



Financial Analysis Prepared For

**Eric and Patti Stinson**

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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## Disclaimer

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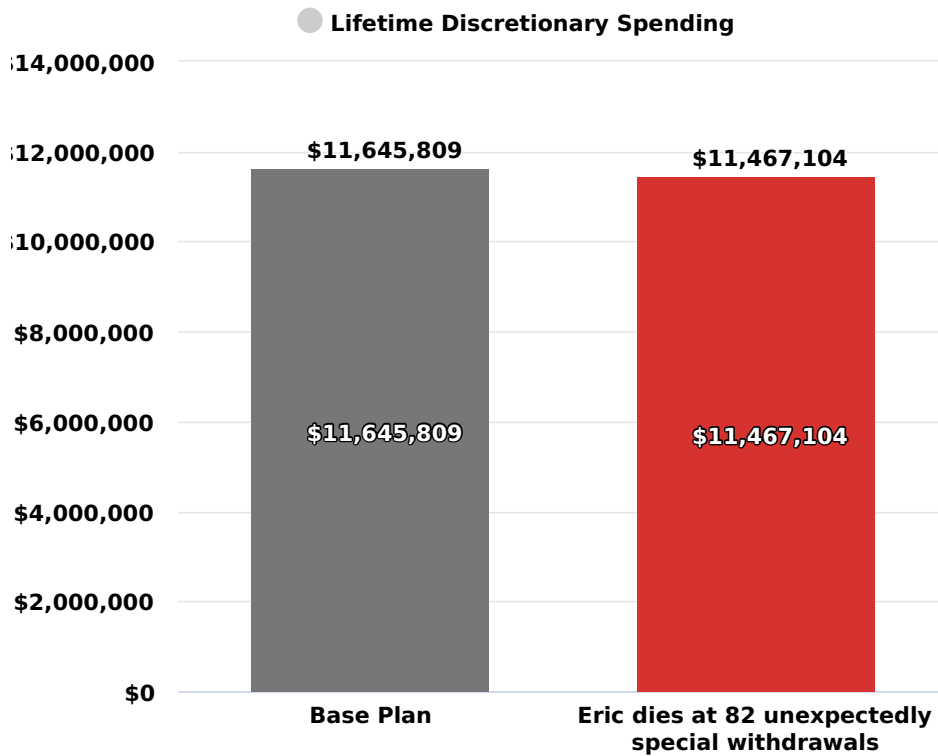
# Profile Comparison

## Lifetime Discretionary Spending

This report shows differences in lifetime present values between Base Plan and Eric dies at 82 unexpectedly special withdrawals.

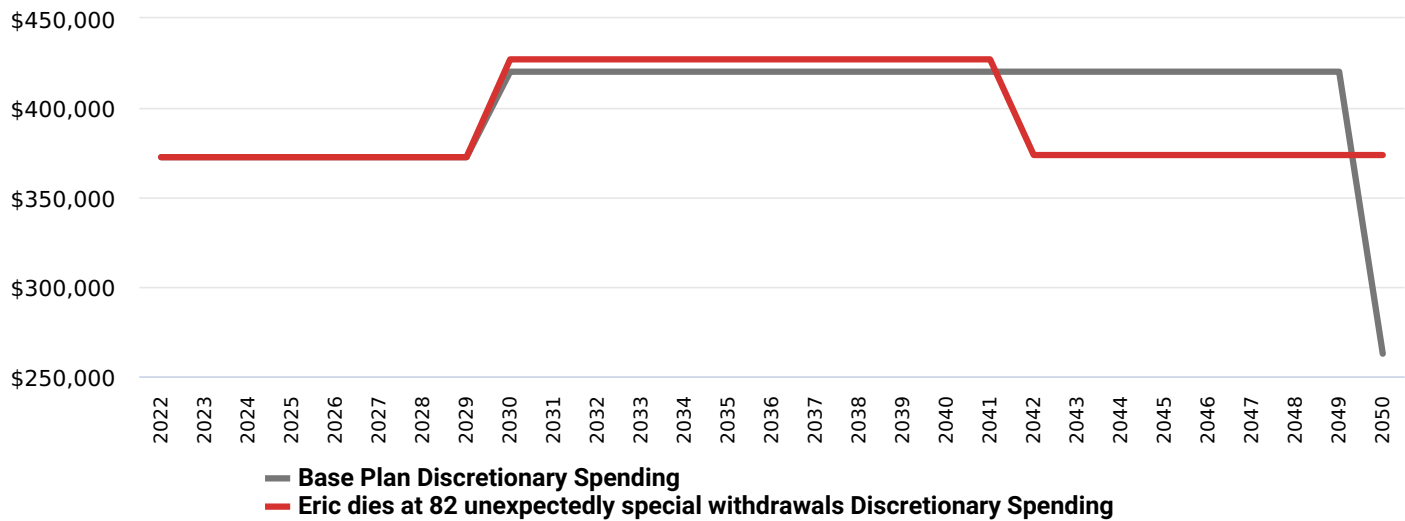
**(\$178,705)**

Lifetime Discretionary Spending decreased by (\$178,705) in **Eric dies at 82 unexpectedly special withdrawals** compared with Base Plan



## Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



### What Went Up?

Excess Retirement Account Asset Income increased by \$62,437.

### What Went Down?

- Social Security Benefits decreased by (\$395,752).
- Federal Taxes decreased by (\$38,914).
- State Taxes decreased by (\$4,241).
- Medicare Part B Premiums decreased by (\$111,454).

### Lifetime Resources

Category	Base Plan	Eric dies at 82 unexpectedly special withdrawals	Difference
Labor Earnings	\$2,670,000	\$2,670,000	-
Employer Retirement Account Contributions	\$133,500	\$133,500	-
Social Security Benefits	\$2,119,293	\$1,723,541	(\$395,752)
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Assets	\$4,665,500	\$4,665,500	-
Regular Assets	\$1,338,061	\$1,338,061	-
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	\$7,542,224	\$7,604,661	\$62,437
Housing Assets	\$1,212,000	\$1,212,000	-
Future Borrowing for Housing	\$0	\$0	-
Real Estate Assets	\$0	\$0	-
Future Borrowing for Real Estate	\$0	\$0	-
Real Estate Income	\$0	\$0	-
<b>TOTAL</b>	<b>\$19,680,578</b>	<b>\$19,347,263</b>	<b>(\$333,315)</b>

### Lifetime Spending

Category	Base Plan	Eric dies at 82 unexpectedly special withdrawals	Difference
Housing Expenses	\$470,205	\$470,205	-
Housing Equity Bequest	\$1,601,405	\$1,601,405	-
Housing Holding Costs	(\$389,405)	(\$389,405)	-
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	\$209,649	\$209,649	-
529 Expenses	\$0	\$0	-
Federal Taxes	\$4,734,833	\$4,695,919	(\$38,914)
FICA Taxes	\$180,908	\$180,908	-
State Taxes	\$676,035	\$671,794	(\$4,241)
Medicare Part B Premiums	\$551,139	\$439,685	(\$111,454)
Life Insurance Premiums	\$0	\$0	-
<b>Discretionary Spending</b>	<b>\$11,645,809</b>	<b>\$11,467,104</b>	<b>(\$178,705)</b>
<b>TOTAL</b>	<b>\$19,680,578</b>	<b>\$19,347,264</b>	<b>(\$333,314)</b>

### Lifetime Resources

Category	Base Plan	Eric dies at 82 unexpectedly special withdrawals	Difference
Labor Earnings	13.6%	13.8%	0.2%
Employer Retirement Account Contributions	0.7%	0.7%	-
Social Security Benefits	10.8%	8.9%	-1.9%
Pensions	0%	0%	-
Annuities	0%	0%	-



Retirement Assets	23.7%	24.1%	0.4%
Regular Assets	6.8%	6.9%	0.1%
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	38.3%	39.3%	1%
Housing Assets	6.2%	6.3%	0.1%
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	Eric dies at 82 unexpectedly special withdrawals	Difference
Housing Expenses	2.4%	2.4%	-
Housing Equity Bequest	8.1%	8.3%	0.2%
Housing Holding Costs	-2%	-2%	-
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	1.1%	1.1%	-
529 Expenses	0%	0%	-
Federal Taxes	24.1%	24.3%	0.2%
FICA Taxes	0.9%	0.9%	-
State Taxes	3.4%	3.5%	0.1%
Medicare Part B Premiums	2.8%	2.3%	-0.5%
Life Insurance Premiums	0%	0%	-
<b>Discretionary Spending</b>	<b>59.2%</b>	<b>59.3%</b>	<b>0.1%</b>

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

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### Lifetime Resources

Labor Earnings	\$2,670,000
Employer Retirement Account Contributions	\$133,500
Social Security Benefits	\$2,119,293
Pensions	\$0
Annuities	\$0
Retirement Assets	\$4,665,500
Regular Assets	\$1,338,061
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	\$7,542,224
Housing Assets	\$1,212,000
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

### Lifetime Spending

Housing Expenses	\$470,205
Housing Equity Bequest	\$1,601,405
Housing Holding Costs	(\$389,405)
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	\$209,649
529 Expenses	\$0
Federal Taxes	\$4,734,833
FICA Taxes	\$180,908
State Taxes	\$676,035
Medicare Part B Premiums	\$551,139
Life Insurance Premiums	\$0
<b>Discretionary Spending</b>	<b>\$11,645,809</b>

<b>TOTAL</b>	<b>\$19,680,578</b>	<b>TOTAL</b>	<b>\$19,680,578</b>
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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 0% 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. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

## Lifetime Balance Sheet

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### Lifetime Resources

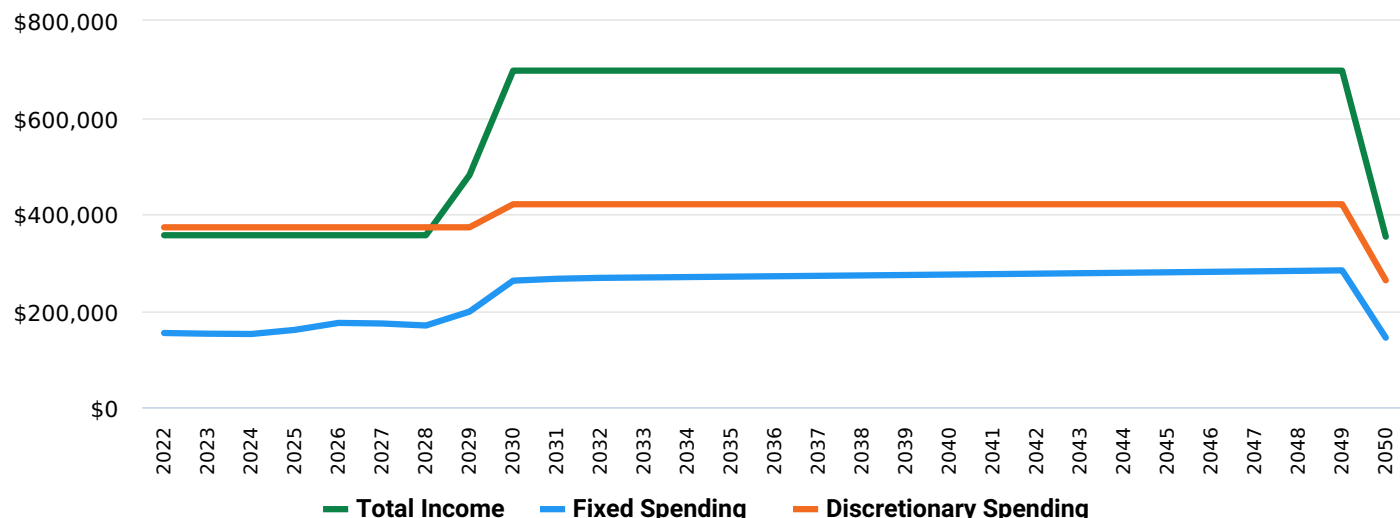
Labor Earnings	14%
Employer Retirement Account Contributions	1%
Social Security Benefits	11%
Pensions	0%
Annuities	0%
Retirement Assets	24%
Regular Assets	7%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	38%
Housing Assets	6%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

### Lifetime Spending

Housing Expenses	2%
Housing Equity Bequest	8%
Housing Holding Costs	-2%
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	1%
529 Expenses	0%
Federal Taxes	24%
FICA Taxes	1%
State Taxes	3%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
<b>Discretionary Spending</b>	<b>59%</b>

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%.

## Annual Income and Spending



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

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

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

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

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

Note: You set a life insurance coverage purchase age limit of 60 for Eric. You set a life insurance coverage purchase age limit of 60 for Patti.

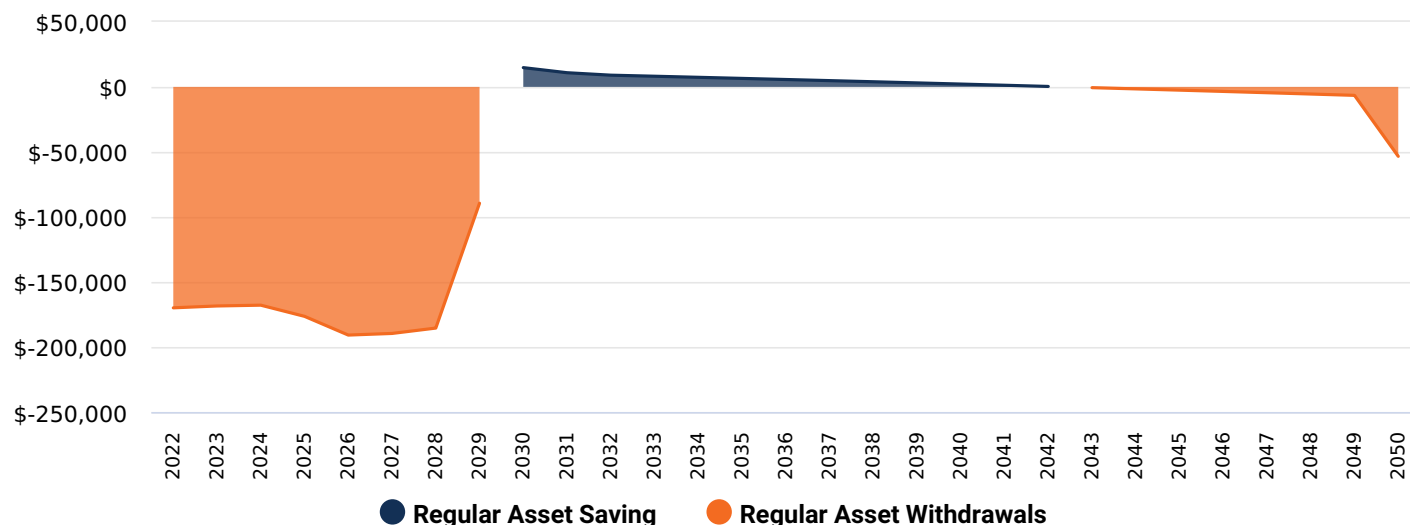
The plan will not show any coverage amount after the age limit. However, if insurance would otherwise be recommended beyond the age limit, setting the limit may mean a lower living standard for survivors if you or your spouse/partner pass away beyond the age limit.

Year	Eric's Age	Patti's Age	Total Income	Fixed Spending	Discretionary Spending
2022	63	62	\$356,000	\$153,477	\$372,427
2023	64	63	\$356,000	\$152,043	\$372,427
2024	65	64	\$356,000	\$151,436	\$372,427
2025	66	65	\$356,000	\$160,023	\$372,427



Year	Eric's Age	Patti's Age	Total Income	Fixed Spending	Discretionary Spending
2026	67	66	\$356,000	\$174,427	\$372,427
2027	68	67	\$356,000	\$173,173	\$372,427
2028	69	68	\$356,000	\$169,041	\$372,427
2029	70	69	\$480,754	\$197,782	\$372,427
2030	71	70	\$696,912	\$261,916	\$420,189
2031	72	71	\$696,912	\$265,831	\$420,189
2032	73	72	\$696,912	\$267,715	\$420,189
2033	74	73	\$696,912	\$268,532	\$420,189
2034	75	74	\$696,912	\$269,360	\$420,189
2035	76	75	\$696,912	\$270,197	\$420,189
2036	77	76	\$696,912	\$271,046	\$420,189
2037	78	77	\$696,912	\$271,906	\$420,189
2038	79	78	\$696,912	\$272,777	\$420,189
2039	80	79	\$696,912	\$273,661	\$420,189
2040	81	80	\$696,912	\$274,556	\$420,189
2041	82	81	\$696,912	\$275,464	\$420,189
2042	83	82	\$696,912	\$276,385	\$420,189
2043	84	83	\$696,912	\$277,322	\$420,189
2044	85	84	\$696,912	\$278,271	\$420,189
2045	86	85	\$696,912	\$279,234	\$420,189
2046	87	86	\$696,912	\$280,214	\$420,189
2047	88	87	\$696,912	\$281,208	\$420,189
2048	89	88	\$696,912	\$282,218	\$420,189
2049	90	89	\$696,912	\$283,245	\$420,189
2050		90	\$353,008	\$143,806	\$262,618

## Annual Saving and Withdrawals



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

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

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

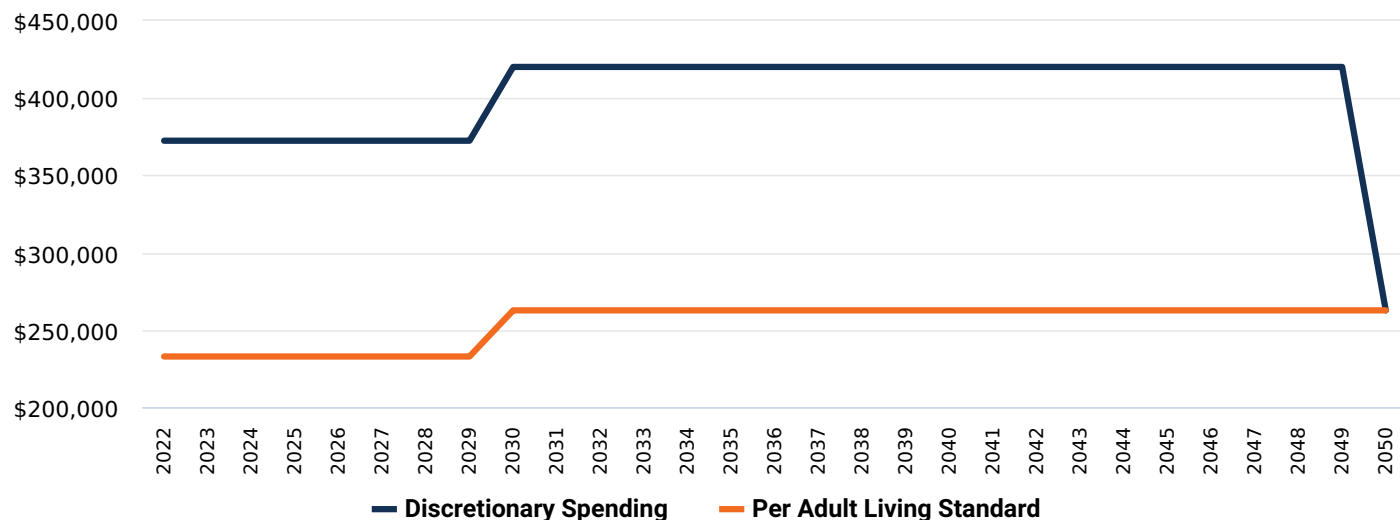
**And:**

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

Year	Eric's Age	Patti's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	63	62	\$356,000	\$525,904	(\$169,904)	\$1,338,061	\$1,168,157
2023	64	63	\$356,000	\$524,470	(\$168,470)	\$1,168,157	\$999,687
2024	65	64	\$356,000	\$523,863	(\$167,863)	\$999,686	\$831,823
2025	66	65	\$356,000	\$532,450	(\$176,449)	\$831,823	\$655,374
2026	67	66	\$356,000	\$546,854	(\$190,852)	\$655,374	\$464,522
2027	68	67	\$356,000	\$545,600	(\$189,599)	\$464,522	\$274,923
2028	69	68	\$356,000	\$541,468	(\$185,468)	\$274,923	\$89,455
2029	70	69	\$480,754	\$570,209	(\$89,455)	\$89,455	\$0
2030	71	70	\$696,912	\$682,105	\$14,808	\$0	\$14,808
2031	72	71	\$696,912	\$686,020	\$10,892	\$14,807	\$25,699
2032	73	72	\$696,912	\$687,904	\$9,008	\$25,699	\$34,707
2033	74	73	\$696,912	\$688,721	\$8,191	\$34,707	\$42,898
2034	75	74	\$696,912	\$689,549	\$7,364	\$42,897	\$50,261

Year	Eric's Age	Patti's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	76	75	\$696,912	\$690,386	\$6,526	\$50,261	\$56,787
2036	77	76	\$696,912	\$691,235	\$5,678	\$56,787	\$62,465
2037	78	77	\$696,912	\$692,095	\$4,818	\$62,464	\$67,282
2038	79	78	\$696,912	\$692,966	\$3,947	\$67,282	\$71,229
2039	80	79	\$696,912	\$693,850	\$3,063	\$71,230	\$74,293
2040	81	80	\$696,912	\$694,745	\$2,168	\$74,292	\$76,460
2041	82	81	\$696,912	\$695,653	\$1,260	\$76,460	\$77,720
2042	83	82	\$696,912	\$696,574	\$338	\$77,720	\$78,058
2043	84	83	\$696,912	\$697,511	(\$597)	\$78,058	\$77,461
2044	85	84	\$696,912	\$698,460	(\$1,546)	\$77,460	\$75,914
2045	86	85	\$696,912	\$699,423	(\$2,510)	\$75,914	\$73,404
2046	87	86	\$696,912	\$700,403	(\$3,489)	\$73,404	\$69,915
2047	88	87	\$696,912	\$701,397	(\$4,484)	\$69,915	\$65,431
2048	89	88	\$696,912	\$702,407	(\$5,494)	\$65,431	\$59,937
2049	90	89	\$696,912	\$703,434	(\$6,521)	\$59,937	\$53,416
2050		90	\$353,008	\$406,424	(\$53,416)	\$53,416	\$0

## Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

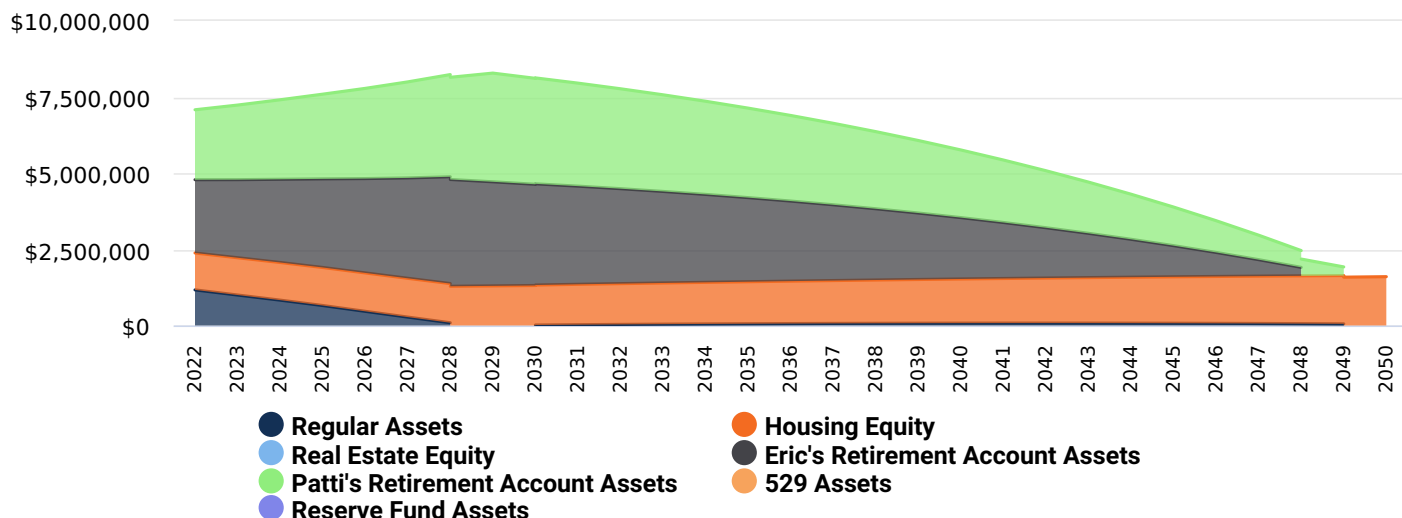
The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off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



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

Year	Eric's Age	Patti's Age	Discretionary Spending	Per Adult Living Standard
2022	63	62	\$372,427	\$232,767
2023	64	63	\$372,427	\$232,767
2024	65	64	\$372,427	\$232,767
2025	66	65	\$372,427	\$232,767
2026	67	66	\$372,427	\$232,767
2027	68	67	\$372,427	\$232,767
2028	69	68	\$372,427	\$232,767
2029	70	69	\$372,427	\$232,767
2030	71	70	\$420,189	\$262,618
2031	72	71	\$420,189	\$262,618
2032	73	72	\$420,189	\$262,618
2033	74	73	\$420,189	\$262,618
2034	75	74	\$420,189	\$262,618
2035	76	75	\$420,189	\$262,618
2036	77	76	\$420,189	\$262,618
2037	78	77	\$420,189	\$262,618
2038	79	78	\$420,189	\$262,618
2039	80	79	\$420,189	\$262,618
2040	81	80	\$420,189	\$262,618
2041	82	81	\$420,189	\$262,618
2042	83	82	\$420,189	\$262,618
2043	84	83	\$420,189	\$262,618
2044	85	84	\$420,189	\$262,618
2045	86	85	\$420,189	\$262,618
2046	87	86	\$420,189	\$262,618
2047	88	87	\$420,189	\$262,618
2048	89	88	\$420,189	\$262,618
2049	90	89	\$420,189	\$262,618
2050		90	\$262,618	\$262,618

# 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	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	Patti's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,404,800	\$2,296,300	\$0	\$0	\$7,081,257
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,563,369	\$2,448,518	\$0	\$0	\$7,235,694
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,731,220	\$2,609,645	\$0	\$0	\$7,409,049
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,908,896	\$2,780,205	\$0	\$0	\$7,593,200
2026	67	66	\$464,522	\$1,261,212	\$0	\$3,096,973	\$2,960,749	\$0	\$0	\$7,783,456
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,296,059	\$3,151,861	\$0	\$0	\$7,996,667
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,506,799	\$3,354,160	\$0	\$0	\$8,236,976
2029	70	69	\$0	\$1,299,428	\$0	\$3,417,640	\$3,568,301	\$0	\$0	\$8,285,369
2030	71	70	\$14,808	\$1,312,422	\$0	\$3,323,261	\$3,477,578	\$0	\$0	\$8,128,069
2031	72	71	\$25,699	\$1,325,547	\$0	\$3,223,358	\$3,381,545	\$0	\$0	\$7,956,149
2032	73	72	\$34,707	\$1,338,802	\$0	\$3,117,607	\$3,279,890	\$0	\$0	\$7,771,006
2033	74	73	\$42,898	\$1,352,190	\$0	\$3,005,666	\$3,172,284	\$0	\$0	\$7,573,038
2034	75	74	\$50,261	\$1,365,712	\$0	\$2,887,172	\$3,058,380	\$0	\$0	\$7,361,525
2035	76	75	\$56,787	\$1,379,369	\$0	\$2,761,742	\$2,937,808	\$0	\$0	\$7,135,706
2036	77	76	\$62,465	\$1,393,163	\$0	\$2,628,970	\$2,810,178	\$0	\$0	\$6,894,776
2037	78	77	\$67,282	\$1,407,094	\$0	\$2,488,425	\$2,675,077	\$0	\$0	\$6,637,878
2038	79	78	\$71,229	\$1,421,165	\$0	\$2,339,654	\$2,532,067	\$0	\$0	\$6,364,115
2039	80	79	\$74,293	\$1,435,377	\$0	\$2,182,174	\$2,380,687	\$0	\$0	\$6,072,531
2040	81	80	\$76,460	\$1,449,731	\$0	\$2,015,476	\$2,220,445	\$0	\$0	\$5,762,112
2041	82	81	\$77,720	\$1,464,228	\$0	\$1,839,020	\$2,050,823	\$0	\$0	\$5,431,791
2042	83	82	\$78,058	\$1,478,870	\$0	\$1,652,234	\$1,871,272	\$0	\$0	\$5,080,434
2043	84	83	\$77,461	\$1,493,659	\$0	\$1,454,515	\$1,681,211	\$0	\$0	\$4,706,846
2044	85	84	\$75,914	\$1,508,596	\$0	\$1,245,222	\$1,480,024	\$0	\$0	\$4,309,756

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	Patti's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2045	86	85	\$73,404	\$1,523,682	\$0	\$1,023,678	\$1,267,061	\$0	\$0	\$3,887,825
2046	87	86	\$69,915	\$1,538,918	\$0	\$789,165	\$1,041,631	\$0	\$0	\$3,439,629
2047	88	87	\$65,431	\$1,554,308	\$0	\$540,925	\$803,005	\$0	\$0	\$2,963,669
2048	89	88	\$59,937	\$1,569,851	\$0	\$278,153	\$550,411	\$0	\$0	\$2,458,352
2049	90	89	\$53,416	\$1,585,549	\$0	\$0	\$283,031	\$0	\$0	\$1,921,996
2050		90	\$0	\$1,601,405	\$0		\$0	\$0	\$0	\$1,601,405

## Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$4,701,100	\$0	\$0	\$0	\$0	\$0	\$7,081,257
2023	64	63	\$999,687	\$1,224,120	\$0	\$5,011,887	\$0	\$0	\$0	\$0	\$0	\$7,235,694
2024	65	64	\$831,823	\$1,236,361	\$0	\$5,340,865	\$0	\$0	\$0	\$0	\$0	\$7,409,049
2025	66	65	\$655,374	\$1,248,725	\$0	\$5,689,101	\$0	\$0	\$0	\$0	\$0	\$7,593,200
2026	67	66	\$464,522	\$1,261,212	\$0	\$6,057,722	\$0	\$0	\$0	\$0	\$0	\$7,783,456
2027	68	67	\$274,923	\$1,273,824	\$0	\$6,447,920	\$0	\$0	\$0	\$0	\$0	\$7,996,667
2028	69	68	\$89,455	\$1,286,562	\$0	\$6,860,959	\$0	\$0	\$0	\$0	\$0	\$8,236,976
2029	70	69	\$0	\$1,299,428	\$0	\$6,985,941	\$0	\$0	\$0	\$0	\$0	\$8,285,369
2030	71	70	\$14,808	\$1,312,422	\$0	\$6,800,839	\$0	\$0	\$0	\$0	\$0	\$8,128,069
2031	72	71	\$25,699	\$1,325,547	\$0	\$6,604,903	\$0	\$0	\$0	\$0	\$0	\$7,956,149
2032	73	72	\$34,707	\$1,338,802	\$0	\$6,397,497	\$0	\$0	\$0	\$0	\$0	\$7,771,006
2033	74	73	\$42,898	\$1,352,190	\$0	\$6,177,950	\$0	\$0	\$0	\$0	\$0	\$7,573,038
2034	75	74	\$50,261	\$1,365,712	\$0	\$5,945,552	\$0	\$0	\$0	\$0	\$0	\$7,361,525
2035	76	75	\$56,787	\$1,379,369	\$0	\$5,699,550	\$0	\$0	\$0	\$0	\$0	\$7,135,706
2036	77	76	\$62,465	\$1,393,163	\$0	\$5,439,148	\$0	\$0	\$0	\$0	\$0	\$6,894,776
2037	78	77	\$67,282	\$1,407,094	\$0	\$5,163,502	\$0	\$0	\$0	\$0	\$0	\$6,637,878
2038	79	78	\$71,229	\$1,421,165	\$0	\$4,871,721	\$0	\$0	\$0	\$0	\$0	\$6,364,115
2039	80	79	\$74,293	\$1,435,377	\$0	\$4,562,861	\$0	\$0	\$0	\$0	\$0	\$6,072,531
2040	81	80	\$76,460	\$1,449,731	\$0	\$4,235,921	\$0	\$0	\$0	\$0	\$0	\$5,762,112
2041	82	81	\$77,720	\$1,464,228	\$0	\$3,889,843	\$0	\$0	\$0	\$0	\$0	\$5,431,791
2042	83	82	\$78,058	\$1,478,870	\$0	\$3,523,506	\$0	\$0	\$0	\$0	\$0	\$5,080,434
2043	84	83	\$77,461	\$1,493,659	\$0	\$3,135,726	\$0	\$0	\$0	\$0	\$0	\$4,706,846
2044	85	84	\$75,914	\$1,508,596	\$0	\$2,725,246	\$0	\$0	\$0	\$0	\$0	\$4,309,756
2045	86	85	\$73,404	\$1,523,682	\$0	\$2,290,739	\$0	\$0	\$0	\$0	\$0	\$3,887,825
2046	87	86	\$69,915	\$1,538,918	\$0	\$1,830,796	\$0	\$0	\$0	\$0	\$0	\$3,439,629
2047	88	87	\$65,431	\$1,554,308	\$0	\$1,343,930	\$0	\$0	\$0	\$0	\$0	\$2,963,669
2048	89	88	\$59,937	\$1,569,851	\$0	\$828,564	\$0	\$0	\$0	\$0	\$0	\$2,458,352
2049	90	89	\$53,416	\$1,585,549	\$0	\$283,031	\$0	\$0	\$0	\$0	\$0	\$1,921,996
2050		90	\$0	\$1,601,405	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,601,405

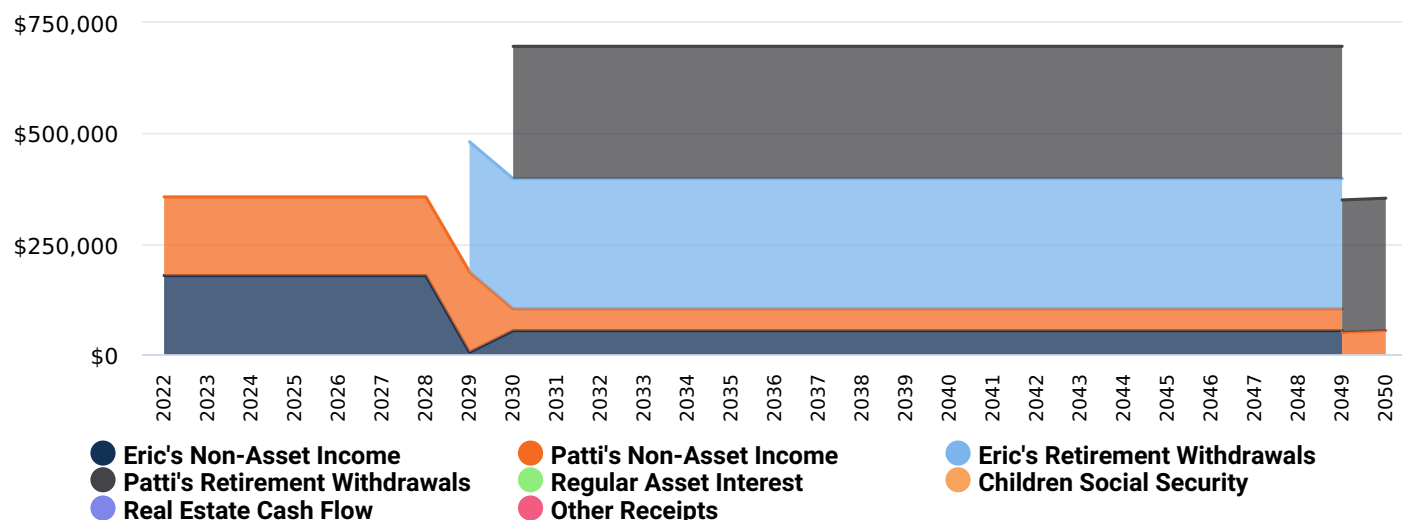
## Eric's Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	529 Assets	Reserve Fund	Eric's Life Insurance	Eric's Bequest	Eric's Funeral	Eric's Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,404,800	\$0	\$0	\$0	\$0	\$0	\$4,784,957
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,563,369	\$0	\$0	\$0	\$0	\$0	\$4,787,176
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,731,220	\$0	\$0	\$0	\$0	\$0	\$4,799,404
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,908,896	\$0	\$0	\$0	\$0	\$0	\$4,812,995
2026	67	66	\$464,522	\$1,261,212	\$0	\$3,096,973	\$0	\$0	\$0	\$0	\$0	\$4,822,707
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,296,059	\$0	\$0	\$0	\$0	\$0	\$4,844,806
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,506,799	\$0	\$0	\$0	\$0	\$0	\$4,882,816
2029	70	69	\$0	\$1,299,428	\$0	\$3,417,640	\$0	\$0	\$0	\$0	\$0	\$4,717,068
2030	71	70	\$14,808	\$1,312,422	\$0	\$3,323,261	\$0	\$0	\$0	\$0	\$0	\$4,650,491
2031	72	71	\$25,699	\$1,325,547	\$0	\$3,223,358	\$0	\$0	\$0	\$0	\$0	\$4,574,604
2032	73	72	\$34,707	\$1,338,802	\$0	\$3,117,607	\$0	\$0	\$0	\$0	\$0	\$4,491,116
2033	74	73	\$42,898	\$1,352,190	\$0	\$3,005,666	\$0	\$0	\$0	\$0	\$0	\$4,400,754
2034	75	74	\$50,261	\$1,365,712	\$0	\$2,887,172	\$0	\$0	\$0	\$0	\$0	\$4,303,145
2035	76	75	\$56,787	\$1,379,369	\$0	\$2,761,742	\$0	\$0	\$0	\$0	\$0	\$4,197,898
2036	77	76	\$62,465	\$1,393,163	\$0	\$2,628,970	\$0	\$0	\$0	\$0	\$0	\$4,084,598
2037	78	77	\$67,282	\$1,407,094	\$0	\$2,488,425	\$0	\$0	\$0	\$0	\$0	\$3,962,801
2038	79	78	\$71,229	\$1,421,165	\$0	\$2,339,654	\$0	\$0	\$0	\$0	\$0	\$3,832,048
2039	80	79	\$74,293	\$1,435,377	\$0	\$2,182,174	\$0	\$0	\$0	\$0	\$0	\$3,691,844
2040	81	80	\$76,460	\$1,449,731	\$0	\$2,015,476	\$0	\$0	\$0	\$0	\$0	\$3,541,667
2041	82	81	\$77,720	\$1,464,228	\$0	\$1,839,020	\$0	\$0	\$0	\$0	\$0	\$3,380,968
2042	83	82	\$78,058	\$1,478,870	\$0	\$1,652,234	\$0	\$0	\$0	\$0	\$0	\$3,209,162
2043	84	83	\$77,461	\$1,493,659	\$0	\$1,454,515	\$0	\$0	\$0	\$0	\$0	\$3,025,635
2044	85	84	\$75,914	\$1,508,596	\$0	\$1,245,222	\$0	\$0	\$0	\$0	\$0	\$2,829,732
2045	86	85	\$73,404	\$1,523,682	\$0	\$1,023,678	\$0	\$0	\$0	\$0	\$0	\$2,620,764
2046	87	86	\$69,915	\$1,538,918	\$0	\$789,165	\$0	\$0	\$0	\$0	\$0	\$2,397,998
2047	88	87	\$65,431	\$1,554,308	\$0	\$540,925	\$0	\$0	\$0	\$0	\$0	\$2,160,664
2048	89	88	\$59,937	\$1,569,851	\$0	\$278,153	\$0	\$0	\$0	\$0	\$0	\$1,907,941
2049	90	89	\$53,416	\$1,585,549	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,638,965
2050		90		\$1,601,405	\$0		\$0					\$1,601,405

## Patti's Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Patti's Retirement Account Assets	529 Assets	Reserve Fund	Patti's Life Insurance	Patti's Bequest	Patti's Funeral	Patti's Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,296,300	\$0	\$0	\$0	\$0	\$0	\$4,676,457
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,448,518	\$0	\$0	\$0	\$0	\$0	\$4,672,325
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,609,645	\$0	\$0	\$0	\$0	\$0	\$4,677,829
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,780,205	\$0	\$0	\$0	\$0	\$0	\$4,684,304
2026	67	66	\$464,522	\$1,261,212	\$0	\$2,960,749	\$0	\$0	\$0	\$0	\$0	\$4,686,483
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,151,861	\$0	\$0	\$0	\$0	\$0	\$4,700,608
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,354,160	\$0	\$0	\$0	\$0	\$0	\$4,730,177
2029	70	69	\$0	\$1,299,428	\$0	\$3,568,301	\$0	\$0	\$0	\$0	\$0	\$4,867,729
2030	71	70	\$14,808	\$1,312,422	\$0	\$3,477,578	\$0	\$0	\$0	\$0	\$0	\$4,804,808
2031	72	71	\$25,699	\$1,325,547	\$0	\$3,381,545	\$0	\$0	\$0	\$0	\$0	\$4,732,791
2032	73	72	\$34,707	\$1,338,802	\$0	\$3,279,890	\$0	\$0	\$0	\$0	\$0	\$4,653,399
2033	74	73	\$42,898	\$1,352,190	\$0	\$3,172,284	\$0	\$0	\$0	\$0	\$0	\$4,567,372
2034	75	74	\$50,261	\$1,365,712	\$0	\$3,058,380	\$0	\$0	\$0	\$0	\$0	\$4,474,353
2035	76	75	\$56,787	\$1,379,369	\$0	\$2,937,808	\$0	\$0	\$0	\$0	\$0	\$4,373,964
2036	77	76	\$62,465	\$1,393,163	\$0	\$2,810,178	\$0	\$0	\$0	\$0	\$0	\$4,265,806
2037	78	77	\$67,282	\$1,407,094	\$0	\$2,675,077	\$0	\$0	\$0	\$0	\$0	\$4,149,453
2038	79	78	\$71,229	\$1,421,165	\$0	\$2,532,067	\$0	\$0	\$0	\$0	\$0	\$4,024,461
2039	80	79	\$74,293	\$1,435,377	\$0	\$2,380,687	\$0	\$0	\$0	\$0	\$0	\$3,890,357
2040	81	80	\$76,460	\$1,449,731	\$0	\$2,220,445	\$0	\$0	\$0	\$0	\$0	\$3,746,636
2041	82	81	\$77,720	\$1,464,228	\$0	\$2,050,823	\$0	\$0	\$0	\$0	\$0	\$3,592,771
2042	83	82	\$78,058	\$1,478,870	\$0	\$1,871,272	\$0	\$0	\$0	\$0	\$0	\$3,428,200
2043	84	83	\$77,461	\$1,493,659	\$0	\$1,681,211	\$0	\$0	\$0	\$0	\$0	\$3,252,331
2044	85	84	\$75,914	\$1,508,596	\$0	\$1,480,024	\$0	\$0	\$0	\$0	\$0	\$3,064,534
2045	86	85	\$73,404	\$1,523,682	\$0	\$1,267,061	\$0	\$0	\$0	\$0	\$0	\$2,864,147
2046	87	86	\$69,915	\$1,538,918	\$0	\$1,041,631	\$0	\$0	\$0	\$0	\$0	\$2,650,464
2047	88	87	\$65,431	\$1,554,308	\$0	\$803,005	\$0	\$0	\$0	\$0	\$0	\$2,422,744
2048	89	88	\$59,937	\$1,569,851	\$0	\$550,411	\$0	\$0	\$0	\$0	\$0	\$2,180,199
2049	90	89	\$53,416	\$1,585,549	\$0	\$283,031	\$0	\$0	\$0	\$0	\$0	\$1,921,996
2050		90	\$0	\$1,601,405	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,601,405

