



Financial Analysis Prepared For

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Prepared By

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

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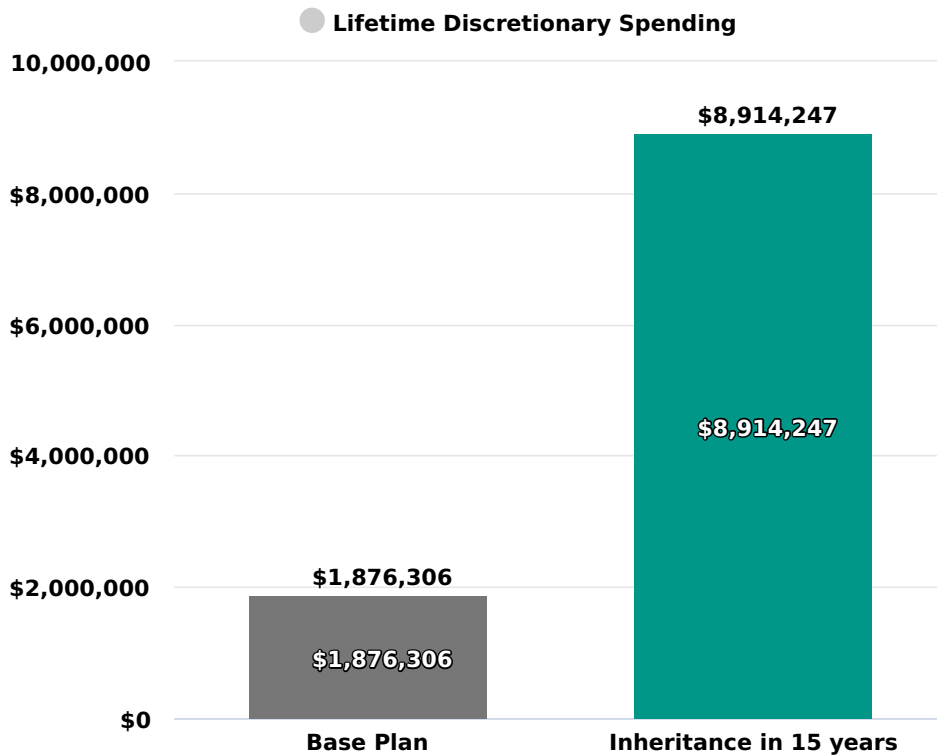
Profile Comparison

Lifetime Discretionary Spending

This report shows differences in lifetime present values between Base Plan and Inheritance in 15 years.

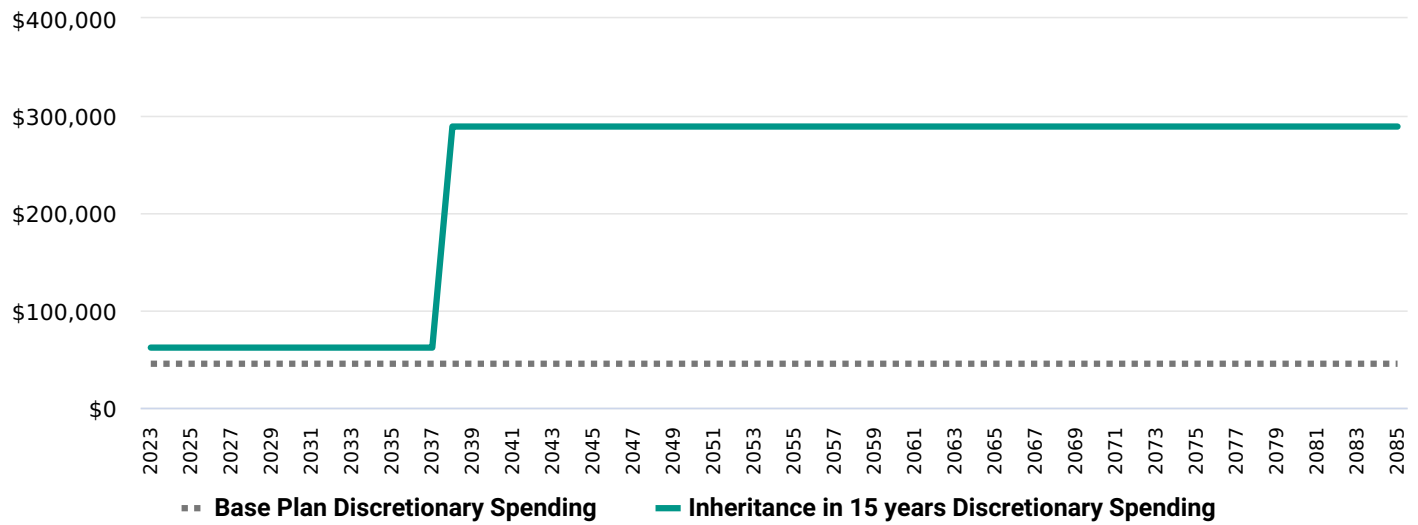
\$7,037,941

Lifetime Discretionary Spending increased by \$7,037,941 in **Inheritance in 15 years** compared with Base Plan



Annual Discretionary Spending Comparison

This chart compares Annual Discretionary Spending between the two plans.



What Went Up?

- Special Receipts increased by \$9,645,160.
- Federal Taxes increased by \$2,412,685.
- Medicare Part B Premiums increased by \$194,534.

What Went Down?

No values decreased.

Lifetime Resources

Category	Base Plan	Inheritance in 15 years	Difference
Labor Earnings	\$4,610,130	\$4,610,130	-
Employer Retirement Account Contributions	\$0	\$0	-
Social Security Benefits	\$921,285	\$921,285	-
Pensions	\$0	\$0	-
Annuities	\$0	\$0	-
Retirement Assets	\$23,320	\$23,320	-
Regular Assets	\$67,438	\$67,438	-
Reserve Fund Assets	\$0	\$0	-
529 Assets	\$0	\$0	-
Special Receipts	\$0	\$9,645,160	\$9,645,160
Excess Regular Asset Income	\$0	\$0	-
Excess 529 Asset Income	\$0	\$0	-
Excess Retirement Account Asset Income	\$160,441	\$160,441	-
Housing Assets	\$0	\$0	-
Future Borrowing for Housing	\$0	\$0	-
Real Estate Assets	\$0	\$0	-
Future Borrowing for Real Estate	\$0	\$0	-
Real Estate Income	\$0	\$0	-
TOTAL	\$5,782,614	\$15,427,774	\$9,645,160

Lifetime Spending

Category	Base Plan	Inheritance in 15 years	Difference
Housing Expenses	\$1,993,594	\$1,993,594	-
Housing Equity Bequest	\$0	\$0	-
Housing Holding Costs	\$0	\$0	-
Real Estate Expenses	\$0	\$0	-
Real Estate Equity Bequest	\$0	\$0	-
Real Estate Holding Costs	\$0	\$0	-
Funeral Costs and Extra Bequest	\$0	\$0	-
Reserve Fund Bequests	\$0	\$0	-
Retirement Account Bequests	\$0	\$0	-
Special Expenses	\$0	\$0	-
529 Expenses	\$0	\$0	-
Federal Taxes	\$1,094,262	\$3,506,947	\$2,412,685
FICA Taxes	\$655,753	\$655,753	-
State Taxes	\$0	\$0	-
Medicare Part B Premiums	\$162,697	\$357,231	\$194,534
Life Insurance Premiums	\$0	\$0	-
Discretionary Spending	\$1,876,306	\$8,914,247	\$7,037,941
TOTAL	\$5,782,612	\$15,427,772	\$9,645,160

Lifetime Resources

Category	Base Plan	Inheritance in 15 years	Difference
Labor Earnings	79.7%	29.9%	-49.8%
Employer Retirement Account Contributions	0%	0%	-
Social Security Benefits Pensions	15.9%	6%	-9.9%
Annuities	0%	0%	-
Retirement Assets	0.4%	0.2%	-0.2%
Regular Assets	1.2%	0.4%	-0.8%
Reserve Fund Assets	0%	0%	-
529 Assets	0%	0%	-
Special Receipts	0%	62.5%	62.5%
Excess Regular Asset Income	0%	0%	-
Excess 529 Asset Income	0%	0%	-
Excess Retirement Account Asset Income	2.8%	1%	-1.8%
Housing Assets	0%	0%	-
Future Borrowing for Housing	0%	0%	-
Real Estate Assets	0%	0%	-
Future Borrowing for Real Estate	0%	0%	-
Real Estate Income	0%	0%	-

Lifetime Spending

Category	Base Plan	Inheritance in 15 years	Difference
Housing Expenses	34.5%	12.9%	-21.6%
Housing Equity Bequest	0%	0%	-
Housing Holding Costs	0%	0%	-
Real Estate Expenses	0%	0%	-
Real Estate Equity Bequest	0%	0%	-
Real Estate Holding Costs	0%	0%	-
Funeral Costs and Extra Bequest	0%	0%	-
Reserve Fund Bequests	0%	0%	-
Retirement Account Bequests	0%	0%	-
Special Expenses	0%	0%	-
529 Expenses	0%	0%	-
Federal Taxes	18.9%	22.7%	3.8%
FICA Taxes	11.3%	4.3%	-7%
State Taxes	0%	0%	-
Medicare Part B Premiums	2.8%	2.3%	-0.5%
Life Insurance Premiums	0%	0%	-
Discretionary Spending	32.4%	57.8%	25.4%

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

Base Plan Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

Labor Earnings	\$4,610,130
Employer Retirement Account Contributions	\$0
Social Security Benefits	\$921,285
Pensions	\$0
Annuities	\$0
Retirement Assets	\$23,320
Regular Assets	\$67,438
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	\$160,441
Housing Assets	\$0
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$1,993,594
Housing Equity Bequest	\$0
Housing Holding Costs	\$0
Real Estate Expenses	\$0
Real Estate Equity Bequest	\$0
Real Estate Holding Costs	\$0
Funeral Costs and Extra Bequest	\$0
Reserve Fund Bequests	\$0
Retirement Account Bequests	\$0
Special Expenses	\$0
529 Expenses	\$0
Federal Taxes	\$1,094,262
FICA Taxes	\$655,753
State Taxes	\$0
Medicare Part B Premiums	\$162,697
Life Insurance Premiums	\$0
Discretionary Spending	\$1,876,306

TOTAL	\$5,782,614	TOTAL	\$5,782,612
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The above table is your lifetime budget. It shows your lifetime (current and future) resources and spending.

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

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

Lifetime Resources

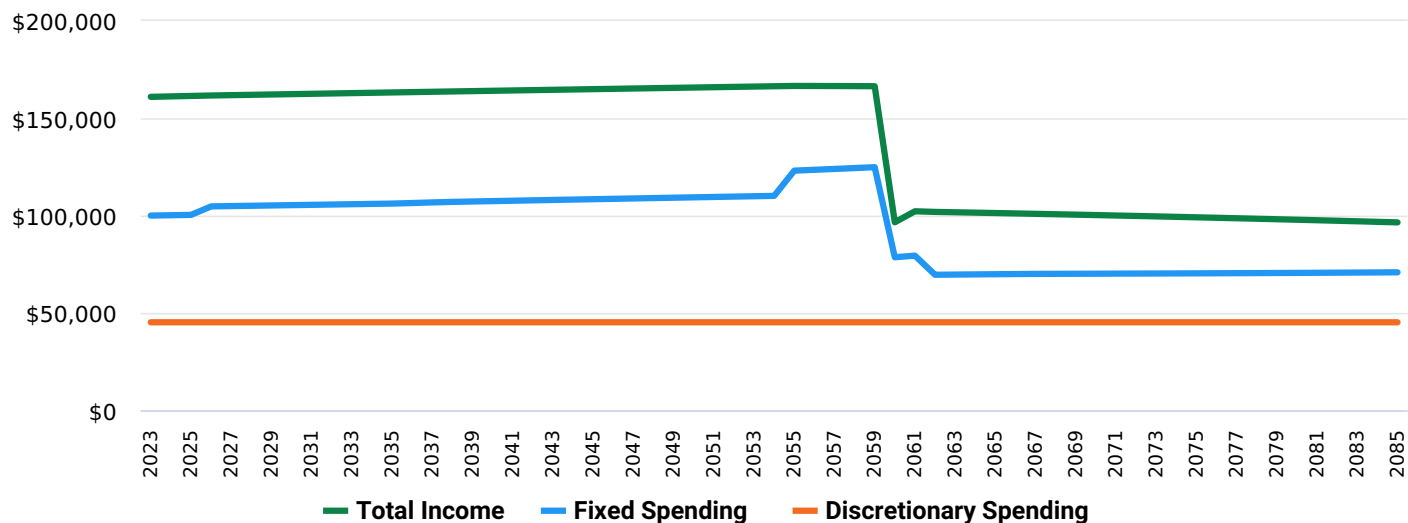
Labor Earnings	80%
Employer Retirement Account Contributions	0%
Social Security Benefits	16%
Pensions	0%
Annuities	0%
Retirement Assets	0%
Regular Assets	1%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	0%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	3%
Housing Assets	0%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	34%
Housing Equity Bequest	0%
Housing Holding Costs	0%
Real Estate Expenses	0%
Real Estate Equity Bequest	0%
Real Estate Holding Costs	0%
Funeral Costs and Extra Bequest	0%
Reserve Fund Bequests	0%
Retirement Account Bequests	0%
Special Expenses	0%
529 Expenses	0%
Federal Taxes	19%
FICA Taxes	11%
State Taxes	0%
Medicare Part B Premiums	3%
Life Insurance Premiums	0%
Discretionary Spending	32%

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

Annual Income and Spending



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

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

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

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

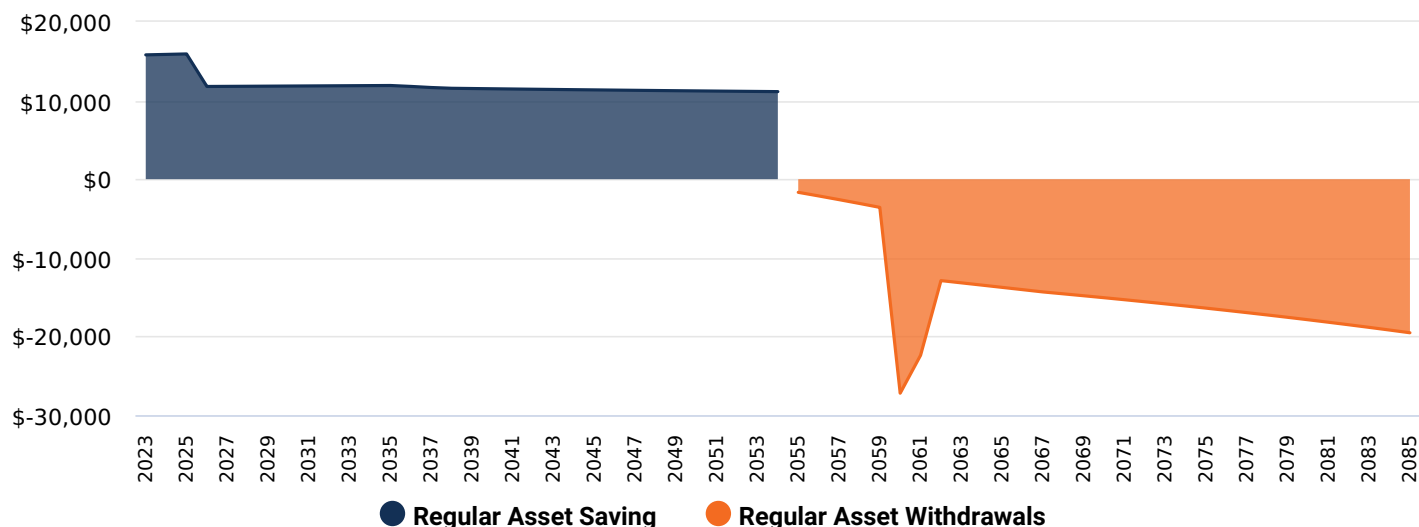
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2023	33	\$160,975	\$99,995	\$45,176
2024	34	\$161,207	\$100,168	\$45,176
2025	35	\$161,440	\$100,341	\$45,176
2026	36	\$161,673	\$104,709	\$45,176
2027	37	\$161,846	\$104,869	\$45,176
2028	38	\$162,019	\$105,029	\$45,176
2029	39	\$162,192	\$105,189	\$45,176
2030	40	\$162,366	\$105,349	\$45,176
2031	41	\$162,540	\$105,509	\$45,176
2032	42	\$162,714	\$105,670	\$45,176

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2033	43	\$162,888	\$105,830	\$45,176
2034	44	\$163,062	\$105,990	\$45,176
2035	45	\$163,236	\$106,150	\$45,176
2036	46	\$163,411	\$106,441	\$45,176
2037	47	\$163,584	\$106,754	\$45,176
2038	48	\$163,755	\$107,024	\$45,176
2039	49	\$163,925	\$107,224	\$45,176
2040	50	\$164,094	\$107,424	\$45,176
2041	51	\$164,262	\$107,622	\$45,176
2042	52	\$164,431	\$107,820	\$45,176
2043	53	\$164,598	\$108,016	\$45,176
2044	54	\$164,766	\$108,211	\$45,176
2045	55	\$164,933	\$108,405	\$45,176
2046	56	\$165,099	\$108,598	\$45,176
2047	57	\$165,265	\$108,790	\$45,176
2048	58	\$165,431	\$108,982	\$45,176
2049	59	\$165,596	\$109,172	\$45,176
2050	60	\$165,761	\$109,361	\$45,176
2051	61	\$165,926	\$109,550	\$45,176
2052	62	\$166,090	\$109,738	\$45,176
2053	63	\$166,254	\$109,925	\$45,176
2054	64	\$166,418	\$110,110	\$45,176
2055	65	\$166,581	\$123,075	\$45,176
2056	66	\$166,557	\$123,508	\$45,176
2057	67	\$166,525	\$123,949	\$45,176
2058	68	\$166,487	\$124,395	\$45,176
2059	69	\$166,442	\$124,848	\$45,176
2060	70	\$96,546	\$78,577	\$45,176
2061	71	\$102,205	\$79,414	\$45,176
2062	72	\$101,877	\$69,593	\$45,176
2063	73	\$101,688	\$69,690	\$45,176
2064	74	\$101,495	\$69,783	\$45,176
2065	75	\$101,297	\$69,874	\$45,176
2066	76	\$101,095	\$69,961	\$45,176
2067	77	\$100,889	\$70,047	\$45,176
2068	78	\$100,679	\$70,077	\$45,176
2069	79	\$100,465	\$70,108	\$45,176
2070	80	\$100,248	\$70,140	\$45,176
2071	81	\$100,027	\$70,173	\$45,176
2072	82	\$99,802	\$70,208	\$45,176
2073	83	\$99,573	\$70,244	\$45,176
2074	84	\$99,341	\$70,282	\$45,176
2075	85	\$99,104	\$70,321	\$45,176
2076	86	\$98,864	\$70,362	\$45,176
2077	87	\$98,619	\$70,407	\$45,176
2078	88	\$98,370	\$70,453	\$45,176
2079	89	\$98,117	\$70,500	\$45,176
2080	90	\$97,860	\$70,551	\$45,176

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2081	91	\$97,597	\$70,605	\$45,176
2082	92	\$97,331	\$70,662	\$45,176
2083	93	\$97,059	\$70,721	\$45,176
2084	94	\$96,783	\$70,784	\$45,176
2085	95	\$96,501	\$70,850	\$45,176

Annual Saving and Withdrawals



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

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

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

And:

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

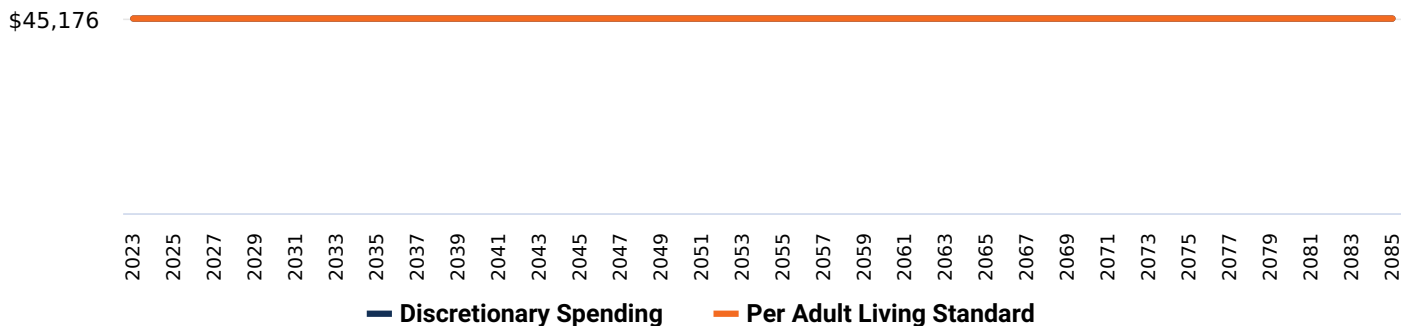
Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	33	\$160,975	\$145,171	\$15,804	\$66,462	\$82,266
2024	34	\$161,207	\$145,344	\$15,863	\$82,266	\$98,129
2025	35	\$161,440	\$145,517	\$15,923	\$98,129	\$114,052
2026	36	\$161,673	\$149,885	\$11,787	\$114,052	\$125,839
2027	37	\$161,846	\$150,045	\$11,800	\$125,839	\$137,639
2028	38	\$162,019	\$150,205	\$11,813	\$137,640	\$149,453
2029	39	\$162,192	\$150,365	\$11,827	\$149,453	\$161,280
2030	40	\$162,366	\$150,525	\$11,840	\$161,280	\$173,120
2031	41	\$162,540	\$150,685	\$11,854	\$173,120	\$184,974
2032	42	\$162,714	\$150,846	\$11,868	\$184,973	\$196,841
2033	43	\$162,888	\$151,006	\$11,882	\$196,841	\$208,723
2034	44	\$163,062	\$151,166	\$11,896	\$208,723	\$220,619
2035	45	\$163,236	\$151,326	\$11,910	\$220,619	\$232,529



Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	46	\$163,411	\$151,617	\$11,793	\$232,530	\$244,323
2037	47	\$163,584	\$151,930	\$11,654	\$244,323	\$255,977
2038	48	\$163,755	\$152,200	\$11,556	\$255,977	\$267,533
2039	49	\$163,925	\$152,400	\$11,525	\$267,532	\$279,057
2040	50	\$164,094	\$152,600	\$11,494	\$279,058	\$290,552
2041	51	\$164,262	\$152,798	\$11,464	\$290,552	\$302,016
2042	52	\$164,431	\$152,996	\$11,435	\$302,016	\$313,451
2043	53	\$164,598	\$153,192	\$11,407	\$313,451	\$324,858
2044	54	\$164,766	\$153,387	\$11,379	\$324,858	\$336,237
2045	55	\$164,933	\$153,581	\$11,352	\$336,237	\$347,589
2046	56	\$165,099	\$153,774	\$11,325	\$347,588	\$358,913
2047	57	\$165,265	\$153,966	\$11,299	\$358,913	\$370,212
2048	58	\$165,431	\$154,158	\$11,273	\$370,213	\$381,486
2049	59	\$165,596	\$154,348	\$11,248	\$381,486	\$392,734
2050	60	\$165,761	\$154,537	\$11,224	\$392,734	\$403,958
2051	61	\$165,926	\$154,726	\$11,200	\$403,958	\$415,158
2052	62	\$166,090	\$154,914	\$11,177	\$415,157	\$426,334
2053	63	\$166,254	\$155,101	\$11,154	\$426,334	\$437,488
2054	64	\$166,418	\$155,286	\$11,131	\$437,488	\$448,619
2055	65	\$166,581	\$168,251	(\$1,670)	\$448,619	\$446,949
2056	66	\$166,557	\$168,684	(\$2,128)	\$446,949	\$444,821
2057	67	\$166,525	\$169,125	(\$2,600)	\$444,821	\$442,221
2058	68	\$166,487	\$169,571	(\$3,084)	\$442,221	\$439,137
2059	69	\$166,442	\$170,024	(\$3,583)	\$439,137	\$435,554
2060	70	\$96,546	\$123,753	(\$27,208)	\$435,554	\$408,346
2061	71	\$102,205	\$124,590	(\$22,386)	\$408,346	\$385,960
2062	72	\$101,877	\$114,769	(\$12,893)	\$385,960	\$373,067
2063	73	\$101,688	\$114,866	(\$13,179)	\$373,067	\$359,888
2064	74	\$101,495	\$114,959	(\$13,465)	\$359,888	\$346,423
2065	75	\$101,297	\$115,050	(\$13,754)	\$346,423	\$332,669
2066	76	\$101,095	\$115,137	(\$14,043)	\$332,669	\$318,626
2067	77	\$100,889	\$115,223	(\$14,334)	\$318,625	\$304,291
2068	78	\$100,679	\$115,253	(\$14,575)	\$304,292	\$289,717
2069	79	\$100,465	\$115,284	(\$14,820)	\$289,717	\$274,897
2070	80	\$100,248	\$115,316	(\$15,069)	\$274,897	\$259,828
2071	81	\$100,027	\$115,349	(\$15,323)	\$259,828	\$244,505
2072	82	\$99,802	\$115,384	(\$15,583)	\$244,505	\$228,922
2073	83	\$99,573	\$115,420	(\$15,848)	\$228,922	\$213,074
2074	84	\$99,341	\$115,458	(\$16,118)	\$213,074	\$196,956
2075	85	\$99,104	\$115,497	(\$16,394)	\$196,956	\$180,562
2076	86	\$98,864	\$115,538	(\$16,676)	\$180,563	\$163,887
2077	87	\$98,619	\$115,583	(\$16,964)	\$163,886	\$146,922
2078	88	\$98,370	\$115,629	(\$17,259)	\$146,923	\$129,664
2079	89	\$98,117	\$115,676	(\$17,560)	\$129,663	\$112,103
2080	90	\$97,860	\$115,727	(\$17,869)	\$112,103	\$94,234
2081	91	\$97,597	\$115,781	(\$18,185)	\$94,235	\$76,050
2082	92	\$97,331	\$115,838	(\$18,508)	\$76,050	\$57,542
2083	93	\$97,059	\$115,897	(\$18,839)	\$57,542	\$38,703

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2084	94	\$96,783	\$115,960	(\$19,178)	\$38,703	\$19,525
2085	95	\$96,501	\$116,026	(\$19,525)	\$19,525	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

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



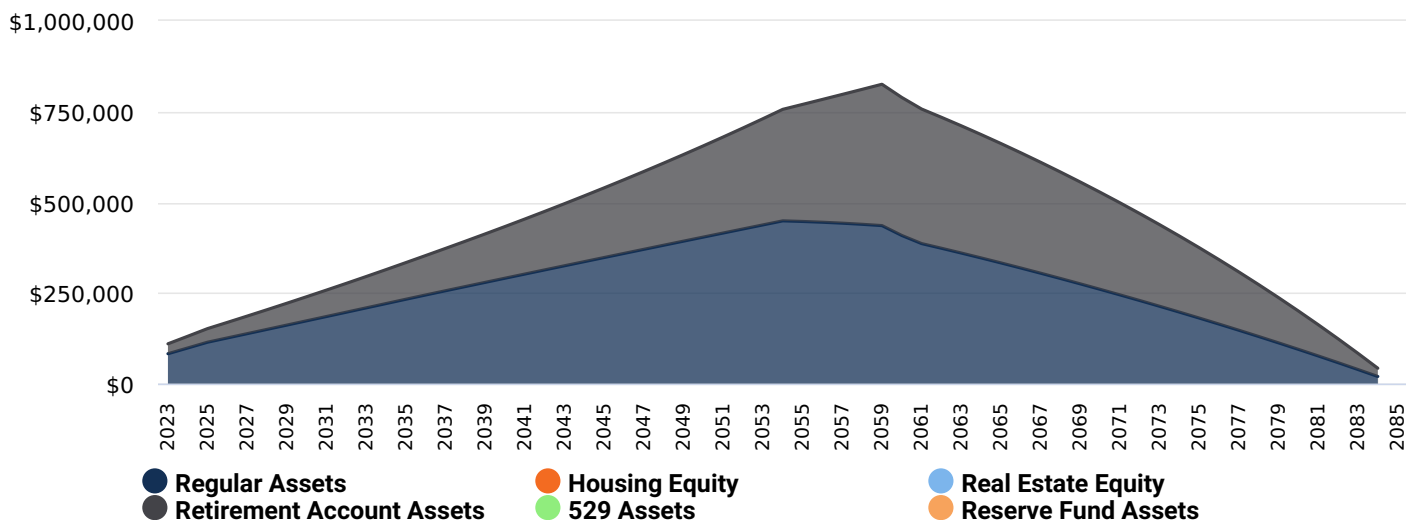
thereafter. If you are constrained over multiple periods, the program will show you having one living standard for a while, a higher one for a while followed by a yet higher one for a while, and so on.

