068	74	\$63,653	\$67,685	(\$4,031)	\$112,271	\$108,240
2069	75	\$63,594	\$67,907	(\$4,311)	\$108,239	\$103,928
2070	76	\$63,531	\$68,137	(\$4,606)	\$103,929	\$99,323
2071	77	\$63,463	\$68,369	(\$4,905)	\$99,323	\$94,418
2072	78	\$63,391	\$68,601	(\$5,210)	\$94,418	\$89,208
2073	79	\$63,315	\$68,836	(\$5,520)	\$89,208	\$83,688
2074	80	\$63,234	\$69,070	(\$5,836)	\$83,688	\$77,852
2075	81	\$63,148	\$69,307	(\$6,158)	\$77,853	\$71,695
2076	82	\$63,058	\$69,548	(\$6,490)	\$71,695	\$65,205
2077	83	\$62,963	\$69,799	(\$6,835)	\$65,205	\$58,370
2078	84	\$62,862	\$70,054	(\$7,191)	\$58,370	\$51,179
2079	85	\$62,757	\$70,313	(\$7,556)	\$51,179	\$43,623
2080	86	\$62,646	\$70,578	(\$7,931)	\$43,623	\$35,692
2081	87	\$62,530	\$70,847	(\$8,317)	\$35,692	\$27,375
2082	88	\$62,408	\$71,122	(\$8,713)	\$27,375	\$18,662
2083	89	\$62,280	\$71,402	(\$9,121)	\$18,661	\$9,540

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2084	90	\$62,146	\$71,687	(\$9,540)	\$9,540	\$0

Living Standard

\$22,530



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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

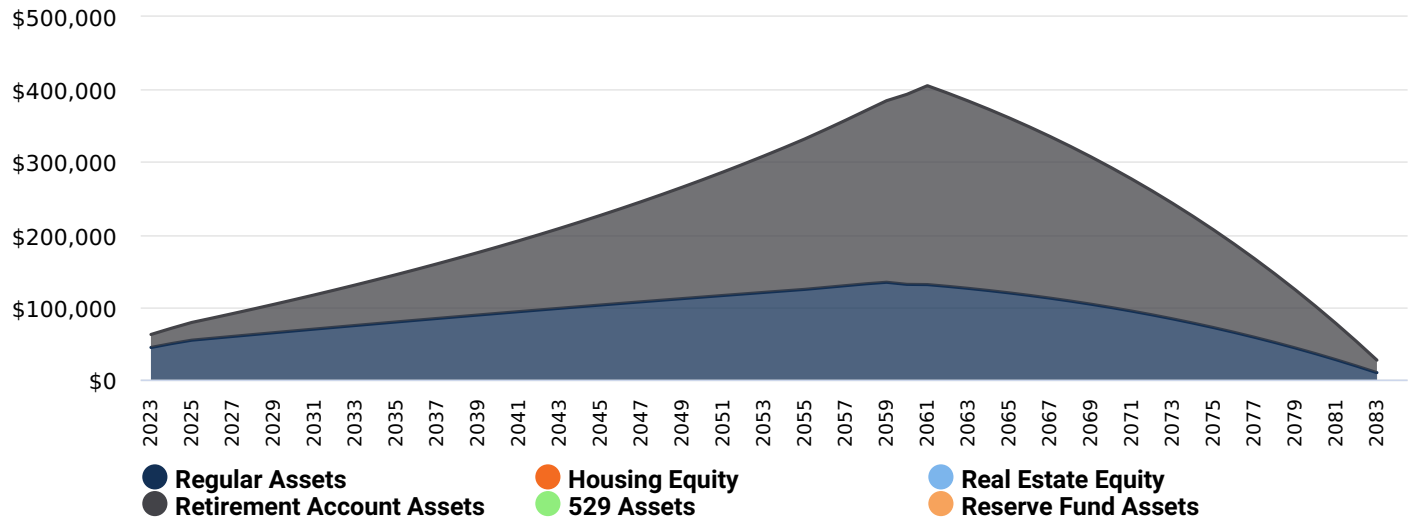


thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2023	29	\$22,530	\$22,530
2024	30	\$22,530	\$22,530
2025	31	\$22,530	\$22,530
2026	32	\$22,530	\$22,530
2027	33	\$22,530	\$22,530
2028	34	\$22,530	\$22,530
2029	35	\$22,530	\$22,530
2030	36	\$22,530	\$22,530
2031	37	\$22,530	\$22,530
2032	38	\$22,530	\$22,530
2033	39	\$22,530	\$22,530
2034	40	\$22,530	\$22,530
2035	41	\$22,530	\$22,530
2036	42	\$22,530	\$22,530
2037	43	\$22,530	\$22,530
2038	44	\$22,530	\$22,530
2039	45	\$22,530	\$22,530
2040	46	\$22,530	\$22,530
2041	47	\$22,530	\$22,530
2042	48	\$22,530	\$22,530
2043	49	\$22,530	\$22,530
2044	50	\$22,530	\$22,530
2045	51	\$22,530	\$22,530
2046	52	\$22,530	\$22,530
2047	53	\$22,530	\$22,530
2048	54	\$22,530	\$22,530
2049	55	\$22,530	\$22,530
2050	56	\$22,530	\$22,530
2051	57	\$22,530	\$22,530
2052	58	\$22,530	\$22,530
2053	59	\$22,530	\$22,530
2054	60	\$22,530	\$22,530
2055	61	\$22,530	\$22,530
2056	62	\$22,530	\$22,530
2057	63	\$22,530	\$22,530
2058	64	\$22,530	\$22,530
2059	65	\$22,530	\$22,530
2060	66	\$22,530	\$22,530
2061	67	\$22,530	\$22,530
2062	68	\$22,530	\$22,530
2063	69	\$22,530	\$22,530
2064	70	\$22,530	\$22,530
2065	71	\$22,530	\$22,530
2066	72	\$22,530	\$22,530
2067	73	\$22,530	\$22,530
2068	74	\$22,530	\$22,530

Year	Age	Discretionary Spending	Per Adult Living Standard
2069	75	\$22,530	\$22,530
2070	76	\$22,530	\$22,530
2071	77	\$22,530	\$22,530
2072	78	\$22,530	\$22,530
2073	79	\$22,530	\$22,530
2074	80	\$22,530	\$22,530
2075	81	\$22,530	\$22,530
2076	82	\$22,530	\$22,530
2077	83	\$22,530	\$22,530
2078	84	\$22,530	\$22,530
2079	85	\$22,530	\$22,530
2080	86	\$22,530	\$22,530
2081	87	\$22,530	\$22,530
2082	88	\$22,530	\$22,530
2083	89	\$22,530	\$22,530
2084	90	\$22,530	\$22,530

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	29	\$44,220	\$0	\$0	\$17,920	\$0	\$0	\$62,140
2024	30	\$49,576	\$0	\$0	\$21,127	\$0	\$0	\$70,703
2025	31	\$54,300	\$0	\$0	\$24,452	\$0	\$0	\$78,752
2026	32	\$56,894	\$0	\$0	\$27,899	\$0	\$0	\$84,793
2027	33	\$59,470	\$0	\$0	\$31,472	\$0	\$0	\$90,942
2028	34	\$62,029	\$0	\$0	\$35,176	\$0	\$0	\$97,205
2029	35	\$64,569	\$0	\$0	\$39,016	\$0	\$0	\$103,585
2030	36	\$67,091	\$0	\$0	\$42,997	\$0	\$0	\$110,088
2031	37	\$69,595	\$0	\$0	\$47,124	\$0	\$0	\$116,719
2032	38	\$72,082	\$0	\$0	\$51,402	\$0	\$0	\$123,484
2033	39	\$74,549	\$0	\$0	\$55,838	\$0	\$0	\$130,387
2034	40	\$76,999	\$0	\$0	\$60,435	\$0	\$0	\$137,434
2035	41	\$79,430	\$0	\$0	\$65,202	\$0	\$0	\$144,632
2036	42	\$81,844	\$0	\$0	\$70,143	\$0	\$0	\$151,987
2037	43	\$84,239	\$0	\$0	\$75,266	\$0	\$0	\$159,505
2038	44	\$86,618	\$0	\$0	\$80,576	\$0	\$0	\$167,194
2039	45	\$88,979	\$0	\$0	\$86,081	\$0	\$0	\$175,060
2040	46	\$91,320	\$0	\$0	\$91,788	\$0	\$0	\$183,108
2041	47	\$93,643	\$0	\$0	\$97,704	\$0	\$0	\$191,347
2042	48	\$95,952	\$0	\$0	\$103,838	\$0	\$0	\$199,790
2043	49	\$98,240	\$0	\$0	\$110,196	\$0	\$0	\$208,436
2044	50	\$100,510	\$0	\$0	\$116,787	\$0	\$0	\$217,297
2045	51	\$102,765	\$0	\$0	\$123,621	\$0	\$0	\$226,386