## Income Overview



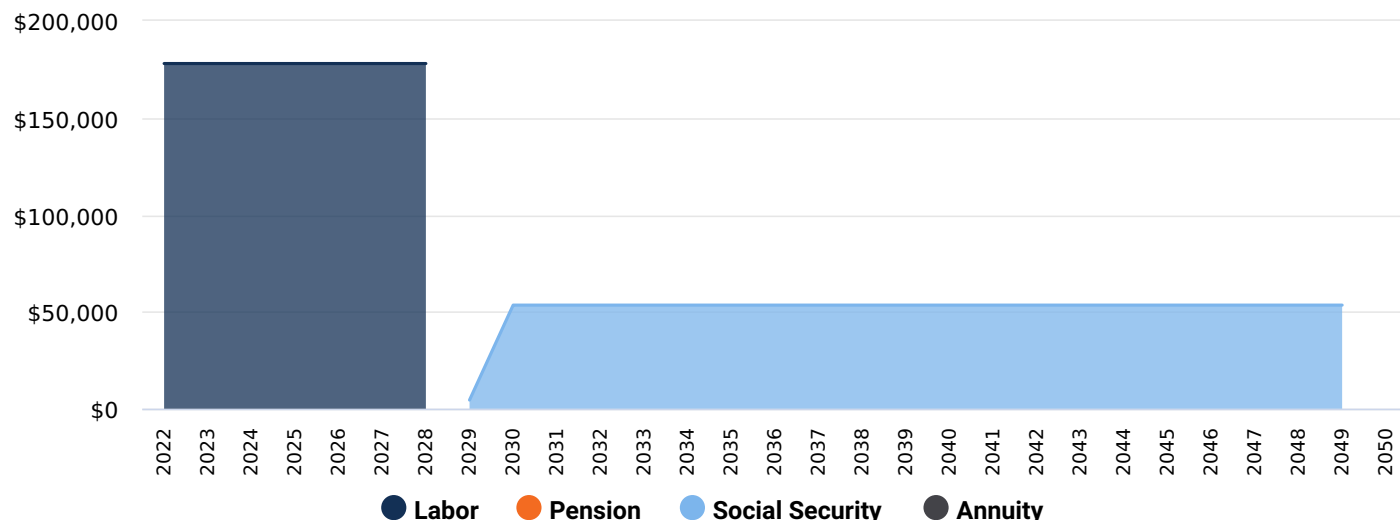
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Eric's Age	Patti's Age	Eric's Non-Asset Income	Patti's Non-Asset Income	Eric's Retirement Withdrawals	Patti's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	63	62	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2023	64	63	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2024	65	64	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2025	66	65	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2026	67	66	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2027	68	67	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2028	69	68	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2029	70	69	\$4,451	\$181,868	\$294,435	\$0	\$0	\$0	\$0	\$0	\$480,754
2030	71	70	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2031	72	71	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2032	73	72	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2033	74	73	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2034	75	74	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2035	76	75	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2036	77	76	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2037	78	77	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2038	79	78	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2039	80	79	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2040	81	80	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2041	82	81	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2042	83	82	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2043	84	83	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912

Year	Eric's Age	Patti's Age	Eric's Non-Asset Income	Patti's Non-Asset Income	Eric's Retirement Withdrawals	Patti's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044	85	84	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2045	86	85	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2046	87	86	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2047	88	87	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2048	89	88	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2049	90	89	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2050		90		\$53,409		\$299,599	\$0	\$0	\$0	\$0	\$353,008



## Eric's Non-Asset Income



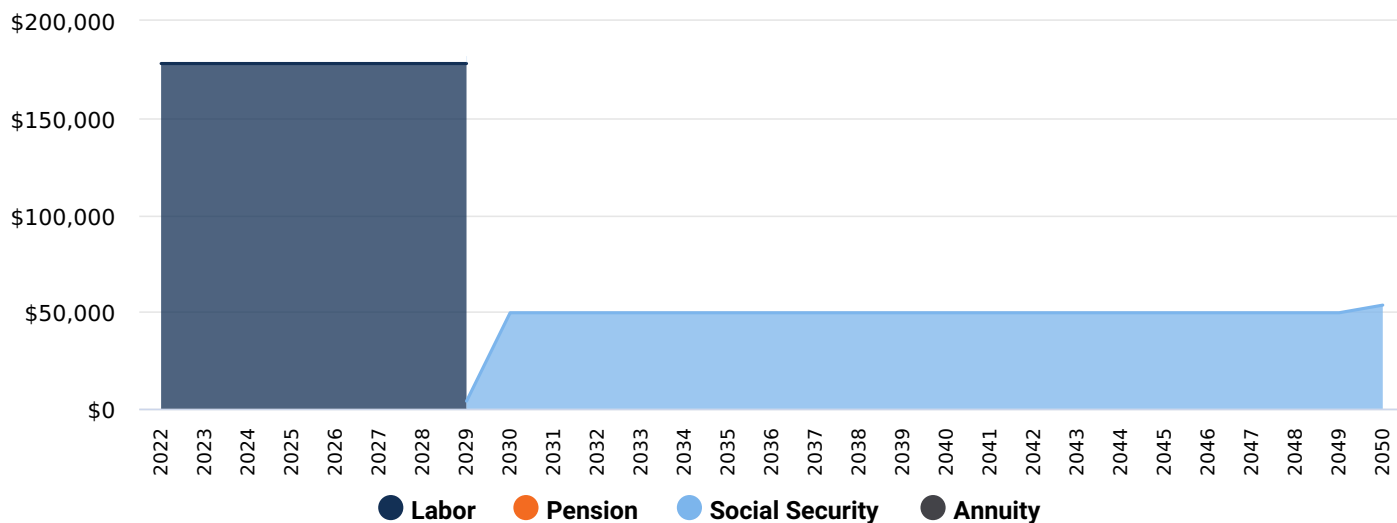
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Eric's Age	Patti's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	62	\$178,000	\$0	\$0	\$0	\$178,000
2023	64	63	\$178,000	\$0	\$0	\$0	\$178,000
2024	65	64	\$178,000	\$0	\$0	\$0	\$178,000
2025	66	65	\$178,000	\$0	\$0	\$0	\$178,000
2026	67	66	\$178,000	\$0	\$0	\$0	\$178,000
2027	68	67	\$178,000	\$0	\$0	\$0	\$178,000
2028	69	68	\$178,000	\$0	\$0	\$0	\$178,000
2029	70	69	\$0	\$0	\$4,451	\$0	\$4,451
2030	71	70	\$0	\$0	\$53,409	\$0	\$53,409
2031	72	71	\$0	\$0	\$53,409	\$0	\$53,409
2032	73	72	\$0	\$0	\$53,409	\$0	\$53,409
2033	74	73	\$0	\$0	\$53,409	\$0	\$53,409
2034	75	74	\$0	\$0	\$53,409	\$0	\$53,409
2035	76	75	\$0	\$0	\$53,409	\$0	\$53,409
2036	77	76	\$0	\$0	\$53,409	\$0	\$53,409
2037	78	77	\$0	\$0	\$53,409	\$0	\$53,409
2038	79	78	\$0	\$0	\$53,409	\$0	\$53,409
2039	80	79	\$0	\$0	\$53,409	\$0	\$53,409
2040	81	80	\$0	\$0	\$53,409	\$0	\$53,409
2041	82	81	\$0	\$0	\$53,409	\$0	\$53,409
2042	83	82	\$0	\$0	\$53,409	\$0	\$53,409
2043	84	83	\$0	\$0	\$53,409	\$0	\$53,409
2044	85	84	\$0	\$0	\$53,409	\$0	\$53,409
2045	86	85	\$0	\$0	\$53,409	\$0	\$53,409
2046	87	86	\$0	\$0	\$53,409	\$0	\$53,409
2047	88	87	\$0	\$0	\$53,409	\$0	\$53,409
2048	89	88	\$0	\$0	\$53,409	\$0	\$53,409



Year	Eric's Age	Patti's Age	Labor Pension	Social Security	Annuity	Total
2049	90	89	\$0	\$0	\$53,409	\$0 \$53,409
2050		90				

## Patti's Non-Asset Income



Year	Eric's Age	Patti's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	62	\$178,000	\$0	\$0	\$0	\$178,000
2023	64	63	\$178,000	\$0	\$0	\$0	\$178,000
2024	65	64	\$178,000	\$0	\$0	\$0	\$178,000
2025	66	65	\$178,000	\$0	\$0	\$0	\$178,000
2026	67	66	\$178,000	\$0	\$0	\$0	\$178,000
2027	68	67	\$178,000	\$0	\$0	\$0	\$178,000
2028	69	68	\$178,000	\$0	\$0	\$0	\$178,000
2029	70	69	\$178,000	\$0	\$3,868	\$0	\$181,868
2030	71	70	\$0	\$0	\$49,469	\$0	\$49,469
2031	72	71	\$0	\$0	\$49,469	\$0	\$49,469
2032	73	72	\$0	\$0	\$49,469	\$0	\$49,469
2033	74	73	\$0	\$0	\$49,469	\$0	\$49,469
2034	75	74	\$0	\$0	\$49,469	\$0	\$49,469
2035	76	75	\$0	\$0	\$49,469	\$0	\$49,469
2036	77	76	\$0	\$0	\$49,469	\$0	\$49,469
2037	78	77	\$0	\$0	\$49,469	\$0	\$49,469
2038	79	78	\$0	\$0	\$49,469	\$0	\$49,469
2039	80	79	\$0	\$0	\$49,469	\$0	\$49,469
2040	81	80	\$0	\$0	\$49,469	\$0	\$49,469
2041	82	81	\$0	\$0	\$49,469	\$0	\$49,469
2042	83	82	\$0	\$0	\$49,469	\$0	\$49,469
2043	84	83	\$0	\$0	\$49,469	\$0	\$49,469
2044	85	84	\$0	\$0	\$49,469	\$0	\$49,469
2045	86	85	\$0	\$0	\$49,469	\$0	\$49,469
2046	87	86	\$0	\$0	\$49,469	\$0	\$49,469
2047	88	87	\$0	\$0	\$49,469	\$0	\$49,469
2048	89	88	\$0	\$0	\$49,469	\$0	\$49,469
2049	90	89	\$0	\$0	\$49,469	\$0	\$49,469
2050		90	\$0	\$0	\$53,409	\$0	\$53,409

## Eric's Retirement Accounts

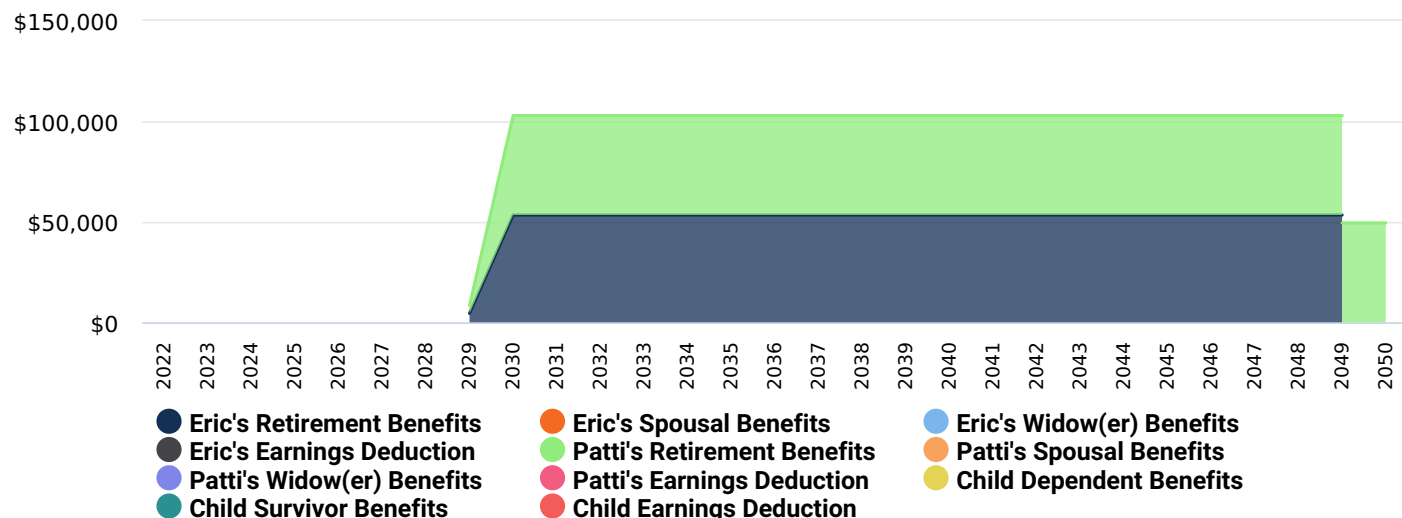
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	Eric's Age	Patti's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Eric's Non-Roth Withdrawals	Eric's Roth Withdrawals	Net Account Additions	Eric's Non-Roth Assets	Eric's Roth Assets	Annuity Income
2022	63	62	\$132,000	\$8,900	\$8,900	\$0	\$0	\$0	\$149,800	\$2,404,800	\$0	\$0
2023	64	63	\$140,769	\$8,900	\$8,900	\$0	\$0	\$0	\$158,569	\$2,563,369	\$0	\$0
2024	65	64	\$150,051	\$8,900	\$8,900	\$0	\$0	\$0	\$167,851	\$2,731,220	\$0	\$0
2025	66	65	\$159,876	\$8,900	\$8,900	\$0	\$0	\$0	\$177,676	\$2,908,896	\$0	\$0
2026	67	66	\$170,277	\$8,900	\$8,900	\$0	\$0	\$0	\$188,077	\$3,096,973	\$0	\$0
2027	68	67	\$181,286	\$8,900	\$8,900	\$0	\$0	\$0	\$199,086	\$3,296,059	\$0	\$0
2028	69	68	\$192,940	\$8,900	\$8,900	\$0	\$0	\$0	\$210,740	\$3,506,799	\$0	\$0
2029	70	69	\$205,276	\$0	\$0	\$0	(\$294,435)	\$0	(\$89,159)	\$3,417,640	\$0	\$0
2030	71	70	\$200,057	\$0	\$0	\$0	(\$294,435)	\$0	(\$94,378)	\$3,323,261	\$0	\$0
2031	72	71	\$194,532	\$0	\$0	\$0	(\$294,435)	\$0	(\$99,903)	\$3,223,358	\$0	\$0
2032	73	72	\$188,684	\$0	\$0	\$0	(\$294,435)	\$0	(\$105,751)	\$3,117,607	\$0	\$0
2033	74	73	\$182,494	\$0	\$0	\$0	(\$294,435)	\$0	(\$111,941)	\$3,005,666	\$0	\$0
2034	75	74	\$175,941	\$0	\$0	\$0	(\$294,435)	\$0	(\$118,494)	\$2,887,172	\$0	\$0
2035	76	75	\$169,005	\$0	\$0	\$0	(\$294,435)	\$0	(\$125,430)	\$2,761,742	\$0	\$0
2036	77	76	\$161,663	\$0	\$0	\$0	(\$294,435)	\$0	(\$132,772)	\$2,628,970	\$0	\$0
2037	78	77	\$153,891	\$0	\$0	\$0	(\$294,435)	\$0	(\$140,544)	\$2,488,425	\$0	\$0
2038	79	78	\$145,664	\$0	\$0	\$0	(\$294,435)	\$0	(\$148,771)	\$2,339,654	\$0	\$0
2039	80	79	\$136,955	\$0	\$0	\$0	(\$294,435)	\$0	(\$157,480)	\$2,182,174	\$0	\$0
2040	81	80	\$127,737	\$0	\$0	\$0	(\$294,435)	\$0	(\$166,698)	\$2,015,476	\$0	\$0
2041	82	81	\$117,979	\$0	\$0	\$0	(\$294,435)	\$0	(\$176,456)	\$1,839,020	\$0	\$0
2042	83	82	\$107,650	\$0	\$0	\$0	(\$294,435)	\$0	(\$186,785)	\$1,652,234	\$0	\$0
2043	84	83	\$96,716	\$0	\$0	\$0	(\$294,435)	\$0	(\$197,719)	\$1,454,515	\$0	\$0
2044	85	84	\$85,142	\$0	\$0	\$0	(\$294,435)	\$0	(\$209,293)	\$1,245,222	\$0	\$0
2045	86	85	\$72,891	\$0	\$0	\$0	(\$294,435)	\$0	(\$221,544)	\$1,023,678	\$0	\$0
2046	87	86	\$59,923	\$0	\$0	\$0	(\$294,435)	\$0	(\$234,513)	\$789,165	\$0	\$0
2047	88	87	\$46,195	\$0	\$0	\$0	(\$294,435)	\$0	(\$248,240)	\$540,925	\$0	\$0
2048	89	88	\$31,664	\$0	\$0	\$0	(\$294,435)	\$0	(\$262,771)	\$278,153	\$0	\$0
2049	90	89	\$16,282	\$0	\$0	\$0	(\$294,435)	\$0	(\$278,153)	\$0	\$0	\$0
2050		90										

## Patti's Retirement Accounts

Year	Eric's Age	Patti's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Patti's Non-Roth Withdrawals	Patti's Roth Withdrawals	Net Account Additions	Patti's Non-Roth Assets	Patti's Roth Assets	Annuity Income
2022	63	62	\$126,000	\$8,900	\$8,900	\$0	\$0	\$0	\$143,800	\$2,296,300	\$0	\$0
2023	64	63	\$134,418	\$8,900	\$8,900	\$0	\$0	\$0	\$152,218	\$2,448,518	\$0	\$0
2024	65	64	\$143,328	\$8,900	\$8,900	\$0	\$0	\$0	\$161,128	\$2,609,645	\$0	\$0
2025	66	65	\$152,760	\$8,900	\$8,900	\$0	\$0	\$0	\$170,560	\$2,780,205	\$0	\$0
2026	67	66	\$162,744	\$8,900	\$8,900	\$0	\$0	\$0	\$180,544	\$2,960,749	\$0	\$0
2027	68	67	\$173,312	\$8,900	\$8,900	\$0	\$0	\$0	\$191,112	\$3,151,861	\$0	\$0
2028	69	68	\$184,499	\$8,900	\$8,900	\$0	\$0	\$0	\$202,299	\$3,354,160	\$0	\$0
2029	70	69	\$196,341	\$8,900	\$8,900	\$0	\$0	\$0	\$214,141	\$3,568,301	\$0	\$0
2030	71	70	\$208,876	\$0	\$0	\$0	(\$299,599)	\$0	(\$90,723)	\$3,477,578	\$0	\$0
2031	72	71	\$203,566	\$0	\$0	\$0	(\$299,599)	\$0	(\$96,034)	\$3,381,545	\$0	\$0
2032	73	72	\$197,944	\$0	\$0	\$0	(\$299,599)	\$0	(\$101,655)	\$3,279,890	\$0	\$0
2033	74	73	\$191,994	\$0	\$0	\$0	(\$299,599)	\$0	(\$107,606)	\$3,172,284	\$0	\$0
2034	75	74	\$185,695	\$0	\$0	\$0	(\$299,599)	\$0	(\$113,904)	\$3,058,380	\$0	\$0
2035	76	75	\$179,027	\$0	\$0	\$0	(\$299,599)	\$0	(\$120,572)	\$2,937,808	\$0	\$0
2036	77	76	\$171,969	\$0	\$0	\$0	(\$299,599)	\$0	(\$127,630)	\$2,810,178	\$0	\$0
2037	78	77	\$164,498	\$0	\$0	\$0	(\$299,599)	\$0	(\$135,101)	\$2,675,077	\$0	\$0
2038	79	78	\$156,590	\$0	\$0	\$0	(\$299,599)	\$0	(\$143,009)	\$2,532,067	\$0	\$0
2039	80	79	\$148,219	\$0	\$0	\$0	(\$299,599)	\$0	(\$151,381)	\$2,380,687	\$0	\$0
2040	81	80	\$139,357	\$0	\$0	\$0	(\$299,599)	\$0	(\$160,242)	\$2,220,445	\$0	\$0
2041	82	81	\$129,977	\$0	\$0	\$0	(\$299,599)	\$0	(\$169,622)	\$2,050,823	\$0	\$0
2042	83	82	\$120,048	\$0	\$0	\$0	(\$299,599)	\$0	(\$179,551)	\$1,871,272	\$0	\$0
2043	84	83	\$109,538	\$0	\$0	\$0	(\$299,599)	\$0	(\$190,061)	\$1,681,211	\$0	\$0
2044	85	84	\$98,412	\$0	\$0	\$0	(\$299,599)	\$0	(\$201,187)	\$1,480,024	\$0	\$0
2045	86	85	\$86,636	\$0	\$0	\$0	(\$299,599)	\$0	(\$212,964)	\$1,267,061	\$0	\$0
2046	87	86	\$74,169	\$0	\$0	\$0	(\$299,599)	\$0	(\$225,430)	\$1,041,631	\$0	\$0
2047	88	87	\$60,974	\$0	\$0	\$0	(\$299,599)	\$0	(\$238,626)	\$803,005	\$0	\$0
2048	89	88	\$47,005	\$0	\$0	\$0	(\$299,599)	\$0	(\$252,594)	\$550,411	\$0	\$0
2049	90	89	\$32,219	\$0	\$0	\$0	(\$299,599)	\$0	(\$267,380)	\$283,031	\$0	\$0
2050		90	\$16,568	\$0	\$0	\$0	(\$299,599)	\$0	(\$283,031)	\$0	\$0	\$0

## Social Security



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

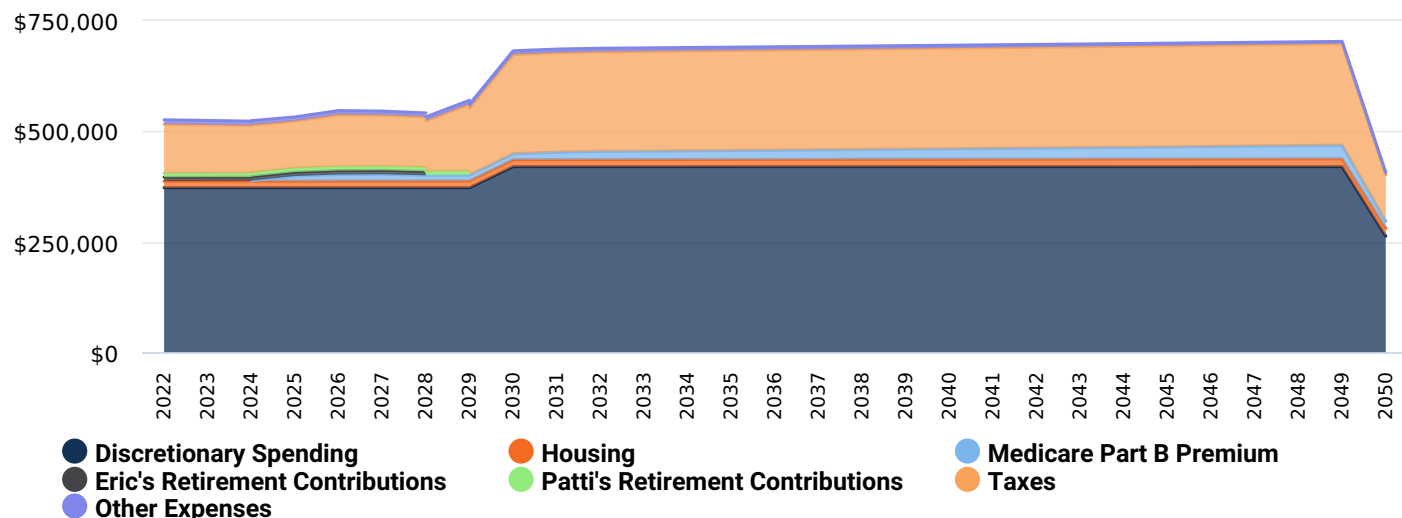
- Eric files for retirement benefits in Nov 2029, the year Eric turns 70
- Patti files for retirement benefits in Nov 2029, the year Patti turns 69
- Patti files for widow(er)'s benefits in Dec 2049, the year Patti turns 89