Year	Age	Discretionary Spending	Per Adult Living Standard
2023	33	\$45,176	\$45,176
2024	34	\$45,176	\$45,176
2025	35	\$45,176	\$45,176
2026	36	\$45,176	\$45,176
2027	37	\$45,176	\$45,176
2028	38	\$45,176	\$45,176
2029	39	\$45,176	\$45,176
2030	40	\$45,176	\$45,176
2031	41	\$45,176	\$45,176
2032	42	\$45,176	\$45,176
2033	43	\$45,176	\$45,176
2034	44	\$45,176	\$45,176
2035	45	\$45,176	\$45,176
2036	46	\$45,176	\$45,176
2037	47	\$45,176	\$45,176
2038	48	\$45,176	\$45,176
2039	49	\$45,176	\$45,176
2040	50	\$45,176	\$45,176
2041	51	\$45,176	\$45,176
2042	52	\$45,176	\$45,176
2043	53	\$45,176	\$45,176
2044	54	\$45,176	\$45,176
2045	55	\$45,176	\$45,176
2046	56	\$45,176	\$45,176
2047	57	\$45,176	\$45,176
2048	58	\$45,176	\$45,176
2049	59	\$45,176	\$45,176
2050	60	\$45,176	\$45,176
2051	61	\$45,176	\$45,176
2052	62	\$45,176	\$45,176
2053	63	\$45,176	\$45,176
2054	64	\$45,176	\$45,176
2055	65	\$45,176	\$45,176
2056	66	\$45,176	\$45,176
2057	67	\$45,176	\$45,176
2058	68	\$45,176	\$45,176
2059	69	\$45,176	\$45,176
2060	70	\$45,176	\$45,176
2061	71	\$45,176	\$45,176
2062	72	\$45,176	\$45,176
2063	73	\$45,176	\$45,176
2064	74	\$45,176	\$45,176
2065	75	\$45,176	\$45,176
2066	76	\$45,176	\$45,176
2067	77	\$45,176	\$45,176
2068	78	\$45,176	\$45,176



Year	Age	Discretionary Spending	Per Adult Living Standard
2069	79	\$45,176	\$45,176
2070	80	\$45,176	\$45,176
2071	81	\$45,176	\$45,176
2072	82	\$45,176	\$45,176
2073	83	\$45,176	\$45,176
2074	84	\$45,176	\$45,176
2075	85	\$45,176	\$45,176
2076	86	\$45,176	\$45,176
2077	87	\$45,176	\$45,176
2078	88	\$45,176	\$45,176
2079	89	\$45,176	\$45,176
2080	90	\$45,176	\$45,176
2081	91	\$45,176	\$45,176
2082	92	\$45,176	\$45,176
2083	93	\$45,176	\$45,176
2084	94	\$45,176	\$45,176
2085	95	\$45,176	\$45,176

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	33	\$82,266	\$0	\$0	\$27,320	\$0	\$0	\$109,586
2024	34	\$98,129	\$0	\$0	\$32,322	\$0	\$0	\$130,451
2025	35	\$114,052	\$0	\$0	\$37,507	\$0	\$0	\$151,559
2026	36	\$125,839	\$0	\$0	\$42,883	\$0	\$0	\$168,722
2027	37	\$137,639	\$0	\$0	\$48,456	\$0	\$0	\$186,095
2028	38	\$149,453	\$0	\$0	\$54,233	\$0	\$0	\$203,686
2029	39	\$161,280	\$0	\$0	\$60,222	\$0	\$0	\$221,502
2030	40	\$173,120	\$0	\$0	\$66,430	\$0	\$0	\$239,550
2031	41	\$184,974	\$0	\$0	\$72,867	\$0	\$0	\$257,841
2032	42	\$196,841	\$0	\$0	\$79,539	\$0	\$0	\$276,380
2033	43	\$208,723	\$0	\$0	\$86,456	\$0	\$0	\$295,179
2034	44	\$220,619	\$0	\$0	\$93,627	\$0	\$0	\$314,246
2035	45	\$232,529	\$0	\$0	\$101,061	\$0	\$0	\$333,590
2036	46	\$244,323	\$0	\$0	\$108,767	\$0	\$0	\$353,090
2037	47	\$255,977	\$0	\$0	\$116,756	\$0	\$0	\$372,733
2038	48	\$267,533	\$0	\$0	\$125,038	\$0	\$0	\$392,571
2039	49	\$279,057	\$0	\$0	\$133,624	\$0	\$0	\$412,681
2040	50	\$290,552	\$0	\$0	\$142,524	\$0	\$0	\$433,076
2041	51	\$302,016	\$0	\$0	\$151,751	\$0	\$0	\$453,767
2042	52	\$313,451	\$0	\$0	\$161,317	\$0	\$0	\$474,768
2043	53	\$324,858	\$0	\$0	\$171,233	\$0	\$0	\$496,091
2044	54	\$336,237	\$0	\$0	\$181,513	\$0	\$0	\$517,750
2045	55	\$347,589	\$0	\$0	\$192,170	\$0	\$0	\$539,759



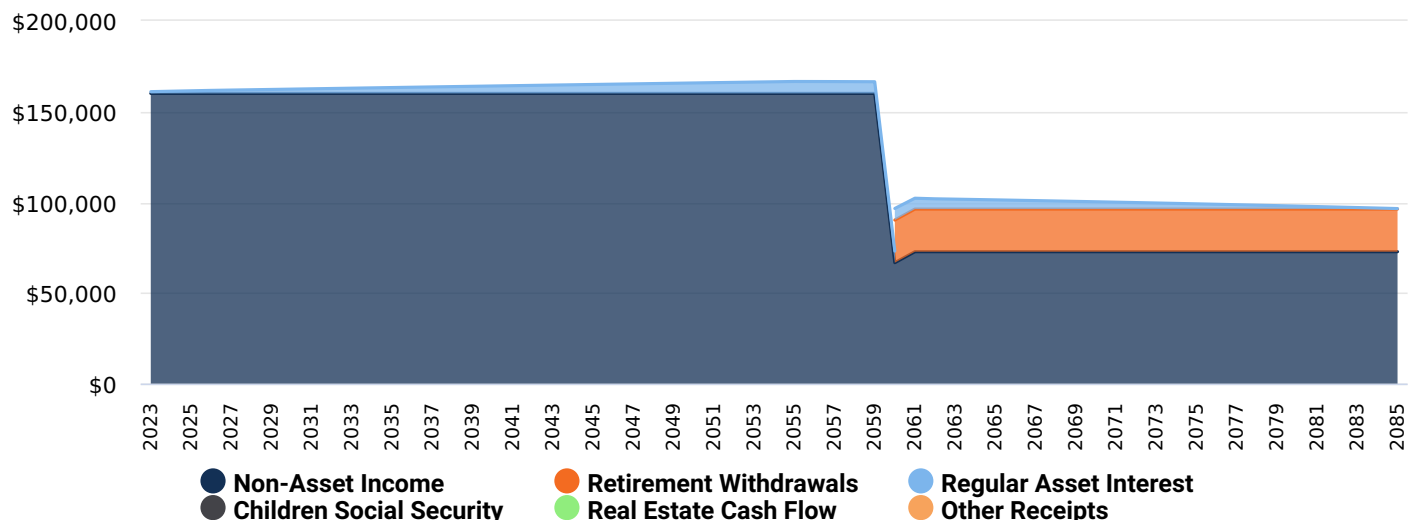
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	56	\$358,913	\$0	\$0	\$203,218	\$0	\$0	\$562,131
2047	57	\$370,212	\$0	\$0	\$214,671	\$0	\$0	\$584,883
2048	58	\$381,486	\$0	\$0	\$226,544	\$0	\$0	\$608,030
2049	59	\$392,734	\$0	\$0	\$238,852	\$0	\$0	\$631,586
2050	60	\$403,958	\$0	\$0	\$251,612	\$0	\$0	\$655,570
2051	61	\$415,158	\$0	\$0	\$264,840	\$0	\$0	\$679,998
2052	62	\$426,334	\$0	\$0	\$278,553	\$0	\$0	\$704,887
2053	63	\$437,488	\$0	\$0	\$292,769	\$0	\$0	\$730,257
2054	64	\$448,619	\$0	\$0	\$307,506	\$0	\$0	\$756,125
2055	65	\$446,949	\$0	\$0	\$322,784	\$0	\$0	\$769,733
2056	66	\$444,821	\$0	\$0	\$338,622	\$0	\$0	\$783,443
2057	67	\$442,221	\$0	\$0	\$355,041	\$0	\$0	\$797,262
2058	68	\$439,137	\$0	\$0	\$372,062	\$0	\$0	\$811,199
2059	69	\$435,554	\$0	\$0	\$389,707	\$0	\$0	\$825,261
2060	70	\$408,346	\$0	\$0	\$380,492	\$0	\$0	\$788,838
2061	71	\$385,960	\$0	\$0	\$370,939	\$0	\$0	\$756,899
2062	72	\$373,067	\$0	\$0	\$361,035	\$0	\$0	\$734,102
2063	73	\$359,888	\$0	\$0	\$350,769	\$0	\$0	\$710,657
2064	74	\$346,423	\$0	\$0	\$340,126	\$0	\$0	\$686,549
2065	75	\$332,669	\$0	\$0	\$329,092	\$0	\$0	\$661,761
2066	76	\$318,626	\$0	\$0	\$317,654	\$0	\$0	\$636,280
2067	77	\$304,291	\$0	\$0	\$305,796	\$0	\$0	\$610,087
2068	78	\$289,717	\$0	\$0	\$293,504	\$0	\$0	\$583,221
2069	79	\$274,897	\$0	\$0	\$280,760	\$0	\$0	\$555,657
2070	80	\$259,828	\$0	\$0	\$267,550	\$0	\$0	\$527,378
2071	81	\$244,505	\$0	\$0	\$253,854	\$0	\$0	\$498,359
2072	82	\$228,922	\$0	\$0	\$239,657	\$0	\$0	\$468,579
2073	83	\$213,074	\$0	\$0	\$224,939	\$0	\$0	\$438,013
2074	84	\$196,956	\$0	\$0	\$209,681	\$0	\$0	\$406,637
2075	85	\$180,562	\$0	\$0	\$193,863	\$0	\$0	\$374,425
2076	86	\$163,887	\$0	\$0	\$177,465	\$0	\$0	\$341,352
2077	87	\$146,922	\$0	\$0	\$160,466	\$0	\$0	\$307,388
2078	88	\$129,664	\$0	\$0	\$142,844	\$0	\$0	\$272,508
2079	89	\$112,103	\$0	\$0	\$124,575	\$0	\$0	\$236,678
2080	90	\$94,234	\$0	\$0	\$105,636	\$0	\$0	\$199,870
2081	91	\$76,050	\$0	\$0	\$86,003	\$0	\$0	\$162,053
2082	92	\$57,542	\$0	\$0	\$65,650	\$0	\$0	\$123,192
2083	93	\$38,703	\$0	\$0	\$44,550	\$0	\$0	\$83,253
2084	94	\$19,525	\$0	\$0	\$22,676	\$0	\$0	\$42,201
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	33	\$82,266	\$0	\$0	\$27,320	\$0	\$0	\$0	\$0	\$0	\$109,586
2024	34	\$98,129	\$0	\$0	\$32,322	\$0	\$0	\$0	\$0	\$0	\$130,451
2025	35	\$114,052	\$0	\$0	\$37,507	\$0	\$0	\$0	\$0	\$0	\$151,559
2026	36	\$125,839	\$0	\$0	\$42,883	\$0	\$0	\$0	\$0	\$0	\$168,722
2027	37	\$137,639	\$0	\$0	\$48,456	\$0	\$0	\$0	\$0	\$0	\$186,095
2028	38	\$149,453	\$0	\$0	\$54,233	\$0	\$0	\$0	\$0	\$0	\$203,686
2029	39	\$161,280	\$0	\$0	\$60,222	\$0	\$0	\$0	\$0	\$0	\$221,502
2030	40	\$173,120	\$0	\$0	\$66,430	\$0	\$0	\$0	\$0	\$0	\$239,550
2031	41	\$184,974	\$0	\$0	\$72,867	\$0	\$0	\$0	\$0	\$0	\$257,841
2032	42	\$196,841	\$0	\$0	\$79,539	\$0	\$0	\$0	\$0	\$0	\$276,380
2033	43	\$208,723	\$0	\$0	\$86,456	\$0	\$0	\$0	\$0	\$0	\$295,179
2034	44	\$220,619	\$0	\$0	\$93,627	\$0	\$0	\$0	\$0	\$0	\$314,246
2035	45	\$232,529	\$0	\$0	\$101,061	\$0	\$0	\$0	\$0	\$0	\$333,590
2036	46	\$244,323	\$0	\$0	\$108,767	\$0	\$0	\$0	\$0	\$0	\$353,090
2037	47	\$255,977	\$0	\$0	\$116,756	\$0	\$0	\$0	\$0	\$0	\$372,733
2038	48	\$267,533	\$0	\$0	\$125,038	\$0	\$0	\$0	\$0	\$0	\$392,571
2039	49	\$279,057	\$0	\$0	\$133,624	\$0	\$0	\$0	\$0	\$0	\$412,681
2040	50	\$290,552	\$0	\$0	\$142,524	\$0	\$0	\$0	\$0	\$0	\$433,076
2041	51	\$302,016	\$0	\$0	\$151,751	\$0	\$0	\$0	\$0	\$0	\$453,767
2042	52	\$313,451	\$0	\$0	\$161,317	\$0	\$0	\$0	\$0	\$0	\$474,768
2043	53	\$324,858	\$0	\$0	\$171,233	\$0	\$0	\$0	\$0	\$0	\$496,091
2044	54	\$336,237	\$0	\$0	\$181,513	\$0	\$0	\$0	\$0	\$0	\$517,750
2045	55	\$347,589	\$0	\$0	\$192,170	\$0	\$0	\$0	\$0	\$0	\$539,759
2046	56	\$358,913	\$0	\$0	\$203,218	\$0	\$0	\$0	\$0	\$0	\$562,131
2047	57	\$370,212	\$0	\$0	\$214,671	\$0	\$0	\$0	\$0	\$0	\$584,883
2048	58	\$381,486	\$0	\$0	\$226,544	\$0	\$0	\$0	\$0	\$0	\$608,030
2049	59	\$392,734	\$0	\$0	\$238,852	\$0	\$0	\$0	\$0	\$0	\$631,586
2050	60	\$403,958	\$0	\$0	\$251,612	\$0	\$0	\$0	\$0	\$0	\$655,570
2051	61	\$415,158	\$0	\$0	\$264,840	\$0	\$0	\$0	\$0	\$0	\$679,998
2052	62	\$426,334	\$0	\$0	\$278,553	\$0	\$0	\$0	\$0	\$0	\$704,887
2053	63	\$437,488	\$0	\$0	\$292,769	\$0	\$0	\$0	\$0	\$0	\$730,257
2054	64	\$448,619	\$0	\$0	\$307,506	\$0	\$0	\$0	\$0	\$0	\$756,125
2055	65	\$446,949	\$0	\$0	\$322,784	\$0	\$0	\$0	\$0	\$0	\$769,733
2056	66	\$444,821	\$0	\$0	\$338,622	\$0	\$0	\$0	\$0	\$0	\$783,443
2057	67	\$442,221	\$0	\$0	\$355,041	\$0	\$0	\$0	\$0	\$0	\$797,262
2058	68	\$439,137	\$0	\$0	\$372,062	\$0	\$0	\$0	\$0	\$0	\$811,199
2059	69	\$435,554	\$0	\$0	\$389,707	\$0	\$0	\$0	\$0	\$0	\$825,261
2060	70	\$408,346	\$0	\$0	\$380,492	\$0	\$0	\$0	\$0	\$0	\$788,838
2061	71	\$385,960	\$0	\$0	\$370,939	\$0	\$0	\$0	\$0	\$0	\$756,899
2062	72	\$373,067	\$0	\$0	\$361,035	\$0	\$0	\$0	\$0	\$0	\$734,102
2063	73	\$359,888	\$0	\$0	\$350,769	\$0	\$0	\$0	\$0	\$0	\$710,657
2064	74	\$346,423	\$0	\$0	\$340,126	\$0	\$0	\$0	\$0	\$0	\$686,549
2065	75	\$332,669	\$0	\$0	\$329,092	\$0	\$0	\$0	\$0	\$0	\$661,761
2066	76	\$318,626	\$0	\$0	\$317,654	\$0	\$0	\$0	\$0	\$0	\$636,280
2067	77	\$304,291	\$0	\$0	\$305,796	\$0	\$0	\$0	\$0	\$0	\$610,087
2068	78	\$289,717	\$0	\$0	\$293,504	\$0	\$0	\$0	\$0	\$0	\$583,221

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	79	\$274,897	\$0	\$0	\$280,760	\$0	\$0	\$0	\$0	\$0	\$555,657
2070	80	\$259,828	\$0	\$0	\$267,550	\$0	\$0	\$0	\$0	\$0	\$527,378
2071	81	\$244,505	\$0	\$0	\$253,854	\$0	\$0	\$0	\$0	\$0	\$498,359
2072	82	\$228,922	\$0	\$0	\$239,657	\$0	\$0	\$0	\$0	\$0	\$468,579
2073	83	\$213,074	\$0	\$0	\$224,939	\$0	\$0	\$0	\$0	\$0	\$438,013
2074	84	\$196,956	\$0	\$0	\$209,681	\$0	\$0	\$0	\$0	\$0	\$406,637
2075	85	\$180,562	\$0	\$0	\$193,863	\$0	\$0	\$0	\$0	\$0	\$374,425
2076	86	\$163,887	\$0	\$0	\$177,465	\$0	\$0	\$0	\$0	\$0	\$341,352
2077	87	\$146,922	\$0	\$0	\$160,466	\$0	\$0	\$0	\$0	\$0	\$307,388
2078	88	\$129,664	\$0	\$0	\$142,844	\$0	\$0	\$0	\$0	\$0	\$272,508
2079	89	\$112,103	\$0	\$0	\$124,575	\$0	\$0	\$0	\$0	\$0	\$236,678
2080	90	\$94,234	\$0	\$0	\$105,636	\$0	\$0	\$0	\$0	\$0	\$199,870
2081	91	\$76,050	\$0	\$0	\$86,003	\$0	\$0	\$0	\$0	\$0	\$162,053
2082	92	\$57,542	\$0	\$0	\$65,650	\$0	\$0	\$0	\$0	\$0	\$123,192
2083	93	\$38,703	\$0	\$0	\$44,550	\$0	\$0	\$0	\$0	\$0	\$83,253
2084	94	\$19,525	\$0	\$0	\$22,676	\$0	\$0	\$0	\$0	\$0	\$42,201
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview



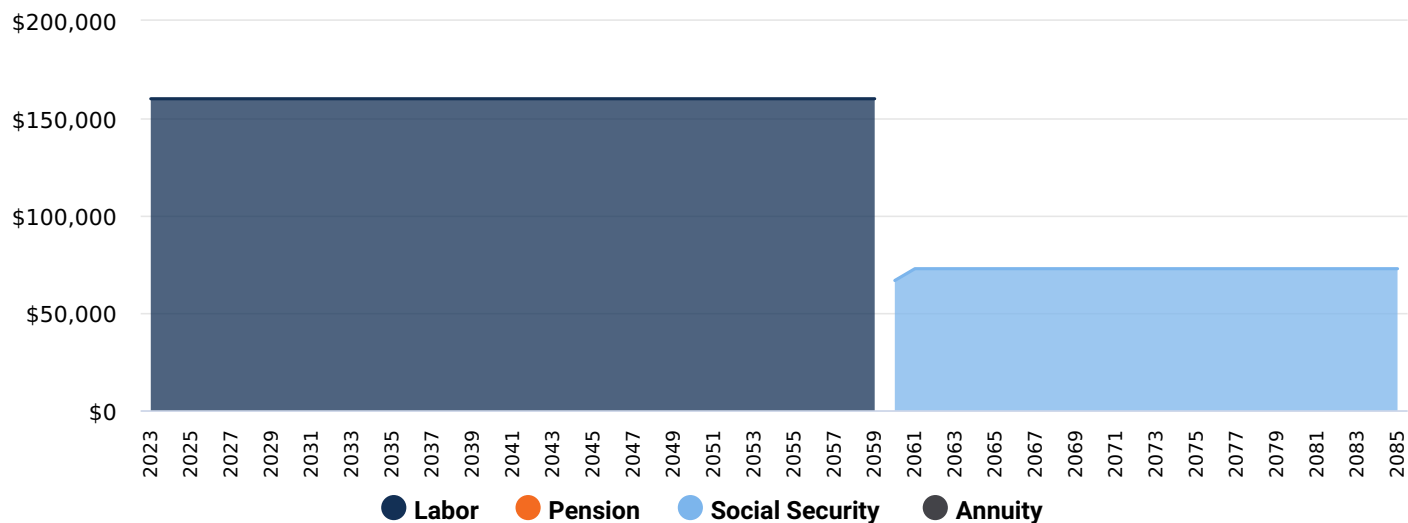
When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	33	\$160,000	\$0	\$975	\$0	\$0	\$0	\$160,975
2024	34	\$160,000	\$0	\$1,207	\$0	\$0	\$0	\$161,207
2025	35	\$160,000	\$0	\$1,440	\$0	\$0	\$0	\$161,440
2026	36	\$160,000	\$0	\$1,673	\$0	\$0	\$0	\$161,673
2027	37	\$160,000	\$0	\$1,846	\$0	\$0	\$0	\$161,846
2028	38	\$160,000	\$0	\$2,019	\$0	\$0	\$0	\$162,019
2029	39	\$160,000	\$0	\$2,192	\$0	\$0	\$0	\$162,192
2030	40	\$160,000	\$0	\$2,366	\$0	\$0	\$0	\$162,366
2031	41	\$160,000	\$0	\$2,540	\$0	\$0	\$0	\$162,540
2032	42	\$160,000	\$0	\$2,714	\$0	\$0	\$0	\$162,714
2033	43	\$160,000	\$0	\$2,888	\$0	\$0	\$0	\$162,888
2034	44	\$160,000	\$0	\$3,062	\$0	\$0	\$0	\$163,062
2035	45	\$160,000	\$0	\$3,236	\$0	\$0	\$0	\$163,236
2036	46	\$160,000	\$0	\$3,411	\$0	\$0	\$0	\$163,411
2037	47	\$160,000	\$0	\$3,584	\$0	\$0	\$0	\$163,584
2038	48	\$160,000	\$0	\$3,755	\$0	\$0	\$0	\$163,755
2039	49	\$160,000	\$0	\$3,925	\$0	\$0	\$0	\$163,925
2040	50	\$160,000	\$0	\$4,094	\$0	\$0	\$0	\$164,094
2041	51	\$160,000	\$0	\$4,262	\$0	\$0	\$0	\$164,262
2042	52	\$160,000	\$0	\$4,431	\$0	\$0	\$0	\$164,431
2043	53	\$160,000	\$0	\$4,598	\$0	\$0	\$0	\$164,598
2044	54	\$160,000	\$0	\$4,766	\$0	\$0	\$0	\$164,766
2045	55	\$160,000	\$0	\$4,933	\$0	\$0	\$0	\$164,933



Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2046	56	\$160,000	\$0	\$5,099	\$0	\$0	\$0	\$165,099
2047	57	\$160,000	\$0	\$5,265	\$0	\$0	\$0	\$165,265
2048	58	\$160,000	\$0	\$5,431	\$0	\$0	\$0	\$165,431
2049	59	\$160,000	\$0	\$5,596	\$0	\$0	\$0	\$165,596
2050	60	\$160,000	\$0	\$5,761	\$0	\$0	\$0	\$165,761
2051	61	\$160,000	\$0	\$5,926	\$0	\$0	\$0	\$165,926
2052	62	\$160,000	\$0	\$6,090	\$0	\$0	\$0	\$166,090
2053	63	\$160,000	\$0	\$6,254	\$0	\$0	\$0	\$166,254
2054	64	\$160,000	\$0	\$6,418	\$0	\$0	\$0	\$166,418
2055	65	\$160,000	\$0	\$6,581	\$0	\$0	\$0	\$166,581
2056	66	\$160,000	\$0	\$6,557	\$0	\$0	\$0	\$166,557
2057	67	\$160,000	\$0	\$6,525	\$0	\$0	\$0	\$166,525
2058	68	\$160,000	\$0	\$6,487	\$0	\$0	\$0	\$166,487
2059	69	\$160,000	\$0	\$6,442	\$0	\$0	\$0	\$166,442
2060	70	\$66,648	\$23,508	\$6,390	\$0	\$0	\$0	\$96,546
2061	71	\$72,707	\$23,508	\$5,990	\$0	\$0	\$0	\$102,205
2062	72	\$72,707	\$23,508	\$5,662	\$0	\$0	\$0	\$101,877
2063	73	\$72,707	\$23,508	\$5,473	\$0	\$0	\$0	\$101,688
2064	74	\$72,707	\$23,508	\$5,280	\$0	\$0	\$0	\$101,495
2065	75	\$72,707	\$23,508	\$5,082	\$0	\$0	\$0	\$101,297
2066	76	\$72,707	\$23,508	\$4,880	\$0	\$0	\$0	\$101,095
2067	77	\$72,707	\$23,508	\$4,674	\$0	\$0	\$0	\$100,889
2068	78	\$72,707	\$23,508	\$4,464	\$0	\$0	\$0	\$100,679
2069	79	\$72,707	\$23,508	\$4,250	\$0	\$0	\$0	\$100,465
2070	80	\$72,707	\$23,508	\$4,033	\$0	\$0	\$0	\$100,248
2071	81	\$72,707	\$23,508	\$3,812	\$0	\$0	\$0	\$100,027
2072	82	\$72,707	\$23,508	\$3,587	\$0	\$0	\$0	\$99,802
2073	83	\$72,707	\$23,508	\$3,358	\$0	\$0	\$0	\$99,573
2074	84	\$72,707	\$23,508	\$3,126	\$0	\$0	\$0	\$99,341
2075	85	\$72,707	\$23,508	\$2,889	\$0	\$0	\$0	\$99,104
2076	86	\$72,707	\$23,508	\$2,649	\$0	\$0	\$0	\$98,864
2077	87	\$72,707	\$23,508	\$2,404	\$0	\$0	\$0	\$98,619
2078	88	\$72,707	\$23,508	\$2,155	\$0	\$0	\$0	\$98,370
2079	89	\$72,707	\$23,508	\$1,902	\$0	\$0	\$0	\$98,117
2080	90	\$72,707	\$23,508	\$1,645	\$0	\$0	\$0	\$97,860
2081	91	\$72,707	\$23,508	\$1,382	\$0	\$0	\$0	\$97,597
2082	92	\$72,707	\$23,508	\$1,116	\$0	\$0	\$0	\$97,331
2083	93	\$72,707	\$23,508	\$844	\$0	\$0	\$0	\$97,059
2084	94	\$72,707	\$23,508	\$568	\$0	\$0	\$0	\$96,783
2085	95	\$72,707	\$23,508	\$286	\$0	\$0	\$0	\$96,501

Sunny's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2023	33	\$160,000	\$0	\$0	\$0	\$160,000
2024	34	\$160,000	\$0	\$0	\$0	\$160,000
2025	35	\$160,000	\$0	\$0	\$0	\$160,000
2026	36	\$160,000	\$0	\$0	\$0	\$160,000
2027	37	\$160,000	\$0	\$0	\$0	\$160,000
2028	38	\$160,000	\$0	\$0	\$0	\$160,000
2029	39	\$160,000	\$0	\$0	\$0	\$160,000
2030	40	\$160,000	\$0	\$0	\$0	\$160,000
2031	41	\$160,000	\$0	\$0	\$0	\$160,000
2032	42	\$160,000	\$0	\$0	\$0	\$160,000
2033	43	\$160,000	\$0	\$0	\$0	\$160,000
2034	44	\$160,000	\$0	\$0	\$0	\$160,000
2035	45	\$160,000	\$0	\$0	\$0	\$160,000
2036	46	\$160,000	\$0	\$0	\$0	\$160,000
2037	47	\$160,000	\$0	\$0	\$0	\$160,000
2038	48	\$160,000	\$0	\$0	\$0	\$160,000
2039	49	\$160,000	\$0	\$0	\$0	\$160,000
2040	50	\$160,000	\$0	\$0	\$0	\$160,000
2041	51	\$160,000	\$0	\$0	\$0	\$160,000
2042	52	\$160,000	\$0	\$0	\$0	\$160,000
2043	53	\$160,000	\$0	\$0	\$0	\$160,000
2044	54	\$160,000	\$0	\$0	\$0	\$160,000
2045	55	\$160,000	\$0	\$0	\$0	\$160,000
2046	56	\$160,000	\$0	\$0	\$0	\$160,000
2047	57	\$160,000	\$0	\$0	\$0	\$160,000
2048	58	\$160,000	\$0	\$0	\$0	\$160,000
2049	59	\$160,000	\$0	\$0	\$0	\$160,000



Year	Age	Labor Pension	Social Security	Annuity	Total
2050	60	\$160,000	\$0	\$0	\$160,000
2051	61	\$160,000	\$0	\$0	\$160,000
2052	62	\$160,000	\$0	\$0	\$160,000
2053	63	\$160,000	\$0	\$0	\$160,000
2054	64	\$160,000	\$0	\$0	\$160,000
2055	65	\$160,000	\$0	\$0	\$160,000
2056	66	\$160,000	\$0	\$0	\$160,000
2057	67	\$160,000	\$0	\$0	\$160,000
2058	68	\$160,000	\$0	\$0	\$160,000
2059	69	\$160,000	\$0	\$0	\$160,000
2060	70	\$0	\$0	\$66,648	\$66,648
2061	71	\$0	\$0	\$72,707	\$72,707
2062	72	\$0	\$0	\$72,707	\$72,707
2063	73	\$0	\$0	\$72,707	\$72,707
2064	74	\$0	\$0	\$72,707	\$72,707
2065	75	\$0	\$0	\$72,707	\$72,707
2066	76	\$0	\$0	\$72,707	\$72,707
2067	77	\$0	\$0	\$72,707	\$72,707
2068	78	\$0	\$0	\$72,707	\$72,707
2069	79	\$0	\$0	\$72,707	\$72,707
2070	80	\$0	\$0	\$72,707	\$72,707
2071	81	\$0	\$0	\$72,707	\$72,707
2072	82	\$0	\$0	\$72,707	\$72,707
2073	83	\$0	\$0	\$72,707	\$72,707
2074	84	\$0	\$0	\$72,707	\$72,707
2075	85	\$0	\$0	\$72,707	\$72,707
2076	86	\$0	\$0	\$72,707	\$72,707
2077	87	\$0	\$0	\$72,707	\$72,707
2078	88	\$0	\$0	\$72,707	\$72,707
2079	89	\$0	\$0	\$72,707	\$72,707
2080	90	\$0	\$0	\$72,707	\$72,707
2081	91	\$0	\$0	\$72,707	\$72,707
2082	92	\$0	\$0	\$72,707	\$72,707
2083	93	\$0	\$0	\$72,707	\$72,707
2084	94	\$0	\$0	\$72,707	\$72,707
2085	95	\$0	\$0	\$72,707	\$72,707



Sunny's Retirement Accounts

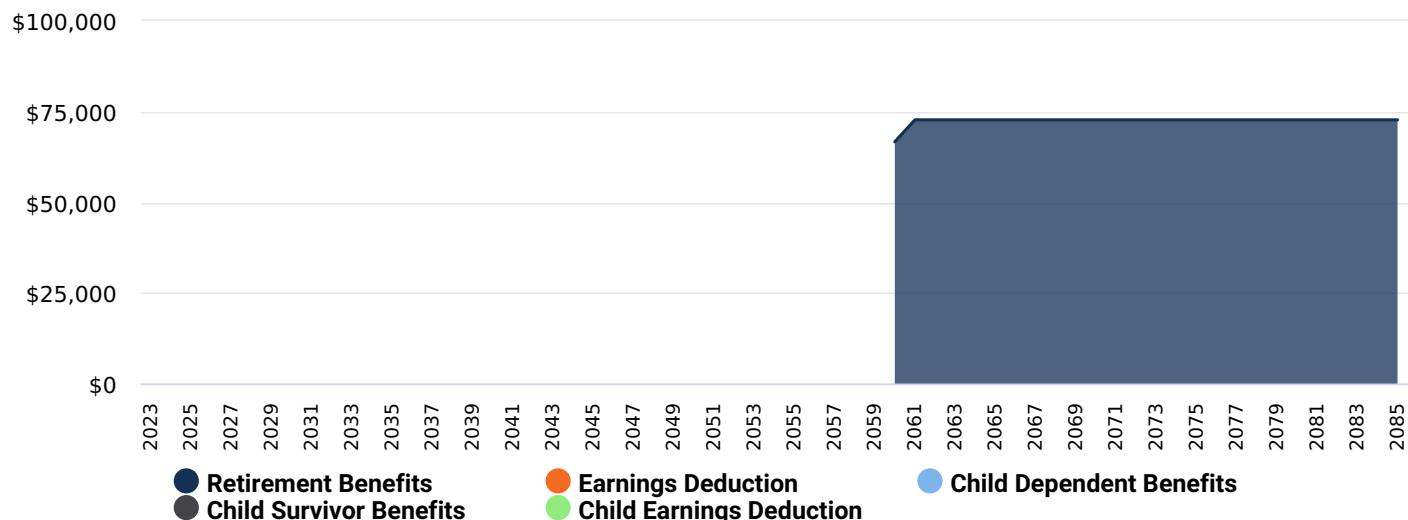
This table presents annual details for your Retirement Accounts. Retirement Asset Income represents interest earned on the assets in the accounts. In general, if you add all contributions to Retirement Asset Income and subtract the Withdrawals amounts, you will get the Net Account Additions for the accounts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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2023	33	\$825	\$4,000	\$0	\$0	\$0	\$0	\$4,825	\$27,320	\$0	\$0
2024	34	\$1,002	\$4,000	\$0	\$0	\$0	\$0	\$5,002	\$32,322	\$0	\$0
2025	35	\$1,185	\$4,000	\$0	\$0	\$0	\$0	\$5,185	\$37,507	\$0	\$0
2026	36	\$1,376	\$4,000	\$0	\$0	\$0	\$0	\$5,376	\$42,883	\$0	\$0
2027	37	\$1,573	\$4,000	\$0	\$0	\$0	\$0	\$5,573	\$48,456	\$0	\$0
2028	38	\$1,777	\$4,000	\$0	\$0	\$0	\$0	\$5,777	\$54,233	\$0	\$0
2029	39	\$1,989	\$4,000	\$0	\$0	\$0	\$0	\$5,989	\$60,222	\$0	\$0
2030	40	\$2,209	\$4,000	\$0	\$0	\$0	\$0	\$6,209	\$66,430	\$0	\$0
2031	41	\$2,436	\$4,000	\$0	\$0	\$0	\$0	\$6,436	\$72,867	\$0	\$0
2032	42	\$2,672	\$4,000	\$0	\$0	\$0	\$0	\$6,672	\$79,539	\$0	\$0
2033	43	\$2,917	\$4,000	\$0	\$0	\$0	\$0	\$6,917	\$86,456	\$0	\$0
2034	44	\$3,171	\$4,000	\$0	\$0	\$0	\$0	\$7,171	\$93,627	\$0	\$0
2035	45	\$3,434	\$4,000	\$0	\$0	\$0	\$0	\$7,434	\$101,061	\$0	\$0
2036	46	\$3,706	\$4,000	\$0	\$0	\$0	\$0	\$7,706	\$108,767	\$0	\$0
2037	47	\$3,989	\$4,000	\$0	\$0	\$0	\$0	\$7,989	\$116,756	\$0	\$0
2038	48	\$4,282	\$4,000	\$0	\$0	\$0	\$0	\$8,282	\$125,038	\$0	\$0
2039	49	\$4,586	\$4,000	\$0	\$0	\$0	\$0	\$8,586	\$133,624	\$0	\$0
2040	50	\$4,901	\$4,000	\$0	\$0	\$0	\$0	\$8,901	\$142,524	\$0	\$0
2041	51	\$5,227	\$4,000	\$0	\$0	\$0	\$0	\$9,227	\$151,751	\$0	\$0
2042	52	\$5,565	\$4,000	\$0	\$0	\$0	\$0	\$9,565	\$161,317	\$0	\$0
2043	53	\$5,916	\$4,000	\$0	\$0	\$0	\$0	\$9,916	\$171,233	\$0	\$0
2044	54	\$6,280	\$4,000	\$0	\$0	\$0	\$0	\$10,280	\$181,513	\$0	\$0
2045	55	\$6,657	\$4,000	\$0	\$0	\$0	\$0	\$10,657	\$192,170	\$0	\$0
2046	56	\$7,048	\$4,000	\$0	\$0	\$0	\$0	\$11,048	\$203,218	\$0	\$0
2047	57	\$7,453	\$4,000	\$0	\$0	\$0	\$0	\$11,453	\$214,671	\$0	\$0
2048	58	\$7,873	\$4,000	\$0	\$0	\$0	\$0	\$11,873	\$226,544	\$0	\$0
2049	59	\$8,308	\$4,000	\$0	\$0	\$0	\$0	\$12,308	\$238,852	\$0	\$0
2050	60	\$8,760	\$4,000	\$0	\$0	\$0	\$0	\$12,760	\$251,612	\$0	\$0
2051	61	\$9,228	\$4,000	\$0	\$0	\$0	\$0	\$13,228	\$264,840	\$0	\$0
2052	62	\$9,713	\$4,000	\$0	\$0	\$0	\$0	\$13,713	\$278,553	\$0	\$0
2053	63	\$10,216	\$4,000	\$0	\$0	\$0	\$0	\$14,216	\$292,769	\$0	\$0
2054	64	\$10,737	\$4,000	\$0	\$0	\$0	\$0	\$14,737	\$307,506	\$0	\$0
2055	65	\$11,278	\$4,000	\$0	\$0	\$0	\$0	\$15,278	\$322,784	\$0	\$0
2056	66	\$11,838	\$4,000	\$0	\$0	\$0	\$0	\$15,838	\$338,622	\$0	\$0
2057	67	\$12,419	\$4,000	\$0	\$0	\$0	\$0	\$16,419	\$355,041	\$0	\$0
2058	68	\$13,021	\$4,000	\$0	\$0	\$0	\$0	\$17,021	\$372,062	\$0	\$0
2059	69	\$13,645	\$4,000	\$0	\$0	\$0	\$0	\$17,645	\$389,707	\$0	\$0
2060	70	\$14,292	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,215)	\$380,492	\$0	\$0



Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2061	71	\$13,954	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,553)	\$370,939	\$0	\$0
2062	72	\$13,604	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,903)	\$361,035	\$0	\$0
2063	73	\$13,241	\$0	\$0	\$0	(\$23,508)	\$0	(\$10,267)	\$350,769	\$0	\$0
2064	74	\$12,864	\$0	\$0	\$0	(\$23,508)	\$0	(\$10,643)	\$340,126	\$0	\$0
2065	75	\$12,474	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,034)	\$329,092	\$0	\$0
2066	76	\$12,069	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,438)	\$317,654	\$0	\$0
2067	77	\$11,650	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,858)	\$305,796	\$0	\$0
2068	78	\$11,215	\$0	\$0	\$0	(\$23,508)	\$0	(\$12,293)	\$293,504	\$0	\$0
2069	79	\$10,764	\$0	\$0	\$0	(\$23,508)	\$0	(\$12,743)	\$280,760	\$0	\$0
2070	80	\$10,297	\$0	\$0	\$0	(\$23,508)	\$0	(\$13,211)	\$267,550	\$0	\$0
2071	81	\$9,812	\$0	\$0	\$0	(\$23,508)	\$0	(\$13,695)	\$253,854	\$0	\$0
2072	82	\$9,310	\$0	\$0	\$0	(\$23,508)	\$0	(\$14,198)	\$239,657	\$0	\$0
2073	83	\$8,789	\$0	\$0	\$0	(\$23,508)	\$0	(\$14,718)	\$224,939	\$0	\$0
2074	84	\$8,250	\$0	\$0	\$0	(\$23,508)	\$0	(\$15,258)	\$209,681	\$0	\$0
2075	85	\$7,690	\$0	\$0	\$0	(\$23,508)	\$0	(\$15,818)	\$193,863	\$0	\$0
2076	86	\$7,110	\$0	\$0	\$0	(\$23,508)	\$0	(\$16,398)	\$177,465	\$0	\$0
2077	87	\$6,509	\$0	\$0	\$0	(\$23,508)	\$0	(\$16,999)	\$160,466	\$0	\$0
2078	88	\$5,885	\$0	\$0	\$0	(\$23,508)	\$0	(\$17,622)	\$142,844	\$0	\$0
2079	89	\$5,239	\$0	\$0	\$0	(\$23,508)	\$0	(\$18,269)	\$124,575	\$0	\$0
2080	90	\$4,569	\$0	\$0	\$0	(\$23,508)	\$0	(\$18,939)	\$105,636	\$0	\$0
2081	91	\$3,874	\$0	\$0	\$0	(\$23,508)	\$0	(\$19,633)	\$86,003	\$0	\$0
2082	92	\$3,154	\$0	\$0	\$0	(\$23,508)	\$0	(\$20,353)	\$65,650	\$0	\$0
2083	93	\$2,408	\$0	\$0	\$0	(\$23,508)	\$0	(\$21,100)	\$44,550	\$0	\$0
2084	94	\$1,634	\$0	\$0	\$0	(\$23,508)	\$0	(\$21,874)	\$22,676	\$0	\$0
2085	95	\$832	\$0	\$0	\$0	(\$23,508)	\$0	(\$22,676)	\$0	\$0	\$0

Social Security



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

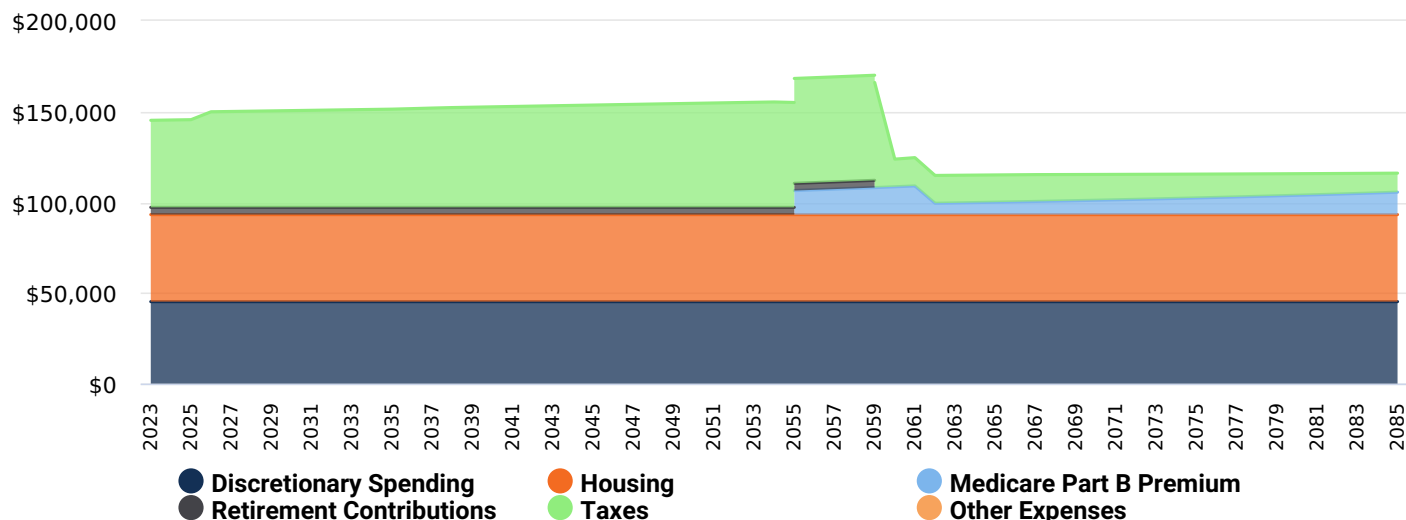
- Sunny files for retirement benefits in Jan 2060, the year Sunny turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	33	\$0	\$0	\$0		\$0
2024	34	\$0	\$0	\$0		\$0
2025	35	\$0	\$0	\$0		\$0
2026	36	\$0	\$0	\$0		\$0
2027	37	\$0	\$0	\$0		\$0
2028	38	\$0	\$0	\$0		\$0
2029	39	\$0	\$0	\$0		\$0
2030	40	\$0	\$0	\$0		\$0
2031	41	\$0	\$0	\$0		\$0
2032	42	\$0	\$0	\$0		\$0
2033	43	\$0	\$0	\$0		\$0
2034	44	\$0	\$0	\$0		\$0
2035	45	\$0	\$0	\$0		\$0
2036	46	\$0	\$0	\$0		\$0
2037	47	\$0	\$0	\$0		\$0
2038	48	\$0	\$0	\$0		\$0
2039	49	\$0	\$0	\$0		\$0
2040	50	\$0	\$0	\$0		\$0
2041	51	\$0	\$0	\$0		\$0
2042	52	\$0	\$0	\$0		\$0
2043	53	\$0	\$0	\$0		\$0
2044	54	\$0	\$0	\$0		\$0



Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2045	55	\$0	\$0	\$0		\$0
2046	56	\$0	\$0	\$0		\$0
2047	57	\$0	\$0	\$0		\$0
2048	58	\$0	\$0	\$0		\$0
2049	59	\$0	\$0	\$0		\$0
2050	60	\$0	\$0	\$0		\$0
2051	61	\$0	\$0	\$0		\$0
2052	62	\$0	\$0	\$0		\$0
2053	63	\$0	\$0	\$0		\$0
2054	64	\$0	\$0	\$0		\$0
2055	65	\$0	\$0	\$0		\$0
2056	66	\$0	\$0	\$0		\$0
2057	67	\$0	\$0	\$0		\$0
2058	68	\$0	\$0	\$0		\$0
2059	69	\$0	\$0	\$0		\$0
2060	70	\$66,648	\$0	\$0		\$0
2061	71	\$72,707	\$0	\$0		\$0
2062	72	\$72,707	\$0	\$0		\$0
2063	73	\$72,707	\$0	\$0		\$0
2064	74	\$72,707	\$0	\$0		\$0
2065	75	\$72,707	\$0	\$0		\$0
2066	76	\$72,707	\$0	\$0		\$0
2067	77	\$72,707	\$0	\$0		\$0
2068	78	\$72,707	\$0	\$0		\$0
2069	79	\$72,707	\$0	\$0		\$0
2070	80	\$72,707	\$0	\$0		\$0
2071	81	\$72,707	\$0	\$0		\$0
2072	82	\$72,707	\$0	\$0		\$0
2073	83	\$72,707	\$0	\$0		\$0
2074	84	\$72,707	\$0	\$0		\$0
2075	85	\$72,707	\$0	\$0		\$0
2076	86	\$72,707	\$0	\$0		\$0
2077	87	\$72,707	\$0	\$0		\$0
2078	88	\$72,707	\$0	\$0		\$0
2079	89	\$72,707	\$0	\$0		\$0
2080	90	\$72,707	\$0	\$0		\$0
2081	91	\$72,707	\$0	\$0		\$0
2082	92	\$72,707	\$0	\$0		\$0
2083	93	\$72,707	\$0	\$0		\$0
2084	94	\$72,707	\$0	\$0		\$0
2085	95	\$72,707	\$0	\$0		\$0