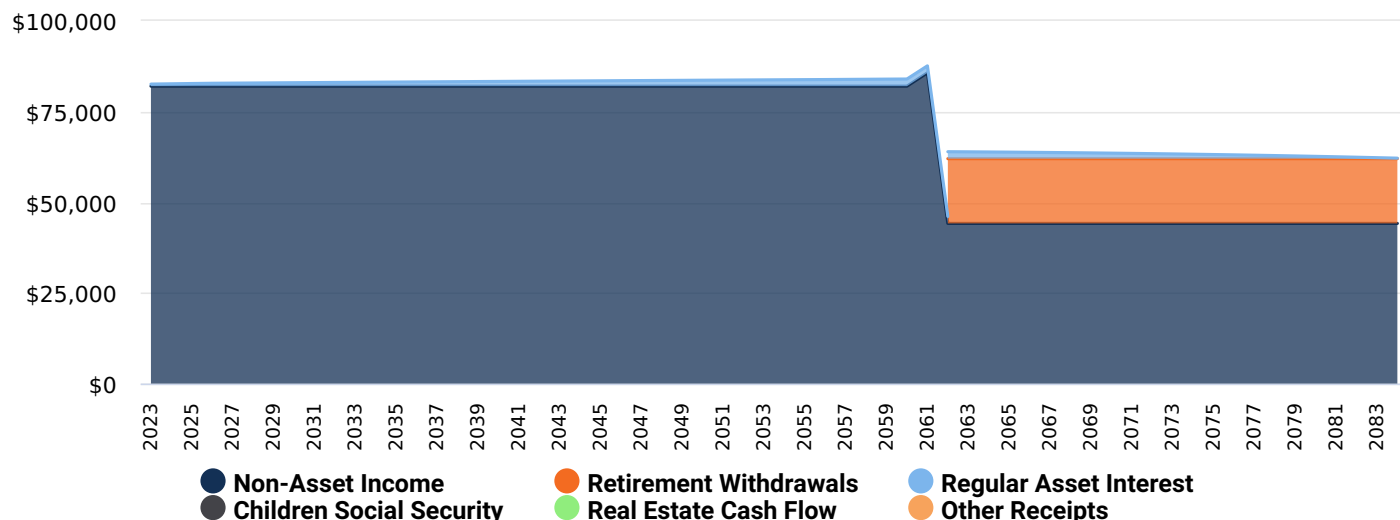
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	52	\$105,003	\$0	\$0	\$130,704	\$0	\$0	\$235,707
2047	53	\$107,223	\$0	\$0	\$138,048	\$0	\$0	\$245,271
2048	54	\$109,425	\$0	\$0	\$145,661	\$0	\$0	\$255,086
2049	55	\$111,610	\$0	\$0	\$153,553	\$0	\$0	\$265,163
2050	56	\$113,777	\$0	\$0	\$161,734	\$0	\$0	\$275,511
2051	57	\$115,927	\$0	\$0	\$170,216	\$0	\$0	\$286,143
2052	58	\$118,057	\$0	\$0	\$179,009	\$0	\$0	\$297,066
2053	59	\$120,171	\$0	\$0	\$188,124	\$0	\$0	\$308,295
2054	60	\$122,269	\$0	\$0	\$197,573	\$0	\$0	\$319,842
2055	61	\$124,348	\$0	\$0	\$207,369	\$0	\$0	\$331,717
2056	62	\$126,926	\$0	\$0	\$217,524	\$0	\$0	\$344,450
2057	63	\$129,493	\$0	\$0	\$228,052	\$0	\$0	\$357,545
2058	64	\$132,050	\$0	\$0	\$238,966	\$0	\$0	\$371,016
2059	65	\$134,135	\$0	\$0	\$250,280	\$0	\$0	\$384,415
2060	66	\$131,253	\$0	\$0	\$262,009	\$0	\$0	\$393,262
2061	67	\$130,956	\$0	\$0	\$274,168	\$0	\$0	\$405,124
2062	68	\$128,464	\$0	\$0	\$266,371	\$0	\$0	\$394,835
2063	69	\$125,732	\$0	\$0	\$258,289	\$0	\$0	\$384,021
2064	70	\$122,752	\$0	\$0	\$249,910	\$0	\$0	\$372,662
2065	71	\$119,520	\$0	\$0	\$241,224	\$0	\$0	\$360,744
2066	72	\$116,028	\$0	\$0	\$232,219	\$0	\$0	\$348,247
2067	73	\$112,270	\$0	\$0	\$222,885	\$0	\$0	\$335,155
2068	74	\$108,240	\$0	\$0	\$213,207	\$0	\$0	\$321,447
2069	75	\$103,928	\$0	\$0	\$203,175	\$0	\$0	\$307,103
2070	76	\$99,323	\$0	\$0	\$192,775	\$0	\$0	\$292,098
2071	77	\$94,418	\$0	\$0	\$181,994	\$0	\$0	\$276,412
2072	78	\$89,208	\$0	\$0	\$170,817	\$0	\$0	\$260,025
2073	79	\$83,688	\$0	\$0	\$159,230	\$0	\$0	\$242,918
2074	80	\$77,852	\$0	\$0	\$147,218	\$0	\$0	\$225,070
2075	81	\$71,695	\$0	\$0	\$134,766	\$0	\$0	\$206,461
2076	82	\$65,205	\$0	\$0	\$121,857	\$0	\$0	\$187,062
2077	83	\$58,370	\$0	\$0	\$108,475	\$0	\$0	\$166,845
2078	84	\$51,179	\$0	\$0	\$94,601	\$0	\$0	\$145,780
2079	85	\$43,623	\$0	\$0	\$80,219	\$0	\$0	\$123,842
2080	86	\$35,692	\$0	\$0	\$65,310	\$0	\$0	\$101,002
2081	87	\$27,375	\$0	\$0	\$49,854	\$0	\$0	\$77,229
2082	88	\$18,662	\$0	\$0	\$33,831	\$0	\$0	\$52,493
2083	89	\$9,540	\$0	\$0	\$17,220	\$0	\$0	\$26,760
2084	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	29	\$44,220	\$0	\$0	\$17,920	\$0	\$0	\$0	\$0	\$0	\$62,140
2024	30	\$49,576	\$0	\$0	\$21,127	\$0	\$0	\$0	\$0	\$0	\$70,703
2025	31	\$54,300	\$0	\$0	\$24,452	\$0	\$0	\$0	\$0	\$0	\$78,752
2026	32	\$56,894	\$0	\$0	\$27,899	\$0	\$0	\$0	\$0	\$0	\$84,793
2027	33	\$59,470	\$0	\$0	\$31,472	\$0	\$0	\$0	\$0	\$0	\$90,942
2028	34	\$62,029	\$0	\$0	\$35,176	\$0	\$0	\$0	\$0	\$0	\$97,205
2029	35	\$64,569	\$0	\$0	\$39,016	\$0	\$0	\$0	\$0	\$0	\$103,585
2030	36	\$67,091	\$0	\$0	\$42,997	\$0	\$0	\$0	\$0	\$0	\$110,088
2031	37	\$69,595	\$0	\$0	\$47,124	\$0	\$0	\$0	\$0	\$0	\$116,719
2032	38	\$72,082	\$0	\$0	\$51,402	\$0	\$0	\$0	\$0	\$0	\$123,484
2033	39	\$74,549	\$0	\$0	\$55,838	\$0	\$0	\$0	\$0	\$0	\$130,387
2034	40	\$76,999	\$0	\$0	\$60,435	\$0	\$0	\$0	\$0	\$0	\$137,434
2035	41	\$79,430	\$0	\$0	\$65,202	\$0	\$0	\$0	\$0	\$0	\$144,632
2036	42	\$81,844	\$0	\$0	\$70,143	\$0	\$0	\$0	\$0	\$0	\$151,987
2037	43	\$84,239	\$0	\$0	\$75,266	\$0	\$0	\$0	\$0	\$0	\$159,505
2038	44	\$86,618	\$0	\$0	\$80,576	\$0	\$0	\$0	\$0	\$0	\$167,194
2039	45	\$88,979	\$0	\$0	\$86,081	\$0	\$0	\$0	\$0	\$0	\$175,060
2040	46	\$91,320	\$0	\$0	\$91,788	\$0	\$0	\$0	\$0	\$0	\$183,108
2041	47	\$93,643	\$0	\$0	\$97,704	\$0	\$0	\$0	\$0	\$0	\$191,347
2042	48	\$95,952	\$0	\$0	\$103,838	\$0	\$0	\$0	\$0	\$0	\$199,790
2043	49	\$98,240	\$0	\$0	\$110,196	\$0	\$0	\$0	\$0	\$0	\$208,436
2044	50	\$100,510	\$0	\$0	\$116,787	\$0	\$0	\$0	\$0	\$0	\$217,297
2045	51	\$102,765	\$0	\$0	\$123,621	\$0	\$0	\$0	\$0	\$0	\$226,386
2046	52	\$105,003	\$0	\$0	\$130,704	\$0	\$0	\$0	\$0	\$0	\$235,707
2047	53	\$107,223	\$0	\$0	\$138,048	\$0	\$0	\$0	\$0	\$0	\$245,271
2048	54	\$109,425	\$0	\$0	\$145,661	\$0	\$0	\$0	\$0	\$0	\$255,086
2049	55	\$111,610	\$0	\$0	\$153,553	\$0	\$0	\$0	\$0	\$0	\$265,163
2050	56	\$113,777	\$0	\$0	\$161,734	\$0	\$0	\$0	\$0	\$0	\$275,511
2051	57	\$115,927	\$0	\$0	\$170,216	\$0	\$0	\$0	\$0	\$0	\$286,143
2052	58	\$118,057	\$0	\$0	\$179,009	\$0	\$0	\$0	\$0	\$0	\$297,066
2053	59	\$120,171	\$0	\$0	\$188,124	\$0	\$0	\$0	\$0	\$0	\$308,295
2054	60	\$122,269	\$0	\$0	\$197,573	\$0	\$0	\$0	\$0	\$0	\$319,842
2055	61	\$124,348	\$0	\$0	\$207,369	\$0	\$0	\$0	\$0	\$0	\$331,717
2056	62	\$126,926	\$0	\$0	\$217,524	\$0	\$0	\$0	\$0	\$0	\$344,450
2057	63	\$129,493	\$0	\$0	\$228,052	\$0	\$0	\$0	\$0	\$0	\$357,545
2058	64	\$132,050	\$0	\$0	\$238,966	\$0	\$0	\$0	\$0	\$0	\$371,016
2059	65	\$134,135	\$0	\$0	\$250,280	\$0	\$0	\$0	\$0	\$0	\$384,415
2060	66	\$131,253	\$0	\$0	\$262,009	\$0	\$0	\$0	\$0	\$0	\$393,262
2061	67	\$130,956	\$0	\$0	\$274,168	\$0	\$0	\$0	\$0	\$0	\$405,124
2062	68	\$128,464	\$0	\$0	\$266,371	\$0	\$0	\$0	\$0	\$0	\$394,835
2063	69	\$125,732	\$0	\$0	\$258,289	\$0	\$0	\$0	\$0	\$0	\$384,021
2064	70	\$122,752	\$0	\$0	\$249,910	\$0	\$0	\$0	\$0	\$0	\$372,662
2065	71	\$119,520	\$0	\$0	\$241,224	\$0	\$0	\$0	\$0	\$0	\$360,744
2066	72	\$116,028	\$0	\$0	\$232,219	\$0	\$0	\$0	\$0	\$0	\$348,247
2067	73	\$112,270	\$0	\$0	\$222,885	\$0	\$0	\$0	\$0	\$0	\$335,155
2068	74	\$108,240	\$0	\$0	\$213,207	\$0	\$0	\$0	\$0	\$0	\$321,447