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	Eric's Age	Patti's Age	Eric's Retirement Benefits	Eric's Spousal Benefits	Eric's Widow(er) Benefits	Eric's Earnings Deduction	Patti's Retirement Benefits	Patti's Spousal Benefits	Patti's Widow(er) Benefits	Patti's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$4,451	\$0	\$0	\$0	\$3,868	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0

Year	Eric's Age	Patti's Age	Eric's Retirement Benefits	Eric's Spousal Benefits	Eric's Widow(er) Benefits	Eric's Earnings Deduction	Patti's Retirement Benefits	Patti's Spousal Benefits	Patti's Widow(er) Benefits	Patti's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2037	78	77	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	82	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	83	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	84	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	85	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	86	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	87	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	88	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	89	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2050		90					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0

## Spending Overview



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

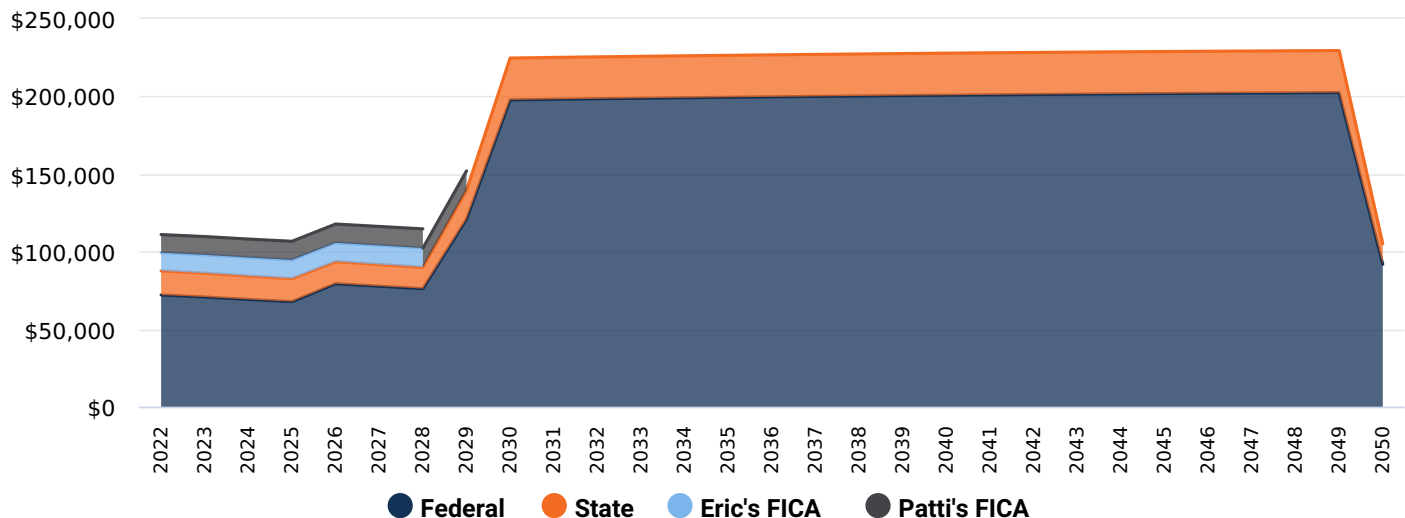
Year	Eric's Age	Patti's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Eric's Retirement Contributions	Patti's Retirement Contributions	Taxes	Other Expenses	Total
2022	63	62	\$372,427	\$14,722	\$0	\$0	\$8,900	\$8,900	\$110,955	\$10,000	\$525,904
2023	64	63	\$372,427	\$14,819	\$0	\$0	\$8,900	\$8,900	\$109,668	\$9,756	\$524,470
2024	65	64	\$372,427	\$14,917	\$1,155	\$0	\$8,900	\$8,900	\$108,046	\$9,518	\$523,863
2025	66	65	\$372,427	\$15,017	\$11,301	\$0	\$8,900	\$8,900	\$106,619	\$9,286	\$532,450
2026	67	66	\$372,427	\$15,117	\$14,703	\$0	\$8,900	\$8,900	\$117,747	\$9,060	\$546,854
2027	68	67	\$372,427	\$15,218	\$15,144	\$0	\$8,900	\$8,900	\$116,172	\$8,839	\$545,600
2028	69	68	\$372,427	\$15,320	\$12,675	\$0	\$8,900	\$8,900	\$114,623	\$8,623	\$541,468
2029	70	69	\$372,427	\$15,423	\$13,055	\$0	\$0	\$8,900	\$151,991	\$8,413	\$570,209
2030	71	70	\$420,189	\$15,528	\$13,447	\$0	\$0	\$0	\$224,734	\$8,207	\$682,105
2031	72	71	\$420,189	\$15,632	\$17,045	\$0	\$0	\$0	\$225,147	\$8,007	\$686,020
2032	73	72	\$420,189	\$15,739	\$18,652	\$0	\$0	\$0	\$225,512	\$7,812	\$687,904
2033	74	73	\$420,189	\$15,846	\$19,212	\$0	\$0	\$0	\$225,853	\$7,621	\$688,721
2034	75	74	\$420,189	\$15,955	\$19,788	\$0	\$0	\$0	\$226,181	\$7,436	\$689,549
2035	76	75	\$420,189	\$16,064	\$20,382	\$0	\$0	\$0	\$226,497	\$7,254	\$690,386
2036	77	76	\$420,189	\$16,175	\$20,994	\$0	\$0	\$0	\$226,800	\$7,077	\$691,235
2037	78	77	\$420,189	\$16,287	\$21,623	\$0	\$0	\$0	\$227,091	\$6,905	\$692,095
2038	79	78	\$420,189	\$16,400	\$22,272	\$0	\$0	\$0	\$227,369	\$6,736	\$692,966
2039	80	79	\$420,189	\$16,514	\$22,940	\$0	\$0	\$0	\$227,635	\$6,572	\$693,850
2040	81	80	\$420,189	\$16,629	\$23,628	\$0	\$0	\$0	\$227,887	\$6,412	\$694,745
2041	82	81	\$420,189	\$16,745	\$24,337	\$0	\$0	\$0	\$228,127	\$6,255	\$695,653
2042	83	82	\$420,189	\$16,862	\$25,067	\$0	\$0	\$0	\$228,353	\$6,103	\$696,574





Year	Eric's Age	Patti's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Eric's Retirement Contributions	Patti's Retirement Contributions	Taxes	Other Expenses	Total
2043	84	83	\$420,189	\$16,982	\$25,819	\$0	\$0	\$0	\$228,567	\$5,954	\$697,511
2044	85	84	\$420,189	\$17,101	\$26,594	\$0	\$0	\$0	\$228,767	\$5,809	\$698,460
2045	86	85	\$420,189	\$17,222	\$27,392	\$0	\$0	\$0	\$228,953	\$5,667	\$699,423
2046	87	86	\$420,189	\$17,344	\$28,214	\$0	\$0	\$0	\$229,127	\$5,529	\$700,403
2047	88	87	\$420,189	\$17,468	\$29,060	\$0	\$0	\$0	\$229,286	\$5,394	\$701,397
2048	89	88	\$420,189	\$17,593	\$29,932	\$0	\$0	\$0	\$229,431	\$5,262	\$702,407
2049	90	89	\$420,189	\$17,718	\$30,830	\$0	\$0	\$0	\$229,563	\$5,134	\$703,434
2050		90	\$262,618	\$17,846	\$15,877	\$0			\$105,074	\$5,009	\$406,424

# 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	Eric's Age	Patti's Age	Federal	State	Eric's FICA	Patti's FICA	Total
2022	63	62	\$72,043	\$15,522	\$11,695	\$11,695	\$110,955
2023	64	63	\$70,705	\$15,339	\$11,812	\$11,812	\$109,668
2024	65	64	\$69,141	\$15,095	\$11,905	\$11,905	\$108,046
2025	66	65	\$67,727	\$14,852	\$12,020	\$12,020	\$106,619
2026	67	66	\$79,277	\$14,196	\$12,137	\$12,137	\$117,747
2027	68	67	\$77,677	\$13,983	\$12,256	\$12,256	\$116,172
2028	69	68	\$76,087	\$13,778	\$12,379	\$12,379	\$114,623
2029	70	69	\$120,876	\$18,613	\$0	\$12,502	\$151,991
2030	71	70	\$197,776	\$26,958	\$0	\$0	\$224,734
2031	72	71	\$198,167	\$26,980	\$0	\$0	\$225,147
2032	73	72	\$198,514	\$26,998	\$0	\$0	\$225,512
2033	74	73	\$198,839	\$27,014	\$0	\$0	\$225,853
2034	75	74	\$199,153	\$27,028	\$0	\$0	\$226,181
2035	76	75	\$199,455	\$27,042	\$0	\$0	\$226,497
2036	77	76	\$199,746	\$27,054	\$0	\$0	\$226,800
2037	78	77	\$200,026	\$27,065	\$0	\$0	\$227,091
2038	79	78	\$200,294	\$27,075	\$0	\$0	\$227,369
2039	80	79	\$200,551	\$27,084	\$0	\$0	\$227,635
2040	81	80	\$200,796	\$27,091	\$0	\$0	\$227,887
2041	82	81	\$201,029	\$27,098	\$0	\$0	\$228,127
2042	83	82	\$201,250	\$27,103	\$0	\$0	\$228,353
2043	84	83	\$201,460	\$27,107	\$0	\$0	\$228,567



Year	Eric's Age	Patti's Age	Federal	State	Eric's FICA	Patti's FICA	Total
2044	85	84	\$201,657	\$27,110	\$0	\$0	\$228,767
2045	86	85	\$201,842	\$27,111	\$0	\$0	\$228,953
2046	87	86	\$202,015	\$27,112	\$0	\$0	\$229,127
2047	88	87	\$202,175	\$27,111	\$0	\$0	\$229,286
2048	89	88	\$202,323	\$27,108	\$0	\$0	\$229,431
2049	90	89	\$202,458	\$27,105	\$0	\$0	\$229,563
2050		90	\$91,771	\$13,303	\$0	\$0	\$105,074

## Federal Tax Detail

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

Year	Eric's Age	Patti's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	63	62	\$370,836	(\$25,900)	\$0	\$344,936	\$70,802	32%	21%	\$0	\$0	\$0	\$72,043
2023	64	63	\$366,692	(\$25,821)	\$0	\$340,871	\$69,623	32%	20%	\$0	\$0	\$0	\$70,705
2024	65	64	\$362,583	(\$27,133)	\$0	\$335,449	\$68,214	24%	20%	\$0	\$0	\$0	\$69,141
2025	66	65	\$358,488	(\$28,437)	\$0	\$330,051	\$66,956	24%	20%	\$0	\$0	\$0	\$67,727
2026	67	66	\$354,185	(\$30,920)	(\$7,802)	\$315,463	\$77,105	33%	24%	\$1,565	\$0	\$0	\$79,277
2027	68	67	\$349,530	(\$30,674)	(\$8,132)	\$310,724	\$75,623	33%	24%	\$1,623	\$0	\$0	\$77,677
2028	69	68	\$344,905	(\$30,443)	(\$8,283)	\$306,179	\$74,206	33%	24%	\$1,626	\$0	\$0	\$76,087
2029	70	69	\$472,788	(\$31,282)	\$0	\$441,507	\$118,946	33%	27%	\$1,847	\$0	\$0	\$120,876
2030	71	70	\$681,481	(\$33,213)	\$0	\$648,268	\$197,776	40%	31%	\$0	\$0	\$0	\$197,776
2031	72	71	\$681,842	(\$33,077)	\$0	\$648,765	\$198,153	40%	31%	\$0	\$0	\$0	\$198,167
2032	73	72	\$682,108	(\$32,945)	\$0	\$649,163	\$198,491	40%	31%	\$0	\$0	\$0	\$198,514
2033	74	73	\$682,327	(\$32,818)	\$0	\$649,510	\$198,807	40%	31%	\$0	\$0	\$0	\$198,839
2034	75	74	\$682,527	(\$32,696)	\$0	\$649,831	\$199,113	40%	31%	\$0	\$0	\$0	\$199,153
2035	76	75	\$682,707	(\$32,579)	\$0	\$650,128	\$199,409	40%	31%	\$0	\$0	\$0	\$199,455
2036	77	76	\$682,866	(\$32,467)	\$0	\$650,399	\$199,694	40%	31%	\$0	\$0	\$0	\$199,746
2037	78	77	\$683,004	(\$32,359)	\$0	\$650,645	\$199,968	40%	31%	\$0	\$0	\$0	\$200,026
2038	79	78	\$683,122	(\$32,257)	\$0	\$650,865	\$200,232	40%	31%	\$0	\$0	\$0	\$200,294
2039	80	79	\$683,218	(\$32,158)	\$0	\$651,060	\$200,485	40%	31%	\$0	\$0	\$0	\$200,551
2040	81	80	\$683,293	(\$32,065)	\$0	\$651,228	\$200,727	40%	31%	\$0	\$0	\$0	\$200,796
2041	82	81	\$683,346	(\$31,976)	\$0	\$651,370	\$200,958	40%	31%	\$0	\$0	\$0	\$201,029
2042	83	82	\$683,377	(\$31,891)	\$0	\$651,486	\$201,178	40%	31%	\$0	\$0	\$0	\$201,250
2043	84	83	\$683,385	(\$31,810)	\$0	\$651,575	\$201,387	40%	31%	\$0	\$0	\$0	\$201,460
2044	85	84	\$683,370	(\$31,733)	\$0	\$651,637	\$201,585	40%	31%	\$0	\$0	\$0	\$201,657
2045	86	85	\$683,333	(\$31,661)	\$0	\$651,672	\$201,772	40%	31%	\$0	\$0	\$0	\$201,842
2046	87	86	\$683,271	(\$31,592)	\$0	\$651,679	\$201,947	40%	31%	\$0	\$0	\$0	\$202,015
2047	88	87	\$683,186	(\$31,527)	\$0	\$651,659	\$202,110	40%	31%	\$0	\$0	\$0	\$202,175
2048	89	88	\$683,077	(\$31,467)	\$0	\$651,610	\$202,262	40%	31%	\$0	\$0	\$0	\$202,323
2049	90	89	\$682,943	(\$31,410)	\$0	\$651,533	\$202,403	40%	31%	\$0	\$0	\$0	\$202,458
2050		90	\$346,300	(\$26,067)	\$0	\$320,233	\$88,875	33%	28%	\$2,847	\$0	\$0	\$91,771

## 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	Eric's Age	Patti's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	63	62	\$0	\$0	\$7,722	\$5,000	\$2,000	\$0	\$0	\$1,212,000
2023	64	63	\$0	\$0	\$7,799	\$5,000	\$2,020	\$0	\$0	\$1,224,120
2024	65	64	\$0	\$0	\$7,877	\$5,000	\$2,040	\$0	\$0	\$1,236,361
2025	66	65	\$0	\$0	\$7,956	\$5,000	\$2,061	\$0	\$0	\$1,248,725
2026	67	66	\$0	\$0	\$8,036	\$5,000	\$2,081	\$0	\$0	\$1,261,212
2027	68	67	\$0	\$0	\$8,116	\$5,000	\$2,102	\$0	\$0	\$1,273,824
2028	69	68	\$0	\$0	\$8,197	\$5,000	\$2,123	\$0	\$0	\$1,286,562
2029	70	69	\$0	\$0	\$8,279	\$5,000	\$2,144	\$0	\$0	\$1,299,428
2030	71	70	\$0	\$0	\$8,362	\$5,000	\$2,166	\$0	\$0	\$1,312,422
2031	72	71	\$0	\$0	\$8,445	\$5,000	\$2,187	\$0	\$0	\$1,325,547
2032	73	72	\$0	\$0	\$8,530	\$5,000	\$2,209	\$0	\$0	\$1,338,802
2033	74	73	\$0	\$0	\$8,615	\$5,000	\$2,231	\$0	\$0	\$1,352,190
2034	75	74	\$0	\$0	\$8,701	\$5,000	\$2,254	\$0	\$0	\$1,365,712
2035	76	75	\$0	\$0	\$8,788	\$5,000	\$2,276	\$0	\$0	\$1,379,369
2036	77	76	\$0	\$0	\$8,876	\$5,000	\$2,299	\$0	\$0	\$1,393,163
2037	78	77	\$0	\$0	\$8,965	\$5,000	\$2,322	\$0	\$0	\$1,407,094
2038	79	78	\$0	\$0	\$9,055	\$5,000	\$2,345	\$0	\$0	\$1,421,165
2039	80	79	\$0	\$0	\$9,145	\$5,000	\$2,369	\$0	\$0	\$1,435,377
2040	81	80	\$0	\$0	\$9,237	\$5,000	\$2,392	\$0	\$0	\$1,449,731
2041	82	81	\$0	\$0	\$9,329	\$5,000	\$2,416	\$0	\$0	\$1,464,228
2042	83	82	\$0	\$0	\$9,422	\$5,000	\$2,440	\$0	\$0	\$1,478,870
2043	84	83	\$0	\$0	\$9,517	\$5,000	\$2,465	\$0	\$0	\$1,493,659
2044	85	84	\$0	\$0	\$9,612	\$5,000	\$2,489	\$0	\$0	\$1,508,596
2045	86	85	\$0	\$0	\$9,708	\$5,000	\$2,514	\$0	\$0	\$1,523,682
2046	87	86	\$0	\$0	\$9,805	\$5,000	\$2,539	\$0	\$0	\$1,538,918
2047	88	87	\$0	\$0	\$9,903	\$5,000	\$2,565	\$0	\$0	\$1,554,308
2048	89	88	\$0	\$0	\$10,002	\$5,000	\$2,591	\$0	\$0	\$1,569,851
2049	90	89	\$0	\$0	\$10,102	\$5,000	\$2,616	\$0	\$0	\$1,585,549
2050		90	\$0	\$0	\$10,203	\$5,000	\$2,643	\$0	\$0	\$1,601,405



## 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	Eric's Age	Patti's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	82	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	83	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	84	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	85	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	86	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	87	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	88	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	89	\$0	\$0	\$0	\$0	\$0	\$0
2050		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	Eric's Age	Patti's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	63	62	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0
2042	83	82	\$0	\$0	\$0	\$0
2043	84	83	\$0	\$0	\$0	\$0
2044	85	84	\$0	\$0	\$0	\$0
2045	86	85	\$0	\$0	\$0	\$0
2046	87	86	\$0	\$0	\$0	\$0
2047	88	87	\$0	\$0	\$0	\$0
2048	89	88	\$0	\$0	\$0	\$0
2049	90	89	\$0	\$0	\$0	\$0
2050		90	\$0	\$0	\$0	\$0

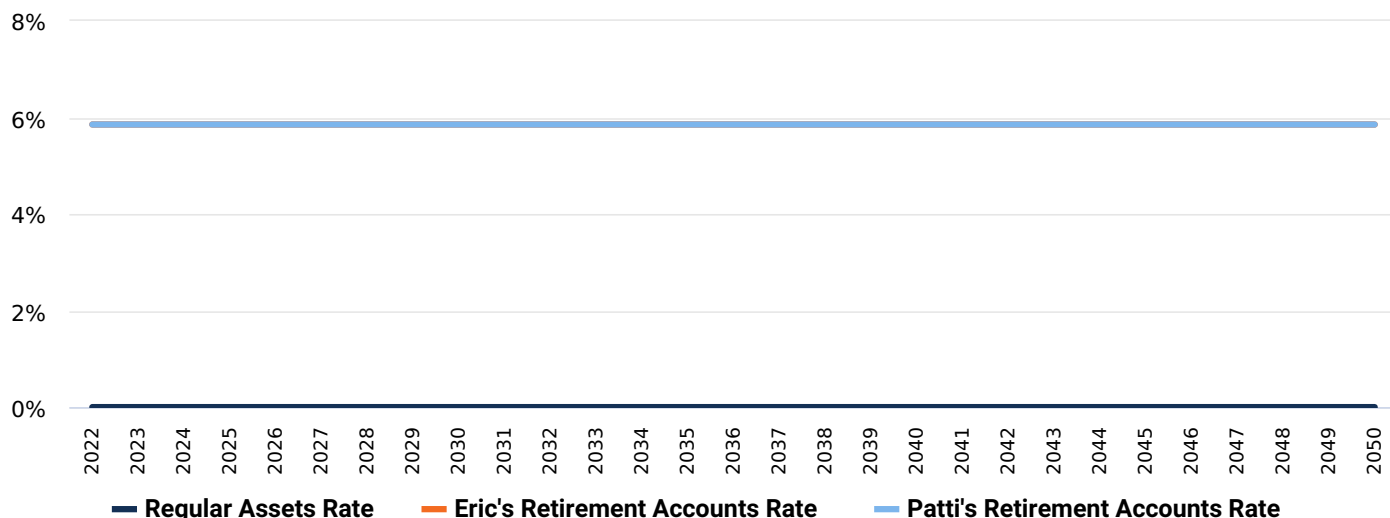
## Real Estate

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	Eric's Age	Patti's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	83	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	84	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	85	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	86	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	87	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	88	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	89	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	90	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050		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	Eric's Age	Patti's Age	Regular Assets Rate	Eric's Retirement Accounts Rate	Patti's Retirement Accounts Rate
2022	63	62	0.00	5.85	5.85
2023	64	63	0.00	5.85	5.85
2024	65	64	0.00	5.85	5.85
2025	66	65	0.00	5.85	5.85
2026	67	66	0.00	5.85	5.85
2027	68	67	0.00	5.85	5.85
2028	69	68	0.00	5.85	5.85
2029	70	69	0.00	5.85	5.85
2030	71	70	0.00	5.85	5.85
2031	72	71	0.00	5.85	5.85
2032	73	72	0.00	5.85	5.85
2033	74	73	0.00	5.85	5.85
2034	75	74	0.00	5.85	5.85
2035	76	75	0.00	5.85	5.85
2036	77	76	0.00	5.85	5.85
2037	78	77	0.00	5.85	5.85
2038	79	78	0.00	5.85	5.85
2039	80	79	0.00	5.85	5.85
2040	81	80	0.00	5.85	5.85
2041	82	81	0.00	5.85	5.85
2042	83	82	0.00	5.85	5.85
2043	84	83	0.00	5.85	5.85
2044	85	84	0.00	5.85	5.85
2045	86	85	0.00	5.85	5.85

Year	Eric's Age	Patti's Age	Regular Assets Rate	Eric's Retirement Accounts Rate	Patti's Retirement Accounts Rate
2046	87	86	0.00	5.85	5.85
2047	88	87	0.00	5.85	5.85
2048	89	88	0.00	5.85	5.85
2049	90	89	0.00	5.85	5.85
2050		90	0.00	5.85	5.85

# Eric dies at 82 unexpectedly special withdrawals Details

## Lifetime Balance Sheet

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### Lifetime Resources

Labor Earnings	\$2,670,000
Employer Retirement Account Contributions	\$133,500
Social Security Benefits	\$1,723,541
Pensions	\$0
Annuities	\$0
Retirement Assets	\$4,665,500
Regular Assets	\$1,338,061
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	\$7,604,661
Housing Assets	\$1,212,000
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

### Lifetime Spending

Housing Expenses	\$470,205
Housing Equity Bequest	\$1,601,405
Housing Holding Costs	(\$389,405)
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	\$209,649
529 Expenses	\$0
Federal Taxes	\$4,695,919
FICA Taxes	\$180,908
State Taxes	\$671,794
Medicare Part B Premiums	\$439,685
Life Insurance Premiums	\$0
<b>Discretionary Spending</b>	<b>\$11,467,104</b>

<b>TOTAL</b>	<b>\$19,347,263</b>	<b>TOTAL</b>	<b>\$19,347,264</b>
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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 0% 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. It is not valid to compare the values on this report with lifetime present values computed using any other real interest rate.