Spending Overview



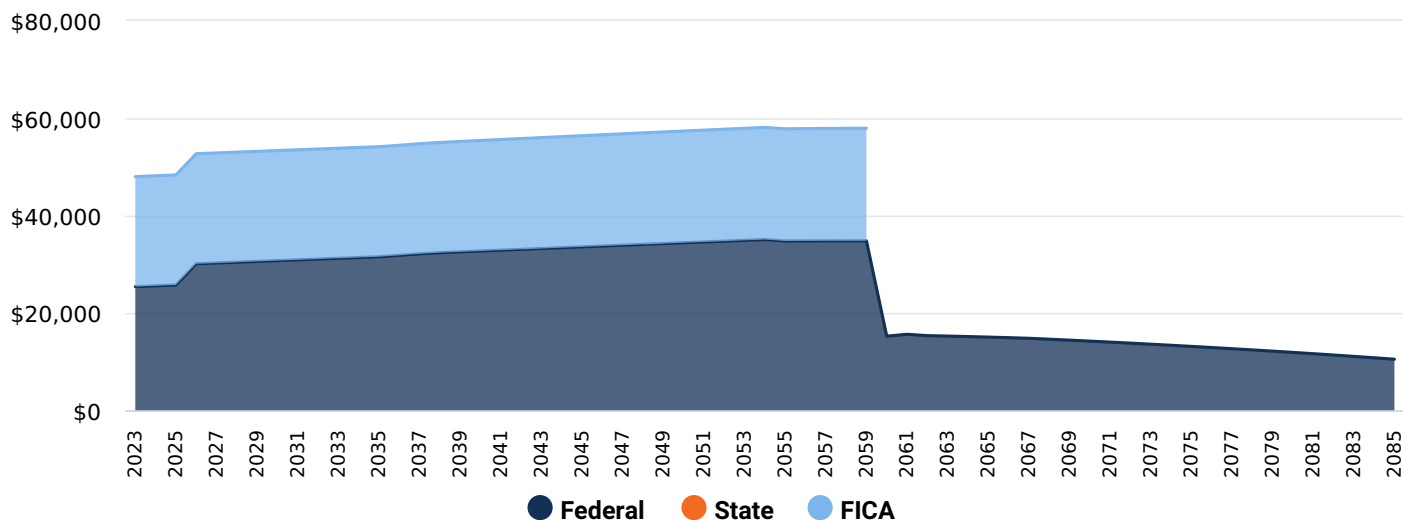
Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2023	33	\$45,176	\$48,000	\$0	\$0	\$4,000	\$47,995	\$0	\$145,171
2024	34	\$45,176	\$48,000	\$0	\$0	\$4,000	\$48,168	\$0	\$145,344
2025	35	\$45,176	\$48,000	\$0	\$0	\$4,000	\$48,341	\$0	\$145,517
2026	36	\$45,176	\$48,000	\$0	\$0	\$4,000	\$52,709	\$0	\$149,885
2027	37	\$45,176	\$48,000	\$0	\$0	\$4,000	\$52,869	\$0	\$150,045
2028	38	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,029	\$0	\$150,205
2029	39	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,189	\$0	\$150,365
2030	40	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,349	\$0	\$150,525
2031	41	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,509	\$0	\$150,685
2032	42	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,670	\$0	\$150,846
2033	43	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,830	\$0	\$151,006
2034	44	\$45,176	\$48,000	\$0	\$0	\$4,000	\$53,990	\$0	\$151,166
2035	45	\$45,176	\$48,000	\$0	\$0	\$4,000	\$54,150	\$0	\$151,326
2036	46	\$45,176	\$48,000	\$0	\$0	\$4,000	\$54,441	\$0	\$151,617
2037	47	\$45,176	\$48,000	\$0	\$0	\$4,000	\$54,754	\$0	\$151,930
2038	48	\$45,176	\$48,000	\$0	\$0	\$4,000	\$55,024	\$0	\$152,200
2039	49	\$45,176	\$48,000	\$0	\$0	\$4,000	\$55,224	\$0	\$152,400
2040	50	\$45,176	\$48,000	\$0	\$0	\$4,000	\$55,424	\$0	\$152,600
2041	51	\$45,176	\$48,000	\$0	\$0	\$4,000	\$55,622	\$0	\$152,798
2042	52	\$45,176	\$48,000	\$0	\$0	\$4,000	\$55,820	\$0	\$152,996
2043	53	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,016	\$0	\$153,192



Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2044	54	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,211	\$0	\$153,387
2045	55	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,405	\$0	\$153,581
2046	56	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,598	\$0	\$153,774
2047	57	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,790	\$0	\$153,966
2048	58	\$45,176	\$48,000	\$0	\$0	\$4,000	\$56,982	\$0	\$154,158
2049	59	\$45,176	\$48,000	\$0	\$0	\$4,000	\$57,172	\$0	\$154,348
2050	60	\$45,176	\$48,000	\$0	\$0	\$4,000	\$57,361	\$0	\$154,537
2051	61	\$45,176	\$48,000	\$0	\$0	\$4,000	\$57,550	\$0	\$154,726
2052	62	\$45,176	\$48,000	\$0	\$0	\$4,000	\$57,738	\$0	\$154,914
2053	63	\$45,176	\$48,000	\$0	\$0	\$4,000	\$57,925	\$0	\$155,101
2054	64	\$45,176	\$48,000	\$0	\$0	\$4,000	\$58,110	\$0	\$155,286
2055	65	\$45,176	\$48,000	\$13,244	\$0	\$4,000	\$57,831	\$0	\$168,251
2056	66	\$45,176	\$48,000	\$13,641	\$0	\$4,000	\$57,867	\$0	\$168,684
2057	67	\$45,176	\$48,000	\$14,051	\$0	\$4,000	\$57,898	\$0	\$169,125
2058	68	\$45,176	\$48,000	\$14,472	\$0	\$4,000	\$57,923	\$0	\$169,571
2059	69	\$45,176	\$48,000	\$14,906	\$0	\$4,000	\$57,942	\$0	\$170,024
2060	70	\$45,176	\$48,000	\$15,354	\$0	\$0	\$15,223	\$0	\$123,753
2061	71	\$45,176	\$48,000	\$15,814	\$0	\$0	\$15,600	\$0	\$124,590
2062	72	\$45,176	\$48,000	\$6,267	\$0	\$0	\$15,326	\$0	\$114,769
2063	73	\$45,176	\$48,000	\$6,455	\$0	\$0	\$15,235	\$0	\$114,866
2064	74	\$45,176	\$48,000	\$6,649	\$0	\$0	\$15,134	\$0	\$114,959
2065	75	\$45,176	\$48,000	\$6,848	\$0	\$0	\$15,026	\$0	\$115,050
2066	76	\$45,176	\$48,000	\$7,053	\$0	\$0	\$14,908	\$0	\$115,137
2067	77	\$45,176	\$48,000	\$7,265	\$0	\$0	\$14,782	\$0	\$115,223
2068	78	\$45,176	\$48,000	\$7,483	\$0	\$0	\$14,594	\$0	\$115,253
2069	79	\$45,176	\$48,000	\$7,708	\$0	\$0	\$14,400	\$0	\$115,284
2070	80	\$45,176	\$48,000	\$7,939	\$0	\$0	\$14,201	\$0	\$115,316
2071	81	\$45,176	\$48,000	\$8,177	\$0	\$0	\$13,996	\$0	\$115,349
2072	82	\$45,176	\$48,000	\$8,422	\$0	\$0	\$13,786	\$0	\$115,384
2073	83	\$45,176	\$48,000	\$8,675	\$0	\$0	\$13,569	\$0	\$115,420
2074	84	\$45,176	\$48,000	\$8,935	\$0	\$0	\$13,347	\$0	\$115,458
2075	85	\$45,176	\$48,000	\$9,203	\$0	\$0	\$13,118	\$0	\$115,497
2076	86	\$45,176	\$48,000	\$9,479	\$0	\$0	\$12,883	\$0	\$115,538
2077	87	\$45,176	\$48,000	\$9,764	\$0	\$0	\$12,643	\$0	\$115,583
2078	88	\$45,176	\$48,000	\$10,057	\$0	\$0	\$12,396	\$0	\$115,629
2079	89	\$45,176	\$48,000	\$10,358	\$0	\$0	\$12,142	\$0	\$115,676
2080	90	\$45,176	\$48,000	\$10,669	\$0	\$0	\$11,882	\$0	\$115,727
2081	91	\$45,176	\$48,000	\$10,989	\$0	\$0	\$11,616	\$0	\$115,781
2082	92	\$45,176	\$48,000	\$11,319	\$0	\$0	\$11,343	\$0	\$115,838
2083	93	\$45,176	\$48,000	\$11,658	\$0	\$0	\$11,063	\$0	\$115,897
2084	94	\$45,176	\$48,000	\$12,008	\$0	\$0	\$10,776	\$0	\$115,960
2085	95	\$45,176	\$48,000	\$12,368	\$0	\$0	\$10,482	\$0	\$116,026

Taxes



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

Year	Age	Federal	State	FICA	Total
2023	33	\$25,388	\$0	\$22,607	\$47,995
2024	34	\$25,561	\$0	\$22,607	\$48,168
2025	35	\$25,734	\$0	\$22,607	\$48,341
2026	36	\$30,102	\$0	\$22,607	\$52,709
2027	37	\$30,262	\$0	\$22,607	\$52,869
2028	38	\$30,422	\$0	\$22,607	\$53,029
2029	39	\$30,582	\$0	\$22,607	\$53,189
2030	40	\$30,742	\$0	\$22,607	\$53,349
2031	41	\$30,902	\$0	\$22,607	\$53,509
2032	42	\$31,063	\$0	\$22,607	\$53,670
2033	43	\$31,223	\$0	\$22,607	\$53,830
2034	44	\$31,383	\$0	\$22,607	\$53,990
2035	45	\$31,543	\$0	\$22,607	\$54,150
2036	46	\$31,834	\$0	\$22,607	\$54,441
2037	47	\$32,135	\$0	\$22,619	\$54,754
2038	48	\$32,376	\$0	\$22,648	\$55,024
2039	49	\$32,548	\$0	\$22,676	\$55,224
2040	50	\$32,720	\$0	\$22,704	\$55,424
2041	51	\$32,891	\$0	\$22,731	\$55,622
2042	52	\$33,062	\$0	\$22,758	\$55,820
2043	53	\$33,232	\$0	\$22,784	\$56,016
2044	54	\$33,402	\$0	\$22,809	\$56,211



Year	Age	Federal	State	FICA	Total
2045	55	\$33,571	\$0	\$22,834	\$56,405
2046	56	\$33,740	\$0	\$22,858	\$56,598
2047	57	\$33,908	\$0	\$22,882	\$56,790
2048	58	\$34,077	\$0	\$22,905	\$56,982
2049	59	\$34,244	\$0	\$22,928	\$57,172
2050	60	\$34,411	\$0	\$22,950	\$57,361
2051	61	\$34,578	\$0	\$22,972	\$57,550
2052	62	\$34,745	\$0	\$22,993	\$57,738
2053	63	\$34,911	\$0	\$23,014	\$57,925
2054	64	\$35,076	\$0	\$23,034	\$58,110
2055	65	\$34,777	\$0	\$23,054	\$57,831
2056	66	\$34,794	\$0	\$23,073	\$57,867
2057	67	\$34,806	\$0	\$23,092	\$57,898
2058	68	\$34,812	\$0	\$23,111	\$57,923
2059	69	\$34,813	\$0	\$23,129	\$57,942
2060	70	\$15,223	\$0	\$0	\$15,223
2061	71	\$15,600	\$0	\$0	\$15,600
2062	72	\$15,326	\$0	\$0	\$15,326
2063	73	\$15,235	\$0	\$0	\$15,235
2064	74	\$15,134	\$0	\$0	\$15,134
2065	75	\$15,026	\$0	\$0	\$15,026
2066	76	\$14,908	\$0	\$0	\$14,908
2067	77	\$14,782	\$0	\$0	\$14,782
2068	78	\$14,594	\$0	\$0	\$14,594
2069	79	\$14,400	\$0	\$0	\$14,400
2070	80	\$14,201	\$0	\$0	\$14,201
2071	81	\$13,996	\$0	\$0	\$13,996
2072	82	\$13,786	\$0	\$0	\$13,786
2073	83	\$13,569	\$0	\$0	\$13,569
2074	84	\$13,347	\$0	\$0	\$13,347
2075	85	\$13,118	\$0	\$0	\$13,118
2076	86	\$12,883	\$0	\$0	\$12,883
2077	87	\$12,643	\$0	\$0	\$12,643
2078	88	\$12,396	\$0	\$0	\$12,396
2079	89	\$12,142	\$0	\$0	\$12,142
2080	90	\$11,882	\$0	\$0	\$11,882
2081	91	\$11,616	\$0	\$0	\$11,616
2082	92	\$11,343	\$0	\$0	\$11,343
2083	93	\$11,063	\$0	\$0	\$11,063
2084	94	\$10,776	\$0	\$0	\$10,776
2085	95	\$10,482	\$0	\$0	\$10,482

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	33	\$147,134	(\$13,850)	\$0	\$133,284	\$25,388	24%	19%	\$0	\$0	\$0	\$25,388
2024	34	\$147,713	(\$13,803)	\$0	\$133,910	\$25,561	24%	19%	\$0	\$0	\$0	\$25,561
2025	35	\$148,295	(\$13,757)	\$0	\$134,538	\$25,734	24%	19%	\$0	\$0	\$0	\$25,734
2026	36	\$148,879	(\$7,426)	(\$4,741)	\$136,712	\$30,102	28%	22%	\$0	\$0	\$0	\$30,102
2027	37	\$149,311	(\$7,401)	(\$4,725)	\$137,185	\$30,262	28%	22%	\$0	\$0	\$0	\$30,262
2028	38	\$149,744	(\$7,376)	(\$4,709)	\$137,659	\$30,422	28%	22%	\$0	\$0	\$0	\$30,422
2029	39	\$150,178	(\$7,351)	(\$4,694)	\$138,133	\$30,582	28%	22%	\$0	\$0	\$0	\$30,582
2030	40	\$150,611	(\$7,327)	(\$4,678)	\$138,607	\$30,742	28%	22%	\$0	\$0	\$0	\$30,742
2031	41	\$151,045	(\$7,302)	(\$4,662)	\$139,081	\$30,902	28%	22%	\$0	\$0	\$0	\$30,902
2032	42	\$151,480	(\$7,277)	(\$4,646)	\$139,556	\$31,063	28%	22%	\$0	\$0	\$0	\$31,063
2033	43	\$151,915	(\$7,253)	(\$4,631)	\$140,032	\$31,223	28%	22%	\$0	\$0	\$0	\$31,223
2034	44	\$152,351	(\$7,229)	(\$4,615)	\$140,508	\$31,383	28%	22%	\$0	\$0	\$0	\$31,383
2035	45	\$152,788	(\$7,204)	(\$4,600)	\$140,984	\$31,543	28%	22%	\$0	\$0	\$0	\$31,543
2036	46	\$153,224	(\$7,180)	(\$4,584)	\$141,460	\$31,703	28%	22%	\$0	\$0	\$0	\$31,834
2037	47	\$153,657	(\$7,156)	(\$4,569)	\$141,932	\$31,862	28%	22%	\$0	\$0	\$0	\$32,135
2038	48	\$154,084	(\$7,132)	(\$4,553)	\$142,399	\$32,019	28%	22%	\$0	\$0	\$0	\$32,376
2039	49	\$154,508	(\$7,108)	(\$4,538)	\$142,862	\$32,175	28%	23%	\$0	\$0	\$0	\$32,548
2040	50	\$154,931	(\$7,084)	(\$4,523)	\$143,324	\$32,331	28%	23%	\$0	\$0	\$0	\$32,720
2041	51	\$155,352	(\$7,060)	(\$4,508)	\$143,785	\$32,486	28%	23%	\$0	\$0	\$0	\$32,891
2042	52	\$155,773	(\$7,036)	(\$4,492)	\$144,244	\$32,641	28%	23%	\$0	\$0	\$0	\$33,062
2043	53	\$156,192	(\$7,013)	(\$4,477)	\$144,702	\$32,795	28%	23%	\$0	\$0	\$0	\$33,232
2044	54	\$156,610	(\$6,989)	(\$4,462)	\$145,159	\$32,949	28%	23%	\$0	\$0	\$0	\$33,402
2045	55	\$157,028	(\$6,965)	(\$4,447)	\$145,615	\$33,102	28%	23%	\$0	\$0	\$0	\$33,571
2046	56	\$157,444	(\$6,942)	(\$4,432)	\$146,070	\$33,256	28%	23%	\$0	\$0	\$0	\$33,740
2047	57	\$157,859	(\$6,919)	(\$4,417)	\$146,523	\$33,408	28%	23%	\$0	\$0	\$0	\$33,908
2048	58	\$158,274	(\$6,895)	(\$4,402)	\$146,976	\$33,561	28%	23%	\$0	\$0	\$0	\$34,077
2049	59	\$158,687	(\$6,872)	(\$4,388)	\$147,427	\$33,713	28%	23%	\$0	\$0	\$0	\$34,244
2050	60	\$159,100	(\$6,849)	(\$4,373)	\$147,878	\$33,864	28%	23%	\$0	\$0	\$0	\$34,411
2051	61	\$159,511	(\$6,826)	(\$4,358)	\$148,327	\$34,015	28%	23%	\$0	\$0	\$0	\$34,578
2052	62	\$159,922	(\$6,803)	(\$4,344)	\$148,776	\$34,166	28%	23%	\$0	\$0	\$0	\$34,745
2053	63	\$160,332	(\$6,780)	(\$4,329)	\$149,223	\$34,317	28%	23%	\$0	\$0	\$0	\$34,911
2054	64	\$160,741	(\$6,757)	(\$4,314)	\$149,669	\$34,467	28%	23%	\$0	\$0	\$0	\$35,076
2055	65	\$161,149	(\$8,396)	(\$4,300)	\$148,454	\$34,152	28%	23%	\$0	\$0	\$0	\$34,777
2056	66	\$161,088	(\$8,367)	(\$4,285)	\$148,436	\$34,171	28%	23%	\$0	\$0	\$0	\$34,794
2057	67	\$161,010	(\$8,339)	(\$4,271)	\$148,400	\$34,186	28%	23%	\$0	\$0	\$0	\$34,806
2058	68	\$160,915	(\$8,311)	(\$4,257)	\$148,347	\$34,196	28%	23%	\$0	\$0	\$0	\$34,812
2059	69	\$160,802	(\$8,283)	(\$4,242)	\$148,276	\$34,201	28%	23%	\$0	\$0	\$0	\$34,813
2060	70	\$90,654	(\$8,255)	(\$4,228)	\$78,171	\$15,115	25%	19%	\$0	\$0	\$0	\$15,223
2061	71	\$91,619	(\$8,227)	(\$4,214)	\$79,178	\$15,381	25%	19%	\$0	\$0	\$0	\$15,600
2062	72	\$90,331	(\$8,200)	(\$4,200)	\$77,931	\$15,085	25%	19%	\$0	\$0	\$0	\$15,326
2063	73	\$89,682	(\$8,172)	(\$4,185)	\$77,324	\$14,948	25%	19%	\$0	\$0	\$0	\$15,235
2064	74	\$89,008	(\$8,145)	(\$4,171)	\$76,692	\$14,804	25%	19%	\$0	\$0	\$0	\$15,134
2065	75	\$88,310	(\$8,117)	(\$4,157)	\$76,035	\$14,655	25%	19%	\$0	\$0	\$0	\$15,026
2066	76	\$87,588	(\$8,090)	(\$4,143)	\$75,354	\$14,499	25%	19%	\$0	\$0	\$0	\$14,908



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2067	77	\$86,841	(\$8,063)	(\$4,129)	\$74,649	\$14,338	25%	19%	\$0	\$0	\$0	\$14,782
2068	78	\$86,070	(\$8,036)	(\$4,115)	\$73,919	\$14,170	25%	19%	\$0	\$0	\$0	\$14,594
2069	79	\$85,279	(\$8,009)	(\$4,102)	\$73,168	\$13,996	25%	19%	\$0	\$0	\$0	\$14,400
2070	80	\$84,466	(\$7,982)	(\$4,088)	\$72,396	\$13,818	25%	19%	\$0	\$0	\$0	\$14,201
2071	81	\$83,632	(\$7,955)	(\$4,074)	\$71,603	\$13,634	25%	19%	\$0	\$0	\$0	\$13,996
2072	82	\$82,777	(\$7,928)	(\$4,060)	\$70,789	\$13,445	25%	19%	\$0	\$0	\$0	\$13,786
2073	83	\$81,900	(\$7,901)	(\$4,047)	\$69,952	\$13,250	25%	19%	\$0	\$0	\$0	\$13,569
2074	84	\$81,002	(\$7,875)	(\$4,033)	\$69,094	\$13,050	25%	19%	\$0	\$0	\$0	\$13,347
2075	85	\$80,081	(\$7,848)	(\$4,020)	\$68,213	\$12,844	25%	19%	\$0	\$0	\$0	\$13,118
2076	86	\$79,137	(\$7,822)	(\$4,006)	\$67,309	\$12,632	25%	19%	\$0	\$0	\$0	\$12,883
2077	87	\$78,171	(\$7,796)	(\$3,993)	\$66,383	\$12,414	25%	19%	\$0	\$0	\$0	\$12,643
2078	88	\$77,181	(\$7,769)	(\$3,979)	\$65,433	\$12,191	25%	19%	\$0	\$0	\$0	\$12,396
2079	89	\$76,168	(\$7,743)	(\$3,966)	\$64,459	\$11,962	25%	19%	\$0	\$0	\$0	\$12,142
2080	90	\$75,131	(\$7,717)	(\$3,952)	\$63,462	\$11,726	25%	18%	\$0	\$0	\$0	\$11,882
2081	91	\$74,070	(\$7,691)	(\$3,939)	\$62,440	\$11,485	25%	18%	\$0	\$0	\$0	\$11,616
2082	92	\$72,984	(\$7,665)	(\$3,926)	\$61,393	\$11,237	25%	18%	\$0	\$0	\$0	\$11,343
2083	93	\$71,873	(\$7,640)	(\$3,913)	\$60,320	\$10,982	25%	18%	\$0	\$0	\$0	\$11,063
2084	94	\$70,736	(\$7,614)	(\$3,899)	\$59,222	\$10,722	25%	18%	\$0	\$0	\$0	\$10,776
2085	95	\$69,573	(\$7,588)	(\$3,886)	\$58,098	\$10,454	25%	18%	\$0	\$0	\$0	\$10,482

Housing

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

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2063	73	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	76	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0



529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	33	\$0	\$0	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2057	67	\$0	\$0	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0	\$0	\$0
2066	76	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0	\$0	\$0

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2023	33	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0
2057	67	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2066	76	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0

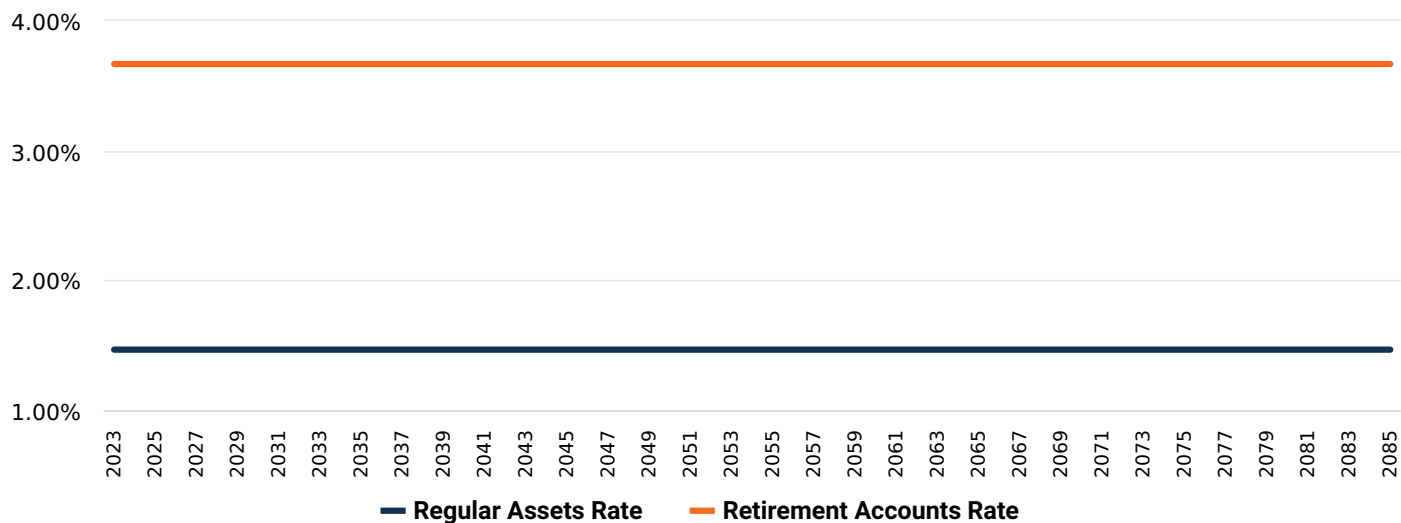
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2023	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2066	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2023	33	1.47	3.67
2024	34	1.47	3.67
2025	35	1.47	3.67
2026	36	1.47	3.67
2027	37	1.47	3.67
2028	38	1.47	3.67
2029	39	1.47	3.67
2030	40	1.47	3.67
2031	41	1.47	3.67
2032	42	1.47	3.67
2033	43	1.47	3.67
2034	44	1.47	3.67
2035	45	1.47	3.67
2036	46	1.47	3.67
2037	47	1.47	3.67
2038	48	1.47	3.67
2039	49	1.47	3.67
2040	50	1.47	3.67
2041	51	1.47	3.67
2042	52	1.47	3.67
2043	53	1.47	3.67
2044	54	1.47	3.67
2045	55	1.47	3.67
2046	56	1.47	3.67

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2047	57	1.47	3.67
2048	58	1.47	3.67
2049	59	1.47	3.67
2050	60	1.47	3.67
2051	61	1.47	3.67
2052	62	1.47	3.67
2053	63	1.47	3.67
2054	64	1.47	3.67
2055	65	1.47	3.67
2056	66	1.47	3.67
2057	67	1.47	3.67
2058	68	1.47	3.67
2059	69	1.47	3.67
2060	70	1.47	3.67
2061	71	1.47	3.67
2062	72	1.47	3.67
2063	73	1.47	3.67
2064	74	1.47	3.67
2065	75	1.47	3.67
2066	76	1.47	3.67
2067	77	1.47	3.67
2068	78	1.47	3.67
2069	79	1.47	3.67
2070	80	1.47	3.67
2071	81	1.47	3.67
2072	82	1.47	3.67
2073	83	1.47	3.67
2074	84	1.47	3.67
2075	85	1.47	3.67
2076	86	1.47	3.67
2077	87	1.47	3.67
2078	88	1.47	3.67
2079	89	1.47	3.67
2080	90	1.47	3.67
2081	91	1.47	3.67
2082	92	1.47	3.67
2083	93	1.47	3.67
2084	94	1.47	3.67
2085	95	1.47	3.67

Inheritance in 15 years Details

Lifetime Balance Sheet - Dollars

Lifetime Resources

Labor Earnings	\$4,610,130
Employer Retirement Account Contributions	\$0
Social Security Benefits	\$921,285
Pensions	\$0
Annuities	\$0
Retirement Assets	\$23,320
Regular Assets	\$67,438
Reserve Fund Assets	\$0
529 Assets	\$0
Special Receipts	\$9,645,160
Excess Regular Asset Income	\$0
Excess 529 Asset Income	\$0
Excess Retirement Account Asset Income	\$160,441
Housing Assets	\$0
Future Borrowing for Housing	\$0
Real Estate Assets	\$0
Future Borrowing for Real Estate	\$0
Real Estate Income	\$0

Lifetime Spending

Housing Expenses	\$1,993,594
Housing Equity Bequest	\$0
Housing Holding Costs	\$0
Real Estate Expenses	\$0
Real Estate Equity Bequest	\$0
Real Estate Holding Costs	\$0
Funeral Costs and Extra Bequest	\$0
Reserve Fund Bequests	\$0
Retirement Account Bequests	\$0
Special Expenses	\$0
529 Expenses	\$0
Federal Taxes	\$3,506,947
FICA Taxes	\$655,753
State Taxes	\$0
Medicare Part B Premiums	\$357,231
Life Insurance Premiums	\$0
Discretionary Spending	\$8,914,247

TOTAL	\$15,427,774	TOTAL	\$15,427,772
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The above table is your lifetime budget. It shows your lifetime (current and future) resources and spending.