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	75	\$103,928	\$0	\$0	\$203,175	\$0	\$0	\$0	\$0	\$0	\$307,103
2070	76	\$99,323	\$0	\$0	\$192,775	\$0	\$0	\$0	\$0	\$0	\$292,098
2071	77	\$94,418	\$0	\$0	\$181,994	\$0	\$0	\$0	\$0	\$0	\$276,412
2072	78	\$89,208	\$0	\$0	\$170,817	\$0	\$0	\$0	\$0	\$0	\$260,025
2073	79	\$83,688	\$0	\$0	\$159,230	\$0	\$0	\$0	\$0	\$0	\$242,918
2074	80	\$77,852	\$0	\$0	\$147,218	\$0	\$0	\$0	\$0	\$0	\$225,070
2075	81	\$71,695	\$0	\$0	\$134,766	\$0	\$0	\$0	\$0	\$0	\$206,461
2076	82	\$65,205	\$0	\$0	\$121,857	\$0	\$0	\$0	\$0	\$0	\$187,062
2077	83	\$58,370	\$0	\$0	\$108,475	\$0	\$0	\$0	\$0	\$0	\$166,845
2078	84	\$51,179	\$0	\$0	\$94,601	\$0	\$0	\$0	\$0	\$0	\$145,780
2079	85	\$43,623	\$0	\$0	\$80,219	\$0	\$0	\$0	\$0	\$0	\$123,842
2080	86	\$35,692	\$0	\$0	\$65,310	\$0	\$0	\$0	\$0	\$0	\$101,002
2081	87	\$27,375	\$0	\$0	\$49,854	\$0	\$0	\$0	\$0	\$0	\$77,229
2082	88	\$18,662	\$0	\$0	\$33,831	\$0	\$0	\$0	\$0	\$0	\$52,493
2083	89	\$9,540	\$0	\$0	\$17,220	\$0	\$0	\$0	\$0	\$0	\$26,760
2084	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

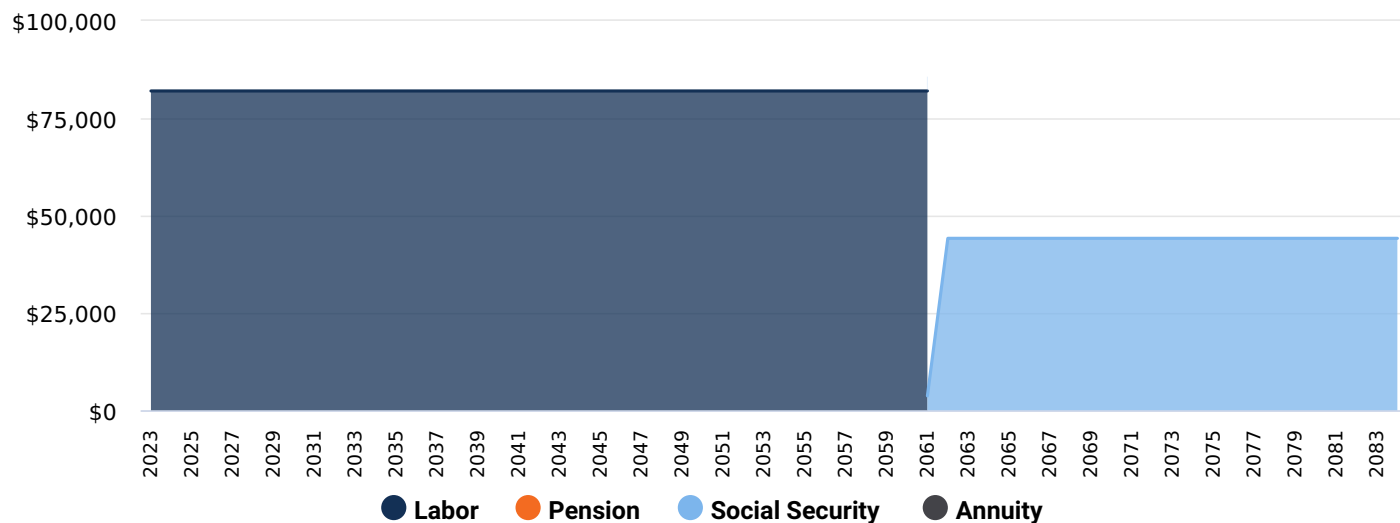


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	29	\$82,000	\$0	\$570	\$0	\$0	\$0	\$82,570
2024	30	\$82,000	\$0	\$649	\$0	\$0	\$0	\$82,649
2025	31	\$82,000	\$0	\$727	\$0	\$0	\$0	\$82,727
2026	32	\$82,000	\$0	\$797	\$0	\$0	\$0	\$82,797
2027	33	\$82,000	\$0	\$835	\$0	\$0	\$0	\$82,835
2028	34	\$82,000	\$0	\$872	\$0	\$0	\$0	\$82,872
2029	35	\$82,000	\$0	\$910	\$0	\$0	\$0	\$82,910
2030	36	\$82,000	\$0	\$947	\$0	\$0	\$0	\$82,947
2031	37	\$82,000	\$0	\$984	\$0	\$0	\$0	\$82,984
2032	38	\$82,000	\$0	\$1,021	\$0	\$0	\$0	\$83,021
2033	39	\$82,000	\$0	\$1,057	\$0	\$0	\$0	\$83,057
2034	40	\$82,000	\$0	\$1,094	\$0	\$0	\$0	\$83,094
2035	41	\$82,000	\$0	\$1,130	\$0	\$0	\$0	\$83,130
2036	42	\$82,000	\$0	\$1,165	\$0	\$0	\$0	\$83,165
2037	43	\$82,000	\$0	\$1,201	\$0	\$0	\$0	\$83,201
2038	44	\$82,000	\$0	\$1,236	\$0	\$0	\$0	\$83,236
2039	45	\$82,000	\$0	\$1,271	\$0	\$0	\$0	\$83,271
2040	46	\$82,000	\$0	\$1,305	\$0	\$0	\$0	\$83,305
2041	47	\$82,000	\$0	\$1,340	\$0	\$0	\$0	\$83,340
2042	48	\$82,000	\$0	\$1,374	\$0	\$0	\$0	\$83,374
2043	49	\$82,000	\$0	\$1,408	\$0	\$0	\$0	\$83,408
2044	50	\$82,000	\$0	\$1,441	\$0	\$0	\$0	\$83,441
2045	51	\$82,000	\$0	\$1,474	\$0	\$0	\$0	\$83,474

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2046	52	\$82,000	\$0	\$1,508	\$0	\$0	\$0	\$83,508
2047	53	\$82,000	\$0	\$1,540	\$0	\$0	\$0	\$83,540
2048	54	\$82,000	\$0	\$1,573	\$0	\$0	\$0	\$83,573
2049	55	\$82,000	\$0	\$1,605	\$0	\$0	\$0	\$83,605
2050	56	\$82,000	\$0	\$1,637	\$0	\$0	\$0	\$83,637
2051	57	\$82,000	\$0	\$1,669	\$0	\$0	\$0	\$83,669
2052	58	\$82,000	\$0	\$1,701	\$0	\$0	\$0	\$83,701
2053	59	\$82,000	\$0	\$1,732	\$0	\$0	\$0	\$83,732
2054	60	\$82,000	\$0	\$1,763	\$0	\$0	\$0	\$83,763
2055	61	\$82,000	\$0	\$1,794	\$0	\$0	\$0	\$83,794
2056	62	\$82,000	\$0	\$1,824	\$0	\$0	\$0	\$83,824
2057	63	\$82,000	\$0	\$1,862	\$0	\$0	\$0	\$83,862
2058	64	\$82,000	\$0	\$1,900	\$0	\$0	\$0	\$83,900
2059	65	\$82,000	\$0	\$1,937	\$0	\$0	\$0	\$83,937
2060	66	\$82,000	\$0	\$1,968	\$0	\$0	\$0	\$83,968
2061	67	\$85,675	\$0	\$1,925	\$0	\$0	\$0	\$87,600
2062	68	\$44,155	\$17,851	\$1,921	\$0	\$0	\$0	\$63,927
2063	69	\$44,155	\$17,851	\$1,885	\$0	\$0	\$0	\$63,891
2064	70	\$44,155	\$17,851	\$1,844	\$0	\$0	\$0	\$63,850
2065	71	\$44,155	\$17,851	\$1,801	\$0	\$0	\$0	\$63,807
2066	72	\$44,155	\$17,851	\$1,753	\$0	\$0	\$0	\$63,759
2067	73	\$44,155	\$17,851	\$1,702	\$0	\$0	\$0	\$63,708
2068	74	\$44,155	\$17,851	\$1,647	\$0	\$0	\$0	\$63,653
2069	75	\$44,155	\$17,851	\$1,588	\$0	\$0	\$0	\$63,594
2070	76	\$44,155	\$17,851	\$1,525	\$0	\$0	\$0	\$63,531
2071	77	\$44,155	\$17,851	\$1,457	\$0	\$0	\$0	\$63,463
2072	78	\$44,155	\$17,851	\$1,385	\$0	\$0	\$0	\$63,391
2073	79	\$44,155	\$17,851	\$1,309	\$0	\$0	\$0	\$63,315
2074	80	\$44,155	\$17,851	\$1,228	\$0	\$0	\$0	\$63,234
2075	81	\$44,155	\$17,851	\$1,142	\$0	\$0	\$0	\$63,148
2076	82	\$44,155	\$17,851	\$1,052	\$0	\$0	\$0	\$63,058
2077	83	\$44,155	\$17,851	\$957	\$0	\$0	\$0	\$62,963
2078	84	\$44,155	\$17,851	\$856	\$0	\$0	\$0	\$62,862
2079	85	\$44,155	\$17,851	\$751	\$0	\$0	\$0	\$62,757
2080	86	\$44,155	\$17,851	\$640	\$0	\$0	\$0	\$62,646
2081	87	\$44,155	\$17,851	\$524	\$0	\$0	\$0	\$62,530
2082	88	\$44,155	\$17,851	\$402	\$0	\$0	\$0	\$62,408
2083	89	\$44,155	\$17,851	\$274	\$0	\$0	\$0	\$62,280
2084	90	\$44,155	\$17,851	\$140	\$0	\$0	\$0	\$62,146