## Lifetime Balance Sheet

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### Lifetime Resources

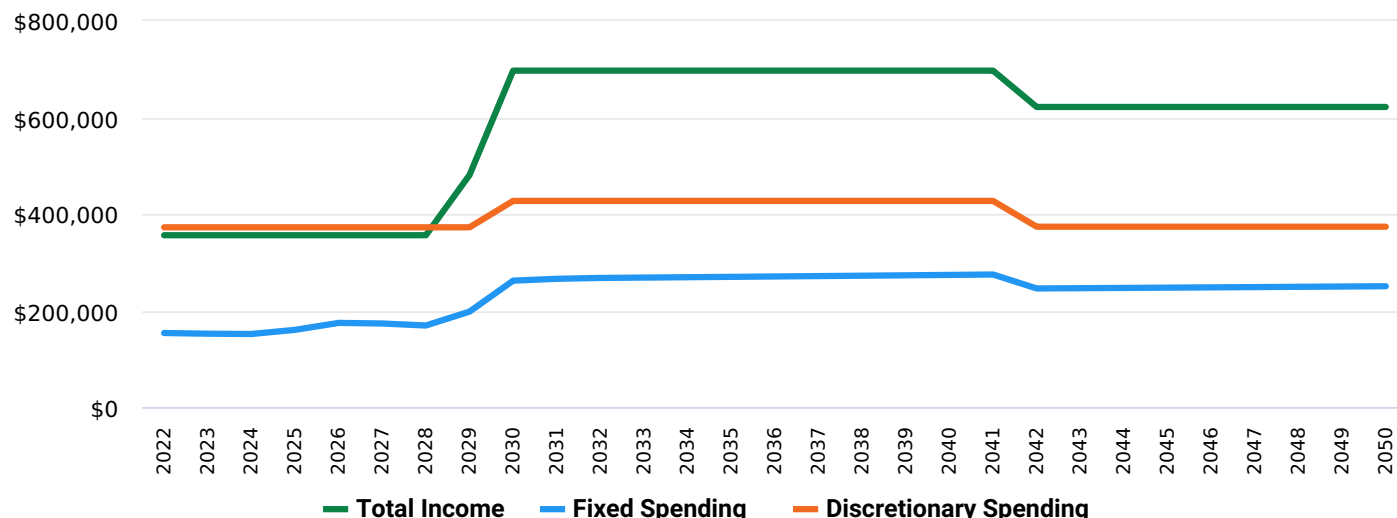
Labor Earnings	14%
Employer Retirement Account Contributions	1%
Social Security Benefits	9%
Pensions	0%
Annuities	0%
Retirement Assets	24%
Regular Assets	7%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	39%
Housing Assets	6%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

### Lifetime Spending

Housing Expenses	2%
Housing Equity Bequest	8%
Housing Holding Costs	-2%
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	1%
529 Expenses	0%
Federal Taxes	24%
FICA Taxes	1%
State Taxes	3%
Medicare Part B Premiums	2%
Life Insurance Premiums	0%
<b>Discretionary Spending</b>	<b>59%</b>

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%.

## Annual Income and Spending



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

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

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

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

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

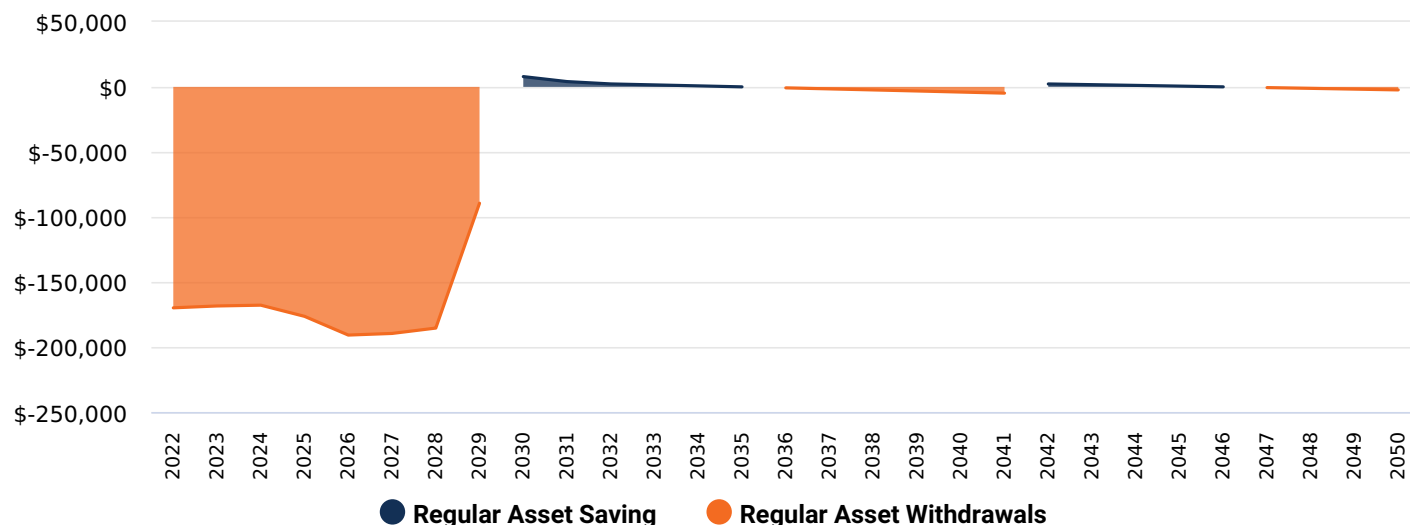
Note: You set a life insurance coverage purchase age limit of 60 for Eric. You set a life insurance coverage purchase age limit of 60 for Patti.

The plan will not show any coverage amount after the age limit. However, if insurance would otherwise be recommended beyond the age limit, setting the limit may mean a lower living standard for survivors if you or your spouse/partner pass away beyond the age limit.

Year	Eric's Age	Patti's Age	Total Income	Fixed Spending	Discretionary Spending
2022	63	62	\$356,000	\$153,477	\$372,427
2023	64	63	\$356,000	\$152,043	\$372,427
2024	65	64	\$356,000	\$151,436	\$372,427
2025	66	65	\$356,000	\$160,023	\$372,427

Year	Eric's Age	Patti's Age	Total Income	Fixed Spending	Discretionary Spending
2026	67	66	\$356,000	\$174,427	\$372,427
2027	68	67	\$356,000	\$173,173	\$372,427
2028	69	68	\$356,000	\$169,041	\$372,427
2029	70	69	\$480,754	\$197,782	\$372,427
2030	71	70	\$696,912	\$261,916	\$427,086
2031	72	71	\$696,912	\$265,752	\$427,086
2032	73	72	\$696,912	\$267,557	\$427,086
2033	74	73	\$696,912	\$268,296	\$427,086
2034	75	74	\$696,912	\$269,048	\$427,086
2035	76	75	\$696,912	\$269,808	\$427,086
2036	77	76	\$696,912	\$270,582	\$427,086
2037	78	77	\$696,912	\$271,369	\$427,086
2038	79	78	\$696,912	\$272,166	\$427,086
2039	80	79	\$696,912	\$272,977	\$427,086
2040	81	80	\$696,912	\$273,800	\$427,086
2041	82	81	\$696,912	\$274,637	\$427,086
2042		82	\$621,666	\$245,784	\$373,628
2043		83	\$621,666	\$246,331	\$373,628
2044		84	\$621,666	\$246,883	\$373,628
2045		85	\$621,666	\$247,443	\$373,628
2046		86	\$621,666	\$248,011	\$373,628
2047		87	\$621,666	\$248,588	\$373,628
2048		88	\$621,666	\$249,173	\$373,628
2049		89	\$621,666	\$249,766	\$373,628
2050		90	\$621,666	\$250,368	\$373,628

## Annual Saving and Withdrawals



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

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

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

**And:**

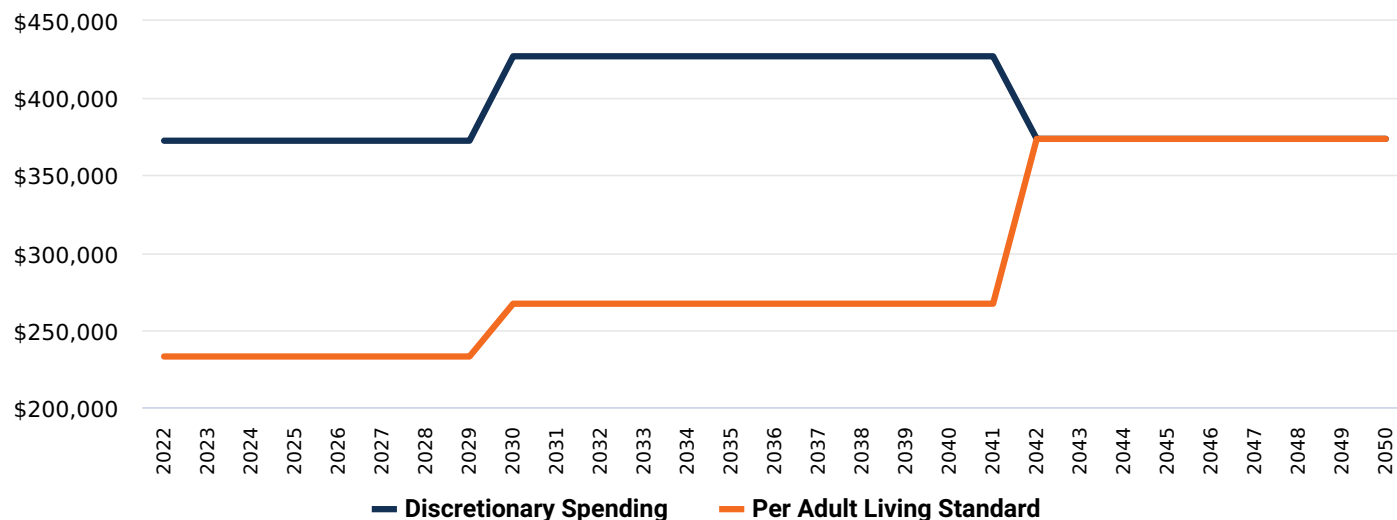
**Last Year's Regular Assets *plus* Saving/Withdrawals equals This Year's Regular Assets**

Year	Eric's Age	Patti's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2022	63	62	\$356,000	\$525,904	(\$169,904)	\$1,338,061	\$1,168,157
2023	64	63	\$356,000	\$524,470	(\$168,470)	\$1,168,157	\$999,687
2024	65	64	\$356,000	\$523,863	(\$167,863)	\$999,686	\$831,823
2025	66	65	\$356,000	\$532,450	(\$176,449)	\$831,823	\$655,374
2026	67	66	\$356,000	\$546,854	(\$190,852)	\$655,374	\$464,522
2027	68	67	\$356,000	\$545,600	(\$189,599)	\$464,522	\$274,923
2028	69	68	\$356,000	\$541,468	(\$185,468)	\$274,923	\$89,455
2029	70	69	\$480,754	\$570,209	(\$89,455)	\$89,455	\$0
2030	71	70	\$696,912	\$689,002	\$7,910	\$0	\$7,910
2031	72	71	\$696,912	\$692,838	\$4,074	\$7,910	\$11,984
2032	73	72	\$696,912	\$694,643	\$2,268	\$11,984	\$14,252
2033	74	73	\$696,912	\$695,382	\$1,529	\$14,251	\$15,780
2034	75	74	\$696,912	\$696,134	\$779	\$15,780	\$16,559

Year	Eric's Age	Patti's Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2035	76	75	\$696,912	\$696,894	\$17	\$16,559	\$16,576
2036	77	76	\$696,912	\$697,668	(\$757)	\$16,576	\$15,819
2037	78	77	\$696,912	\$698,455	(\$1,542)	\$15,819	\$14,277
2038	79	78	\$696,912	\$699,252	(\$2,340)	\$14,277	\$11,937
2039	80	79	\$696,912	\$700,063	(\$3,151)	\$11,938	\$8,787
2040	81	80	\$696,912	\$700,886	(\$3,975)	\$8,787	\$4,812
2041	82	81	\$696,912	\$701,723	(\$4,812)	\$4,812	\$0
2042		82	\$621,666	\$619,412	\$2,254	\$0	\$2,254
2043		83	\$621,666	\$619,959	\$1,709	\$2,254	\$3,963
2044		84	\$621,666	\$620,511	\$1,156	\$3,963	\$5,119
2045		85	\$621,666	\$621,071	\$595	\$5,120	\$5,715
2046		86	\$621,666	\$621,639	\$27	\$5,715	\$5,742
2047		87	\$621,666	\$622,216	(\$550)	\$5,742	\$5,192
2048		88	\$621,666	\$622,801	(\$1,134)	\$5,192	\$4,058
2049		89	\$621,666	\$623,394	(\$1,728)	\$4,058	\$2,330
2050		90	\$621,666	\$623,996	(\$2,330)	\$2,330	\$0



## Living Standard



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

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

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

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

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

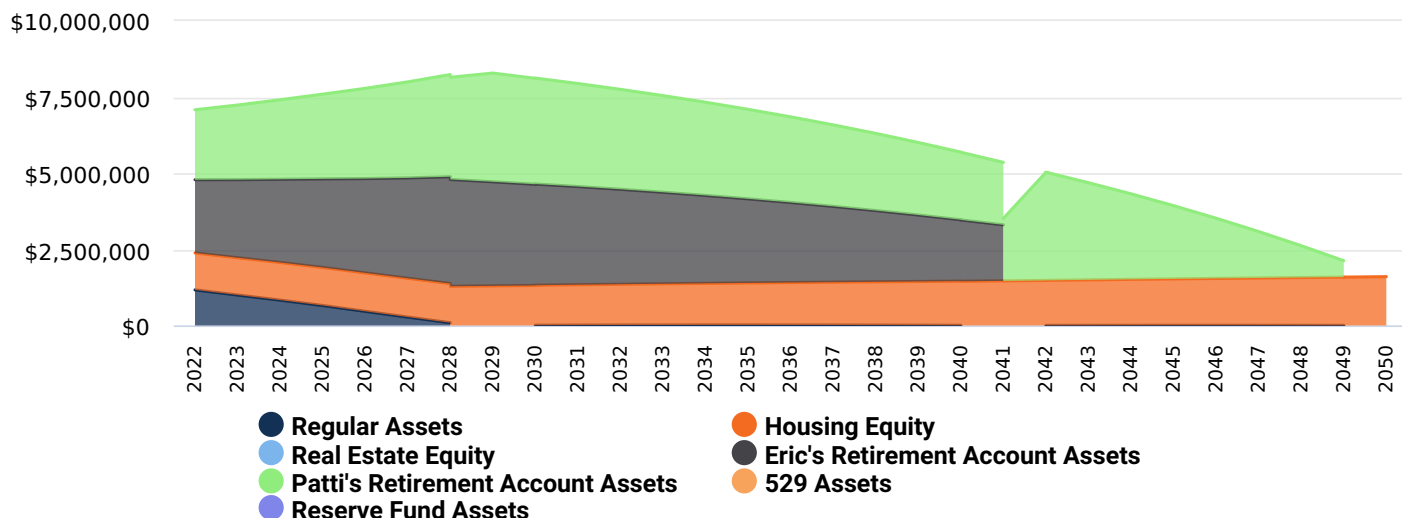
You can modify these assumptions under Settings and Assumptions.

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

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

Year	Eric's Age	Patti's Age	Discretionary Spending	Per Adult Living Standard
2022	63	62	\$372,427	\$232,767
2023	64	63	\$372,427	\$232,767
2024	65	64	\$372,427	\$232,767
2025	66	65	\$372,427	\$232,767
2026	67	66	\$372,427	\$232,767
2027	68	67	\$372,427	\$232,767
2028	69	68	\$372,427	\$232,767
2029	70	69	\$372,427	\$232,767
2030	71	70	\$427,086	\$266,929
2031	72	71	\$427,086	\$266,929
2032	73	72	\$427,086	\$266,929
2033	74	73	\$427,086	\$266,929
2034	75	74	\$427,086	\$266,929
2035	76	75	\$427,086	\$266,929
2036	77	76	\$427,086	\$266,929
2037	78	77	\$427,086	\$266,929
2038	79	78	\$427,086	\$266,929
2039	80	79	\$427,086	\$266,929
2040	81	80	\$427,086	\$266,929
2041	82	81	\$427,086	\$266,929
2042		82	\$373,628	\$373,628
2043		83	\$373,628	\$373,628
2044		84	\$373,628	\$373,628
2045		85	\$373,628	\$373,628
2046		86	\$373,628	\$373,628
2047		87	\$373,628	\$373,628
2048		88	\$373,628	\$373,628
2049		89	\$373,628	\$373,628
2050		90	\$373,628	\$373,628

# 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	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	Patti's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,404,800	\$2,296,300	\$0	\$0	\$7,081,257
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,563,369	\$2,448,518	\$0	\$0	\$7,235,694
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,731,220	\$2,609,645	\$0	\$0	\$7,409,049
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,908,896	\$2,780,205	\$0	\$0	\$7,593,200
2026	67	66	\$464,522	\$1,261,212	\$0	\$3,096,973	\$2,960,749	\$0	\$0	\$7,783,456
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,296,059	\$3,151,861	\$0	\$0	\$7,996,667
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,506,799	\$3,354,160	\$0	\$0	\$8,236,976
2029	70	69	\$0	\$1,299,428	\$0	\$3,417,640	\$3,568,301	\$0	\$0	\$8,285,369
2030	71	70	\$7,910	\$1,312,422	\$0	\$3,323,262	\$3,477,578	\$0	\$0	\$8,121,172
2031	72	71	\$11,984	\$1,325,547	\$0	\$3,223,359	\$3,381,545	\$0	\$0	\$7,942,435
2032	73	72	\$14,252	\$1,338,802	\$0	\$3,117,609	\$3,279,890	\$0	\$0	\$7,750,553
2033	74	73	\$15,780	\$1,352,190	\$0	\$3,005,668	\$3,172,284	\$0	\$0	\$7,545,922
2034	75	74	\$16,559	\$1,365,712	\$0	\$2,887,175	\$3,058,380	\$0	\$0	\$7,327,826
2035	76	75	\$16,576	\$1,379,369	\$0	\$2,761,745	\$2,937,808	\$0	\$0	\$7,095,498
2036	77	76	\$15,819	\$1,393,163	\$0	\$2,628,973	\$2,810,178	\$0	\$0	\$6,848,133
2037	78	77	\$14,277	\$1,407,094	\$0	\$2,488,429	\$2,675,077	\$0	\$0	\$6,584,877
2038	79	78	\$11,937	\$1,421,165	\$0	\$2,339,658	\$2,532,067	\$0	\$0	\$6,304,827
2039	80	79	\$8,787	\$1,435,377	\$0	\$2,182,179	\$2,380,687	\$0	\$0	\$6,007,030
2040	81	80	\$4,812	\$1,449,731	\$0	\$2,015,481	\$2,220,445	\$0	\$0	\$5,690,469
2041	82	81	\$0	\$1,464,228	\$0	\$1,839,026	\$2,050,823	\$0	\$0	\$5,354,077
2042		82	\$2,254	\$1,478,870	\$0		\$3,549,290	\$0	\$0	\$5,030,414
2043		83	\$3,963	\$1,493,659	\$0		\$3,188,796	\$0	\$0	\$4,686,418
2044		84	\$5,119	\$1,508,596	\$0		\$2,807,200	\$0	\$0	\$4,320,915

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	Patti's Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2045		85	\$5,715	\$1,523,682	\$0		\$2,403,266	\$0	\$0	\$3,932,663
2046		86	\$5,742	\$1,538,918	\$0		\$1,975,688	\$0	\$0	\$3,520,348
2047		87	\$5,192	\$1,554,308	\$0		\$1,523,081	\$0	\$0	\$3,082,581
2048		88	\$4,058	\$1,569,851	\$0		\$1,043,979	\$0	\$0	\$2,617,888
2049		89	\$2,330	\$1,585,549	\$0		\$536,833	\$0	\$0	\$2,124,712
2050		90	\$0	\$1,601,405	\$0		\$0	\$0	\$0	\$1,601,405

## Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$4,701,100	\$0	\$0	\$0	\$0	\$0	\$7,081,257
2023	64	63	\$999,687	\$1,224,120	\$0	\$5,011,887	\$0	\$0	\$0	\$0	\$0	\$7,235,694
2024	65	64	\$831,823	\$1,236,361	\$0	\$5,340,865	\$0	\$0	\$0	\$0	\$0	\$7,409,049
2025	66	65	\$655,374	\$1,248,725	\$0	\$5,689,101	\$0	\$0	\$0	\$0	\$0	\$7,593,200
2026	67	66	\$464,522	\$1,261,212	\$0	\$6,057,722	\$0	\$0	\$0	\$0	\$0	\$7,783,456
2027	68	67	\$274,923	\$1,273,824	\$0	\$6,447,920	\$0	\$0	\$0	\$0	\$0	\$7,996,667
2028	69	68	\$89,455	\$1,286,562	\$0	\$6,860,959	\$0	\$0	\$0	\$0	\$0	\$8,236,976
2029	70	69	\$0	\$1,299,428	\$0	\$6,985,941	\$0	\$0	\$0	\$0	\$0	\$8,285,369
2030	71	70	\$7,910	\$1,312,422	\$0	\$6,800,840	\$0	\$0	\$0	\$0	\$0	\$8,121,172
2031	72	71	\$11,984	\$1,325,547	\$0	\$6,604,904	\$0	\$0	\$0	\$0	\$0	\$7,942,435
2032	73	72	\$14,252	\$1,338,802	\$0	\$6,397,499	\$0	\$0	\$0	\$0	\$0	\$7,750,553
2033	74	73	\$15,780	\$1,352,190	\$0	\$6,177,952	\$0	\$0	\$0	\$0	\$0	\$7,545,922
2034	75	74	\$16,559	\$1,365,712	\$0	\$5,945,555	\$0	\$0	\$0	\$0	\$0	\$7,327,826
2035	76	75	\$16,576	\$1,379,369	\$0	\$5,699,553	\$0	\$0	\$0	\$0	\$0	\$7,095,498
2036	77	76	\$15,819	\$1,393,163	\$0	\$5,439,151	\$0	\$0	\$0	\$0	\$0	\$6,848,133
2037	78	77	\$14,277	\$1,407,094	\$0	\$5,163,506	\$0	\$0	\$0	\$0	\$0	\$6,584,877
2038	79	78	\$11,937	\$1,421,165	\$0	\$4,871,725	\$0	\$0	\$0	\$0	\$0	\$6,304,827
2039	80	79	\$8,787	\$1,435,377	\$0	\$4,562,866	\$0	\$0	\$0	\$0	\$0	\$6,007,030
2040	81	80	\$4,812	\$1,449,731	\$0	\$4,235,926	\$0	\$0	\$0	\$0	\$0	\$5,690,469
2041	82	81	\$0	\$1,464,228	\$0	\$3,889,849	\$0	\$0	\$0	\$0	\$0	\$5,354,077
2042		82	\$2,254	\$1,478,870	\$0	\$3,549,290	\$0	\$0	\$0	\$0	\$0	\$5,030,414
2043		83	\$3,963	\$1,493,659	\$0	\$3,188,796	\$0	\$0	\$0	\$0	\$0	\$4,686,418
2044		84	\$5,119	\$1,508,596	\$0	\$2,807,200	\$0	\$0	\$0	\$0	\$0	\$4,320,915
2045		85	\$5,715	\$1,523,682	\$0	\$2,403,266	\$0	\$0	\$0	\$0	\$0	\$3,932,663
2046		86	\$5,742	\$1,538,918	\$0	\$1,975,688	\$0	\$0	\$0	\$0	\$0	\$3,520,348
2047		87	\$5,192	\$1,554,308	\$0	\$1,523,081	\$0	\$0	\$0	\$0	\$0	\$3,082,581
2048		88	\$4,058	\$1,569,851	\$0	\$1,043,979	\$0	\$0	\$0	\$0	\$0	\$2,617,888
2049		89	\$2,330	\$1,585,549	\$0	\$536,833	\$0	\$0	\$0	\$0	\$0	\$2,124,712
2050		90	\$0	\$1,601,405	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,601,405

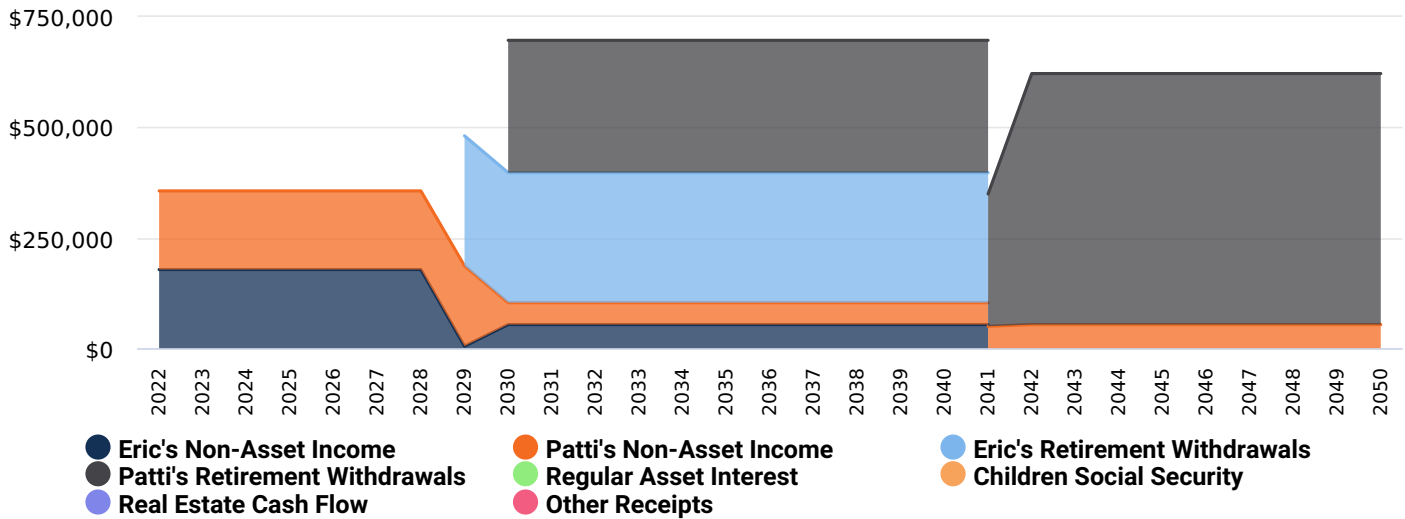
## Eric's Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Eric's Retirement Account Assets	529 Assets	Reserve Fund	Eric's Life Insurance	Eric's Bequest	Eric's Funeral	Eric's Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,404,800	\$0	\$0	\$0	\$0	\$0	\$4,784,957
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,563,369	\$0	\$0	\$0	\$0	\$0	\$4,787,176
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,731,220	\$0	\$0	\$0	\$0	\$0	\$4,799,404
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,908,896	\$0	\$0	\$0	\$0	\$0	\$4,812,995
2026	67	66	\$464,522	\$1,261,212	\$0	\$3,096,973	\$0	\$0	\$0	\$0	\$0	\$4,822,707
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,296,059	\$0	\$0	\$0	\$0	\$0	\$4,844,806
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,506,799	\$0	\$0	\$0	\$0	\$0	\$4,882,816
2029	70	69	\$0	\$1,299,428	\$0	\$3,417,640	\$0	\$0	\$0	\$0	\$0	\$4,717,068
2030	71	70	\$7,910	\$1,312,422	\$0	\$3,323,262	\$0	\$0	\$0	\$0	\$0	\$4,643,594
2031	72	71	\$11,984	\$1,325,547	\$0	\$3,223,359	\$0	\$0	\$0	\$0	\$0	\$4,560,890
2032	73	72	\$14,252	\$1,338,802	\$0	\$3,117,609	\$0	\$0	\$0	\$0	\$0	\$4,470,663
2033	74	73	\$15,780	\$1,352,190	\$0	\$3,005,668	\$0	\$0	\$0	\$0	\$0	\$4,373,638
2034	75	74	\$16,559	\$1,365,712	\$0	\$2,887,175	\$0	\$0	\$0	\$0	\$0	\$4,269,446
2035	76	75	\$16,576	\$1,379,369	\$0	\$2,761,745	\$0	\$0	\$0	\$0	\$0	\$4,157,690
2036	77	76	\$15,819	\$1,393,163	\$0	\$2,628,973	\$0	\$0	\$0	\$0	\$0	\$4,037,955
2037	78	77	\$14,277	\$1,407,094	\$0	\$2,488,429	\$0	\$0	\$0	\$0	\$0	\$3,909,800
2038	79	78	\$11,937	\$1,421,165	\$0	\$2,339,658	\$0	\$0	\$0	\$0	\$0	\$3,772,760
2039	80	79	\$8,787	\$1,435,377	\$0	\$2,182,179	\$0	\$0	\$0	\$0	\$0	\$3,626,343
2040	81	80	\$4,812	\$1,449,731	\$0	\$2,015,481	\$0	\$0	\$0	\$0	\$0	\$3,470,024
2041	82	81	\$0	\$1,464,228	\$0	\$1,839,026	\$0	\$0	\$0	\$0	\$0	\$3,303,254
2042		82		\$1,478,870	\$0		\$0					\$1,478,870
2043		83		\$1,493,659	\$0		\$0					\$1,493,659
2044		84		\$1,508,596	\$0		\$0					\$1,508,596
2045		85		\$1,523,682	\$0		\$0					\$1,523,682
2046		86		\$1,538,918	\$0		\$0					\$1,538,918
2047		87		\$1,554,308	\$0		\$0					\$1,554,308
2048		88		\$1,569,851	\$0		\$0					\$1,569,851
2049		89		\$1,585,549	\$0		\$0					\$1,585,549
2050		90		\$1,601,405	\$0		\$0					\$1,601,405

## Patti's Estate

Year	Eric's Age	Patti's Age	Regular Assets	Housing Equity	Real Estate Equity	Patti's Retirement Account Assets	529 Assets	Reserve Fund	Patti's Life Insurance	Patti's Bequest	Patti's Funeral	Patti's Net Estate
2022	63	62	\$1,168,157	\$1,212,000	\$0	\$2,296,300	\$0	\$0	\$0	\$0	\$0	\$4,676,457
2023	64	63	\$999,687	\$1,224,120	\$0	\$2,448,518	\$0	\$0	\$0	\$0	\$0	\$4,672,325
2024	65	64	\$831,823	\$1,236,361	\$0	\$2,609,645	\$0	\$0	\$0	\$0	\$0	\$4,677,829
2025	66	65	\$655,374	\$1,248,725	\$0	\$2,780,205	\$0	\$0	\$0	\$0	\$0	\$4,684,304
2026	67	66	\$464,522	\$1,261,212	\$0	\$2,960,749	\$0	\$0	\$0	\$0	\$0	\$4,686,483
2027	68	67	\$274,923	\$1,273,824	\$0	\$3,151,861	\$0	\$0	\$0	\$0	\$0	\$4,700,608
2028	69	68	\$89,455	\$1,286,562	\$0	\$3,354,160	\$0	\$0	\$0	\$0	\$0	\$4,730,177
2029	70	69	\$0	\$1,299,428	\$0	\$3,568,301	\$0	\$0	\$0	\$0	\$0	\$4,867,729
2030	71	70	\$7,910	\$1,312,422	\$0	\$3,477,578	\$0	\$0	\$0	\$0	\$0	\$4,797,910
2031	72	71	\$11,984	\$1,325,547	\$0	\$3,381,545	\$0	\$0	\$0	\$0	\$0	\$4,719,076
2032	73	72	\$14,252	\$1,338,802	\$0	\$3,279,890	\$0	\$0	\$0	\$0	\$0	\$4,632,944
2033	74	73	\$15,780	\$1,352,190	\$0	\$3,172,284	\$0	\$0	\$0	\$0	\$0	\$4,540,254
2034	75	74	\$16,559	\$1,365,712	\$0	\$3,058,380	\$0	\$0	\$0	\$0	\$0	\$4,440,651
2035	76	75	\$16,576	\$1,379,369	\$0	\$2,937,808	\$0	\$0	\$0	\$0	\$0	\$4,333,753
2036	77	76	\$15,819	\$1,393,163	\$0	\$2,810,178	\$0	\$0	\$0	\$0	\$0	\$4,219,160
2037	78	77	\$14,277	\$1,407,094	\$0	\$2,675,077	\$0	\$0	\$0	\$0	\$0	\$4,096,448
2038	79	78	\$11,937	\$1,421,165	\$0	\$2,532,067	\$0	\$0	\$0	\$0	\$0	\$3,965,169
2039	80	79	\$8,787	\$1,435,377	\$0	\$2,380,687	\$0	\$0	\$0	\$0	\$0	\$3,824,851
2040	81	80	\$4,812	\$1,449,731	\$0	\$2,220,445	\$0	\$0	\$0	\$0	\$0	\$3,674,988
2041	82	81	\$0	\$1,464,228	\$0	\$2,050,823	\$0	\$0	\$0	\$0	\$0	\$3,515,051
2042		82	\$2,254	\$1,478,870	\$0	\$3,549,290	\$0	\$0	\$0	\$0	\$0	\$5,030,414
2043		83	\$3,963	\$1,493,659	\$0	\$3,188,796	\$0	\$0	\$0	\$0	\$0	\$4,686,418
2044		84	\$5,119	\$1,508,596	\$0	\$2,807,200	\$0	\$0	\$0	\$0	\$0	\$4,320,915
2045		85	\$5,715	\$1,523,682	\$0	\$2,403,266	\$0	\$0	\$0	\$0	\$0	\$3,932,663
2046		86	\$5,742	\$1,538,918	\$0	\$1,975,688	\$0	\$0	\$0	\$0	\$0	\$3,520,348
2047		87	\$5,192	\$1,554,308	\$0	\$1,523,081	\$0	\$0	\$0	\$0	\$0	\$3,082,581
2048		88	\$4,058	\$1,569,851	\$0	\$1,043,979	\$0	\$0	\$0	\$0	\$0	\$2,617,888
2049		89	\$2,330	\$1,585,549	\$0	\$536,833	\$0	\$0	\$0	\$0	\$0	\$2,124,712
2050		90	\$0	\$1,601,405	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,601,405

# Income Overview



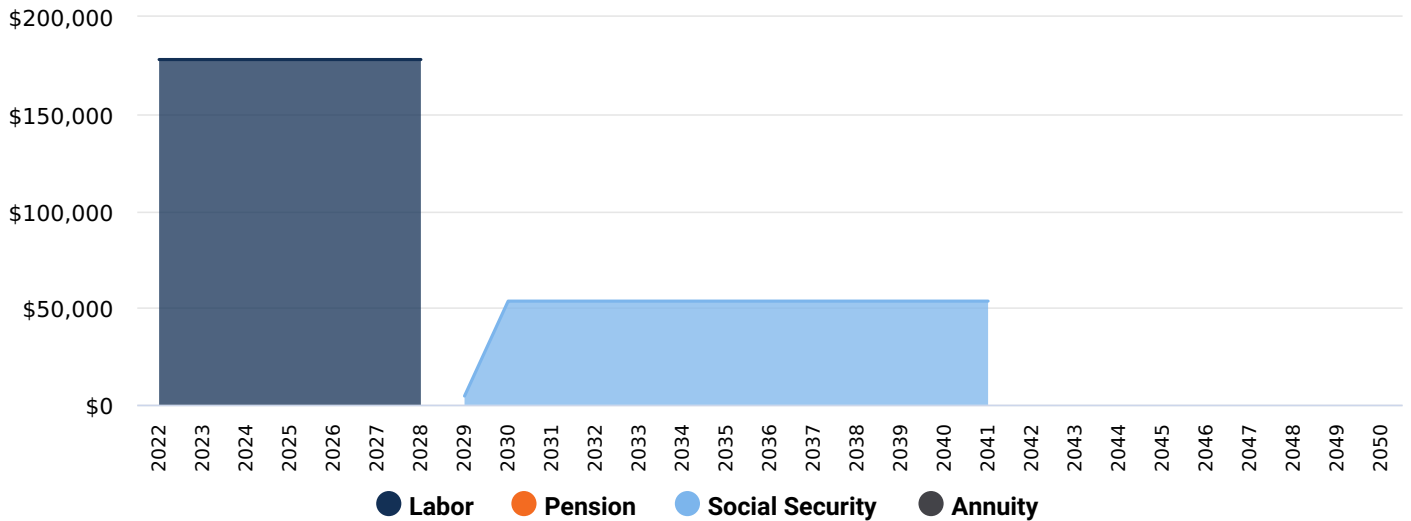
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Eric's Age	Patti's Age	Eric's Non-Asset Income	Patti's Non-Asset Income	Eric's Retirement Withdrawals	Patti's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2022	63	62	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2023	64	63	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2024	65	64	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2025	66	65	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2026	67	66	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2027	68	67	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2028	69	68	\$178,000	\$178,000	\$0	\$0	\$0	\$0	\$0	\$0	\$356,000
2029	70	69	\$4,451	\$181,868	\$294,435	\$0	\$0	\$0	\$0	\$0	\$480,754
2030	71	70	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2031	72	71	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2032	73	72	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2033	74	73	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2034	75	74	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2035	76	75	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2036	77	76	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2037	78	77	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2038	79	78	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2039	80	79	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2040	81	80	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2041	82	81	\$53,409	\$49,469	\$294,435	\$299,599	\$0	\$0	\$0	\$0	\$696,912
2042		82		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2043		83		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666



Year	Eric's Age	Patti's Age	Eric's Non-Asset Income	Patti's Non-Asset Income	Eric's Retirement Withdrawals	Patti's Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2044		84		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2045		85		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2046		86		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2047		87		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2048		88		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2049		89		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666
2050		90		\$53,409		\$568,257	\$0	\$0	\$0	\$0	\$621,666

## Eric's Non-Asset Income



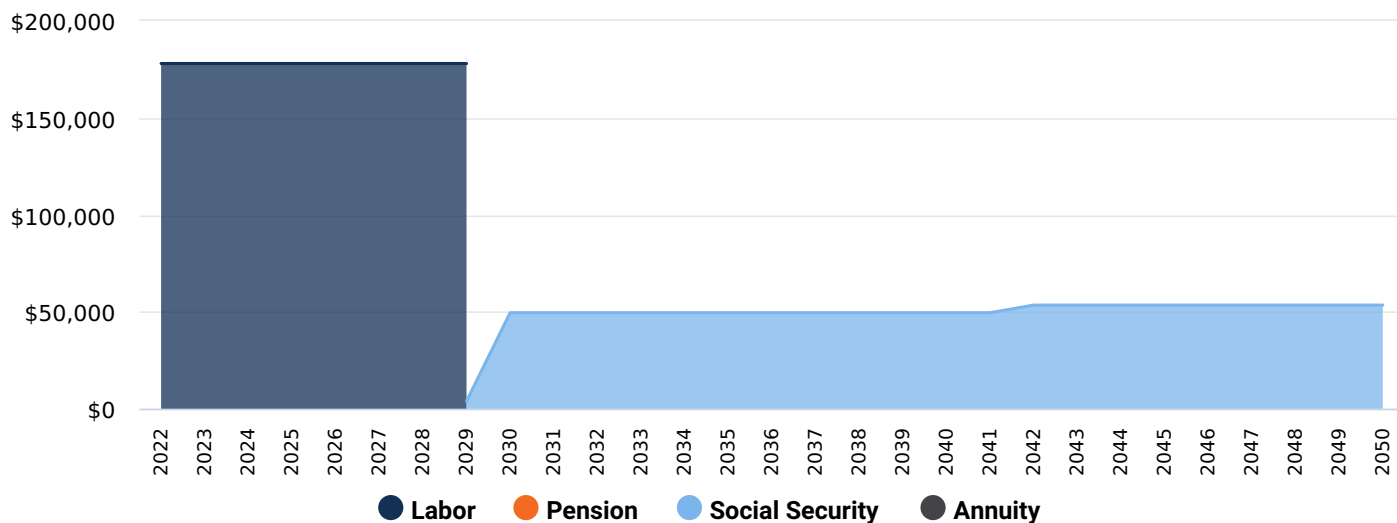
Non-Asset Income is earnings from labor, pensions, annuities, or Social Security benefits.