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

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

Lifetime Resources

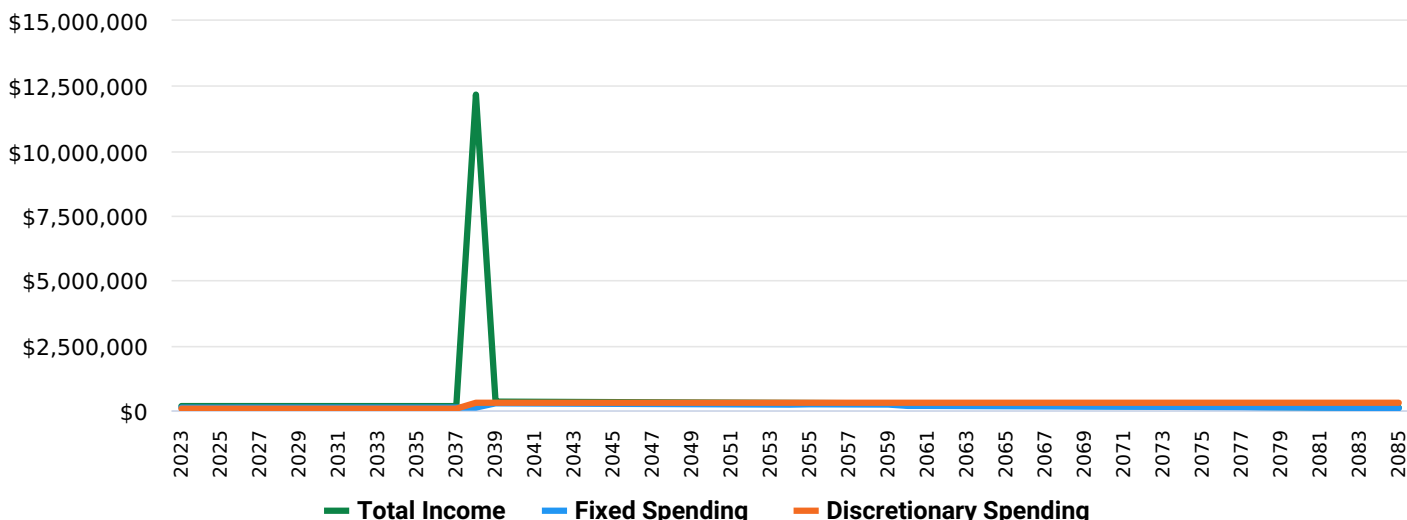
Labor Earnings	30%
Employer Retirement Account Contributions	0%
Social Security Benefits	6%
Pensions	0%
Annuities	0%
Retirement Assets	0%
Regular Assets	0%
Reserve Fund Assets	0%
529 Assets	0%
Special Receipts	63%
Excess Regular Asset Income	0%
Excess 529 Asset Income	0%
Excess Retirement Account Asset Income	1%
Housing Assets	0%
Future Borrowing for Housing	0%
Real Estate Assets	0%
Future Borrowing for Real Estate	0%
Real Estate Income	0%

Lifetime Spending

Housing Expenses	13%
Housing Equity Bequest	0%
Housing Holding Costs	0%
Real Estate Expenses	0%
Real Estate Equity Bequest	0%
Real Estate Holding Costs	0%
Funeral Costs and Extra Bequest	0%
Reserve Fund Bequests	0%
Retirement Account Bequests	0%
Special Expenses	0%
529 Expenses	0%
Federal Taxes	23%
FICA Taxes	4%
State Taxes	0%
Medicare Part B Premiums	2%
Life Insurance Premiums	0%
Discretionary Spending	58%

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

Annual Income and Spending



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

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

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

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

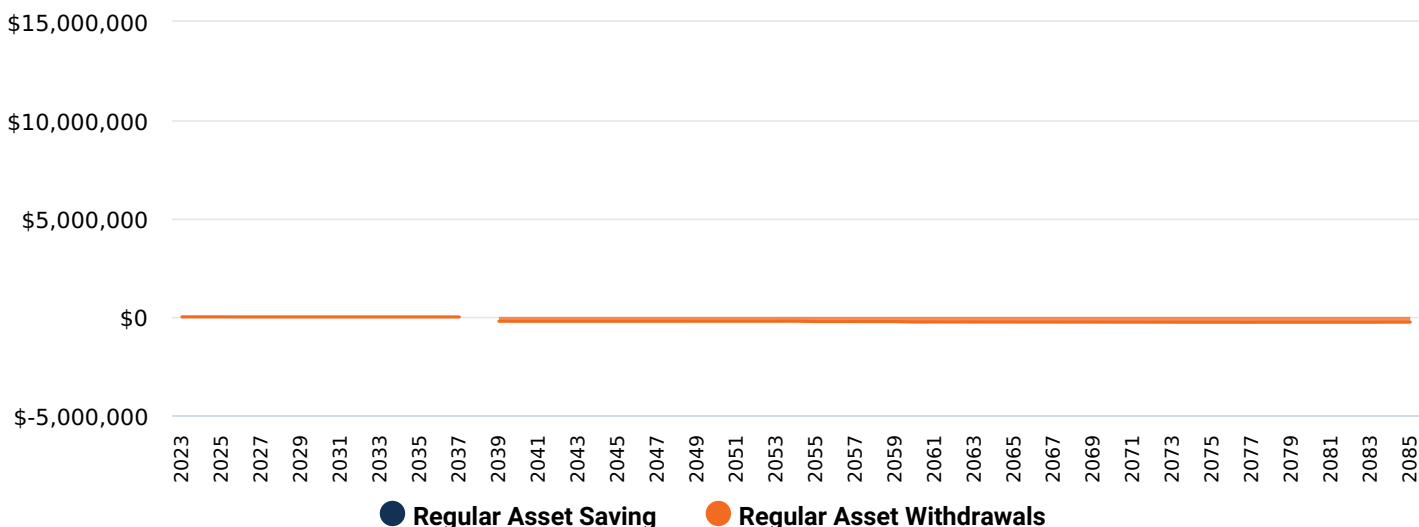
1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2023	33	\$160,975	\$99,995	\$61,743
2024	34	\$160,964	\$100,022	\$61,743
2025	35	\$160,952	\$100,048	\$61,743
2026	36	\$160,940	\$104,196	\$61,743
2027	37	\$160,866	\$104,184	\$61,743
2028	38	\$160,792	\$104,170	\$61,743
2029	39	\$160,717	\$104,157	\$61,743
2030	40	\$160,641	\$104,142	\$61,743
2031	41	\$160,564	\$104,127	\$61,743
2032	42	\$160,486	\$104,110	\$61,743

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2033	43	\$160,408	\$104,093	\$61,743
2034	44	\$160,328	\$104,076	\$61,743
2035	45	\$160,247	\$104,057	\$61,743
2036	46	\$160,166	\$104,038	\$61,743
2037	47	\$160,083	\$104,030	\$61,743
2038	48	\$12,160,000	\$104,038	\$288,847
2039	49	\$332,623	\$267,187	\$288,847
2040	50	\$329,345	\$263,834	\$288,847
2041	51	\$326,069	\$260,481	\$288,847
2042	52	\$322,794	\$257,128	\$288,847
2043	53	\$319,520	\$253,776	\$288,847
2044	54	\$316,247	\$250,422	\$288,847
2045	55	\$312,975	\$247,070	\$288,847
2046	56	\$309,705	\$243,717	\$288,847
2047	57	\$306,435	\$240,365	\$288,847
2048	58	\$303,167	\$237,013	\$288,847
2049	59	\$299,900	\$233,661	\$288,847
2050	60	\$296,635	\$230,309	\$288,847
2051	61	\$293,370	\$226,958	\$288,847
2052	62	\$290,107	\$223,607	\$288,847
2053	63	\$286,845	\$220,257	\$288,847
2054	64	\$283,585	\$216,906	\$288,847
2055	65	\$280,326	\$229,492	\$288,847
2056	66	\$276,834	\$226,856	\$288,847
2057	67	\$273,330	\$224,223	\$288,847
2058	68	\$269,813	\$221,593	\$288,847
2059	69	\$266,283	\$218,966	\$288,847
2060	70	\$192,896	\$167,606	\$288,847
2061	71	\$195,088	\$166,652	\$288,847
2062	72	\$191,268	\$163,810	\$288,847
2063	73	\$187,433	\$160,950	\$288,847
2064	74	\$183,585	\$158,095	\$288,847
2065	75	\$179,721	\$155,245	\$288,847
2066	76	\$175,843	\$152,400	\$288,847
2067	77	\$171,949	\$149,561	\$288,847
2068	78	\$168,040	\$146,728	\$288,847
2069	79	\$164,116	\$142,547	\$288,847
2070	80	\$160,195	\$139,749	\$288,847
2071	81	\$156,257	\$136,958	\$288,847
2072	82	\$152,303	\$134,174	\$288,847
2073	83	\$148,332	\$131,398	\$288,847
2074	84	\$144,343	\$128,582	\$288,847
2075	85	\$140,336	\$125,579	\$288,847
2076	86	\$136,316	\$122,764	\$288,847
2077	87	\$132,277	\$119,953	\$288,847
2078	88	\$128,220	\$112,803	\$288,847
2079	89	\$124,209	\$109,925	\$288,847
2080	90	\$120,181	\$107,048	\$288,847

Year	Age	Total Income	Fixed Spending	Discretionary Spending
2081	91	\$116,137	\$99,430	\$288,847
2082	92	\$112,144	\$96,478	\$288,847
2083	93	\$108,137	\$93,527	\$288,847
2084	94	\$104,114	\$84,908	\$288,847
2085	95	\$100,158	\$80,099	\$288,847

Annual Saving and Withdrawals



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

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

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

And:

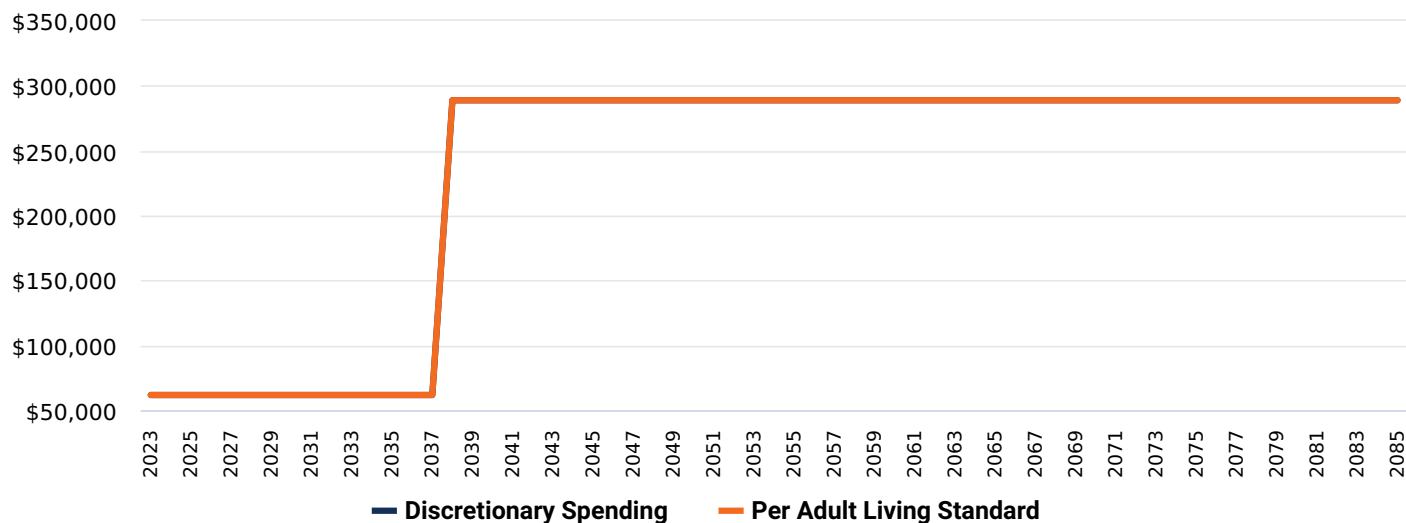
Last Year's Regular Assets *plus* Saving/Withdrawals equals This Year's Regular Assets

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2023	33	\$160,975	\$161,738	(\$763)	\$66,462	\$65,699
2024	34	\$160,964	\$161,765	(\$801)	\$65,699	\$64,898
2025	35	\$160,952	\$161,791	(\$839)	\$64,898	\$64,059
2026	36	\$160,940	\$165,939	(\$4,999)	\$64,059	\$59,060
2027	37	\$160,866	\$165,927	(\$5,060)	\$59,059	\$53,999
2028	38	\$160,792	\$165,913	(\$5,121)	\$53,999	\$48,878
2029	39	\$160,717	\$165,900	(\$5,183)	\$48,878	\$43,695
2030	40	\$160,641	\$165,885	(\$5,244)	\$43,695	\$38,451
2031	41	\$160,564	\$165,870	(\$5,306)	\$38,451	\$33,145
2032	42	\$160,486	\$165,853	(\$5,367)	\$33,145	\$27,778
2033	43	\$160,408	\$165,836	(\$5,429)	\$27,778	\$22,349
2034	44	\$160,328	\$165,819	(\$5,491)	\$22,349	\$16,858
2035	45	\$160,247	\$165,800	(\$5,553)	\$16,858	\$11,305

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2036	46	\$160,166	\$165,781	(\$5,615)	\$11,304	\$5,689
2037	47	\$160,083	\$165,773	(\$5,689)	\$5,689	\$0
2038	48	\$12,160,000	\$392,885	\$11,767,115	\$0	\$11,767,115
2039	49	\$332,623	\$556,034	(\$223,411)	\$11,767,115	\$11,543,704
2040	50	\$329,345	\$552,681	(\$223,336)	\$11,543,704	\$11,320,368
2041	51	\$326,069	\$549,328	(\$223,259)	\$11,320,368	\$11,097,109
2042	52	\$322,794	\$545,975	(\$223,181)	\$11,097,108	\$10,873,927
2043	53	\$319,520	\$542,623	(\$223,102)	\$10,873,927	\$10,650,825
2044	54	\$316,247	\$539,269	(\$223,022)	\$10,650,825	\$10,427,803
2045	55	\$312,975	\$535,917	(\$222,942)	\$10,427,803	\$10,204,861
2046	56	\$309,705	\$532,564	(\$222,860)	\$10,204,862	\$9,982,002
2047	57	\$306,435	\$529,212	(\$222,777)	\$9,982,002	\$9,759,225
2048	58	\$303,167	\$525,860	(\$222,693)	\$9,759,226	\$9,536,533
2049	59	\$299,900	\$522,508	(\$222,608)	\$9,536,533	\$9,313,925
2050	60	\$296,635	\$519,156	(\$222,522)	\$9,313,925	\$9,091,403
2051	61	\$293,370	\$515,805	(\$222,435)	\$9,091,404	\$8,868,969
2052	62	\$290,107	\$512,454	(\$222,347)	\$8,868,969	\$8,646,622
2053	63	\$286,845	\$509,104	(\$222,258)	\$8,646,622	\$8,424,364
2054	64	\$283,585	\$505,753	(\$222,168)	\$8,424,363	\$8,202,195
2055	65	\$280,326	\$518,339	(\$238,013)	\$8,202,195	\$7,964,182
2056	66	\$276,834	\$515,703	(\$238,870)	\$7,964,182	\$7,725,312
2057	67	\$273,330	\$513,070	(\$239,741)	\$7,725,313	\$7,485,572
2058	68	\$269,813	\$510,440	(\$240,627)	\$7,485,571	\$7,244,944
2059	69	\$266,283	\$507,813	(\$241,530)	\$7,244,944	\$7,003,414
2060	70	\$192,896	\$456,453	(\$263,559)	\$7,003,415	\$6,739,856
2061	71	\$195,088	\$455,499	(\$260,412)	\$6,739,856	\$6,479,444
2062	72	\$191,268	\$452,657	(\$261,390)	\$6,479,444	\$6,218,054
2063	73	\$187,433	\$449,797	(\$262,365)	\$6,218,055	\$5,955,690
2064	74	\$183,585	\$446,942	(\$263,358)	\$5,955,689	\$5,692,331
2065	75	\$179,721	\$444,092	(\$264,372)	\$5,692,331	\$5,427,959
2066	76	\$175,843	\$441,247	(\$265,405)	\$5,427,959	\$5,162,554
2067	77	\$171,949	\$438,408	(\$266,460)	\$5,162,554	\$4,896,094
2068	78	\$168,040	\$435,575	(\$267,535)	\$4,896,094	\$4,628,559
2069	79	\$164,116	\$431,394	(\$267,279)	\$4,628,559	\$4,361,280
2070	80	\$160,195	\$428,596	(\$268,402)	\$4,361,280	\$4,092,878
2071	81	\$156,257	\$425,805	(\$269,549)	\$4,092,878	\$3,823,329
2072	82	\$152,303	\$423,021	(\$270,719)	\$3,823,329	\$3,552,610
2073	83	\$148,332	\$420,245	(\$271,914)	\$3,552,610	\$3,280,696
2074	84	\$144,343	\$417,429	(\$273,086)	\$3,280,696	\$3,007,610
2075	85	\$140,336	\$414,426	(\$274,090)	\$3,007,609	\$2,733,519
2076	86	\$136,316	\$411,611	(\$275,296)	\$2,733,519	\$2,458,223
2077	87	\$132,277	\$408,800	(\$276,523)	\$2,458,223	\$2,181,700
2078	88	\$128,220	\$401,650	(\$273,430)	\$2,181,700	\$1,908,270
2079	89	\$124,209	\$398,772	(\$274,563)	\$1,908,270	\$1,633,707
2080	90	\$120,181	\$395,895	(\$275,715)	\$1,633,707	\$1,357,992
2081	91	\$116,137	\$388,277	(\$272,141)	\$1,357,991	\$1,085,850
2082	92	\$112,144	\$385,325	(\$273,181)	\$1,085,850	\$812,669
2083	93	\$108,137	\$382,374	(\$274,238)	\$812,669	\$538,431
2084	94	\$104,114	\$373,755	(\$269,642)	\$538,431	\$268,789

Year	Age	Total Income	Total Spending	Regular Asset Saving/Withdrawals	Last Year's Regular Assets	This Year's Regular Assets
2085	95	\$100,158	\$368,946	(\$268,789)	\$268,789	\$0

Living Standard



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

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

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

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

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

You can modify these assumptions under Settings and Assumptions.

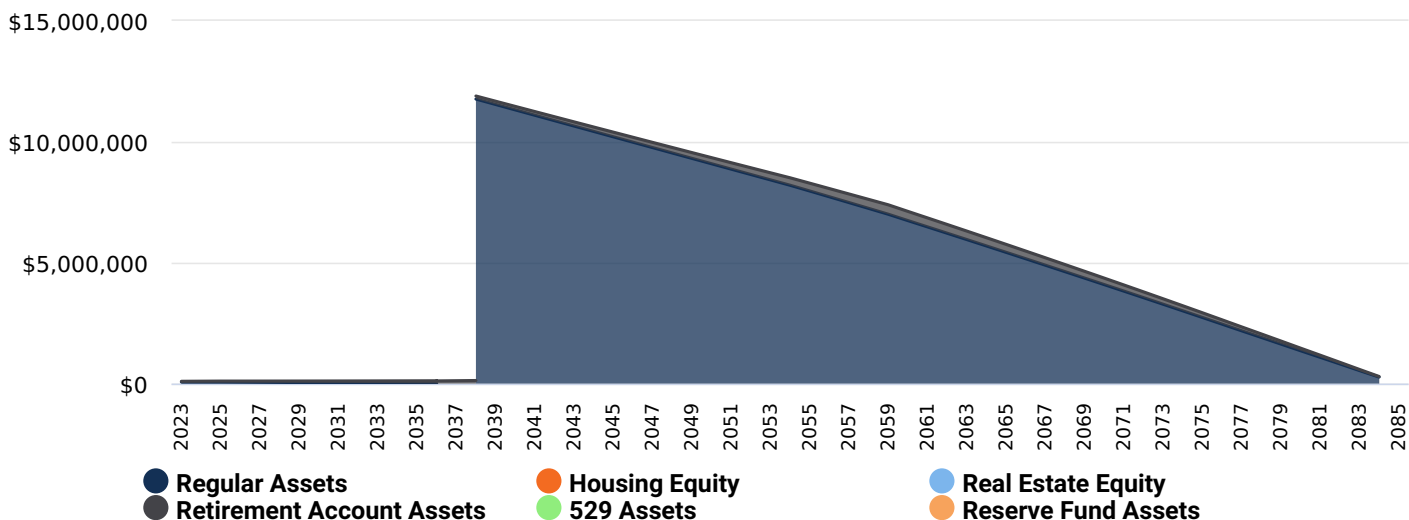
The key point is that the software arranges your annual discretionary spending to keep your Per Adult Living Standard constant over time to the maximum extent possible without letting you go into debt. If you face cash constraints that require having a lower living standard for a while (as you pay off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

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

Year	Age	Discretionary Spending	Per Adult Living Standard
2023	33	\$61,743	\$61,743
2024	34	\$61,743	\$61,743
2025	35	\$61,743	\$61,743
2026	36	\$61,743	\$61,743
2027	37	\$61,743	\$61,743
2028	38	\$61,743	\$61,743
2029	39	\$61,743	\$61,743
2030	40	\$61,743	\$61,743
2031	41	\$61,743	\$61,743
2032	42	\$61,743	\$61,743
2033	43	\$61,743	\$61,743
2034	44	\$61,743	\$61,743
2035	45	\$61,743	\$61,743
2036	46	\$61,743	\$61,743
2037	47	\$61,743	\$61,743
2038	48	\$288,847	\$288,847
2039	49	\$288,847	\$288,847
2040	50	\$288,847	\$288,847
2041	51	\$288,847	\$288,847
2042	52	\$288,847	\$288,847
2043	53	\$288,847	\$288,847
2044	54	\$288,847	\$288,847
2045	55	\$288,847	\$288,847
2046	56	\$288,847	\$288,847
2047	57	\$288,847	\$288,847
2048	58	\$288,847	\$288,847
2049	59	\$288,847	\$288,847
2050	60	\$288,847	\$288,847
2051	61	\$288,847	\$288,847
2052	62	\$288,847	\$288,847
2053	63	\$288,847	\$288,847
2054	64	\$288,847	\$288,847
2055	65	\$288,847	\$288,847
2056	66	\$288,847	\$288,847
2057	67	\$288,847	\$288,847
2058	68	\$288,847	\$288,847
2059	69	\$288,847	\$288,847
2060	70	\$288,847	\$288,847
2061	71	\$288,847	\$288,847
2062	72	\$288,847	\$288,847
2063	73	\$288,847	\$288,847
2064	74	\$288,847	\$288,847
2065	75	\$288,847	\$288,847
2066	76	\$288,847	\$288,847
2067	77	\$288,847	\$288,847
2068	78	\$288,847	\$288,847