Shelby's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2023	29	\$82,000	\$0	\$0	\$0	\$82,000
2024	30	\$82,000	\$0	\$0	\$0	\$82,000
2025	31	\$82,000	\$0	\$0	\$0	\$82,000
2026	32	\$82,000	\$0	\$0	\$0	\$82,000
2027	33	\$82,000	\$0	\$0	\$0	\$82,000
2028	34	\$82,000	\$0	\$0	\$0	\$82,000
2029	35	\$82,000	\$0	\$0	\$0	\$82,000
2030	36	\$82,000	\$0	\$0	\$0	\$82,000
2031	37	\$82,000	\$0	\$0	\$0	\$82,000
2032	38	\$82,000	\$0	\$0	\$0	\$82,000
2033	39	\$82,000	\$0	\$0	\$0	\$82,000
2034	40	\$82,000	\$0	\$0	\$0	\$82,000
2035	41	\$82,000	\$0	\$0	\$0	\$82,000
2036	42	\$82,000	\$0	\$0	\$0	\$82,000
2037	43	\$82,000	\$0	\$0	\$0	\$82,000
2038	44	\$82,000	\$0	\$0	\$0	\$82,000
2039	45	\$82,000	\$0	\$0	\$0	\$82,000
2040	46	\$82,000	\$0	\$0	\$0	\$82,000
2041	47	\$82,000	\$0	\$0	\$0	\$82,000
2042	48	\$82,000	\$0	\$0	\$0	\$82,000
2043	49	\$82,000	\$0	\$0	\$0	\$82,000
2044	50	\$82,000	\$0	\$0	\$0	\$82,000
2045	51	\$82,000	\$0	\$0	\$0	\$82,000
2046	52	\$82,000	\$0	\$0	\$0	\$82,000
2047	53	\$82,000	\$0	\$0	\$0	\$82,000
2048	54	\$82,000	\$0	\$0	\$0	\$82,000
2049	55	\$82,000	\$0	\$0	\$0	\$82,000



Year	Age	Labor Pension	Social Security	Annuity	Total
2050	56	\$82,000	\$0	\$0	\$82,000
2051	57	\$82,000	\$0	\$0	\$82,000
2052	58	\$82,000	\$0	\$0	\$82,000
2053	59	\$82,000	\$0	\$0	\$82,000
2054	60	\$82,000	\$0	\$0	\$82,000
2055	61	\$82,000	\$0	\$0	\$82,000
2056	62	\$82,000	\$0	\$0	\$82,000
2057	63	\$82,000	\$0	\$0	\$82,000
2058	64	\$82,000	\$0	\$0	\$82,000
2059	65	\$82,000	\$0	\$0	\$82,000
2060	66	\$82,000	\$0	\$0	\$82,000
2061	67	\$82,000	\$0	\$3,675	\$85,675
2062	68	\$0	\$0	\$44,155	\$44,155
2063	69	\$0	\$0	\$44,155	\$44,155
2064	70	\$0	\$0	\$44,155	\$44,155
2065	71	\$0	\$0	\$44,155	\$44,155
2066	72	\$0	\$0	\$44,155	\$44,155
2067	73	\$0	\$0	\$44,155	\$44,155
2068	74	\$0	\$0	\$44,155	\$44,155
2069	75	\$0	\$0	\$44,155	\$44,155
2070	76	\$0	\$0	\$44,155	\$44,155
2071	77	\$0	\$0	\$44,155	\$44,155
2072	78	\$0	\$0	\$44,155	\$44,155
2073	79	\$0	\$0	\$44,155	\$44,155
2074	80	\$0	\$0	\$44,155	\$44,155
2075	81	\$0	\$0	\$44,155	\$44,155
2076	82	\$0	\$0	\$44,155	\$44,155
2077	83	\$0	\$0	\$44,155	\$44,155
2078	84	\$0	\$0	\$44,155	\$44,155
2079	85	\$0	\$0	\$44,155	\$44,155
2080	86	\$0	\$0	\$44,155	\$44,155
2081	87	\$0	\$0	\$44,155	\$44,155
2082	88	\$0	\$0	\$44,155	\$44,155
2083	89	\$0	\$0	\$44,155	\$44,155
2084	90	\$0	\$0	\$44,155	\$44,155

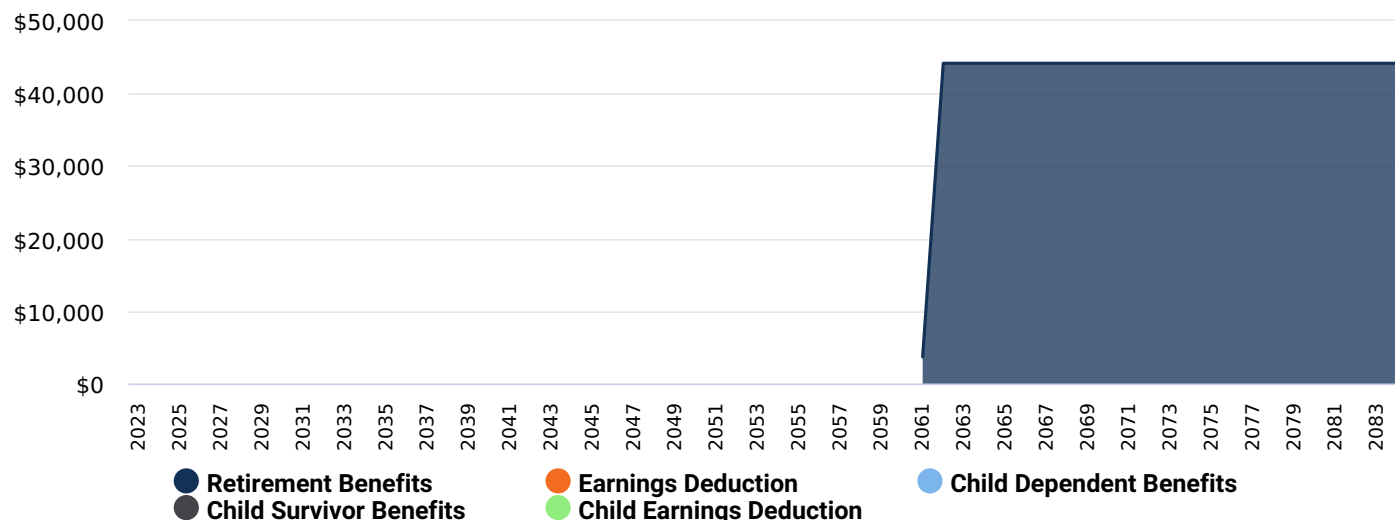
Shelby's Retirement Accounts

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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2023	29	\$544	\$1,700	\$850	\$0	\$0	\$0	\$3,094	\$17,920	\$0	\$0
2024	30	\$657	\$1,700	\$850	\$0	\$0	\$0	\$3,207	\$21,127	\$0	\$0
2025	31	\$775	\$1,700	\$850	\$0	\$0	\$0	\$3,325	\$24,452	\$0	\$0
2026	32	\$897	\$1,700	\$850	\$0	\$0	\$0	\$3,447	\$27,899	\$0	\$0
2027	33	\$1,023	\$1,700	\$850	\$0	\$0	\$0	\$3,573	\$31,472	\$0	\$0
2028	34	\$1,154	\$1,700	\$850	\$0	\$0	\$0	\$3,704	\$35,176	\$0	\$0
2029	35	\$1,290	\$1,700	\$850	\$0	\$0	\$0	\$3,840	\$39,016	\$0	\$0
2030	36	\$1,431	\$1,700	\$850	\$0	\$0	\$0	\$3,981	\$42,997	\$0	\$0
2031	37	\$1,577	\$1,700	\$850	\$0	\$0	\$0	\$4,127	\$47,124	\$0	\$0
2032	38	\$1,728	\$1,700	\$850	\$0	\$0	\$0	\$4,278	\$51,402	\$0	\$0
2033	39	\$1,885	\$1,700	\$850	\$0	\$0	\$0	\$4,435	\$55,838	\$0	\$0
2034	40	\$2,048	\$1,700	\$850	\$0	\$0	\$0	\$4,598	\$60,435	\$0	\$0
2035	41	\$2,216	\$1,700	\$850	\$0	\$0	\$0	\$4,766	\$65,202	\$0	\$0
2036	42	\$2,391	\$1,700	\$850	\$0	\$0	\$0	\$4,941	\$70,143	\$0	\$0
2037	43	\$2,572	\$1,700	\$850	\$0	\$0	\$0	\$5,122	\$75,266	\$0	\$0
2038	44	\$2,760	\$1,700	\$850	\$0	\$0	\$0	\$5,310	\$80,576	\$0	\$0
2039	45	\$2,955	\$1,700	\$850	\$0	\$0	\$0	\$5,505	\$86,081	\$0	\$0
2040	46	\$3,157	\$1,700	\$850	\$0	\$0	\$0	\$5,707	\$91,788	\$0	\$0
2041	47	\$3,366	\$1,700	\$850	\$0	\$0	\$0	\$5,916	\$97,704	\$0	\$0
2042	48	\$3,583	\$1,700	\$850	\$0	\$0	\$0	\$6,133	\$103,838	\$0	\$0
2043	49	\$3,808	\$1,700	\$850	\$0	\$0	\$0	\$6,358	\$110,196	\$0	\$0
2044	50	\$4,041	\$1,700	\$850	\$0	\$0	\$0	\$6,591	\$116,787	\$0	\$0
2045	51	\$4,283	\$1,700	\$850	\$0	\$0	\$0	\$6,833	\$123,621	\$0	\$0
2046	52	\$4,534	\$1,700	\$850	\$0	\$0	\$0	\$7,084	\$130,704	\$0	\$0
2047	53	\$4,794	\$1,700	\$850	\$0	\$0	\$0	\$7,344	\$138,048	\$0	\$0
2048	54	\$5,063	\$1,700	\$850	\$0	\$0	\$0	\$7,613	\$145,661	\$0	\$0
2049	55	\$5,342	\$1,700	\$850	\$0	\$0	\$0	\$7,892	\$153,553	\$0	\$0
2050	56	\$5,632	\$1,700	\$850	\$0	\$0	\$0	\$8,182	\$161,734	\$0	\$0
2051	57	\$5,932	\$1,700	\$850	\$0	\$0	\$0	\$8,482	\$170,216	\$0	\$0
2052	58	\$6,243	\$1,700	\$850	\$0	\$0	\$0	\$8,793	\$179,009	\$0	\$0
2053	59	\$6,565	\$1,700	\$850	\$0	\$0	\$0	\$9,115	\$188,124	\$0	\$0
2054	60	\$6,899	\$1,700	\$850	\$0	\$0	\$0	\$9,449	\$197,573	\$0	\$0
2055	61	\$7,246	\$1,700	\$850	\$0	\$0	\$0	\$9,796	\$207,369	\$0	\$0
2056	62	\$7,605	\$1,700	\$850	\$0	\$0	\$0	\$10,155	\$217,524	\$0	\$0
2057	63	\$7,978	\$1,700	\$850	\$0	\$0	\$0	\$10,528	\$228,052	\$0	\$0
2058	64	\$8,364	\$1,700	\$850	\$0	\$0	\$0	\$10,914	\$238,966	\$0	\$0
2059	65	\$8,764	\$1,700	\$850	\$0	\$0	\$0	\$11,314	\$250,280	\$0	\$0
2060	66	\$9,179	\$1,700	\$850	\$0	\$0	\$0	\$11,729	\$262,009	\$0	\$0