Year	Eric's Age	Patti's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	62	\$178,000	\$0	\$0	\$0	\$178,000
2023	64	63	\$178,000	\$0	\$0	\$0	\$178,000
2024	65	64	\$178,000	\$0	\$0	\$0	\$178,000
2025	66	65	\$178,000	\$0	\$0	\$0	\$178,000
2026	67	66	\$178,000	\$0	\$0	\$0	\$178,000
2027	68	67	\$178,000	\$0	\$0	\$0	\$178,000
2028	69	68	\$178,000	\$0	\$0	\$0	\$178,000
2029	70	69	\$0	\$0	\$4,451	\$0	\$4,451
2030	71	70	\$0	\$0	\$53,409	\$0	\$53,409
2031	72	71	\$0	\$0	\$53,409	\$0	\$53,409
2032	73	72	\$0	\$0	\$53,409	\$0	\$53,409
2033	74	73	\$0	\$0	\$53,409	\$0	\$53,409
2034	75	74	\$0	\$0	\$53,409	\$0	\$53,409
2035	76	75	\$0	\$0	\$53,409	\$0	\$53,409
2036	77	76	\$0	\$0	\$53,409	\$0	\$53,409
2037	78	77	\$0	\$0	\$53,409	\$0	\$53,409
2038	79	78	\$0	\$0	\$53,409	\$0	\$53,409
2039	80	79	\$0	\$0	\$53,409	\$0	\$53,409
2040	81	80	\$0	\$0	\$53,409	\$0	\$53,409
2041	82	81	\$0	\$0	\$53,409	\$0	\$53,409
2042		82					
2043		83					
2044		84					
2045		85					
2046		86					
2047		87					
2048		88					

Year	Eric's Age	Patti's Age	Labor Pension	Social Security	Annuity	Total
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2049		89				
2050		90				

## Patti's Non-Asset Income



Year	Eric's Age	Patti's Age	Labor	Pension	Social Security	Annuity	Total
2022	63	62	\$178,000	\$0	\$0	\$0	\$178,000
2023	64	63	\$178,000	\$0	\$0	\$0	\$178,000
2024	65	64	\$178,000	\$0	\$0	\$0	\$178,000
2025	66	65	\$178,000	\$0	\$0	\$0	\$178,000
2026	67	66	\$178,000	\$0	\$0	\$0	\$178,000
2027	68	67	\$178,000	\$0	\$0	\$0	\$178,000
2028	69	68	\$178,000	\$0	\$0	\$0	\$178,000
2029	70	69	\$178,000	\$0	\$3,868	\$0	\$181,868
2030	71	70	\$0	\$0	\$49,469	\$0	\$49,469
2031	72	71	\$0	\$0	\$49,469	\$0	\$49,469
2032	73	72	\$0	\$0	\$49,469	\$0	\$49,469
2033	74	73	\$0	\$0	\$49,469	\$0	\$49,469
2034	75	74	\$0	\$0	\$49,469	\$0	\$49,469
2035	76	75	\$0	\$0	\$49,469	\$0	\$49,469
2036	77	76	\$0	\$0	\$49,469	\$0	\$49,469
2037	78	77	\$0	\$0	\$49,469	\$0	\$49,469
2038	79	78	\$0	\$0	\$49,469	\$0	\$49,469
2039	80	79	\$0	\$0	\$49,469	\$0	\$49,469
2040	81	80	\$0	\$0	\$49,469	\$0	\$49,469
2041	82	81	\$0	\$0	\$49,469	\$0	\$49,469
2042		82	\$0	\$0	\$53,409	\$0	\$53,409
2043		83	\$0	\$0	\$53,409	\$0	\$53,409
2044		84	\$0	\$0	\$53,409	\$0	\$53,409
2045		85	\$0	\$0	\$53,409	\$0	\$53,409
2046		86	\$0	\$0	\$53,409	\$0	\$53,409
2047		87	\$0	\$0	\$53,409	\$0	\$53,409
2048		88	\$0	\$0	\$53,409	\$0	\$53,409
2049		89	\$0	\$0	\$53,409	\$0	\$53,409
2050		90	\$0	\$0	\$53,409	\$0	\$53,409

## Eric's Retirement Accounts

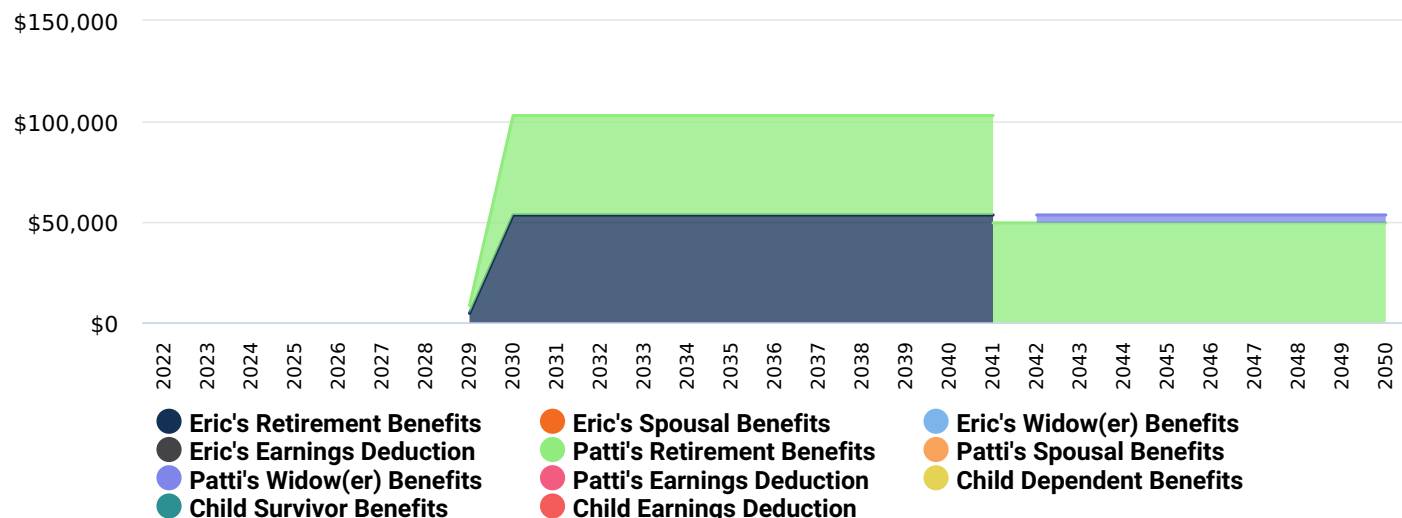
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts 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	Eric's Age	Patti's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Eric's Non-Roth Withdrawals	Eric's Roth Withdrawals	Net Account Additions	Eric's Non-Roth Assets	Eric's Roth Assets	Annuity Income
2022	63	62	\$132,000	\$8,900	\$8,900	\$0	\$0	\$0	\$149,800	\$2,404,800	\$0	\$0
2023	64	63	\$140,769	\$8,900	\$8,900	\$0	\$0	\$0	\$158,569	\$2,563,369	\$0	\$0
2024	65	64	\$150,051	\$8,900	\$8,900	\$0	\$0	\$0	\$167,851	\$2,731,220	\$0	\$0
2025	66	65	\$159,876	\$8,900	\$8,900	\$0	\$0	\$0	\$177,676	\$2,908,896	\$0	\$0
2026	67	66	\$170,277	\$8,900	\$8,900	\$0	\$0	\$0	\$188,077	\$3,096,973	\$0	\$0
2027	68	67	\$181,286	\$8,900	\$8,900	\$0	\$0	\$0	\$199,086	\$3,296,059	\$0	\$0
2028	69	68	\$192,940	\$8,900	\$8,900	\$0	\$0	\$0	\$210,740	\$3,506,799	\$0	\$0
2029	70	69	\$205,276	\$0	\$0	\$0	(\$294,435)	\$0	(\$89,159)	\$3,417,640	\$0	\$0
2030	71	70	\$200,057	\$0	\$0	\$0	(\$294,435)	\$0	(\$94,378)	\$3,323,262	\$0	\$0
2031	72	71	\$194,532	\$0	\$0	\$0	(\$294,435)	\$0	(\$99,903)	\$3,223,359	\$0	\$0
2032	73	72	\$188,684	\$0	\$0	\$0	(\$294,435)	\$0	(\$105,751)	\$3,117,609	\$0	\$0
2033	74	73	\$182,494	\$0	\$0	\$0	(\$294,435)	\$0	(\$111,941)	\$3,005,668	\$0	\$0
2034	75	74	\$175,942	\$0	\$0	\$0	(\$294,435)	\$0	(\$118,493)	\$2,887,175	\$0	\$0
2035	76	75	\$169,005	\$0	\$0	\$0	(\$294,435)	\$0	(\$125,430)	\$2,761,745	\$0	\$0
2036	77	76	\$161,663	\$0	\$0	\$0	(\$294,435)	\$0	(\$132,772)	\$2,628,973	\$0	\$0
2037	78	77	\$153,891	\$0	\$0	\$0	(\$294,435)	\$0	(\$140,544)	\$2,488,429	\$0	\$0
2038	79	78	\$145,664	\$0	\$0	\$0	(\$294,435)	\$0	(\$148,771)	\$2,339,658	\$0	\$0
2039	80	79	\$136,956	\$0	\$0	\$0	(\$294,435)	\$0	(\$157,479)	\$2,182,179	\$0	\$0
2040	81	80	\$127,737	\$0	\$0	\$0	(\$294,435)	\$0	(\$166,698)	\$2,015,481	\$0	\$0
2041	82	81	\$117,979	\$0	\$0	\$0	(\$294,435)	\$0	(\$176,456)	\$1,839,026	\$0	\$0
2042		82										
2043		83										
2044		84										
2045		85										
2046		86										
2047		87										
2048		88										
2049		89										
2050		90										

## Patti's Retirement Accounts

Year	Eric's Age	Patti's Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Patti's Non-Roth Withdrawals	Patti's Roth Withdrawals	Net Account Additions	Patti's Non-Roth Assets	Patti's Roth Assets	Annuity Income
2022	63	62	\$126,000	\$8,900	\$8,900	\$0	\$0	\$0	\$143,800	\$2,296,300	\$0	\$0
2023	64	63	\$134,418	\$8,900	\$8,900	\$0	\$0	\$0	\$152,218	\$2,448,518	\$0	\$0
2024	65	64	\$143,328	\$8,900	\$8,900	\$0	\$0	\$0	\$161,128	\$2,609,645	\$0	\$0
2025	66	65	\$152,760	\$8,900	\$8,900	\$0	\$0	\$0	\$170,560	\$2,780,205	\$0	\$0
2026	67	66	\$162,744	\$8,900	\$8,900	\$0	\$0	\$0	\$180,544	\$2,960,749	\$0	\$0
2027	68	67	\$173,312	\$8,900	\$8,900	\$0	\$0	\$0	\$191,112	\$3,151,861	\$0	\$0
2028	69	68	\$184,499	\$8,900	\$8,900	\$0	\$0	\$0	\$202,299	\$3,354,160	\$0	\$0
2029	70	69	\$196,341	\$8,900	\$8,900	\$0	\$0	\$0	\$214,141	\$3,568,301	\$0	\$0
2030	71	70	\$208,876	\$0	\$0	\$0	(\$299,599)	\$0	(\$90,723)	\$3,477,578	\$0	\$0
2031	72	71	\$203,566	\$0	\$0	\$0	(\$299,599)	\$0	(\$96,034)	\$3,381,545	\$0	\$0
2032	73	72	\$197,944	\$0	\$0	\$0	(\$299,599)	\$0	(\$101,655)	\$3,279,890	\$0	\$0
2033	74	73	\$191,994	\$0	\$0	\$0	(\$299,599)	\$0	(\$107,606)	\$3,172,284	\$0	\$0
2034	75	74	\$185,695	\$0	\$0	\$0	(\$299,599)	\$0	(\$113,904)	\$3,058,380	\$0	\$0
2035	76	75	\$179,027	\$0	\$0	\$0	(\$299,599)	\$0	(\$120,572)	\$2,937,808	\$0	\$0
2036	77	76	\$171,969	\$0	\$0	\$0	(\$299,599)	\$0	(\$127,630)	\$2,810,178	\$0	\$0
2037	78	77	\$164,498	\$0	\$0	\$0	(\$299,599)	\$0	(\$135,101)	\$2,675,077	\$0	\$0
2038	79	78	\$156,590	\$0	\$0	\$0	(\$299,599)	\$0	(\$143,009)	\$2,532,067	\$0	\$0
2039	80	79	\$148,219	\$0	\$0	\$0	(\$299,599)	\$0	(\$151,381)	\$2,380,687	\$0	\$0
2040	81	80	\$139,357	\$0	\$0	\$0	(\$299,599)	\$0	(\$160,242)	\$2,220,445	\$0	\$0
2041	82	81	\$129,977	\$0	\$0	\$0	(\$299,599)	\$0	(\$169,622)	\$2,050,823	\$0	\$0
2042		82	\$227,698	\$0	\$0	\$0	(\$568,257)	\$0	(\$340,559)	\$3,549,290	\$0	\$0
2043		83	\$207,763	\$0	\$0	\$0	(\$568,257)	\$0	(\$360,494)	\$3,188,796	\$0	\$0
2044		84	\$186,661	\$0	\$0	\$0	(\$568,257)	\$0	(\$381,596)	\$2,807,200	\$0	\$0
2045		85	\$164,324	\$0	\$0	\$0	(\$568,257)	\$0	(\$403,933)	\$2,403,266	\$0	\$0
2046		86	\$140,679	\$0	\$0	\$0	(\$568,257)	\$0	(\$427,578)	\$1,975,688	\$0	\$0
2047		87	\$115,650	\$0	\$0	\$0	(\$568,257)	\$0	(\$452,607)	\$1,523,081	\$0	\$0
2048		88	\$89,156	\$0	\$0	\$0	(\$568,257)	\$0	(\$479,101)	\$1,043,979	\$0	\$0
2049		89	\$61,111	\$0	\$0	\$0	(\$568,257)	\$0	(\$507,146)	\$536,833	\$0	\$0
2050		90	\$31,424	\$0	\$0	\$0	(\$568,257)	\$0	(\$536,833)	\$0	\$0	\$0

## Social Security



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

- Eric files for retirement benefits in Nov 2029, the year Eric turns 70
- Patti files for retirement benefits in Nov 2029, the year Patti turns 69
- Patti files for widow(er)'s benefits in Dec 2041, the year Patti turns 81

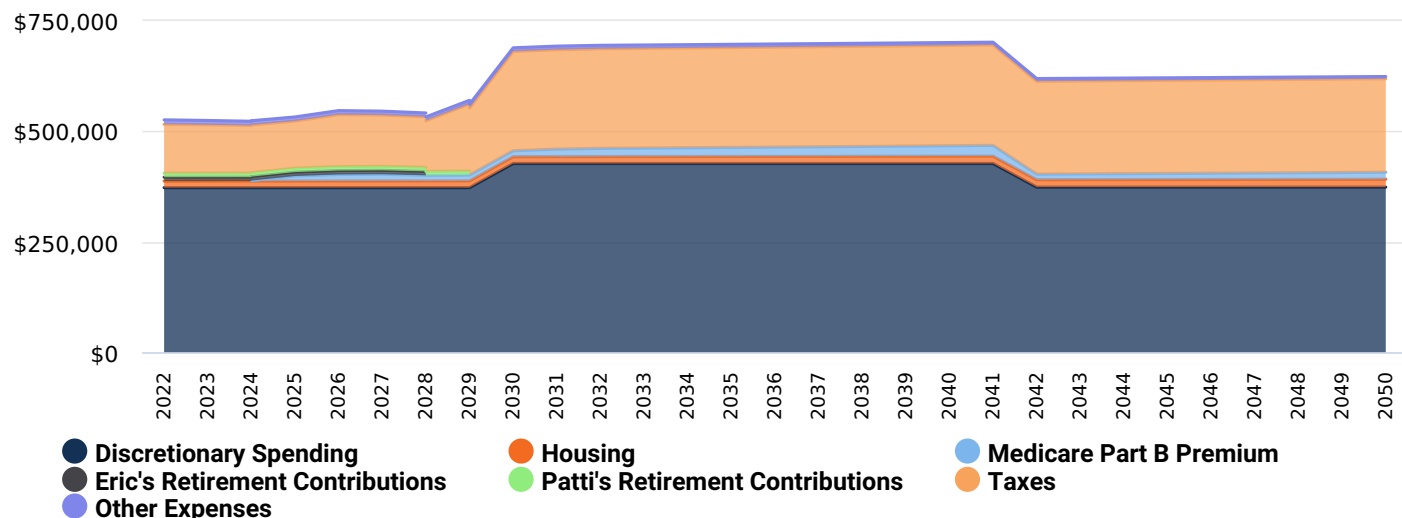
CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger 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	Eric's Age	Patti's Age	Eric's Retirement Benefits	Eric's Spousal Benefits	Eric's Widow(er) Benefits	Eric's Earnings Deduction	Patti's Retirement Benefits	Patti's Spousal Benefits	Patti's Widow(er) Benefits	Patti's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$4,451	\$0	\$0	\$0	\$3,868	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0

Year	Eric's Age	Patti's Age	Eric's Retirement Benefits	Eric's Spousal Benefits	Eric's Widow(er) Benefits	Eric's Earnings Deduction	Patti's Retirement Benefits	Patti's Spousal Benefits	Patti's Widow(er) Benefits	Patti's Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2037	78	77	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$53,409	\$0	\$0	\$0	\$49,469	\$0	\$0	\$0	\$0	\$0	\$0
2042		82					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2043		83					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2044		84					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2045		85					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2046		86					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2047		87					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2048		88					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2049		89					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0
2050		90					\$49,469	\$0	\$3,940	\$0	\$0	\$0	\$0



## Spending Overview

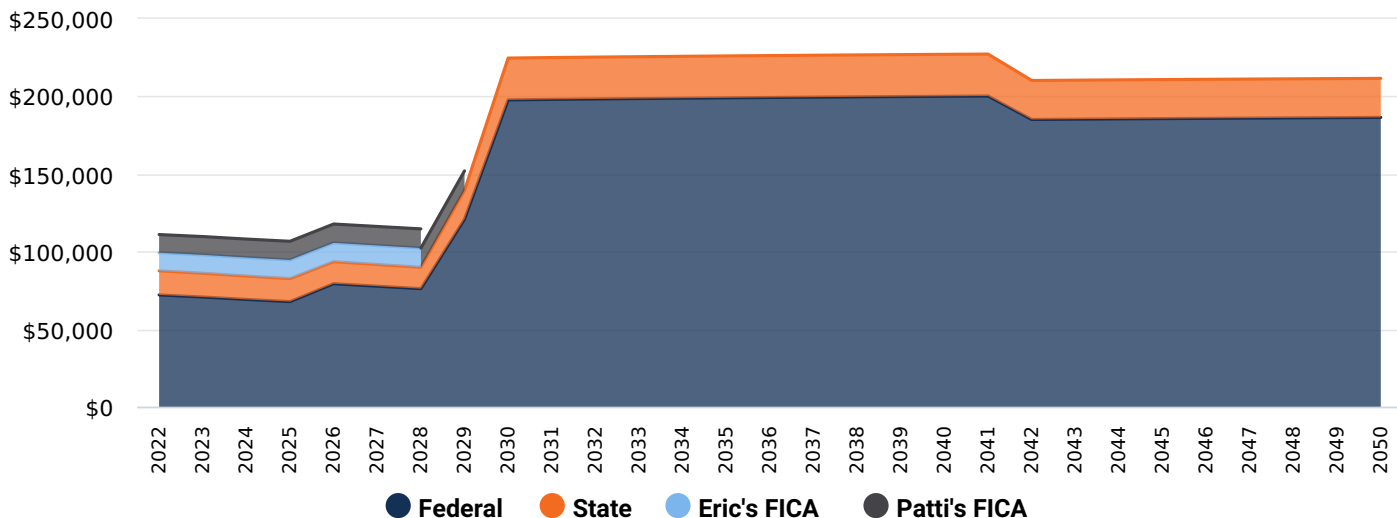


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Eric's Age	Patti's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Eric's Retirement Contributions	Patti's Retirement Contributions	Taxes	Other Expenses	Total	
2022	63	62	\$372,427	\$14,722	\$0	\$0	\$8,900	\$8,900	\$110,955	\$10,000	\$525,904	
2023	64	63	\$372,427	\$14,819	\$0	\$0	\$8,900	\$8,900	\$109,668	\$9,756	\$524,470	
2024	65	64	\$372,427	\$14,917	\$1,155	\$0	\$8,900	\$8,900	\$108,046	\$9,518	\$523,863	
2025	66	65	\$372,427	\$15,017	\$11,301	\$0	\$8,900	\$8,900	\$106,619	\$9,286	\$532,450	
2026	67	66	\$372,427	\$15,117	\$14,703	\$0	\$8,900	\$8,900	\$117,747	\$9,060	\$546,854	
2027	68	67	\$372,427	\$15,218	\$15,144	\$0	\$8,900	\$8,900	\$116,172	\$8,839	\$545,600	
2028	69	68	\$372,427	\$15,320	\$12,675	\$0	\$8,900	\$8,900	\$114,623	\$8,623	\$541,468	
2029	70	69	\$372,427	\$15,423	\$13,055	\$0	\$0	\$8,900	\$151,991	\$8,413	\$570,209	
2030	71	70	\$427,086	\$15,528	\$13,447	\$0	\$0	\$0	\$224,734	\$8,207	\$689,002	
2031	72	71	\$427,086	\$15,632	\$17,045	\$0	\$0	\$0	\$225,068	\$8,007	\$692,838	
2032	73	72	\$427,086	\$15,739	\$18,652	\$0	\$0	\$0	\$225,354	\$7,812	\$694,643	
2033	74	73	\$427,086	\$15,846	\$19,212	\$0	\$0	\$0	\$225,617	\$7,621	\$695,382	
2034	75	74	\$427,086	\$15,955	\$19,788	\$0	\$0	\$0	\$225,869	\$7,436	\$696,134	
2035	76	75	\$427,086	\$16,064	\$20,382	\$0	\$0	\$0	\$226,108	\$7,254	\$696,894	
2036	77	76	\$427,086	\$16,175	\$20,994	\$0	\$0	\$0	\$226,336	\$7,077	\$697,668	
2037	78	77	\$427,086	\$16,287	\$21,623	\$0	\$0	\$0	\$226,554	\$6,905	\$698,455	
2038	79	78	\$427,086	\$16,400	\$22,272	\$0	\$0	\$0	\$226,758	\$6,736	\$699,252	
2039	80	79	\$427,086	\$16,514	\$22,940	\$0	\$0	\$0	\$226,951	\$6,572	\$700,063	
2040	81	80	\$427,086	\$16,629	\$23,628	\$0	\$0	\$0	\$227,131	\$6,412	\$700,886	
2041	82	81	\$427,086	\$16,745	\$24,337	\$0	\$0	\$0	\$227,300	\$6,255	\$701,723	
2042		82	\$373,628	\$16,862	\$12,534	\$0			\$0	\$210,285	\$6,103	\$619,412

Year	Eric's Age	Patti's Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Eric's Retirement Contributions	Patti's Retirement Contributions	Taxes	Other Expenses	Total	
2043		83	\$373,628	\$16,982	\$12,910	\$0			\$0	\$210,485	\$5,954	\$619,959
2044		84	\$373,628	\$17,101	\$13,297	\$0			\$0	\$210,676	\$5,809	\$620,511
2045		85	\$373,628	\$17,222	\$13,696	\$0			\$0	\$210,858	\$5,667	\$621,071
2046		86	\$373,628	\$17,344	\$14,107	\$0			\$0	\$211,031	\$5,529	\$621,639
2047		87	\$373,628	\$17,468	\$14,530	\$0			\$0	\$211,196	\$5,394	\$622,216
2048		88	\$373,628	\$17,593	\$14,966	\$0			\$0	\$211,352	\$5,262	\$622,801
2049		89	\$373,628	\$17,718	\$15,415	\$0			\$0	\$211,499	\$5,134	\$623,394
2050		90	\$373,628	\$17,846	\$15,877	\$0			\$0	\$211,636	\$5,009	\$623,996

# 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	Eric's Age	Patti's Age	Federal	State	Eric's FICA	Patti's FICA	Total
2022	63	62	\$72,043	\$15,522	\$11,695	\$11,695	\$110,955
2023	64	63	\$70,705	\$15,339	\$11,812	\$11,812	\$109,668
2024	65	64	\$69,141	\$15,095	\$11,905	\$11,905	\$108,046
2025	66	65	\$67,727	\$14,852	\$12,020	\$12,020	\$106,619
2026	67	66	\$79,277	\$14,196	\$12,137	\$12,137	\$117,747
2027	68	67	\$77,677	\$13,983	\$12,256	\$12,256	\$116,172
2028	69	68	\$76,087	\$13,778	\$12,379	\$12,379	\$114,623
2029	70	69	\$120,876	\$18,613	\$0	\$12,502	\$151,991
2030	71	70	\$197,776	\$26,958	\$0	\$0	\$224,734
2031	72	71	\$198,095	\$26,973	\$0	\$0	\$225,068
2032	73	72	\$198,371	\$26,983	\$0	\$0	\$225,354
2033	74	73	\$198,625	\$26,992	\$0	\$0	\$225,617
2034	75	74	\$198,870	\$26,999	\$0	\$0	\$225,869
2035	76	75	\$199,103	\$27,005	\$0	\$0	\$226,108
2036	77	76	\$199,326	\$27,010	\$0	\$0	\$226,336
2037	78	77	\$199,539	\$27,015	\$0	\$0	\$226,554
2038	79	78	\$199,740	\$27,018	\$0	\$0	\$226,758
2039	80	79	\$199,931	\$27,020	\$0	\$0	\$226,951
2040	81	80	\$200,111	\$27,020	\$0	\$0	\$227,131
2041	82	81	\$200,280	\$27,020	\$0	\$0	\$227,300
2042		82	\$185,145	\$25,140	\$0	\$0	\$210,285
2043		83	\$185,339	\$25,146	\$0	\$0	\$210,485