Year	Age	Discretionary Spending	Per Adult Living Standard
2069	79	\$288,847	\$288,847
2070	80	\$288,847	\$288,847
2071	81	\$288,847	\$288,847
2072	82	\$288,847	\$288,847
2073	83	\$288,847	\$288,847
2074	84	\$288,847	\$288,847
2075	85	\$288,847	\$288,847
2076	86	\$288,847	\$288,847
2077	87	\$288,847	\$288,847
2078	88	\$288,847	\$288,847
2079	89	\$288,847	\$288,847
2080	90	\$288,847	\$288,847
2081	91	\$288,847	\$288,847
2082	92	\$288,847	\$288,847
2083	93	\$288,847	\$288,847
2084	94	\$288,847	\$288,847
2085	95	\$288,847	\$288,847

Net Worth



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

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2023	33	\$65,699	\$0	\$0	\$27,320	\$0	\$0	\$93,019
2024	34	\$64,898	\$0	\$0	\$32,322	\$0	\$0	\$97,220
2025	35	\$64,059	\$0	\$0	\$37,507	\$0	\$0	\$101,566
2026	36	\$59,060	\$0	\$0	\$42,883	\$0	\$0	\$101,943
2027	37	\$53,999	\$0	\$0	\$48,456	\$0	\$0	\$102,455
2028	38	\$48,878	\$0	\$0	\$54,233	\$0	\$0	\$103,111
2029	39	\$43,695	\$0	\$0	\$60,222	\$0	\$0	\$103,917
2030	40	\$38,451	\$0	\$0	\$66,430	\$0	\$0	\$104,881
2031	41	\$33,145	\$0	\$0	\$72,867	\$0	\$0	\$106,012
2032	42	\$27,778	\$0	\$0	\$79,539	\$0	\$0	\$107,317
2033	43	\$22,349	\$0	\$0	\$86,456	\$0	\$0	\$108,805
2034	44	\$16,858	\$0	\$0	\$93,627	\$0	\$0	\$110,485
2035	45	\$11,305	\$0	\$0	\$101,061	\$0	\$0	\$112,366
2036	46	\$5,689	\$0	\$0	\$108,767	\$0	\$0	\$114,456
2037	47	\$0	\$0	\$0	\$116,756	\$0	\$0	\$116,756
2038	48	\$11,767,115	\$0	\$0	\$125,038	\$0	\$0	\$11,892,153
2039	49	\$11,543,704	\$0	\$0	\$133,624	\$0	\$0	\$11,677,328
2040	50	\$11,320,368	\$0	\$0	\$142,524	\$0	\$0	\$11,462,892
2041	51	\$11,097,109	\$0	\$0	\$151,751	\$0	\$0	\$11,248,860
2042	52	\$10,873,927	\$0	\$0	\$161,317	\$0	\$0	\$11,035,244
2043	53	\$10,650,825	\$0	\$0	\$171,233	\$0	\$0	\$10,822,058
2044	54	\$10,427,803	\$0	\$0	\$181,513	\$0	\$0	\$10,609,316
2045	55	\$10,204,861	\$0	\$0	\$192,170	\$0	\$0	\$10,397,031



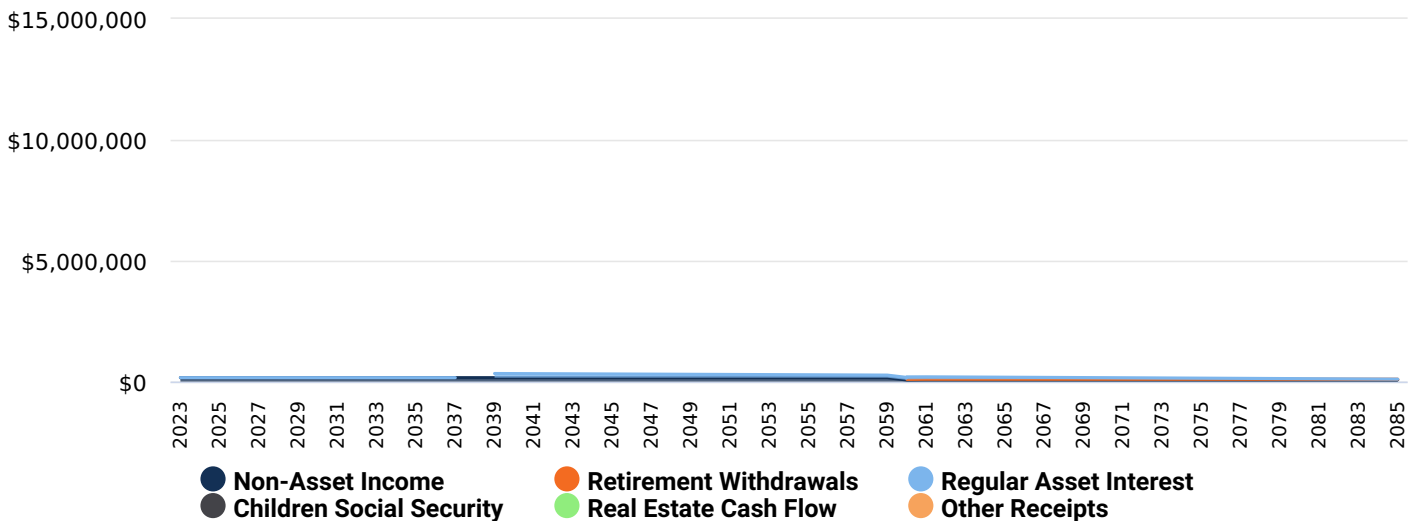
Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Total
2046	56	\$9,982,002	\$0	\$0	\$203,218	\$0	\$0	\$10,185,220
2047	57	\$9,759,225	\$0	\$0	\$214,671	\$0	\$0	\$9,973,896
2048	58	\$9,536,533	\$0	\$0	\$226,544	\$0	\$0	\$9,763,077
2049	59	\$9,313,925	\$0	\$0	\$238,852	\$0	\$0	\$9,552,777
2050	60	\$9,091,403	\$0	\$0	\$251,612	\$0	\$0	\$9,343,015
2051	61	\$8,868,969	\$0	\$0	\$264,840	\$0	\$0	\$9,133,809
2052	62	\$8,646,622	\$0	\$0	\$278,553	\$0	\$0	\$8,925,175
2053	63	\$8,424,364	\$0	\$0	\$292,769	\$0	\$0	\$8,717,133
2054	64	\$8,202,195	\$0	\$0	\$307,506	\$0	\$0	\$8,509,701
2055	65	\$7,964,182	\$0	\$0	\$322,784	\$0	\$0	\$8,286,966
2056	66	\$7,725,312	\$0	\$0	\$338,622	\$0	\$0	\$8,063,934
2057	67	\$7,485,572	\$0	\$0	\$355,041	\$0	\$0	\$7,840,613
2058	68	\$7,244,944	\$0	\$0	\$372,062	\$0	\$0	\$7,617,006
2059	69	\$7,003,414	\$0	\$0	\$389,707	\$0	\$0	\$7,393,121
2060	70	\$6,739,856	\$0	\$0	\$380,492	\$0	\$0	\$7,120,348
2061	71	\$6,479,444	\$0	\$0	\$370,939	\$0	\$0	\$6,850,383
2062	72	\$6,218,054	\$0	\$0	\$361,035	\$0	\$0	\$6,579,089
2063	73	\$5,955,690	\$0	\$0	\$350,769	\$0	\$0	\$6,306,459
2064	74	\$5,692,331	\$0	\$0	\$340,126	\$0	\$0	\$6,032,457
2065	75	\$5,427,959	\$0	\$0	\$329,092	\$0	\$0	\$5,757,051
2066	76	\$5,162,554	\$0	\$0	\$317,654	\$0	\$0	\$5,480,208
2067	77	\$4,896,094	\$0	\$0	\$305,796	\$0	\$0	\$5,201,890
2068	78	\$4,628,559	\$0	\$0	\$293,504	\$0	\$0	\$4,922,063
2069	79	\$4,361,280	\$0	\$0	\$280,760	\$0	\$0	\$4,642,040
2070	80	\$4,092,878	\$0	\$0	\$267,550	\$0	\$0	\$4,360,428
2071	81	\$3,823,329	\$0	\$0	\$253,854	\$0	\$0	\$4,077,183
2072	82	\$3,552,610	\$0	\$0	\$239,657	\$0	\$0	\$3,792,267
2073	83	\$3,280,696	\$0	\$0	\$224,939	\$0	\$0	\$3,505,635
2074	84	\$3,007,610	\$0	\$0	\$209,681	\$0	\$0	\$3,217,291
2075	85	\$2,733,519	\$0	\$0	\$193,863	\$0	\$0	\$2,927,382
2076	86	\$2,458,223	\$0	\$0	\$177,465	\$0	\$0	\$2,635,688
2077	87	\$2,181,700	\$0	\$0	\$160,466	\$0	\$0	\$2,342,166
2078	88	\$1,908,270	\$0	\$0	\$142,844	\$0	\$0	\$2,051,114
2079	89	\$1,633,707	\$0	\$0	\$124,575	\$0	\$0	\$1,758,282
2080	90	\$1,357,992	\$0	\$0	\$105,636	\$0	\$0	\$1,463,628
2081	91	\$1,085,850	\$0	\$0	\$86,003	\$0	\$0	\$1,171,853
2082	92	\$812,669	\$0	\$0	\$65,650	\$0	\$0	\$878,319
2083	93	\$538,431	\$0	\$0	\$44,550	\$0	\$0	\$582,981
2084	94	\$268,789	\$0	\$0	\$22,676	\$0	\$0	\$291,465
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Estate

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2023	33	\$65,699	\$0	\$0	\$27,320	\$0	\$0	\$0	\$0	\$0	\$93,019
2024	34	\$64,898	\$0	\$0	\$32,322	\$0	\$0	\$0	\$0	\$0	\$97,220
2025	35	\$64,059	\$0	\$0	\$37,507	\$0	\$0	\$0	\$0	\$0	\$101,566
2026	36	\$59,060	\$0	\$0	\$42,883	\$0	\$0	\$0	\$0	\$0	\$101,943
2027	37	\$53,999	\$0	\$0	\$48,456	\$0	\$0	\$0	\$0	\$0	\$102,455
2028	38	\$48,878	\$0	\$0	\$54,233	\$0	\$0	\$0	\$0	\$0	\$103,111
2029	39	\$43,695	\$0	\$0	\$60,222	\$0	\$0	\$0	\$0	\$0	\$103,917
2030	40	\$38,451	\$0	\$0	\$66,430	\$0	\$0	\$0	\$0	\$0	\$104,881
2031	41	\$33,145	\$0	\$0	\$72,867	\$0	\$0	\$0	\$0	\$0	\$106,012
2032	42	\$27,778	\$0	\$0	\$79,539	\$0	\$0	\$0	\$0	\$0	\$107,317
2033	43	\$22,349	\$0	\$0	\$86,456	\$0	\$0	\$0	\$0	\$0	\$108,805
2034	44	\$16,858	\$0	\$0	\$93,627	\$0	\$0	\$0	\$0	\$0	\$110,485
2035	45	\$11,305	\$0	\$0	\$101,061	\$0	\$0	\$0	\$0	\$0	\$112,366
2036	46	\$5,689	\$0	\$0	\$108,767	\$0	\$0	\$0	\$0	\$0	\$114,456
2037	47	\$0	\$0	\$0	\$116,756	\$0	\$0	\$0	\$0	\$0	\$116,756
2038	48	\$11,767,115	\$0	\$0	\$125,038	\$0	\$0	\$0	\$0	\$0	\$11,892,153
2039	49	\$11,543,704	\$0	\$0	\$133,624	\$0	\$0	\$0	\$0	\$0	\$11,677,328
2040	50	\$11,320,368	\$0	\$0	\$142,524	\$0	\$0	\$0	\$0	\$0	\$11,462,892
2041	51	\$11,097,109	\$0	\$0	\$151,751	\$0	\$0	\$0	\$0	\$0	\$11,248,860
2042	52	\$10,873,927	\$0	\$0	\$161,317	\$0	\$0	\$0	\$0	\$0	\$11,035,244
2043	53	\$10,650,825	\$0	\$0	\$171,233	\$0	\$0	\$0	\$0	\$0	\$10,822,058
2044	54	\$10,427,803	\$0	\$0	\$181,513	\$0	\$0	\$0	\$0	\$0	\$10,609,316
2045	55	\$10,204,861	\$0	\$0	\$192,170	\$0	\$0	\$0	\$0	\$0	\$10,397,031
2046	56	\$9,982,002	\$0	\$0	\$203,218	\$0	\$0	\$0	\$0	\$0	\$10,185,220
2047	57	\$9,759,225	\$0	\$0	\$214,671	\$0	\$0	\$0	\$0	\$0	\$9,973,896
2048	58	\$9,536,533	\$0	\$0	\$226,544	\$0	\$0	\$0	\$0	\$0	\$9,763,077
2049	59	\$9,313,925	\$0	\$0	\$238,852	\$0	\$0	\$0	\$0	\$0	\$9,552,777
2050	60	\$9,091,403	\$0	\$0	\$251,612	\$0	\$0	\$0	\$0	\$0	\$9,343,015
2051	61	\$8,868,969	\$0	\$0	\$264,840	\$0	\$0	\$0	\$0	\$0	\$9,133,809
2052	62	\$8,646,622	\$0	\$0	\$278,553	\$0	\$0	\$0	\$0	\$0	\$8,925,175
2053	63	\$8,424,364	\$0	\$0	\$292,769	\$0	\$0	\$0	\$0	\$0	\$8,717,133
2054	64	\$8,202,195	\$0	\$0	\$307,506	\$0	\$0	\$0	\$0	\$0	\$8,509,701
2055	65	\$7,964,182	\$0	\$0	\$322,784	\$0	\$0	\$0	\$0	\$0	\$8,286,966
2056	66	\$7,725,312	\$0	\$0	\$338,622	\$0	\$0	\$0	\$0	\$0	\$8,063,934
2057	67	\$7,485,572	\$0	\$0	\$355,041	\$0	\$0	\$0	\$0	\$0	\$7,840,613
2058	68	\$7,244,944	\$0	\$0	\$372,062	\$0	\$0	\$0	\$0	\$0	\$7,617,006
2059	69	\$7,003,414	\$0	\$0	\$389,707	\$0	\$0	\$0	\$0	\$0	\$7,393,121
2060	70	\$6,739,856	\$0	\$0	\$380,492	\$0	\$0	\$0	\$0	\$0	\$7,120,348
2061	71	\$6,479,444	\$0	\$0	\$370,939	\$0	\$0	\$0	\$0	\$0	\$6,850,383
2062	72	\$6,218,054	\$0	\$0	\$361,035	\$0	\$0	\$0	\$0	\$0	\$6,579,089
2063	73	\$5,955,690	\$0	\$0	\$350,769	\$0	\$0	\$0	\$0	\$0	\$6,306,459
2064	74	\$5,692,331	\$0	\$0	\$340,126	\$0	\$0	\$0	\$0	\$0	\$6,032,457
2065	75	\$5,427,959	\$0	\$0	\$329,092	\$0	\$0	\$0	\$0	\$0	\$5,757,051
2066	76	\$5,162,554	\$0	\$0	\$317,654	\$0	\$0	\$0	\$0	\$0	\$5,480,208
2067	77	\$4,896,094	\$0	\$0	\$305,796	\$0	\$0	\$0	\$0	\$0	\$5,201,890
2068	78	\$4,628,559	\$0	\$0	\$293,504	\$0	\$0	\$0	\$0	\$0	\$4,922,063

Year	Age	Regular Assets	Housing Equity	Real Estate Equity	Retirement Account Assets	529 Assets	Reserve Fund Assets	Life Insurance	Bequest	Funeral	Net Estate
2069	79	\$4,361,280	\$0	\$0	\$280,760	\$0	\$0	\$0	\$0	\$0	\$4,642,040
2070	80	\$4,092,878	\$0	\$0	\$267,550	\$0	\$0	\$0	\$0	\$0	\$4,360,428
2071	81	\$3,823,329	\$0	\$0	\$253,854	\$0	\$0	\$0	\$0	\$0	\$4,077,183
2072	82	\$3,552,610	\$0	\$0	\$239,657	\$0	\$0	\$0	\$0	\$0	\$3,792,267
2073	83	\$3,280,696	\$0	\$0	\$224,939	\$0	\$0	\$0	\$0	\$0	\$3,505,635
2074	84	\$3,007,610	\$0	\$0	\$209,681	\$0	\$0	\$0	\$0	\$0	\$3,217,291
2075	85	\$2,733,519	\$0	\$0	\$193,863	\$0	\$0	\$0	\$0	\$0	\$2,927,382
2076	86	\$2,458,223	\$0	\$0	\$177,465	\$0	\$0	\$0	\$0	\$0	\$2,635,688
2077	87	\$2,181,700	\$0	\$0	\$160,466	\$0	\$0	\$0	\$0	\$0	\$2,342,166
2078	88	\$1,908,270	\$0	\$0	\$142,844	\$0	\$0	\$0	\$0	\$0	\$2,051,114
2079	89	\$1,633,707	\$0	\$0	\$124,575	\$0	\$0	\$0	\$0	\$0	\$1,758,282
2080	90	\$1,357,992	\$0	\$0	\$105,636	\$0	\$0	\$0	\$0	\$0	\$1,463,628
2081	91	\$1,085,850	\$0	\$0	\$86,003	\$0	\$0	\$0	\$0	\$0	\$1,171,853
2082	92	\$812,669	\$0	\$0	\$65,650	\$0	\$0	\$0	\$0	\$0	\$878,319
2083	93	\$538,431	\$0	\$0	\$44,550	\$0	\$0	\$0	\$0	\$0	\$582,981
2084	94	\$268,789	\$0	\$0	\$22,676	\$0	\$0	\$0	\$0	\$0	\$291,465
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Income Overview

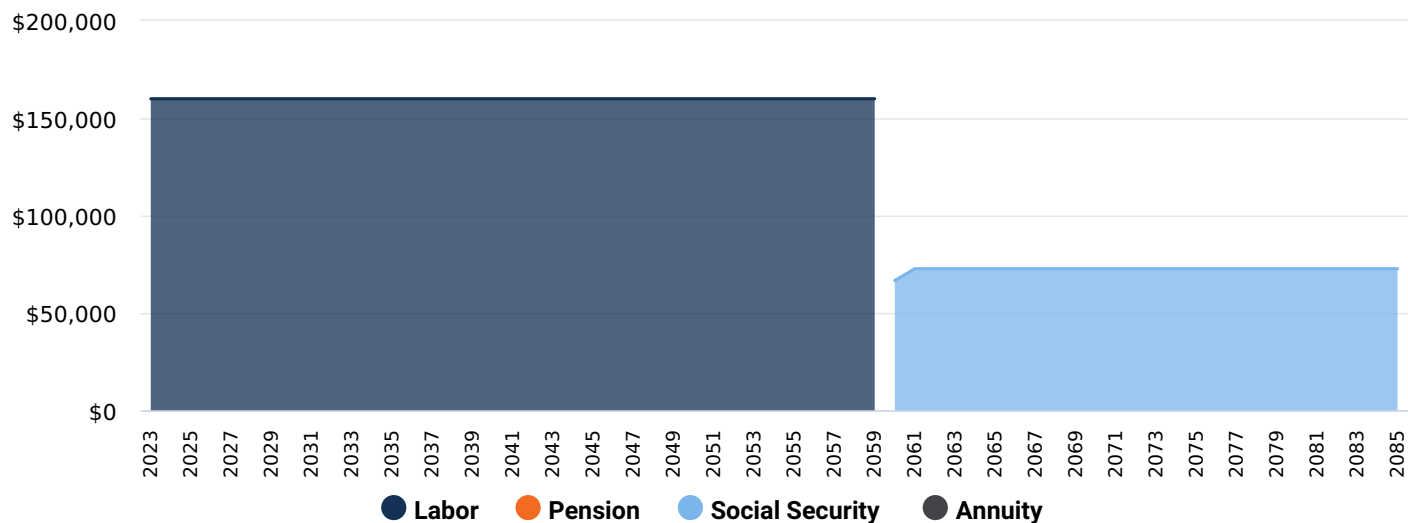


When income comes from labor, pensions, annuities, or Social Security, we call it "Non-Asset Income." The other income categories are Retirement Account Withdrawals, interest earned on Regular Assets, and Other Receipts. Other Receipts includes 529 account withdrawals and any Special Receipts you've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

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2023	33	\$160,000	\$0	\$975	\$0	\$0	\$0	\$160,975
2024	34	\$160,000	\$0	\$964	\$0	\$0	\$0	\$160,964
2025	35	\$160,000	\$0	\$952	\$0	\$0	\$0	\$160,952
2026	36	\$160,000	\$0	\$940	\$0	\$0	\$0	\$160,940
2027	37	\$160,000	\$0	\$866	\$0	\$0	\$0	\$160,866
2028	38	\$160,000	\$0	\$792	\$0	\$0	\$0	\$160,792
2029	39	\$160,000	\$0	\$717	\$0	\$0	\$0	\$160,717
2030	40	\$160,000	\$0	\$641	\$0	\$0	\$0	\$160,641
2031	41	\$160,000	\$0	\$564	\$0	\$0	\$0	\$160,564
2032	42	\$160,000	\$0	\$486	\$0	\$0	\$0	\$160,486
2033	43	\$160,000	\$0	\$408	\$0	\$0	\$0	\$160,408
2034	44	\$160,000	\$0	\$328	\$0	\$0	\$0	\$160,328
2035	45	\$160,000	\$0	\$247	\$0	\$0	\$0	\$160,247
2036	46	\$160,000	\$0	\$166	\$0	\$0	\$0	\$160,166
2037	47	\$160,000	\$0	\$83	\$0	\$0	\$0	\$160,083
2038	48	\$160,000	\$0	\$0	\$0	\$0	\$12,000,000	\$12,160,000
2039	49	\$160,000	\$0	\$172,623	\$0	\$0	\$0	\$332,623
2040	50	\$160,000	\$0	\$169,345	\$0	\$0	\$0	\$329,345
2041	51	\$160,000	\$0	\$166,069	\$0	\$0	\$0	\$326,069
2042	52	\$160,000	\$0	\$162,794	\$0	\$0	\$0	\$322,794
2043	53	\$160,000	\$0	\$159,520	\$0	\$0	\$0	\$319,520
2044	54	\$160,000	\$0	\$156,247	\$0	\$0	\$0	\$316,247
2045	55	\$160,000	\$0	\$152,975	\$0	\$0	\$0	\$312,975

Year	Age	Non-Asset Income	Retirement Withdrawals	Regular Asset Interest	Children Social Security	Real Estate Cash Flow	Other Receipts	Total Income
2046	56	\$160,000	\$0	\$149,705	\$0	\$0	\$0	\$309,705
2047	57	\$160,000	\$0	\$146,435	\$0	\$0	\$0	\$306,435
2048	58	\$160,000	\$0	\$143,167	\$0	\$0	\$0	\$303,167
2049	59	\$160,000	\$0	\$139,900	\$0	\$0	\$0	\$299,900
2050	60	\$160,000	\$0	\$136,635	\$0	\$0	\$0	\$296,635
2051	61	\$160,000	\$0	\$133,370	\$0	\$0	\$0	\$293,370
2052	62	\$160,000	\$0	\$130,107	\$0	\$0	\$0	\$290,107
2053	63	\$160,000	\$0	\$126,845	\$0	\$0	\$0	\$286,845
2054	64	\$160,000	\$0	\$123,585	\$0	\$0	\$0	\$283,585
2055	65	\$160,000	\$0	\$120,326	\$0	\$0	\$0	\$280,326
2056	66	\$160,000	\$0	\$116,834	\$0	\$0	\$0	\$276,834
2057	67	\$160,000	\$0	\$113,330	\$0	\$0	\$0	\$273,330
2058	68	\$160,000	\$0	\$109,813	\$0	\$0	\$0	\$269,813
2059	69	\$160,000	\$0	\$106,283	\$0	\$0	\$0	\$266,283
2060	70	\$66,648	\$23,508	\$102,740	\$0	\$0	\$0	\$192,896
2061	71	\$72,707	\$23,508	\$98,873	\$0	\$0	\$0	\$195,088
2062	72	\$72,707	\$23,508	\$95,053	\$0	\$0	\$0	\$191,268
2063	73	\$72,707	\$23,508	\$91,218	\$0	\$0	\$0	\$187,433
2064	74	\$72,707	\$23,508	\$87,370	\$0	\$0	\$0	\$183,585
2065	75	\$72,707	\$23,508	\$83,506	\$0	\$0	\$0	\$179,721
2066	76	\$72,707	\$23,508	\$79,628	\$0	\$0	\$0	\$175,843
2067	77	\$72,707	\$23,508	\$75,734	\$0	\$0	\$0	\$171,949
2068	78	\$72,707	\$23,508	\$71,825	\$0	\$0	\$0	\$168,040
2069	79	\$72,707	\$23,508	\$67,901	\$0	\$0	\$0	\$164,116
2070	80	\$72,707	\$23,508	\$63,980	\$0	\$0	\$0	\$160,195
2071	81	\$72,707	\$23,508	\$60,042	\$0	\$0	\$0	\$156,257
2072	82	\$72,707	\$23,508	\$56,088	\$0	\$0	\$0	\$152,303
2073	83	\$72,707	\$23,508	\$52,117	\$0	\$0	\$0	\$148,332
2074	84	\$72,707	\$23,508	\$48,128	\$0	\$0	\$0	\$144,343
2075	85	\$72,707	\$23,508	\$44,121	\$0	\$0	\$0	\$140,336
2076	86	\$72,707	\$23,508	\$40,101	\$0	\$0	\$0	\$136,316
2077	87	\$72,707	\$23,508	\$36,062	\$0	\$0	\$0	\$132,277
2078	88	\$72,707	\$23,508	\$32,005	\$0	\$0	\$0	\$128,220
2079	89	\$72,707	\$23,508	\$27,994	\$0	\$0	\$0	\$124,209
2080	90	\$72,707	\$23,508	\$23,966	\$0	\$0	\$0	\$120,181
2081	91	\$72,707	\$23,508	\$19,922	\$0	\$0	\$0	\$116,137
2082	92	\$72,707	\$23,508	\$15,929	\$0	\$0	\$0	\$112,144
2083	93	\$72,707	\$23,508	\$11,922	\$0	\$0	\$0	\$108,137
2084	94	\$72,707	\$23,508	\$7,899	\$0	\$0	\$0	\$104,114
2085	95	\$72,707	\$23,508	\$3,943	\$0	\$0	\$0	\$100,158