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2061	67	\$9,609	\$1,700	\$850	\$0	\$0	\$0	\$12,159	\$274,168	\$0	\$0
2062	68	\$10,055	\$0	\$0	\$0	(\$17,851)	\$0	(\$7,796)	\$266,371	\$0	\$0
2063	69	\$9,769	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,082)	\$258,289	\$0	\$0
2064	70	\$9,473	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,379)	\$249,910	\$0	\$0
2065	71	\$9,165	\$0	\$0	\$0	(\$17,851)	\$0	(\$8,686)	\$241,224	\$0	\$0
2066	72	\$8,847	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,005)	\$232,219	\$0	\$0
2067	73	\$8,517	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,335)	\$222,885	\$0	\$0
2068	74	\$8,174	\$0	\$0	\$0	(\$17,851)	\$0	(\$9,677)	\$213,207	\$0	\$0
2069	75	\$7,819	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,032)	\$203,175	\$0	\$0
2070	76	\$7,451	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,400)	\$192,775	\$0	\$0
2071	77	\$7,070	\$0	\$0	\$0	(\$17,851)	\$0	(\$10,781)	\$181,994	\$0	\$0
2072	78	\$6,675	\$0	\$0	\$0	(\$17,851)	\$0	(\$11,177)	\$170,817	\$0	\$0
2073	79	\$6,265	\$0	\$0	\$0	(\$17,851)	\$0	(\$11,587)	\$159,230	\$0	\$0
2074	80	\$5,840	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,012)	\$147,218	\$0	\$0
2075	81	\$5,399	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,452)	\$134,766	\$0	\$0
2076	82	\$4,943	\$0	\$0	\$0	(\$17,851)	\$0	(\$12,909)	\$121,857	\$0	\$0
2077	83	\$4,469	\$0	\$0	\$0	(\$17,851)	\$0	(\$13,382)	\$108,475	\$0	\$0
2078	84	\$3,978	\$0	\$0	\$0	(\$17,851)	\$0	(\$13,873)	\$94,601	\$0	\$0
2079	85	\$3,469	\$0	\$0	\$0	(\$17,851)	\$0	(\$14,382)	\$80,219	\$0	\$0
2080	86	\$2,942	\$0	\$0	\$0	(\$17,851)	\$0	(\$14,909)	\$65,310	\$0	\$0
2081	87	\$2,395	\$0	\$0	\$0	(\$17,851)	\$0	(\$15,456)	\$49,854	\$0	\$0
2082	88	\$1,828	\$0	\$0	\$0	(\$17,851)	\$0	(\$16,023)	\$33,831	\$0	\$0
2083	89	\$1,241	\$0	\$0	\$0	(\$17,851)	\$0	(\$16,611)	\$17,220	\$0	\$0
2084	90	\$632	\$0	\$0	\$0	(\$17,851)	\$0	(\$17,220)	\$0	\$0	\$0

Social Security



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

- Shelby files for retirement benefits in Nov 2061, the year Shelby turns 67

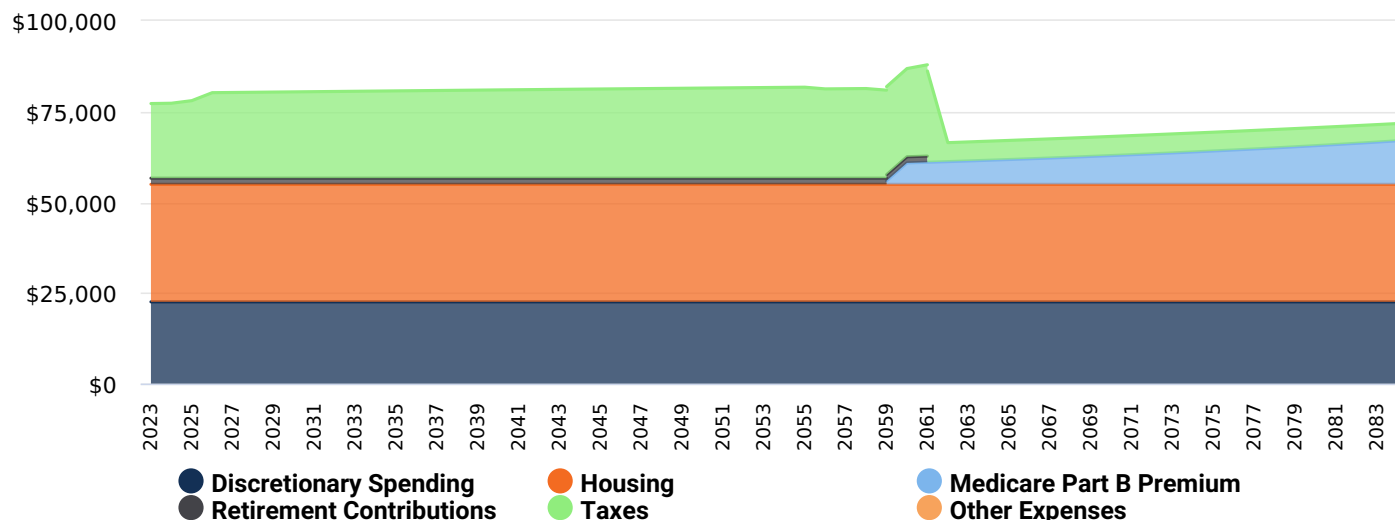
CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger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

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	29	\$0	\$0	\$0		\$0
2024	30	\$0	\$0	\$0		\$0
2025	31	\$0	\$0	\$0		\$0
2026	32	\$0	\$0	\$0		\$0
2027	33	\$0	\$0	\$0		\$0
2028	34	\$0	\$0	\$0		\$0
2029	35	\$0	\$0	\$0		\$0
2030	36	\$0	\$0	\$0		\$0
2031	37	\$0	\$0	\$0		\$0
2032	38	\$0	\$0	\$0		\$0
2033	39	\$0	\$0	\$0		\$0
2034	40	\$0	\$0	\$0		\$0
2035	41	\$0	\$0	\$0		\$0
2036	42	\$0	\$0	\$0		\$0
2037	43	\$0	\$0	\$0		\$0
2038	44	\$0	\$0	\$0		\$0
2039	45	\$0	\$0	\$0		\$0
2040	46	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2041	47	\$0	\$0	\$0		\$0
2042	48	\$0	\$0	\$0		\$0
2043	49	\$0	\$0	\$0		\$0
2044	50	\$0	\$0	\$0		\$0
2045	51	\$0	\$0	\$0		\$0
2046	52	\$0	\$0	\$0		\$0
2047	53	\$0	\$0	\$0		\$0
2048	54	\$0	\$0	\$0		\$0
2049	55	\$0	\$0	\$0		\$0
2050	56	\$0	\$0	\$0		\$0
2051	57	\$0	\$0	\$0		\$0
2052	58	\$0	\$0	\$0		\$0
2053	59	\$0	\$0	\$0		\$0
2054	60	\$0	\$0	\$0		\$0
2055	61	\$0	\$0	\$0		\$0
2056	62	\$0	\$0	\$0		\$0
2057	63	\$0	\$0	\$0		\$0
2058	64	\$0	\$0	\$0		\$0
2059	65	\$0	\$0	\$0		\$0
2060	66	\$0	\$0	\$0		\$0
2061	67	\$3,675	\$0	\$0		\$0
2062	68	\$44,155	\$0	\$0		\$0
2063	69	\$44,155	\$0	\$0		\$0
2064	70	\$44,155	\$0	\$0		\$0
2065	71	\$44,155	\$0	\$0		\$0
2066	72	\$44,155	\$0	\$0		\$0
2067	73	\$44,155	\$0	\$0		\$0
2068	74	\$44,155	\$0	\$0		\$0
2069	75	\$44,155	\$0	\$0		\$0
2070	76	\$44,155	\$0	\$0		\$0
2071	77	\$44,155	\$0	\$0		\$0
2072	78	\$44,155	\$0	\$0		\$0
2073	79	\$44,155	\$0	\$0		\$0
2074	80	\$44,155	\$0	\$0		\$0
2075	81	\$44,155	\$0	\$0		\$0
2076	82	\$44,155	\$0	\$0		\$0
2077	83	\$44,155	\$0	\$0		\$0
2078	84	\$44,155	\$0	\$0		\$0
2079	85	\$44,155	\$0	\$0		\$0
2080	86	\$44,155	\$0	\$0		\$0
2081	87	\$44,155	\$0	\$0		\$0
2082	88	\$44,155	\$0	\$0		\$0
2083	89	\$44,155	\$0	\$0		\$0
2084	90	\$44,155	\$0	\$0		\$0