Year	Eric's Age	Patti's Age	Federal	State	Eric's FICA	Patti's FICA	Total
2044		84	\$185,525	\$25,151	\$0	\$0	\$210,676
2045		85	\$185,703	\$25,155	\$0	\$0	\$210,858
2046		86	\$185,873	\$25,158	\$0	\$0	\$211,031
2047		87	\$186,035	\$25,161	\$0	\$0	\$211,196
2048		88	\$186,189	\$25,163	\$0	\$0	\$211,352
2049		89	\$186,335	\$25,164	\$0	\$0	\$211,499
2050		90	\$186,472	\$25,164	\$0	\$0	\$211,636

## Federal Tax Detail

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

Year	Eric's Age	Patti's Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2022	63	62	\$370,836	(\$25,900)	\$0	\$344,936	\$70,802	32%	21%	\$0	\$0	\$0	\$72,043
2023	64	63	\$366,692	(\$25,821)	\$0	\$340,871	\$69,623	32%	20%	\$0	\$0	\$0	\$70,705
2024	65	64	\$362,583	(\$27,133)	\$0	\$335,449	\$68,214	24%	20%	\$0	\$0	\$0	\$69,141
2025	66	65	\$358,488	(\$28,437)	\$0	\$330,051	\$66,956	24%	20%	\$0	\$0	\$0	\$67,727
2026	67	66	\$354,185	(\$30,920)	(\$7,802)	\$315,463	\$77,105	33%	24%	\$1,565	\$0	\$0	\$79,277
2027	68	67	\$349,530	(\$30,674)	(\$8,132)	\$310,724	\$75,623	33%	24%	\$1,623	\$0	\$0	\$77,677
2028	69	68	\$344,905	(\$30,443)	(\$8,283)	\$306,179	\$74,206	33%	24%	\$1,626	\$0	\$0	\$76,087
2029	70	69	\$472,788	(\$31,282)	\$0	\$441,506	\$118,946	33%	27%	\$1,847	\$0	\$0	\$120,876
2030	71	70	\$681,481	(\$33,213)	\$0	\$648,268	\$197,776	40%	31%	\$0	\$0	\$0	\$197,776
2031	72	71	\$681,674	(\$33,074)	\$0	\$648,599	\$198,088	40%	31%	\$0	\$0	\$0	\$198,095
2032	73	72	\$681,773	(\$32,940)	\$0	\$648,833	\$198,360	40%	31%	\$0	\$0	\$0	\$198,371
2033	74	73	\$681,828	(\$32,811)	\$0	\$649,018	\$198,612	40%	31%	\$0	\$0	\$0	\$198,625
2034	75	74	\$681,866	(\$32,686)	\$0	\$649,179	\$198,855	40%	31%	\$0	\$0	\$0	\$198,870
2035	76	75	\$681,884	(\$32,567)	\$0	\$649,317	\$199,088	40%	31%	\$0	\$0	\$0	\$199,103
2036	77	76	\$681,885	(\$32,453)	\$0	\$649,432	\$199,311	40%	31%	\$0	\$0	\$0	\$199,326
2037	78	77	\$681,866	(\$32,343)	\$0	\$649,523	\$199,524	40%	31%	\$0	\$0	\$0	\$199,539
2038	79	78	\$681,829	(\$32,238)	\$0	\$649,591	\$199,727	40%	31%	\$0	\$0	\$0	\$199,740
2039	80	79	\$681,772	(\$32,138)	\$0	\$649,634	\$199,920	40%	31%	\$0	\$0	\$0	\$199,931
2040	81	80	\$681,695	(\$32,042)	\$0	\$649,653	\$200,103	40%	31%	\$0	\$0	\$0	\$200,111
2041	82	81	\$681,598	(\$31,950)	\$0	\$649,647	\$200,276	40%	31%	\$0	\$0	\$0	\$200,280
2042		82	\$613,655	(\$30,393)	\$0	\$583,262	\$185,145	40%	32%	\$0	\$0	\$0	\$185,145
2043		83	\$613,710	(\$30,318)	\$0	\$583,393	\$185,337	40%	32%	\$0	\$0	\$0	\$185,339
2044		84	\$613,752	(\$30,247)	\$0	\$583,505	\$185,521	40%	32%	\$0	\$0	\$0	\$185,525
2045		85	\$613,780	(\$30,180)	\$0	\$583,600	\$185,698	40%	32%	\$0	\$0	\$0	\$185,703
2046		86	\$613,795	(\$30,117)	\$0	\$583,678	\$185,868	40%	32%	\$0	\$0	\$0	\$185,873
2047		87	\$613,795	(\$30,058)	\$0	\$583,737	\$186,030	40%	32%	\$0	\$0	\$0	\$186,035
2048		88	\$613,782	(\$30,003)	\$0	\$583,779	\$186,184	40%	32%	\$0	\$0	\$0	\$186,189
2049		89	\$613,754	(\$29,952)	\$0	\$583,802	\$186,331	40%	32%	\$0	\$0	\$0	\$186,335
2050		90	\$613,712	(\$29,905)	\$0	\$583,807	\$186,470	40%	32%	\$0	\$0	\$0	\$186,472

## 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	Eric's Age	Patti's Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2022	63	62	\$0	\$0	\$7,722	\$5,000	\$2,000	\$0	\$0	\$1,212,000
2023	64	63	\$0	\$0	\$7,799	\$5,000	\$2,020	\$0	\$0	\$1,224,120
2024	65	64	\$0	\$0	\$7,877	\$5,000	\$2,040	\$0	\$0	\$1,236,361
2025	66	65	\$0	\$0	\$7,956	\$5,000	\$2,061	\$0	\$0	\$1,248,725
2026	67	66	\$0	\$0	\$8,036	\$5,000	\$2,081	\$0	\$0	\$1,261,212
2027	68	67	\$0	\$0	\$8,116	\$5,000	\$2,102	\$0	\$0	\$1,273,824
2028	69	68	\$0	\$0	\$8,197	\$5,000	\$2,123	\$0	\$0	\$1,286,562
2029	70	69	\$0	\$0	\$8,279	\$5,000	\$2,144	\$0	\$0	\$1,299,428
2030	71	70	\$0	\$0	\$8,362	\$5,000	\$2,166	\$0	\$0	\$1,312,422
2031	72	71	\$0	\$0	\$8,445	\$5,000	\$2,187	\$0	\$0	\$1,325,547
2032	73	72	\$0	\$0	\$8,530	\$5,000	\$2,209	\$0	\$0	\$1,338,802
2033	74	73	\$0	\$0	\$8,615	\$5,000	\$2,231	\$0	\$0	\$1,352,190
2034	75	74	\$0	\$0	\$8,701	\$5,000	\$2,254	\$0	\$0	\$1,365,712
2035	76	75	\$0	\$0	\$8,788	\$5,000	\$2,276	\$0	\$0	\$1,379,369
2036	77	76	\$0	\$0	\$8,876	\$5,000	\$2,299	\$0	\$0	\$1,393,163
2037	78	77	\$0	\$0	\$8,965	\$5,000	\$2,322	\$0	\$0	\$1,407,094
2038	79	78	\$0	\$0	\$9,055	\$5,000	\$2,345	\$0	\$0	\$1,421,165
2039	80	79	\$0	\$0	\$9,145	\$5,000	\$2,369	\$0	\$0	\$1,435,377
2040	81	80	\$0	\$0	\$9,237	\$5,000	\$2,392	\$0	\$0	\$1,449,731
2041	82	81	\$0	\$0	\$9,329	\$5,000	\$2,416	\$0	\$0	\$1,464,228
2042		82	\$0	\$0	\$9,422	\$5,000	\$2,440	\$0	\$0	\$1,478,870
2043		83	\$0	\$0	\$9,517	\$5,000	\$2,465	\$0	\$0	\$1,493,659
2044		84	\$0	\$0	\$9,612	\$5,000	\$2,489	\$0	\$0	\$1,508,596
2045		85	\$0	\$0	\$9,708	\$5,000	\$2,514	\$0	\$0	\$1,523,682
2046		86	\$0	\$0	\$9,805	\$5,000	\$2,539	\$0	\$0	\$1,538,918
2047		87	\$0	\$0	\$9,903	\$5,000	\$2,565	\$0	\$0	\$1,554,308
2048		88	\$0	\$0	\$10,002	\$5,000	\$2,591	\$0	\$0	\$1,569,851
2049		89	\$0	\$0	\$10,102	\$5,000	\$2,616	\$0	\$0	\$1,585,549
2050		90	\$0	\$0	\$10,203	\$5,000	\$2,643	\$0	\$0	\$1,601,405



## 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	Eric's Age	Patti's Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0	\$0	\$0
2042		82	\$0	\$0	\$0	\$0	\$0	\$0
2043		83	\$0	\$0	\$0	\$0	\$0	\$0
2044		84	\$0	\$0	\$0	\$0	\$0	\$0
2045		85	\$0	\$0	\$0	\$0	\$0	\$0
2046		86	\$0	\$0	\$0	\$0	\$0	\$0
2047		87	\$0	\$0	\$0	\$0	\$0	\$0
2048		88	\$0	\$0	\$0	\$0	\$0	\$0
2049		89	\$0	\$0	\$0	\$0	\$0	\$0
2050		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	Eric's Age	Patti's Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2022	63	62	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0
2042		82	\$0	\$0	\$0	\$0
2043		83	\$0	\$0	\$0	\$0
2044		84	\$0	\$0	\$0	\$0
2045		85	\$0	\$0	\$0	\$0
2046		86	\$0	\$0	\$0	\$0
2047		87	\$0	\$0	\$0	\$0
2048		88	\$0	\$0	\$0	\$0
2049		89	\$0	\$0	\$0	\$0
2050		90	\$0	\$0	\$0	\$0

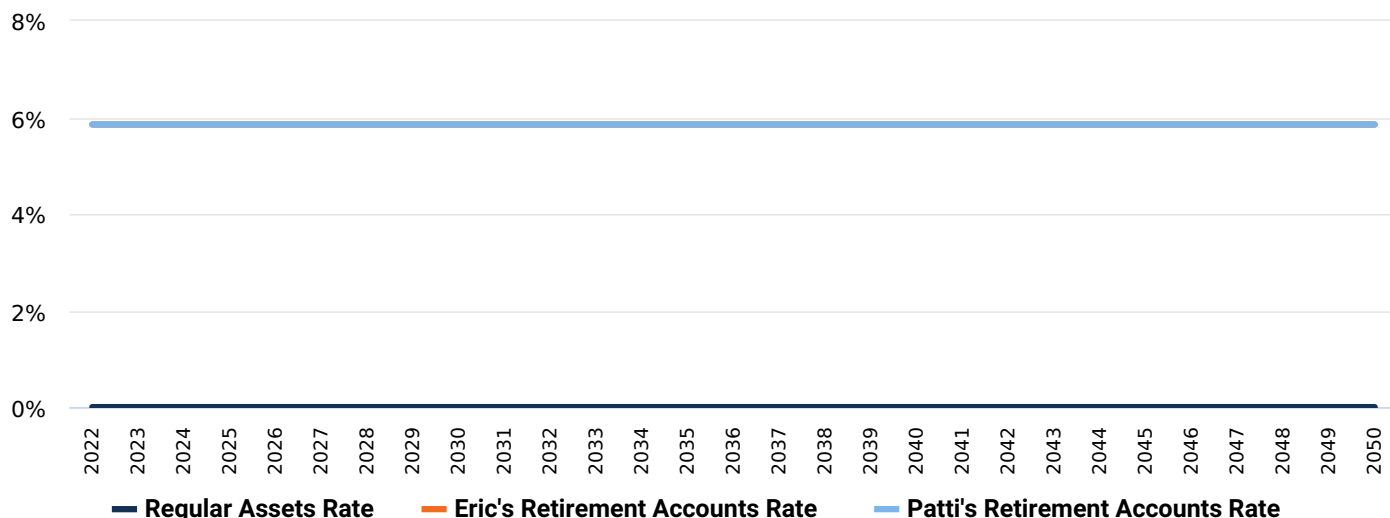


## Real Estate

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	Eric's Age	Patti's Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2022	63	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	64	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	65	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	66	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	67	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	68	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	69	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	70	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	71	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	72	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	73	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	74	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	75	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	76	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	77	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	78	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	79	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	80	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	81	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	82	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042		82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043		83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044		84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045		85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046		86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047		87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048		88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049		89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050		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	Eric's Age	Patti's Age	Regular Assets Rate	Eric's Retirement Accounts Rate	Patti's Retirement Accounts Rate
2022	63	62	0.00	5.85	5.85
2023	64	63	0.00	5.85	5.85
2024	65	64	0.00	5.85	5.85
2025	66	65	0.00	5.85	5.85
2026	67	66	0.00	5.85	5.85
2027	68	67	0.00	5.85	5.85
2028	69	68	0.00	5.85	5.85
2029	70	69	0.00	5.85	5.85
2030	71	70	0.00	5.85	5.85
2031	72	71	0.00	5.85	5.85
2032	73	72	0.00	5.85	5.85
2033	74	73	0.00	5.85	5.85
2034	75	74	0.00	5.85	5.85
2035	76	75	0.00	5.85	5.85
2036	77	76	0.00	5.85	5.85
2037	78	77	0.00	5.85	5.85
2038	79	78	0.00	5.85	5.85
2039	80	79	0.00	5.85	5.85
2040	81	80	0.00	5.85	5.85
2041	82	81	0.00	5.85	5.85
2042		82	0.00	5.85	5.85
2043		83	0.00	5.85	5.85
2044		84	0.00	5.85	5.85
2045		85	0.00	5.85	5.85

Year	Eric's Age	Patti's Age	Regular Assets Rate	Eric's Retirement Accounts Rate	Patti's Retirement Accounts Rate
2046		86	0.00	5.85	5.85
2047		87	0.00	5.85	5.85
2048		88	0.00	5.85	5.85
2049		89	0.00	5.85	5.85
2050		90	0.00	5.85	5.85

# Base Plan Inputs

Current Marital Status: Married

## Eric

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Date of Birth: 24 Nov 1959  
Maximum Age (Year of Death): 90 (2049)  
Retirement Age (Year): 69 (2028)

## Current/Future Earnings

### Concierge physician

Start Year: 2022  
Annual Amount: \$178,000  
End Year: Retirement  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

## Social Security Benefits

### Current Benefits

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

### Planned Benefits

Retirement File Date: Nov 2029  
Spousal File Date: Nov 2029  
Widow(er)'s: N/A

## Social Security Past Earnings

Year	Age	Covered Earnings
1975	16	\$0
1976	17	\$0
1977	18	\$0
1978	19	\$0
1979	20	\$5,000
1980	21	\$5,000
1981	22	\$0
1982	23	\$0
1983	24	\$0
1984	25	\$0

Year	Age	Covered Earnings
1985	26	\$0
1986	27	\$40,000
1987	28	\$40,000
1988	29	\$40,000
1989	30	\$40,000
1990	31	\$40,000
1991	32	\$40,000
1992	33	\$40,000
1993	34	\$100,000
1994	35	\$100,000
1995	36	\$100,000
1996	37	\$100,000
1997	38	\$100,000
1998	39	\$100,000
1999	40	\$100,000
2000	41	\$150,000
2001	42	\$151,125
2002	43	\$152,258
2003	44	\$153,400
2004	45	\$154,551
2005	46	\$155,710
2006	47	\$156,878
2007	48	\$158,054
2008	49	\$159,240
2009	50	\$160,434
2010	51	\$161,637
2011	52	\$162,850
2012	53	\$164,071
2013	54	\$165,302
2014	55	\$166,541
2015	56	\$167,790
2016	57	\$169,049
2017	58	\$170,317
2018	59	\$171,594
2019	60	\$172,881
2020	61	\$174,178
2021	62	\$178,000

## Retirement Accounts

### 401K

Type: Employer-Based Account  
Assets: \$2,200,000

#### Employee Contributions

Start Year: 2022  
Annual Amount: \$8,900  
End Year: Retirement  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

#### Employer Contributions

Start Year: 2022  
Annual Amount: \$8,900  
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 8.5%  
Future Safe Rate of Return for Retirement Accounts No future rate change  
Smooth Withdrawal Start Age 70  
Smooth Withdrawal End Age 90  
Withdraw from Roth Accounts First? No  
Percent of Non-Annuitized Assets to Spend 100%  
Percentage of Retirement Assets to Annuitize 0%  
Nominal Rate of Return for Annuitized Assets 3.25%  
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 60  
Change in Survivors' Living Standard 0%  
Special Bequest Amount \$0  
Funeral Expenses \$0

## Patti

---

Date of Birth: 3 Jun 1960  
Maximum Age (Year of Death): 90 (2050)  
Retirement Age (Year): 69 (2029)

## Current/Future Earnings



## Concierge physician

Start Year: 2022  
Annual Amount: \$178,000  
End Year: Retirement  
Value: Today's Dollars  
Annual Growth/Reduction: 0%

## Social Security Benefits

### Current Benefits

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

### Planned Benefits

Retirement File Date: Nov 2029  
Spousal File Date: Nov 2029  
Widow(er)'s File Date: Dec 2049

## Social Security Past Earnings

Year	Age	Covered Earnings
1976	16	\$0
1977	17	\$0
1978	18	\$0
1979	19	\$5,000
1980	20	\$5,000
1981	21	\$0
1982	22	\$0
1983	23	\$0
1984	24	\$0
1985	25	\$0
1986	26	\$40,000
1987	27	\$40,000
1988	28	\$40,000
1989	29	\$40,000
1990	30	\$40,000
1991	31	\$40,000
1992	32	\$40,000
1993	33	\$100,000
1994	34	\$100,000
1995	35	\$100,000
1996	36	\$100,000

Year	Age	Covered Earnings
1997	37	\$100,000
1998	38	\$100,000
1999	39	\$100,000
2000	40	\$150,000
2001	41	\$151,125
2002	42	\$152,258
2003	43	\$153,400
2004	44	\$154,551
2005	45	\$155,710
2006	46	\$156,878
2007	47	\$158,054
2008	48	\$159,240
2009	49	\$160,434
2010	50	\$161,637
2011	51	\$162,850
2012	52	\$164,071
2013	53	\$165,302
2014	54	\$166,541
2015	55	\$167,790
2016	56	\$169,049
2017	57	\$170,317
2018	58	\$171,594
2019	59	\$172,881
2020	60	\$174,178
2021	61	\$178,000

## Retirement Accounts

### Patti's 401k

Type: Employer-Based Account  
 Assets: \$2,100,000

#### Employee Contributions

Start Year: 2022  
 Annual Amount: \$8,900  
 End Year: Retirement  
 Value: Today's Dollars  
 Annual Growth/Reduction: 0%

#### Employer Contributions

Start Year: 2022





Annual Amount: \$8,900  
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 8.5%  
Future Safe Rate of Return for Retirement Accounts No future rate change  
Smooth Withdrawal Start Age 70  
Smooth Withdrawal End Age 90  
Withdraw from Roth Accounts First? No  
Percent of Non-Annuitized Assets to Spend 100%  
Percentage of Retirement Assets to Annuitize 0%  
Nominal Rate of Return for Annuitized Assets 3.25%  
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 60  
Change in Survivors' Living Standard 0%  
Special Bequest Amount \$0  
Funeral Expenses \$0

## Household

---

### Primary Residence

State: CO  
Market Value: \$1,200,000  
Purchase Price: \$300,000  
Property Taxes: \$7,722  
Homeowners Insurance: \$2,000  
Maintenance, Utilities, and Fees: \$5,000  
Real Appreciation Rate: 1%

### Special Expenses

#### CU foundation gift

Tax Treatment: Tax deductible  
Start Year: 2022  
Annual Amount: \$10,000  
End Year: Last Death of Spouse/Partner  
Value: Nominal Dollars  
Annual Growth/Reduction: 0%

### Regular Assets

12/5/2022 at 6:24 AM

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## Checking Account

Assets: \$1,000,000

Asset Type: Checking Account

## Brokerage account

Assets: \$305,425

Asset Type: Brokerage Account

## Settings and Assumptions

Inflation Rate 2.5%

Future Inflation Rate No future rate change

Regular Assets Nominal Safe Rate of Return 2.5%

Regular Assets Future Safe Rate of Return No future rate change

Nominal Safe Rate of Return for 529 Accounts 2.5%

Social Security Benefit Change Year: 2022, Percent: 0%

Medicare Part B Premium Real Growth Rate 3%

Load on Life Insurance 15%

Maximum Indebtedness 0

Cost of Debt 5.25%

Cost of Selling Home or Real Estate 6%

Municipal Bonds Percentage 0%

Dividends and Realized Capital Gains Percentage 0%

Unrealized Capital Gains Percentage 0%

Unrealized Capital Gains \$0

Federal Tax Policy Current Tax Law

Federal Income Tax Change Year: 2022, Percent: 0%

Payroll (FICA) Tax Change Year: 2022, Percent: 0%

State Income Tax Change Year: 2022, Percent: 0%

Annual Living Standard Index 100% for all years

Two people can live as cheaply as... 1.6

Cost of Children 70% for all years

# Eric dies at 82 unexpectedly special withdrawals 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.

## Eric

---

Maximum Age (Year of Death): 82 (2041)

## Retirement Accounts

### 401K

Type: Employer-Based Account

Assets: \$2,200,000

#### Employee Contributions

Start Year: 2022

Annual Amount: \$8,900

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 0%

#### Employer Contributions

Start Year: 2022

Annual Amount: \$8,900

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 0%

#### Roth Conversion Amounts

No Conversion

#### Special Withdrawals

Start Year: 2029

Annual Amount: \$294,435

End Year: Death

Value: Today's Dollars

Annual Growth/Reduction: 0%

## Settings and Assumptions

Smooth Withdrawal End Age 90