Sunny's Non-Asset Income



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

Year	Age	Labor	Pension	Social Security	Annuity	Total
2023	33	\$160,000	\$0	\$0	\$0	\$160,000
2024	34	\$160,000	\$0	\$0	\$0	\$160,000
2025	35	\$160,000	\$0	\$0	\$0	\$160,000
2026	36	\$160,000	\$0	\$0	\$0	\$160,000
2027	37	\$160,000	\$0	\$0	\$0	\$160,000
2028	38	\$160,000	\$0	\$0	\$0	\$160,000
2029	39	\$160,000	\$0	\$0	\$0	\$160,000
2030	40	\$160,000	\$0	\$0	\$0	\$160,000
2031	41	\$160,000	\$0	\$0	\$0	\$160,000
2032	42	\$160,000	\$0	\$0	\$0	\$160,000
2033	43	\$160,000	\$0	\$0	\$0	\$160,000
2034	44	\$160,000	\$0	\$0	\$0	\$160,000
2035	45	\$160,000	\$0	\$0	\$0	\$160,000
2036	46	\$160,000	\$0	\$0	\$0	\$160,000
2037	47	\$160,000	\$0	\$0	\$0	\$160,000
2038	48	\$160,000	\$0	\$0	\$0	\$160,000
2039	49	\$160,000	\$0	\$0	\$0	\$160,000
2040	50	\$160,000	\$0	\$0	\$0	\$160,000
2041	51	\$160,000	\$0	\$0	\$0	\$160,000
2042	52	\$160,000	\$0	\$0	\$0	\$160,000
2043	53	\$160,000	\$0	\$0	\$0	\$160,000
2044	54	\$160,000	\$0	\$0	\$0	\$160,000
2045	55	\$160,000	\$0	\$0	\$0	\$160,000
2046	56	\$160,000	\$0	\$0	\$0	\$160,000
2047	57	\$160,000	\$0	\$0	\$0	\$160,000
2048	58	\$160,000	\$0	\$0	\$0	\$160,000
2049	59	\$160,000	\$0	\$0	\$0	\$160,000

Year	Age	Labor Pension	Social Security	Annuity	Total
2050	60	\$160,000	\$0	\$0	\$160,000
2051	61	\$160,000	\$0	\$0	\$160,000
2052	62	\$160,000	\$0	\$0	\$160,000
2053	63	\$160,000	\$0	\$0	\$160,000
2054	64	\$160,000	\$0	\$0	\$160,000
2055	65	\$160,000	\$0	\$0	\$160,000
2056	66	\$160,000	\$0	\$0	\$160,000
2057	67	\$160,000	\$0	\$0	\$160,000
2058	68	\$160,000	\$0	\$0	\$160,000
2059	69	\$160,000	\$0	\$0	\$160,000
2060	70	\$0	\$0	\$66,648	\$66,648
2061	71	\$0	\$0	\$72,707	\$72,707
2062	72	\$0	\$0	\$72,707	\$72,707
2063	73	\$0	\$0	\$72,707	\$72,707
2064	74	\$0	\$0	\$72,707	\$72,707
2065	75	\$0	\$0	\$72,707	\$72,707
2066	76	\$0	\$0	\$72,707	\$72,707
2067	77	\$0	\$0	\$72,707	\$72,707
2068	78	\$0	\$0	\$72,707	\$72,707
2069	79	\$0	\$0	\$72,707	\$72,707
2070	80	\$0	\$0	\$72,707	\$72,707
2071	81	\$0	\$0	\$72,707	\$72,707
2072	82	\$0	\$0	\$72,707	\$72,707
2073	83	\$0	\$0	\$72,707	\$72,707
2074	84	\$0	\$0	\$72,707	\$72,707
2075	85	\$0	\$0	\$72,707	\$72,707
2076	86	\$0	\$0	\$72,707	\$72,707
2077	87	\$0	\$0	\$72,707	\$72,707
2078	88	\$0	\$0	\$72,707	\$72,707
2079	89	\$0	\$0	\$72,707	\$72,707
2080	90	\$0	\$0	\$72,707	\$72,707
2081	91	\$0	\$0	\$72,707	\$72,707
2082	92	\$0	\$0	\$72,707	\$72,707
2083	93	\$0	\$0	\$72,707	\$72,707
2084	94	\$0	\$0	\$72,707	\$72,707
2085	95	\$0	\$0	\$72,707	\$72,707

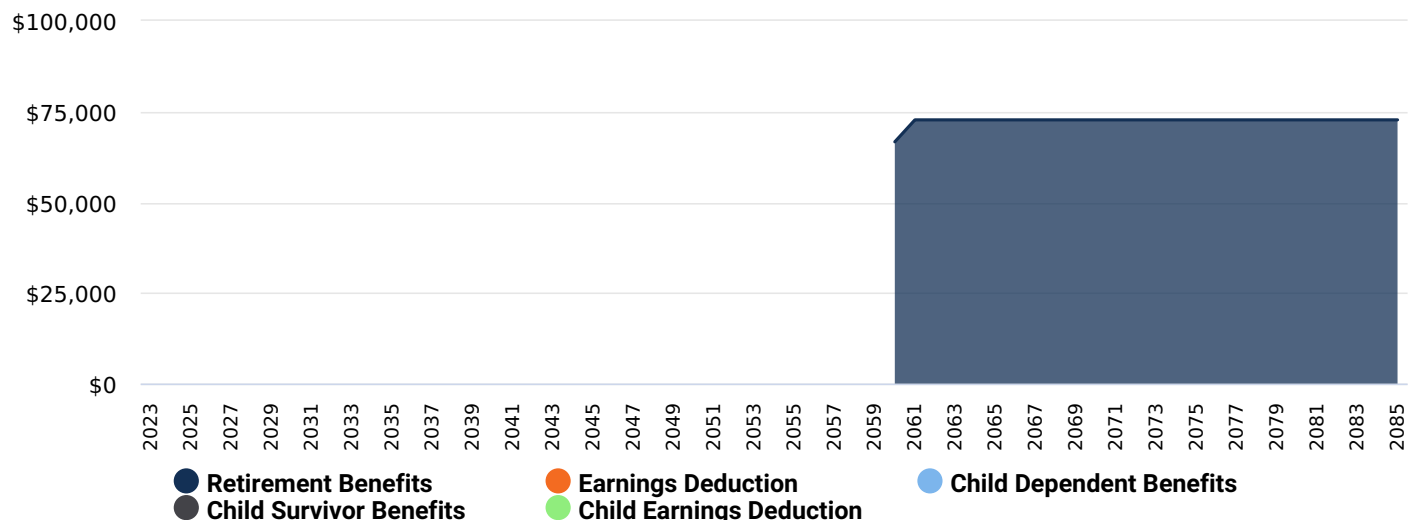
Sunny's Retirement Accounts

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

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2023	33	\$825	\$4,000	\$0	\$0	\$0	\$0	\$4,825	\$27,320	\$0	\$0
2024	34	\$1,002	\$4,000	\$0	\$0	\$0	\$0	\$5,002	\$32,322	\$0	\$0
2025	35	\$1,185	\$4,000	\$0	\$0	\$0	\$0	\$5,185	\$37,507	\$0	\$0
2026	36	\$1,376	\$4,000	\$0	\$0	\$0	\$0	\$5,376	\$42,883	\$0	\$0
2027	37	\$1,573	\$4,000	\$0	\$0	\$0	\$0	\$5,573	\$48,456	\$0	\$0
2028	38	\$1,777	\$4,000	\$0	\$0	\$0	\$0	\$5,777	\$54,233	\$0	\$0
2029	39	\$1,989	\$4,000	\$0	\$0	\$0	\$0	\$5,989	\$60,222	\$0	\$0
2030	40	\$2,209	\$4,000	\$0	\$0	\$0	\$0	\$6,209	\$66,430	\$0	\$0
2031	41	\$2,436	\$4,000	\$0	\$0	\$0	\$0	\$6,436	\$72,867	\$0	\$0
2032	42	\$2,672	\$4,000	\$0	\$0	\$0	\$0	\$6,672	\$79,539	\$0	\$0
2033	43	\$2,917	\$4,000	\$0	\$0	\$0	\$0	\$6,917	\$86,456	\$0	\$0
2034	44	\$3,171	\$4,000	\$0	\$0	\$0	\$0	\$7,171	\$93,627	\$0	\$0
2035	45	\$3,434	\$4,000	\$0	\$0	\$0	\$0	\$7,434	\$101,061	\$0	\$0
2036	46	\$3,706	\$4,000	\$0	\$0	\$0	\$0	\$7,706	\$108,767	\$0	\$0
2037	47	\$3,989	\$4,000	\$0	\$0	\$0	\$0	\$7,989	\$116,756	\$0	\$0
2038	48	\$4,282	\$4,000	\$0	\$0	\$0	\$0	\$8,282	\$125,038	\$0	\$0
2039	49	\$4,586	\$4,000	\$0	\$0	\$0	\$0	\$8,586	\$133,624	\$0	\$0
2040	50	\$4,901	\$4,000	\$0	\$0	\$0	\$0	\$8,901	\$142,524	\$0	\$0
2041	51	\$5,227	\$4,000	\$0	\$0	\$0	\$0	\$9,227	\$151,751	\$0	\$0
2042	52	\$5,565	\$4,000	\$0	\$0	\$0	\$0	\$9,565	\$161,317	\$0	\$0
2043	53	\$5,916	\$4,000	\$0	\$0	\$0	\$0	\$9,916	\$171,233	\$0	\$0
2044	54	\$6,280	\$4,000	\$0	\$0	\$0	\$0	\$10,280	\$181,513	\$0	\$0
2045	55	\$6,657	\$4,000	\$0	\$0	\$0	\$0	\$10,657	\$192,170	\$0	\$0
2046	56	\$7,048	\$4,000	\$0	\$0	\$0	\$0	\$11,048	\$203,218	\$0	\$0
2047	57	\$7,453	\$4,000	\$0	\$0	\$0	\$0	\$11,453	\$214,671	\$0	\$0
2048	58	\$7,873	\$4,000	\$0	\$0	\$0	\$0	\$11,873	\$226,544	\$0	\$0
2049	59	\$8,308	\$4,000	\$0	\$0	\$0	\$0	\$12,308	\$238,852	\$0	\$0
2050	60	\$8,760	\$4,000	\$0	\$0	\$0	\$0	\$12,760	\$251,612	\$0	\$0
2051	61	\$9,228	\$4,000	\$0	\$0	\$0	\$0	\$13,228	\$264,840	\$0	\$0
2052	62	\$9,713	\$4,000	\$0	\$0	\$0	\$0	\$13,713	\$278,553	\$0	\$0
2053	63	\$10,216	\$4,000	\$0	\$0	\$0	\$0	\$14,216	\$292,769	\$0	\$0
2054	64	\$10,737	\$4,000	\$0	\$0	\$0	\$0	\$14,737	\$307,506	\$0	\$0
2055	65	\$11,278	\$4,000	\$0	\$0	\$0	\$0	\$15,278	\$322,784	\$0	\$0
2056	66	\$11,838	\$4,000	\$0	\$0	\$0	\$0	\$15,838	\$338,622	\$0	\$0
2057	67	\$12,419	\$4,000	\$0	\$0	\$0	\$0	\$16,419	\$355,041	\$0	\$0
2058	68	\$13,021	\$4,000	\$0	\$0	\$0	\$0	\$17,021	\$372,062	\$0	\$0
2059	69	\$13,645	\$4,000	\$0	\$0	\$0	\$0	\$17,645	\$389,707	\$0	\$0
2060	70	\$14,292	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,215)	\$380,492	\$0	\$0

Year	Age	Retirement Asset Income	Employee Contributions	Employer Contributions	Roth Contributions	Non-Roth Withdrawals	Roth Withdrawals	Net Account Additions	Non-Roth Assets	Roth Assets	Annuity Income
2061	71	\$13,954	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,553)	\$370,939	\$0	\$0
2062	72	\$13,604	\$0	\$0	\$0	(\$23,508)	\$0	(\$9,903)	\$361,035	\$0	\$0
2063	73	\$13,241	\$0	\$0	\$0	(\$23,508)	\$0	(\$10,267)	\$350,769	\$0	\$0
2064	74	\$12,864	\$0	\$0	\$0	(\$23,508)	\$0	(\$10,643)	\$340,126	\$0	\$0
2065	75	\$12,474	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,034)	\$329,092	\$0	\$0
2066	76	\$12,069	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,438)	\$317,654	\$0	\$0
2067	77	\$11,650	\$0	\$0	\$0	(\$23,508)	\$0	(\$11,858)	\$305,796	\$0	\$0
2068	78	\$11,215	\$0	\$0	\$0	(\$23,508)	\$0	(\$12,293)	\$293,504	\$0	\$0
2069	79	\$10,764	\$0	\$0	\$0	(\$23,508)	\$0	(\$12,743)	\$280,760	\$0	\$0
2070	80	\$10,297	\$0	\$0	\$0	(\$23,508)	\$0	(\$13,211)	\$267,550	\$0	\$0
2071	81	\$9,812	\$0	\$0	\$0	(\$23,508)	\$0	(\$13,695)	\$253,854	\$0	\$0
2072	82	\$9,310	\$0	\$0	\$0	(\$23,508)	\$0	(\$14,198)	\$239,657	\$0	\$0
2073	83	\$8,789	\$0	\$0	\$0	(\$23,508)	\$0	(\$14,718)	\$224,939	\$0	\$0
2074	84	\$8,250	\$0	\$0	\$0	(\$23,508)	\$0	(\$15,258)	\$209,681	\$0	\$0
2075	85	\$7,690	\$0	\$0	\$0	(\$23,508)	\$0	(\$15,818)	\$193,863	\$0	\$0
2076	86	\$7,110	\$0	\$0	\$0	(\$23,508)	\$0	(\$16,398)	\$177,465	\$0	\$0
2077	87	\$6,509	\$0	\$0	\$0	(\$23,508)	\$0	(\$16,999)	\$160,466	\$0	\$0
2078	88	\$5,885	\$0	\$0	\$0	(\$23,508)	\$0	(\$17,622)	\$142,844	\$0	\$0
2079	89	\$5,239	\$0	\$0	\$0	(\$23,508)	\$0	(\$18,269)	\$124,575	\$0	\$0
2080	90	\$4,569	\$0	\$0	\$0	(\$23,508)	\$0	(\$18,939)	\$105,636	\$0	\$0
2081	91	\$3,874	\$0	\$0	\$0	(\$23,508)	\$0	(\$19,633)	\$86,003	\$0	\$0
2082	92	\$3,154	\$0	\$0	\$0	(\$23,508)	\$0	(\$20,353)	\$65,650	\$0	\$0
2083	93	\$2,408	\$0	\$0	\$0	(\$23,508)	\$0	(\$21,100)	\$44,550	\$0	\$0
2084	94	\$1,634	\$0	\$0	\$0	(\$23,508)	\$0	(\$21,874)	\$22,676	\$0	\$0
2085	95	\$832	\$0	\$0	\$0	(\$23,508)	\$0	(\$22,676)	\$0	\$0	\$0

Social Security



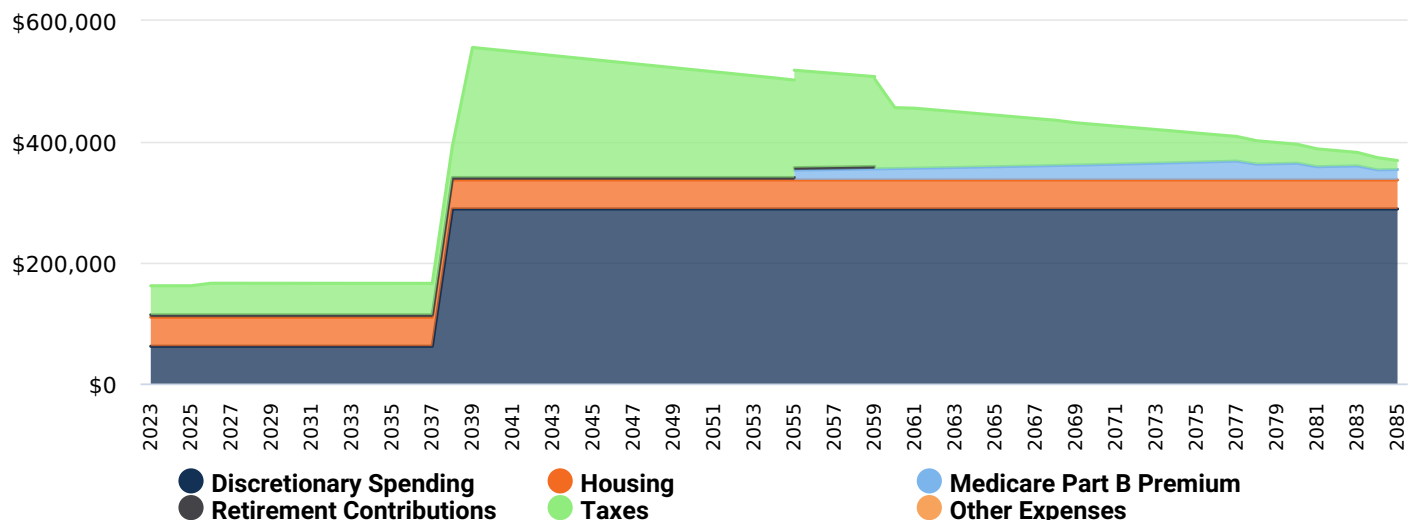
Our software has computed household Social Security benefits based on the following Social Security Benefit Filing Dates:

- Sunny files for retirement benefits in Jan 2060, the year Sunny turns 70

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2023	33	\$0	\$0	\$0		\$0
2024	34	\$0	\$0	\$0		\$0
2025	35	\$0	\$0	\$0		\$0
2026	36	\$0	\$0	\$0		\$0
2027	37	\$0	\$0	\$0		\$0
2028	38	\$0	\$0	\$0		\$0
2029	39	\$0	\$0	\$0		\$0
2030	40	\$0	\$0	\$0		\$0
2031	41	\$0	\$0	\$0		\$0
2032	42	\$0	\$0	\$0		\$0
2033	43	\$0	\$0	\$0		\$0
2034	44	\$0	\$0	\$0		\$0
2035	45	\$0	\$0	\$0		\$0
2036	46	\$0	\$0	\$0		\$0
2037	47	\$0	\$0	\$0		\$0
2038	48	\$0	\$0	\$0		\$0
2039	49	\$0	\$0	\$0		\$0
2040	50	\$0	\$0	\$0		\$0
2041	51	\$0	\$0	\$0		\$0
2042	52	\$0	\$0	\$0		\$0
2043	53	\$0	\$0	\$0		\$0
2044	54	\$0	\$0	\$0		\$0

Year	Age	Retirement Benefits	Earnings Deduction	Child Dependent Benefits	Child Survivor Benefits	Child Earnings Deduction
2045	55	\$0	\$0	\$0		\$0
2046	56	\$0	\$0	\$0		\$0
2047	57	\$0	\$0	\$0		\$0
2048	58	\$0	\$0	\$0		\$0
2049	59	\$0	\$0	\$0		\$0
2050	60	\$0	\$0	\$0		\$0
2051	61	\$0	\$0	\$0		\$0
2052	62	\$0	\$0	\$0		\$0
2053	63	\$0	\$0	\$0		\$0
2054	64	\$0	\$0	\$0		\$0
2055	65	\$0	\$0	\$0		\$0
2056	66	\$0	\$0	\$0		\$0
2057	67	\$0	\$0	\$0		\$0
2058	68	\$0	\$0	\$0		\$0
2059	69	\$0	\$0	\$0		\$0
2060	70	\$66,648	\$0	\$0		\$0
2061	71	\$72,707	\$0	\$0		\$0
2062	72	\$72,707	\$0	\$0		\$0
2063	73	\$72,707	\$0	\$0		\$0
2064	74	\$72,707	\$0	\$0		\$0
2065	75	\$72,707	\$0	\$0		\$0
2066	76	\$72,707	\$0	\$0		\$0
2067	77	\$72,707	\$0	\$0		\$0
2068	78	\$72,707	\$0	\$0		\$0
2069	79	\$72,707	\$0	\$0		\$0
2070	80	\$72,707	\$0	\$0		\$0
2071	81	\$72,707	\$0	\$0		\$0
2072	82	\$72,707	\$0	\$0		\$0
2073	83	\$72,707	\$0	\$0		\$0
2074	84	\$72,707	\$0	\$0		\$0
2075	85	\$72,707	\$0	\$0		\$0
2076	86	\$72,707	\$0	\$0		\$0
2077	87	\$72,707	\$0	\$0		\$0
2078	88	\$72,707	\$0	\$0		\$0
2079	89	\$72,707	\$0	\$0		\$0
2080	90	\$72,707	\$0	\$0		\$0
2081	91	\$72,707	\$0	\$0		\$0
2082	92	\$72,707	\$0	\$0		\$0
2083	93	\$72,707	\$0	\$0		\$0
2084	94	\$72,707	\$0	\$0		\$0
2085	95	\$72,707	\$0	\$0		\$0

Spending Overview

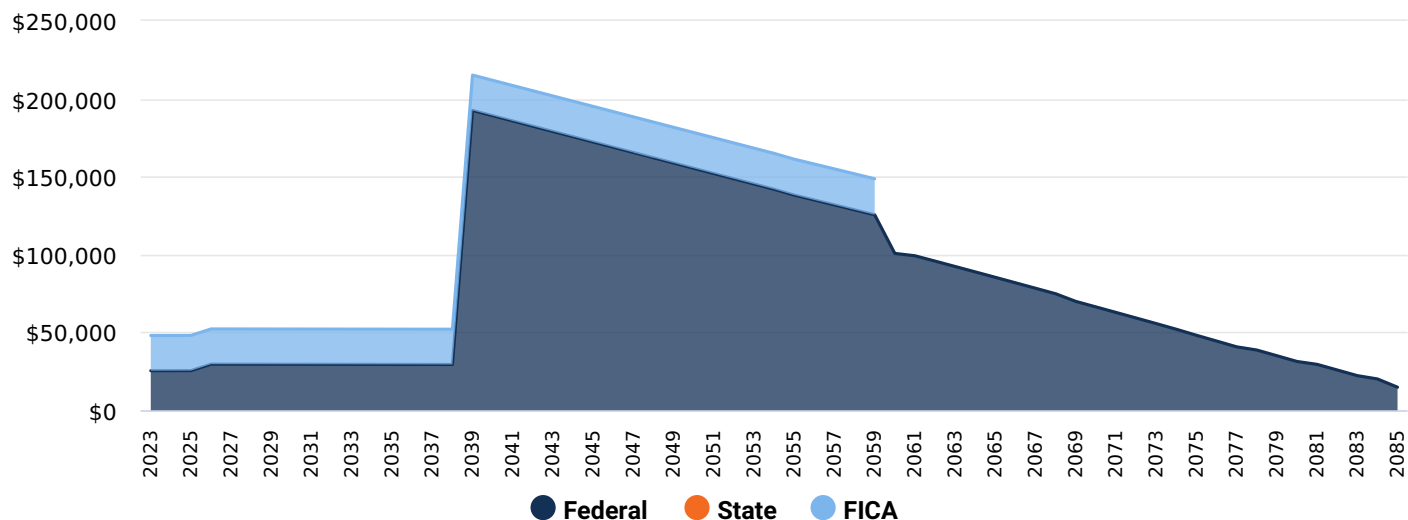


Your total Annual Spending is divided into two categories: Annual Discretionary Spending and Annual Fixed Spending. When viewing as a chart, the Annual Discretionary Spending is shown in the lowest filled line and Annual Fixed Spending is represented by all other filled lines. When viewing as a table,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