Spending Overview



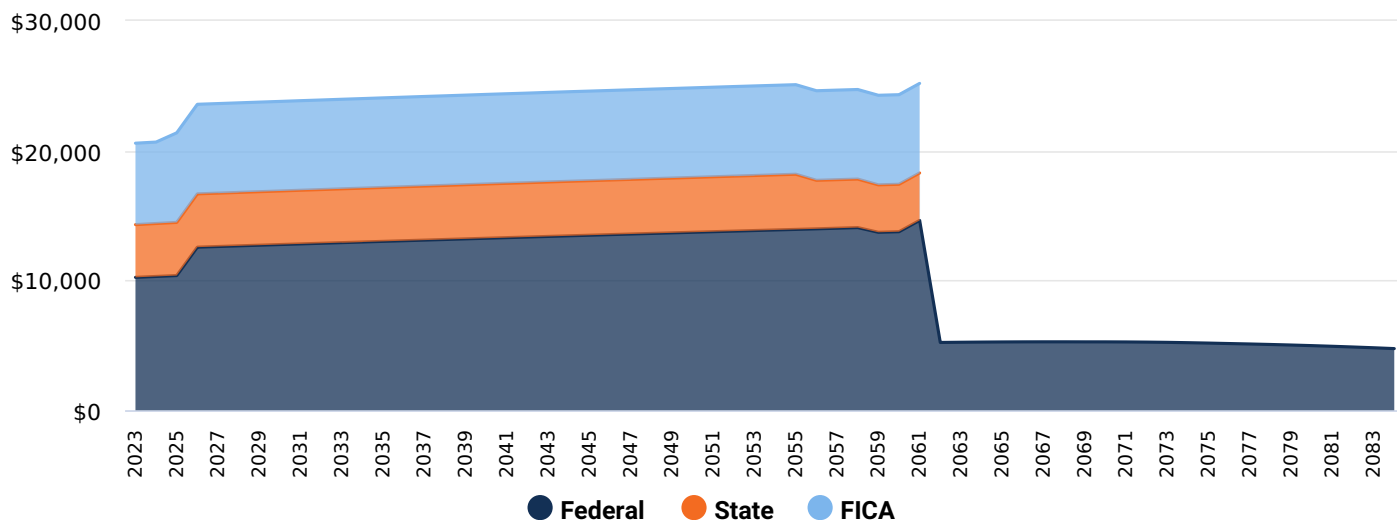
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2023	29	\$22,530	\$32,400	\$0	\$0	\$1,700	\$20,575	\$0	\$77,205
2024	30	\$22,530	\$32,400	\$0	\$0	\$1,700	\$20,662	\$0	\$77,292
2025	31	\$22,530	\$32,400	\$0	\$0	\$1,700	\$21,373	\$0	\$78,003
2026	32	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,573	\$0	\$80,203
2027	33	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,628	\$0	\$80,258
2028	34	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,684	\$0	\$80,314
2029	35	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,740	\$0	\$80,370
2030	36	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,794	\$0	\$80,424
2031	37	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,851	\$0	\$80,481
2032	38	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,904	\$0	\$80,534
2033	39	\$22,530	\$32,400	\$0	\$0	\$1,700	\$23,960	\$0	\$80,590
2034	40	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,013	\$0	\$80,643
2035	41	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,068	\$0	\$80,698
2036	42	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,121	\$0	\$80,751
2037	43	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,175	\$0	\$80,805
2038	44	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,226	\$0	\$80,856
2039	45	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,280	\$0	\$80,910
2040	46	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,335	\$0	\$80,965
2041	47	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,386	\$0	\$81,016
2042	48	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,435	\$0	\$81,065
2043	49	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,489	\$0	\$81,119



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2044	50	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,541	\$0	\$81,171
2045	51	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,589	\$0	\$81,219
2046	52	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,639	\$0	\$81,269
2047	53	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,690	\$0	\$81,320
2048	54	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,741	\$0	\$81,371
2049	55	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,790	\$0	\$81,420
2050	56	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,839	\$0	\$81,469
2051	57	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,890	\$0	\$81,520
2052	58	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,940	\$0	\$81,570
2053	59	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,988	\$0	\$81,618
2054	60	\$22,530	\$32,400	\$0	\$0	\$1,700	\$25,036	\$0	\$81,666
2055	61	\$22,530	\$32,400	\$0	\$0	\$1,700	\$25,084	\$0	\$81,714
2056	62	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,617	\$0	\$81,247
2057	63	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,665	\$0	\$81,295
2058	64	\$22,530	\$32,400	\$0	\$0	\$1,700	\$24,712	\$0	\$81,342
2059	65	\$22,530	\$32,400	\$956	\$0	\$1,700	\$24,267	\$0	\$81,853
2060	66	\$22,530	\$32,400	\$5,907	\$0	\$1,700	\$24,312	\$0	\$86,849
2061	67	\$22,530	\$32,400	\$6,084	\$0	\$1,700	\$25,183	\$0	\$87,897
2062	68	\$22,530	\$32,400	\$6,267	\$0	\$0	\$5,223	\$0	\$66,420
2063	69	\$22,530	\$32,400	\$6,455	\$0	\$0	\$5,239	\$0	\$66,624
2064	70	\$22,530	\$32,400	\$6,649	\$0	\$0	\$5,252	\$0	\$66,831
2065	71	\$22,530	\$32,400	\$6,848	\$0	\$0	\$5,262	\$0	\$67,040
2066	72	\$22,530	\$32,400	\$7,053	\$0	\$0	\$5,269	\$0	\$67,252
2067	73	\$22,530	\$32,400	\$7,265	\$0	\$0	\$5,272	\$0	\$67,467
2068	74	\$22,530	\$32,400	\$7,483	\$0	\$0	\$5,272	\$0	\$67,685
2069	75	\$22,530	\$32,400	\$7,708	\$0	\$0	\$5,269	\$0	\$67,907
2070	76	\$22,530	\$32,400	\$7,939	\$0	\$0	\$5,268	\$0	\$68,137
2071	77	\$22,530	\$32,400	\$8,177	\$0	\$0	\$5,262	\$0	\$68,369
2072	78	\$22,530	\$32,400	\$8,422	\$0	\$0	\$5,249	\$0	\$68,601
2073	79	\$22,530	\$32,400	\$8,675	\$0	\$0	\$5,231	\$0	\$68,836
2074	80	\$22,530	\$32,400	\$8,935	\$0	\$0	\$5,205	\$0	\$69,070
2075	81	\$22,530	\$32,400	\$9,203	\$0	\$0	\$5,174	\$0	\$69,307
2076	82	\$22,530	\$32,400	\$9,479	\$0	\$0	\$5,139	\$0	\$69,548
2077	83	\$22,530	\$32,400	\$9,764	\$0	\$0	\$5,105	\$0	\$69,799
2078	84	\$22,530	\$32,400	\$10,057	\$0	\$0	\$5,067	\$0	\$70,054
2079	85	\$22,530	\$32,400	\$10,358	\$0	\$0	\$5,025	\$0	\$70,313
2080	86	\$22,530	\$32,400	\$10,669	\$0	\$0	\$4,979	\$0	\$70,578
2081	87	\$22,530	\$32,400	\$10,989	\$0	\$0	\$4,928	\$0	\$70,847
2082	88	\$22,530	\$32,400	\$11,319	\$0	\$0	\$4,873	\$0	\$71,122
2083	89	\$22,530	\$32,400	\$11,658	\$0	\$0	\$4,814	\$0	\$71,402
2084	90	\$22,530	\$32,400	\$12,008	\$0	\$0	\$4,749	\$0	\$71,687

Taxes



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

Year	Age	Federal	State	FICA	Total
2023	29	\$10,240	\$4,062	\$6,273	\$20,575
2024	30	\$10,309	\$4,080	\$6,273	\$20,662
2025	31	\$10,378	\$4,095	\$6,900	\$21,373
2026	32	\$12,566	\$4,107	\$6,900	\$23,573
2027	33	\$12,616	\$4,112	\$6,900	\$23,628
2028	34	\$12,667	\$4,117	\$6,900	\$23,684
2029	35	\$12,717	\$4,123	\$6,900	\$23,740
2030	36	\$12,767	\$4,127	\$6,900	\$23,794
2031	37	\$12,817	\$4,134	\$6,900	\$23,851
2032	38	\$12,866	\$4,138	\$6,900	\$23,904
2033	39	\$12,915	\$4,145	\$6,900	\$23,960
2034	40	\$12,964	\$4,149	\$6,900	\$24,013
2035	41	\$13,013	\$4,155	\$6,900	\$24,068
2036	42	\$13,061	\$4,160	\$6,900	\$24,121
2037	43	\$13,109	\$4,166	\$6,900	\$24,175
2038	44	\$13,157	\$4,169	\$6,900	\$24,226
2039	45	\$13,205	\$4,175	\$6,900	\$24,280
2040	46	\$13,253	\$4,182	\$6,900	\$24,335
2041	47	\$13,300	\$4,186	\$6,900	\$24,386
2042	48	\$13,347	\$4,188	\$6,900	\$24,435
2043	49	\$13,393	\$4,196	\$6,900	\$24,489
2044	50	\$13,440	\$4,201	\$6,900	\$24,541

Year	Age	Federal	State	FICA	Total
2045	51	\$13,486	\$4,203	\$6,900	\$24,589
2046	52	\$13,532	\$4,207	\$6,900	\$24,639
2047	53	\$13,578	\$4,212	\$6,900	\$24,690
2048	54	\$13,623	\$4,218	\$6,900	\$24,741
2049	55	\$13,668	\$4,222	\$6,900	\$24,790
2050	56	\$13,713	\$4,226	\$6,900	\$24,839
2051	57	\$13,758	\$4,232	\$6,900	\$24,890
2052	58	\$13,802	\$4,238	\$6,900	\$24,940
2053	59	\$13,847	\$4,241	\$6,900	\$24,988
2054	60	\$13,891	\$4,245	\$6,900	\$25,036
2055	61	\$13,934	\$4,250	\$6,900	\$25,084
2056	62	\$13,978	\$3,739	\$6,900	\$24,617
2057	63	\$14,026	\$3,739	\$6,900	\$24,665
2058	64	\$14,074	\$3,738	\$6,900	\$24,712
2059	65	\$13,712	\$3,655	\$6,900	\$24,267
2060	66	\$13,756	\$3,656	\$6,900	\$24,312
2061	67	\$14,626	\$3,657	\$6,900	\$25,183
2062	68	\$5,223	\$0	\$0	\$5,223
2063	69	\$5,239	\$0	\$0	\$5,239
2064	70	\$5,252	\$0	\$0	\$5,252
2065	71	\$5,262	\$0	\$0	\$5,262
2066	72	\$5,269	\$0	\$0	\$5,269
2067	73	\$5,272	\$0	\$0	\$5,272
2068	74	\$5,272	\$0	\$0	\$5,272
2069	75	\$5,269	\$0	\$0	\$5,269
2070	76	\$5,268	\$0	\$0	\$5,268
2071	77	\$5,262	\$0	\$0	\$5,262
2072	78	\$5,249	\$0	\$0	\$5,249
2073	79	\$5,231	\$0	\$0	\$5,231
2074	80	\$5,205	\$0	\$0	\$5,205
2075	81	\$5,174	\$0	\$0	\$5,174
2076	82	\$5,139	\$0	\$0	\$5,139
2077	83	\$5,105	\$0	\$0	\$5,105
2078	84	\$5,067	\$0	\$0	\$5,067
2079	85	\$5,025	\$0	\$0	\$5,025
2080	86	\$4,979	\$0	\$0	\$4,979
2081	87	\$4,928	\$0	\$0	\$4,928
2082	88	\$4,873	\$0	\$0	\$4,873
2083	89	\$4,814	\$0	\$0	\$4,814
2084	90	\$4,749	\$0	\$0	\$4,749

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	29	\$81,725	(\$13,850)	\$0	\$67,875	\$10,240	22%	15%	\$0	\$0	\$0	\$10,240
2024	30	\$81,922	(\$13,803)	\$0	\$68,118	\$10,309	22%	15%	\$0	\$0	\$0	\$10,309
2025	31	\$82,118	(\$13,757)	\$0	\$68,361	\$10,378	22%	15%	\$0	\$0	\$0	\$10,378
2026	32	\$82,291	(\$7,426)	(\$4,741)	\$70,124	\$12,566	25%	18%	\$0	\$0	\$0	\$12,566
2027	33	\$82,387	(\$7,401)	(\$4,725)	\$70,260	\$12,616	25%	18%	\$0	\$0	\$0	\$12,616
2028	34	\$82,481	(\$7,376)	(\$4,709)	\$70,395	\$12,667	25%	18%	\$0	\$0	\$0	\$12,667
2029	35	\$82,575	(\$7,351)	(\$4,694)	\$70,530	\$12,717	25%	18%	\$0	\$0	\$0	\$12,717
2030	36	\$82,668	(\$7,327)	(\$4,678)	\$70,664	\$12,767	25%	18%	\$0	\$0	\$0	\$12,767
2031	37	\$82,761	(\$7,302)	(\$4,662)	\$70,797	\$12,817	25%	18%	\$0	\$0	\$0	\$12,817
2032	38	\$82,852	(\$7,277)	(\$4,646)	\$70,929	\$12,866	25%	18%	\$0	\$0	\$0	\$12,866
2033	39	\$82,944	(\$7,253)	(\$4,631)	\$71,060	\$12,915	25%	18%	\$0	\$0	\$0	\$12,915
2034	40	\$83,034	(\$7,229)	(\$4,615)	\$71,190	\$12,964	25%	18%	\$0	\$0	\$0	\$12,964
2035	41	\$83,124	(\$7,204)	(\$4,600)	\$71,320	\$13,013	25%	18%	\$0	\$0	\$0	\$13,013
2036	42	\$83,213	(\$7,180)	(\$4,584)	\$71,449	\$13,061	25%	18%	\$0	\$0	\$0	\$13,061
2037	43	\$83,302	(\$7,156)	(\$4,569)	\$71,577	\$13,109	25%	18%	\$0	\$0	\$0	\$13,109
2038	44	\$83,389	(\$7,132)	(\$4,553)	\$71,704	\$13,157	25%	18%	\$0	\$0	\$0	\$13,157
2039	45	\$83,477	(\$7,108)	(\$4,538)	\$71,831	\$13,205	25%	18%	\$0	\$0	\$0	\$13,205
2040	46	\$83,563	(\$7,084)	(\$4,523)	\$71,957	\$13,253	25%	18%	\$0	\$0	\$0	\$13,253
2041	47	\$83,649	(\$7,060)	(\$4,508)	\$72,082	\$13,300	25%	18%	\$0	\$0	\$0	\$13,300
2042	48	\$83,734	(\$7,036)	(\$4,492)	\$72,206	\$13,347	25%	18%	\$0	\$0	\$0	\$13,347
2043	49	\$83,819	(\$7,013)	(\$4,477)	\$72,329	\$13,393	25%	19%	\$0	\$0	\$0	\$13,393
2044	50	\$83,903	(\$6,989)	(\$4,462)	\$72,452	\$13,440	25%	19%	\$0	\$0	\$0	\$13,440
2045	51	\$83,986	(\$6,965)	(\$4,447)	\$72,574	\$13,486	25%	19%	\$0	\$0	\$0	\$13,486
2046	52	\$84,069	(\$6,942)	(\$4,432)	\$72,695	\$13,532	25%	19%	\$0	\$0	\$0	\$13,532
2047	53	\$84,151	(\$6,919)	(\$4,417)	\$72,815	\$13,578	25%	19%	\$0	\$0	\$0	\$13,578
2048	54	\$84,232	(\$6,895)	(\$4,402)	\$72,935	\$13,623	25%	19%	\$0	\$0	\$0	\$13,623
2049	55	\$84,313	(\$6,872)	(\$4,388)	\$73,053	\$13,668	25%	19%	\$0	\$0	\$0	\$13,668
2050	56	\$84,393	(\$6,849)	(\$4,373)	\$73,171	\$13,713	25%	19%	\$0	\$0	\$0	\$13,713
2051	57	\$84,473	(\$6,826)	(\$4,358)	\$73,289	\$13,758	25%	19%	\$0	\$0	\$0	\$13,758
2052	58	\$84,552	(\$6,803)	(\$4,344)	\$73,405	\$13,802	25%	19%	\$0	\$0	\$0	\$13,802
2053	59	\$84,630	(\$6,780)	(\$4,329)	\$73,521	\$13,847	25%	19%	\$0	\$0	\$0	\$13,847
2054	60	\$84,707	(\$6,757)	(\$4,314)	\$73,636	\$13,891	25%	19%	\$0	\$0	\$0	\$13,891
2055	61	\$84,784	(\$6,735)	(\$4,300)	\$73,750	\$13,934	25%	19%	\$0	\$0	\$0	\$13,934
2056	62	\$84,860	(\$6,712)	(\$4,285)	\$73,863	\$13,978	25%	19%	\$0	\$0	\$0	\$13,978
2057	63	\$84,955	(\$6,689)	(\$4,271)	\$73,995	\$14,026	25%	19%	\$0	\$0	\$0	\$14,026
2058	64	\$85,049	(\$6,667)	(\$4,257)	\$74,126	\$14,074	25%	19%	\$0	\$0	\$0	\$14,074
2059	65	\$85,143	(\$8,283)	(\$4,242)	\$72,618	\$13,712	25%	19%	\$0	\$0	\$0	\$13,712
2060	66	\$85,219	(\$8,255)	(\$4,228)	\$72,736	\$13,756	25%	19%	\$0	\$0	\$0	\$13,756
2061	67	\$88,237	(\$8,227)	(\$4,214)	\$75,796	\$14,536	25%	19%	\$0	\$0	\$0	\$14,536
2062	68	\$50,431	(\$8,200)	(\$4,200)	\$38,032	\$5,223	15%	14%	\$0	\$0	\$0	\$5,223
2063	69	\$50,488	(\$8,172)	(\$4,185)	\$38,130	\$5,239	15%	14%	\$0	\$0	\$0	\$5,239
2064	70	\$50,523	(\$8,145)	(\$4,171)	\$38,207	\$5,252	15%	14%	\$0	\$0	\$0	\$5,252
2065	71	\$50,536	(\$8,117)	(\$4,157)	\$38,262	\$5,262	15%	14%	\$0	\$0	\$0	\$5,262
2066	72	\$50,528	(\$8,090)	(\$4,143)	\$38,294	\$5,269	15%	14%	\$0	\$0	\$0	\$5,269

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2067	73	\$50,497	(\$8,063)	(\$4,129)	\$38,305	\$5,272	15%	14%	\$0	\$0	\$0	\$5,272
2068	74	\$50,444	(\$8,036)	(\$4,115)	\$38,293	\$5,272	15%	14%	\$0	\$0	\$0	\$5,272
2069	75	\$50,368	(\$8,009)	(\$4,102)	\$38,257	\$5,269	25%	14%	\$0	\$0	\$0	\$5,269
2070	76	\$50,268	(\$7,982)	(\$4,088)	\$38,199	\$5,268	25%	14%	\$0	\$0	\$0	\$5,268
2071	77	\$50,144	(\$7,955)	(\$4,074)	\$38,115	\$5,262	25%	14%	\$0	\$0	\$0	\$5,262
2072	78	\$49,996	(\$7,928)	(\$4,060)	\$38,008	\$5,249	25%	14%	\$0	\$0	\$0	\$5,249
2073	79	\$49,823	(\$7,901)	(\$4,047)	\$37,875	\$5,231	25%	14%	\$0	\$0	\$0	\$5,231
2074	80	\$49,625	(\$7,875)	(\$4,033)	\$37,717	\$5,205	25%	14%	\$0	\$0	\$0	\$5,205
2075	81	\$49,402	(\$7,848)	(\$4,020)	\$37,534	\$5,174	25%	14%	\$0	\$0	\$0	\$5,174
2076	82	\$49,153	(\$7,822)	(\$4,006)	\$37,325	\$5,139	15%	14%	\$0	\$0	\$0	\$5,139
2077	83	\$48,877	(\$7,796)	(\$3,993)	\$37,089	\$5,105	15%	14%	\$0	\$0	\$0	\$5,105
2078	84	\$48,575	(\$7,769)	(\$3,979)	\$36,827	\$5,067	15%	14%	\$0	\$0	\$0	\$5,067
2079	85	\$48,245	(\$7,743)	(\$3,966)	\$36,536	\$5,025	15%	14%	\$0	\$0	\$0	\$5,025
2080	86	\$47,887	(\$7,717)	(\$3,952)	\$36,217	\$4,979	15%	14%	\$0	\$0	\$0	\$4,979
2081	87	\$47,500	(\$7,691)	(\$3,939)	\$35,870	\$4,928	15%	14%	\$0	\$0	\$0	\$4,928
2082	88	\$47,083	(\$7,665)	(\$3,926)	\$35,492	\$4,873	15%	14%	\$0	\$0	\$0	\$4,873
2083	89	\$46,637	(\$7,640)	(\$3,913)	\$35,085	\$4,814	15%	14%	\$0	\$0	\$0	\$4,814
2084	90	\$46,159	(\$7,614)	(\$3,899)	\$34,646	\$4,749	15%	14%	\$0	\$0	\$0	\$4,749

Housing

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2023	29	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	63	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	64	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	65	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	66	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	67	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	68	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2063	69	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	70	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	71	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	72	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	73	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	74	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	75	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	76	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	77	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	78	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	79	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	80	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	81	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	82	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	83	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	84	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	85	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	86	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	87	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	88	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	89	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	90	\$32,400	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	29	\$0	\$0	\$0	\$0	\$0	\$0
2024	30	\$0	\$0	\$0	\$0	\$0	\$0
2025	31	\$0	\$0	\$0	\$0	\$0	\$0
2026	32	\$0	\$0	\$0	\$0	\$0	\$0
2027	33	\$0	\$0	\$0	\$0	\$0	\$0
2028	34	\$0	\$0	\$0	\$0	\$0	\$0
2029	35	\$0	\$0	\$0	\$0	\$0	\$0
2030	36	\$0	\$0	\$0	\$0	\$0	\$0
2031	37	\$0	\$0	\$0	\$0	\$0	\$0
2032	38	\$0	\$0	\$0	\$0	\$0	\$0
2033	39	\$0	\$0	\$0	\$0	\$0	\$0
2034	40	\$0	\$0	\$0	\$0	\$0	\$0
2035	41	\$0	\$0	\$0	\$0	\$0	\$0
2036	42	\$0	\$0	\$0	\$0	\$0	\$0
2037	43	\$0	\$0	\$0	\$0	\$0	\$0
2038	44	\$0	\$0	\$0	\$0	\$0	\$0
2039	45	\$0	\$0	\$0	\$0	\$0	\$0
2040	46	\$0	\$0	\$0	\$0	\$0	\$0
2041	47	\$0	\$0	\$0	\$0	\$0	\$0
2042	48	\$0	\$0	\$0	\$0	\$0	\$0
2043	49	\$0	\$0	\$0	\$0	\$0	\$0
2044	50	\$0	\$0	\$0	\$0	\$0	\$0
2045	51	\$0	\$0	\$0	\$0	\$0	\$0
2046	52	\$0	\$0	\$0	\$0	\$0	\$0
2047	53	\$0	\$0	\$0	\$0	\$0	\$0
2048	54	\$0	\$0	\$0	\$0	\$0	\$0
2049	55	\$0	\$0	\$0	\$0	\$0	\$0
2050	56	\$0	\$0	\$0	\$0	\$0	\$0
2051	57	\$0	\$0	\$0	\$0	\$0	\$0
2052	58	\$0	\$0	\$0	\$0	\$0	\$0
2053	59	\$0	\$0	\$0	\$0	\$0	\$0
2054	60	\$0	\$0	\$0	\$0	\$0	\$0
2055	61	\$0	\$0	\$0	\$0	\$0	\$0
2056	62	\$0	\$0	\$0	\$0	\$0	\$0

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

Reserve Funds

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

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

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

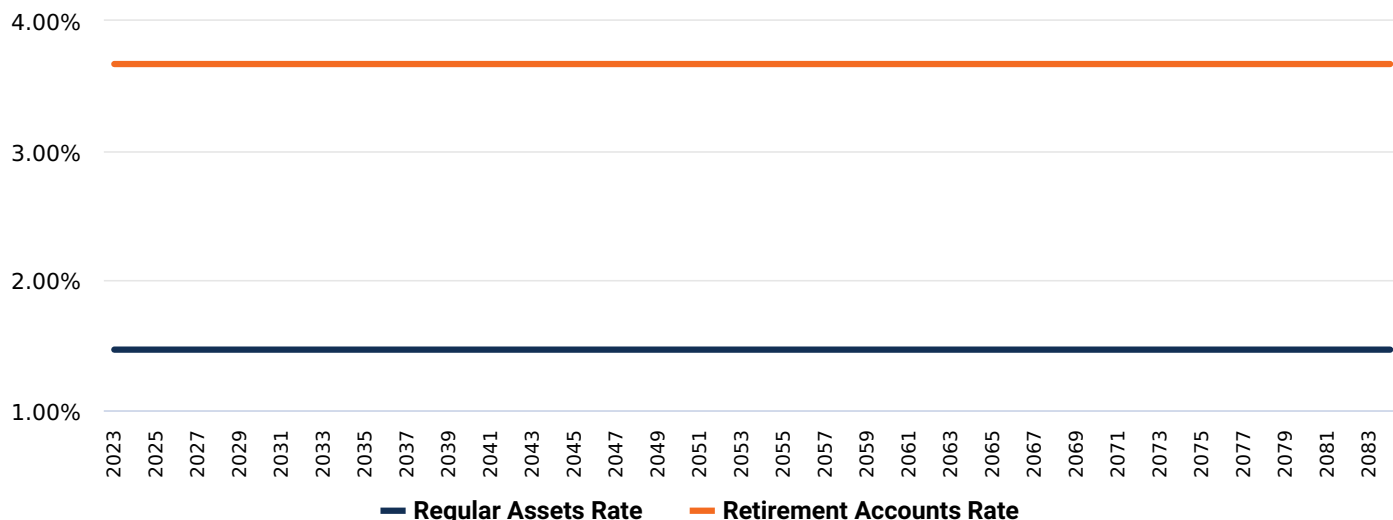
Real Estate

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

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

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

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2023	29	1.47	3.67
2024	30	1.47	3.67
2025	31	1.47	3.67
2026	32	1.47	3.67
2027	33	1.47	3.67
2028	34	1.47	3.67
2029	35	1.47	3.67
2030	36	1.47	3.67
2031	37	1.47	3.67
2032	38	1.47	3.67
2033	39	1.47	3.67
2034	40	1.47	3.67
2035	41	1.47	3.67
2036	42	1.47	3.67
2037	43	1.47	3.67
2038	44	1.47	3.67
2039	45	1.47	3.67
2040	46	1.47	3.67
2041	47	1.47	3.67
2042	48	1.47	3.67
2043	49	1.47	3.67
2044	50	1.47	3.67
2045	51	1.47	3.67
2046	52	1.47	3.67

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2047	53	1.47	3.67
2048	54	1.47	3.67
2049	55	1.47	3.67
2050	56	1.47	3.67
2051	57	1.47	3.67
2052	58	1.47	3.67
2053	59	1.47	3.67
2054	60	1.47	3.67
2055	61	1.47	3.67
2056	62	1.47	3.67
2057	63	1.47	3.67
2058	64	1.47	3.67
2059	65	1.47	3.67
2060	66	1.47	3.67
2061	67	1.47	3.67
2062	68	1.47	3.67
2063	69	1.47	3.67
2064	70	1.47	3.67
2065	71	1.47	3.67
2066	72	1.47	3.67
2067	73	1.47	3.67
2068	74	1.47	3.67
2069	75	1.47	3.67
2070	76	1.47	3.67
2071	77	1.47	3.67
2072	78	1.47	3.67
2073	79	1.47	3.67
2074	80	1.47	3.67
2075	81	1.47	3.67
2076	82	1.47	3.67
2077	83	1.47	3.67
2078	84	1.47	3.67
2079	85	1.47	3.67
2080	86	1.47	3.67
2081	87	1.47	3.67
2082	88	1.47	3.67
2083	89	1.47	3.67
2084	90	1.47	3.67

Base Plan Inputs

Current Marital Status: Single

Shelby

Date of Birth: 18 Nov 1994
Maximum Age (Year of Death): 90 (2084)
Retirement Age (Year): 67 (2061)

Current/Future Earnings

Advertising

Start Year: 2023
Annual Amount: \$82,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Nov 2061

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	\$42,000
2016	22	\$47,000
2017	23	\$49,000
2018	24	\$55,000
2019	25	\$60,000
2020	26	\$65,000
2021	27	\$70,000
2022	28	\$75,000

Retirement Accounts

401(k)

Type: Employer-Based Account
Assets: \$14,500

Employee Contributions

Start Year: 2023
Annual Amount: \$1,700
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Employer Contributions

Start Year: 2023
Annual Amount: \$850
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 6%
Future Safe Rate of Return for Retirement Accounts No future rate change
Smooth Withdrawal Start Age 68
Smooth Withdrawal End Age 90
Withdraw from Roth Accounts First? No
Percent of Non-Annuitized Assets to Spend 100%
Percentage of Retirement Assets to Annuitize 0%
Nominal Rate of Return for Annuitized Assets 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: GA
Rent: \$2,500
Rental Expense: \$200
Real Appreciation Rate: 0%

Regular Assets

Brokerage and cash management account

Assets: \$38,000

Asset Type: Brokerage Account

Settings and Assumptions

Inflation Rate 2.25%

Future Inflation Rate No future rate change

Regular Assets Nominal Safe Rate of Return 3.75%

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

Payroll tax increases Inputs

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

Household

Settings and Assumptions

Payroll (FICA) Tax Change Year: 2025, Percent: 10%