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2023	33	\$61,743	\$48,000	\$0	\$0	\$4,000	\$47,995	\$0	\$161,738
2024	34	\$61,743	\$48,000	\$0	\$0	\$4,000	\$48,022	\$0	\$161,765
2025	35	\$61,743	\$48,000	\$0	\$0	\$4,000	\$48,048	\$0	\$161,791
2026	36	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,196	\$0	\$165,939
2027	37	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,184	\$0	\$165,927
2028	38	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,170	\$0	\$165,913
2029	39	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,157	\$0	\$165,900
2030	40	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,142	\$0	\$165,885
2031	41	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,127	\$0	\$165,870
2032	42	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,110	\$0	\$165,853
2033	43	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,093	\$0	\$165,836
2034	44	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,076	\$0	\$165,819
2035	45	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,057	\$0	\$165,800
2036	46	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,038	\$0	\$165,781
2037	47	\$61,743	\$48,000	\$0	\$0	\$4,000	\$52,030	\$0	\$165,773
2038	48	\$288,847	\$48,000	\$0	\$0	\$4,000	\$52,038	\$0	\$392,885
2039	49	\$288,847	\$48,000	\$0	\$0	\$4,000	\$215,187	\$0	\$556,034
2040	50	\$288,847	\$48,000	\$0	\$0	\$4,000	\$211,834	\$0	\$552,681
2041	51	\$288,847	\$48,000	\$0	\$0	\$4,000	\$208,481	\$0	\$549,328
2042	52	\$288,847	\$48,000	\$0	\$0	\$4,000	\$205,128	\$0	\$545,975
2043	53	\$288,847	\$48,000	\$0	\$0	\$4,000	\$201,776	\$0	\$542,623

Year	Age	Discretionary Spending	Housing	Medicare Part B Premium	Life Premium	Retirement Contributions	Taxes	Other Expenses	Total
2044	54	\$288,847	\$48,000	\$0	\$0	\$4,000	\$198,422	\$0	\$539,269
2045	55	\$288,847	\$48,000	\$0	\$0	\$4,000	\$195,070	\$0	\$535,917
2046	56	\$288,847	\$48,000	\$0	\$0	\$4,000	\$191,717	\$0	\$532,564
2047	57	\$288,847	\$48,000	\$0	\$0	\$4,000	\$188,365	\$0	\$529,212
2048	58	\$288,847	\$48,000	\$0	\$0	\$4,000	\$185,013	\$0	\$525,860
2049	59	\$288,847	\$48,000	\$0	\$0	\$4,000	\$181,661	\$0	\$522,508
2050	60	\$288,847	\$48,000	\$0	\$0	\$4,000	\$178,309	\$0	\$519,156
2051	61	\$288,847	\$48,000	\$0	\$0	\$4,000	\$174,958	\$0	\$515,805
2052	62	\$288,847	\$48,000	\$0	\$0	\$4,000	\$171,607	\$0	\$512,454
2053	63	\$288,847	\$48,000	\$0	\$0	\$4,000	\$168,257	\$0	\$509,104
2054	64	\$288,847	\$48,000	\$0	\$0	\$4,000	\$164,906	\$0	\$505,753
2055	65	\$288,847	\$48,000	\$16,300	\$0	\$4,000	\$161,192	\$0	\$518,339
2056	66	\$288,847	\$48,000	\$16,789	\$0	\$4,000	\$158,067	\$0	\$515,703
2057	67	\$288,847	\$48,000	\$17,293	\$0	\$4,000	\$154,930	\$0	\$513,070
2058	68	\$288,847	\$48,000	\$17,812	\$0	\$4,000	\$151,781	\$0	\$510,440
2059	69	\$288,847	\$48,000	\$18,346	\$0	\$4,000	\$148,620	\$0	\$507,813
2060	70	\$288,847	\$48,000	\$18,896	\$0	\$0	\$100,710	\$0	\$456,453
2061	71	\$288,847	\$48,000	\$19,463	\$0	\$0	\$99,189	\$0	\$455,499
2062	72	\$288,847	\$48,000	\$20,047	\$0	\$0	\$95,763	\$0	\$452,657
2063	73	\$288,847	\$48,000	\$20,649	\$0	\$0	\$92,301	\$0	\$449,797
2064	74	\$288,847	\$48,000	\$21,268	\$0	\$0	\$88,827	\$0	\$446,942
2065	75	\$288,847	\$48,000	\$21,906	\$0	\$0	\$85,339	\$0	\$444,092
2066	76	\$288,847	\$48,000	\$22,563	\$0	\$0	\$81,837	\$0	\$441,247
2067	77	\$288,847	\$48,000	\$23,240	\$0	\$0	\$78,321	\$0	\$438,408
2068	78	\$288,847	\$48,000	\$23,938	\$0	\$0	\$74,790	\$0	\$435,575
2069	79	\$288,847	\$48,000	\$24,656	\$0	\$0	\$69,891	\$0	\$431,394
2070	80	\$288,847	\$48,000	\$25,395	\$0	\$0	\$66,354	\$0	\$428,596
2071	81	\$288,847	\$48,000	\$26,157	\$0	\$0	\$62,801	\$0	\$425,805
2072	82	\$288,847	\$48,000	\$26,942	\$0	\$0	\$59,232	\$0	\$423,021
2073	83	\$288,847	\$48,000	\$27,750	\$0	\$0	\$55,648	\$0	\$420,245
2074	84	\$288,847	\$48,000	\$28,583	\$0	\$0	\$51,999	\$0	\$417,429
2075	85	\$288,847	\$48,000	\$29,440	\$0	\$0	\$48,139	\$0	\$414,426
2076	86	\$288,847	\$48,000	\$30,323	\$0	\$0	\$44,441	\$0	\$411,611
2077	87	\$288,847	\$48,000	\$31,233	\$0	\$0	\$40,720	\$0	\$408,800
2078	88	\$288,847	\$48,000	\$26,139	\$0	\$0	\$38,664	\$0	\$401,650
2079	89	\$288,847	\$48,000	\$26,923	\$0	\$0	\$35,002	\$0	\$398,772
2080	90	\$288,847	\$48,000	\$27,730	\$0	\$0	\$31,318	\$0	\$395,895
2081	91	\$288,847	\$48,000	\$21,971	\$0	\$0	\$29,459	\$0	\$388,277
2082	92	\$288,847	\$48,000	\$22,631	\$0	\$0	\$25,847	\$0	\$385,325
2083	93	\$288,847	\$48,000	\$23,310	\$0	\$0	\$22,217	\$0	\$382,374
2084	94	\$288,847	\$48,000	\$16,807	\$0	\$0	\$20,101	\$0	\$373,755
2085	95	\$288,847	\$48,000	\$17,311	\$0	\$0	\$14,788	\$0	\$368,946

Taxes



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

Year	Age	Federal	State	FICA	Total
2023	33	\$25,388	\$0	\$22,607	\$47,995
2024	34	\$25,415	\$0	\$22,607	\$48,022
2025	35	\$25,441	\$0	\$22,607	\$48,048
2026	36	\$29,589	\$0	\$22,607	\$52,196
2027	37	\$29,577	\$0	\$22,607	\$52,184
2028	38	\$29,563	\$0	\$22,607	\$52,170
2029	39	\$29,550	\$0	\$22,607	\$52,157
2030	40	\$29,535	\$0	\$22,607	\$52,142
2031	41	\$29,520	\$0	\$22,607	\$52,127
2032	42	\$29,503	\$0	\$22,607	\$52,110
2033	43	\$29,486	\$0	\$22,607	\$52,093
2034	44	\$29,469	\$0	\$22,607	\$52,076
2035	45	\$29,450	\$0	\$22,607	\$52,057
2036	46	\$29,431	\$0	\$22,607	\$52,038
2037	47	\$29,411	\$0	\$22,619	\$52,030
2038	48	\$29,390	\$0	\$22,648	\$52,038
2039	49	\$192,511	\$0	\$22,676	\$215,187
2040	50	\$189,130	\$0	\$22,704	\$211,834
2041	51	\$185,750	\$0	\$22,731	\$208,481
2042	52	\$182,370	\$0	\$22,758	\$205,128
2043	53	\$178,992	\$0	\$22,784	\$201,776
2044	54	\$175,613	\$0	\$22,809	\$198,422

Year	Age	Federal	State	FICA	Total
2045	55	\$172,236	\$0	\$22,834	\$195,070
2046	56	\$168,859	\$0	\$22,858	\$191,717
2047	57	\$165,483	\$0	\$22,882	\$188,365
2048	58	\$162,108	\$0	\$22,905	\$185,013
2049	59	\$158,733	\$0	\$22,928	\$181,661
2050	60	\$155,359	\$0	\$22,950	\$178,309
2051	61	\$151,986	\$0	\$22,972	\$174,958
2052	62	\$148,614	\$0	\$22,993	\$171,607
2053	63	\$145,243	\$0	\$23,014	\$168,257
2054	64	\$141,872	\$0	\$23,034	\$164,906
2055	65	\$138,138	\$0	\$23,054	\$161,192
2056	66	\$134,994	\$0	\$23,073	\$158,067
2057	67	\$131,838	\$0	\$23,092	\$154,930
2058	68	\$128,670	\$0	\$23,111	\$151,781
2059	69	\$125,491	\$0	\$23,129	\$148,620
2060	70	\$100,710	\$0	\$0	\$100,710
2061	71	\$99,189	\$0	\$0	\$99,189
2062	72	\$95,763	\$0	\$0	\$95,763
2063	73	\$92,301	\$0	\$0	\$92,301
2064	74	\$88,827	\$0	\$0	\$88,827
2065	75	\$85,339	\$0	\$0	\$85,339
2066	76	\$81,837	\$0	\$0	\$81,837
2067	77	\$78,321	\$0	\$0	\$78,321
2068	78	\$74,790	\$0	\$0	\$74,790
2069	79	\$69,891	\$0	\$0	\$69,891
2070	80	\$66,354	\$0	\$0	\$66,354
2071	81	\$62,801	\$0	\$0	\$62,801
2072	82	\$59,232	\$0	\$0	\$59,232
2073	83	\$55,648	\$0	\$0	\$55,648
2074	84	\$51,999	\$0	\$0	\$51,999
2075	85	\$48,139	\$0	\$0	\$48,139
2076	86	\$44,441	\$0	\$0	\$44,441
2077	87	\$40,720	\$0	\$0	\$40,720
2078	88	\$38,664	\$0	\$0	\$38,664
2079	89	\$35,002	\$0	\$0	\$35,002
2080	90	\$31,318	\$0	\$0	\$31,318
2081	91	\$29,459	\$0	\$0	\$29,459
2082	92	\$25,847	\$0	\$0	\$25,847
2083	93	\$22,217	\$0	\$0	\$22,217
2084	94	\$20,101	\$0	\$0	\$20,101
2085	95	\$14,788	\$0	\$0	\$14,788

Federal Tax Detail

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

Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2023	33	\$147,134	(\$13,850)	\$0	\$133,284	\$25,388	24%	19%	\$0	\$0	\$0	\$25,388
2024	34	\$147,106	(\$13,803)	\$0	\$133,302	\$25,415	24%	19%	\$0	\$0	\$0	\$25,415
2025	35	\$147,076	(\$13,757)	\$0	\$133,320	\$25,441	24%	19%	\$0	\$0	\$0	\$25,441
2026	36	\$147,046	(\$7,426)	(\$4,741)	\$134,878	\$29,589	28%	22%	\$0	\$0	\$0	\$29,589
2027	37	\$146,862	(\$7,401)	(\$4,725)	\$134,736	\$29,577	28%	22%	\$0	\$0	\$0	\$29,577
2028	38	\$146,677	(\$7,376)	(\$4,709)	\$134,591	\$29,563	28%	22%	\$0	\$0	\$0	\$29,563
2029	39	\$146,489	(\$7,351)	(\$4,694)	\$134,444	\$29,550	28%	22%	\$0	\$0	\$0	\$29,550
2030	40	\$146,299	(\$7,327)	(\$4,678)	\$134,294	\$29,535	28%	22%	\$0	\$0	\$0	\$29,535
2031	41	\$146,107	(\$7,302)	(\$4,662)	\$134,143	\$29,520	28%	22%	\$0	\$0	\$0	\$29,520
2032	42	\$145,912	(\$7,277)	(\$4,646)	\$133,988	\$29,503	28%	22%	\$0	\$0	\$0	\$29,503
2033	43	\$145,715	(\$7,253)	(\$4,631)	\$133,831	\$29,486	28%	22%	\$0	\$0	\$0	\$29,486
2034	44	\$145,516	(\$7,229)	(\$4,615)	\$133,672	\$29,469	28%	22%	\$0	\$0	\$0	\$29,469
2035	45	\$145,315	(\$7,204)	(\$4,600)	\$133,511	\$29,450	28%	22%	\$0	\$0	\$0	\$29,450
2036	46	\$145,111	(\$7,180)	(\$4,584)	\$133,347	\$29,431	28%	22%	\$0	\$0	\$0	\$29,431
2037	47	\$144,905	(\$7,156)	(\$4,569)	\$133,180	\$29,411	28%	22%	\$0	\$0	\$0	\$29,411
2038	48	\$144,696	(\$7,132)	(\$4,553)	\$133,011	\$29,390	28%	22%	\$0	\$0	\$0	\$29,390
2039	49	\$576,253	(\$7,108)	\$0	\$569,145	\$176,112	40%	31%	\$0	\$0	\$0	\$192,511
2040	50	\$568,060	(\$7,084)	\$0	\$560,976	\$173,042	40%	31%	\$0	\$0	\$0	\$189,130
2041	51	\$559,869	(\$7,060)	\$0	\$552,809	\$169,973	40%	31%	\$0	\$0	\$0	\$185,750
2042	52	\$551,681	(\$7,036)	\$0	\$544,645	\$166,905	40%	31%	\$0	\$0	\$0	\$182,370
2043	53	\$543,496	(\$7,013)	\$0	\$536,483	\$163,837	40%	31%	\$0	\$0	\$0	\$178,992
2044	54	\$535,313	(\$6,989)	\$0	\$528,324	\$160,770	40%	30%	\$0	\$0	\$0	\$175,613
2045	55	\$527,134	(\$6,965)	\$0	\$520,169	\$157,703	40%	30%	\$0	\$0	\$0	\$172,236
2046	56	\$518,958	(\$6,942)	\$0	\$512,016	\$154,637	40%	30%	\$0	\$0	\$0	\$168,859
2047	57	\$510,784	(\$6,919)	\$0	\$503,866	\$151,572	40%	30%	\$0	\$0	\$0	\$165,483
2048	58	\$502,614	(\$6,895)	\$0	\$495,719	\$148,507	40%	30%	\$0	\$0	\$0	\$162,108
2049	59	\$494,447	(\$6,872)	\$0	\$487,575	\$145,443	40%	30%	\$0	\$0	\$0	\$158,733
2050	60	\$486,283	(\$6,849)	\$0	\$479,434	\$142,379	40%	30%	\$0	\$0	\$0	\$155,359
2051	61	\$478,122	(\$6,826)	\$0	\$471,296	\$139,316	40%	30%	\$0	\$0	\$0	\$151,986
2052	62	\$469,964	(\$6,803)	\$0	\$463,161	\$136,254	40%	29%	\$0	\$0	\$0	\$148,614
2053	63	\$461,810	(\$6,780)	\$0	\$455,029	\$133,193	40%	29%	\$0	\$0	\$0	\$145,243
2054	64	\$453,658	(\$6,757)	\$0	\$446,901	\$130,132	40%	29%	\$0	\$0	\$0	\$141,872
2055	65	\$445,510	(\$8,396)	\$0	\$437,115	\$126,707	33%	29%	\$0	\$0	\$0	\$138,138
2056	66	\$436,781	(\$8,367)	\$0	\$428,414	\$123,895	33%	29%	\$0	\$0	\$0	\$134,994
2057	67	\$428,021	(\$8,339)	\$0	\$419,682	\$121,072	33%	29%	\$0	\$0	\$0	\$131,838
2058	68	\$419,228	(\$8,311)	\$0	\$410,917	\$118,238	33%	29%	\$0	\$0	\$0	\$128,670
2059	69	\$410,403	(\$8,283)	\$0	\$402,120	\$115,394	33%	29%	\$0	\$0	\$0	\$125,491
2060	70	\$337,007	(\$8,255)	\$0	\$328,752	\$91,240	33%	28%	\$0	\$0	\$0	\$100,710
2061	71	\$332,491	(\$8,227)	\$0	\$324,264	\$89,817	33%	28%	\$0	\$0	\$0	\$99,189
2062	72	\$322,941	(\$8,200)	\$0	\$314,741	\$86,733	33%	28%	\$0	\$0	\$0	\$95,763
2063	73	\$313,354	(\$8,172)	\$0	\$305,182	\$83,636	33%	27%	\$0	\$0	\$0	\$92,301
2064	74	\$303,732	(\$8,145)	\$0	\$295,587	\$80,527	33%	27%	\$0	\$0	\$0	\$88,827
2065	75	\$294,073	(\$8,117)	\$0	\$285,956	\$77,406	33%	27%	\$0	\$0	\$0	\$85,339
2066	76	\$284,378	(\$8,090)	\$0	\$276,288	\$74,272	33%	27%	\$0	\$0	\$0	\$81,837



Year	Age	Adjusted Gross Income	Deductions	Exemptions	Taxable Income	Tax	Marginal Bracket	Effective Rate	Alternative Minimum Tax	Credits	Refundable Credits	Net Tax
2067	77	\$274,644	(\$8,063)	\$0	\$266,581	\$71,126	33%	27%	\$0	\$0	\$0	\$78,321
2068	78	\$264,871	(\$8,036)	\$0	\$256,836	\$67,967	33%	26%	\$0	\$0	\$0	\$74,790
2069	79	\$255,060	(\$8,009)	(\$4,102)	\$242,949	\$63,441	33%	26%	\$0	\$0	\$0	\$69,891
2070	80	\$245,257	(\$7,982)	(\$4,088)	\$233,188	\$60,276	33%	26%	\$0	\$0	\$0	\$66,354
2071	81	\$235,414	(\$7,955)	(\$4,074)	\$223,385	\$57,097	33%	26%	\$0	\$0	\$0	\$62,801
2072	82	\$225,528	(\$7,928)	(\$4,060)	\$213,540	\$53,904	33%	25%	\$0	\$0	\$0	\$59,232
2073	83	\$215,599	(\$7,901)	(\$4,047)	\$203,651	\$50,696	33%	25%	\$0	\$0	\$0	\$55,648
2074	84	\$205,627	(\$8,020)	(\$4,033)	\$193,574	\$47,427	33%	25%	\$0	\$0	\$0	\$51,999
2075	85	\$195,612	(\$9,879)	(\$4,020)	\$181,713	\$43,947	28%	24%	\$0	\$0	\$0	\$48,139
2076	86	\$185,559	(\$11,767)	(\$4,006)	\$169,786	\$40,631	28%	24%	\$0	\$0	\$0	\$44,441
2077	87	\$175,463	(\$13,687)	(\$3,993)	\$157,784	\$37,294	28%	24%	\$0	\$0	\$0	\$40,720
2078	88	\$165,322	(\$9,606)	(\$3,979)	\$151,736	\$35,624	28%	23%	\$0	\$0	\$0	\$38,664
2079	89	\$155,294	(\$11,393)	(\$3,966)	\$139,935	\$32,342	28%	23%	\$0	\$0	\$0	\$35,002
2080	90	\$145,224	(\$13,208)	(\$3,952)	\$128,064	\$29,041	28%	23%	\$0	\$0	\$0	\$31,318
2081	91	\$135,112	(\$8,460)	(\$3,939)	\$122,713	\$27,566	28%	22%	\$0	\$0	\$0	\$29,459
2082	92	\$125,131	(\$10,117)	(\$3,926)	\$111,088	\$24,334	28%	22%	\$0	\$0	\$0	\$25,847
2083	93	\$115,113	(\$11,798)	(\$3,913)	\$99,402	\$21,085	28%	21%	\$0	\$0	\$0	\$22,217
2084	94	\$104,641	(\$7,614)	(\$3,899)	\$93,128	\$19,351	28%	21%	\$0	\$0	\$0	\$20,101
2085	95	\$86,485	(\$8,663)	(\$3,886)	\$73,936	\$14,414	25%	20%	\$0	\$0	\$0	\$14,788

Housing

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

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

Year	Age	Rent & Rental Expenses	Mortgage	Property Tax	Maintenance, Utilities, and Fees	Insurance	Net Purchases	Mortgage Balance	Equity
2063	73	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2066	76	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0

529 Accounts

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

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

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2023	33	\$0	\$0	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	529 Income	529 Contributions	529 Qualified Withdrawals	529 Unqualified Withdrawals	529 Saving	529 Assets
2057	67	\$0	\$0	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0	\$0	\$0
2066	76	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0	\$0	\$0

Reserve Funds

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

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2023	33	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0
2057	67	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0

Year	Age	Reserve Fund Income	Reserve Fund Contributions	Reserve Fund Saving	Reserve Fund Assets
2066	76	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0

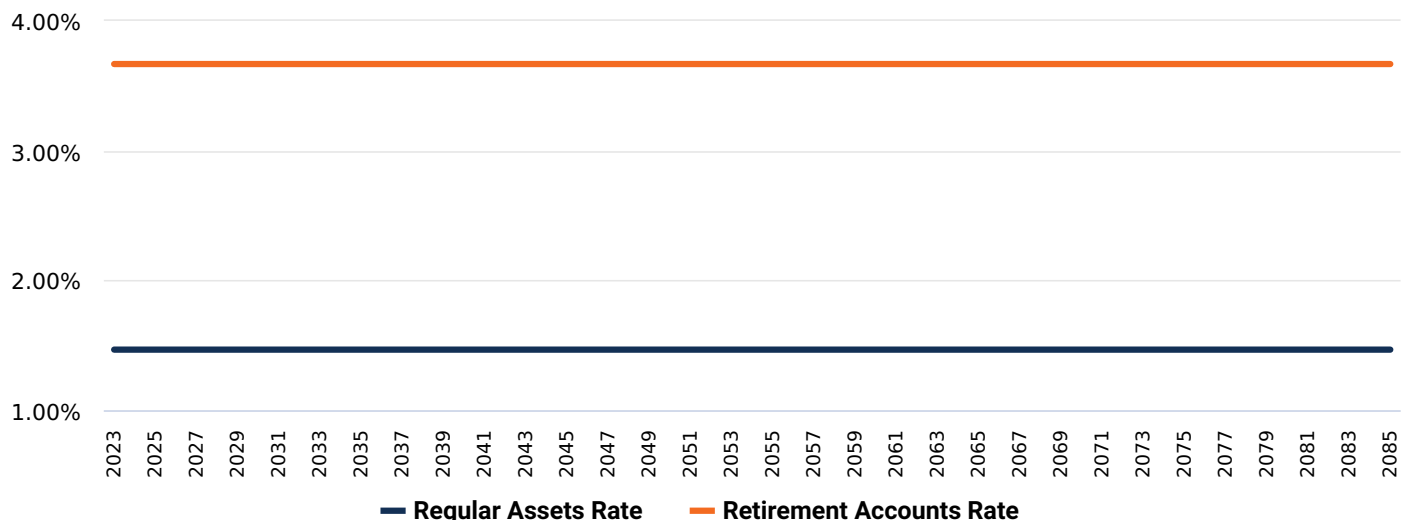
Real Estate

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

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2023	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2060	70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2063	73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2064	74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2065	75	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Year	Age	Receipts	Expenses	Mortgage Payments	Net Purchases	Net Cash Flow	Mortgage Balance	Equity
2066	76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2067	77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2068	78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2069	79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2070	80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2071	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2072	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2073	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2074	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2075	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2076	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2077	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2078	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2079	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2080	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2081	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2082	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2083	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2084	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2085	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Real Rates of Return



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

Year	Age	Regular Assets Rate	Retirement Accounts Rate
2023	33	1.47	3.67
2024	34	1.47	3.67
2025	35	1.47	3.67
2026	36	1.47	3.67
2027	37	1.47	3.67
2028	38	1.47	3.67
2029	39	1.47	3.67
2030	40	1.47	3.67
2031	41	1.47	3.67
2032	42	1.47	3.67
2033	43	1.47	3.67
2034	44	1.47	3.67
2035	45	1.47	3.67
2036	46	1.47	3.67
2037	47	1.47	3.67
2038	48	1.47	3.67
2039	49	1.47	3.67
2040	50	1.47	3.67
2041	51	1.47	3.67
2042	52	1.47	3.67
2043	53	1.47	3.67
2044	54	1.47	3.67
2045	55	1.47	3.67
2046	56	1.47	3.67



Year	Age	Regular Assets Rate	Retirement Accounts Rate
2047	57	1.47	3.67
2048	58	1.47	3.67
2049	59	1.47	3.67
2050	60	1.47	3.67
2051	61	1.47	3.67
2052	62	1.47	3.67
2053	63	1.47	3.67
2054	64	1.47	3.67
2055	65	1.47	3.67
2056	66	1.47	3.67
2057	67	1.47	3.67
2058	68	1.47	3.67
2059	69	1.47	3.67
2060	70	1.47	3.67
2061	71	1.47	3.67
2062	72	1.47	3.67
2063	73	1.47	3.67
2064	74	1.47	3.67
2065	75	1.47	3.67
2066	76	1.47	3.67
2067	77	1.47	3.67
2068	78	1.47	3.67
2069	79	1.47	3.67
2070	80	1.47	3.67
2071	81	1.47	3.67
2072	82	1.47	3.67
2073	83	1.47	3.67
2074	84	1.47	3.67
2075	85	1.47	3.67
2076	86	1.47	3.67
2077	87	1.47	3.67
2078	88	1.47	3.67
2079	89	1.47	3.67
2080	90	1.47	3.67
2081	91	1.47	3.67
2082	92	1.47	3.67
2083	93	1.47	3.67
2084	94	1.47	3.67
2085	95	1.47	3.67

Base Plan Inputs

Current Marital Status: Single

Sunny

Date of Birth: 31 Jan 1990
Maximum Age (Year of Death): 95 (2085)
Retirement Age (Year): 69 (2059)

Current/Future Earnings

Vet

Start Year: 2023
Annual Amount: \$160,000
End Year: Retirement
Value: Today's Dollars
Annual Growth/Reduction: 0%

Social Security Benefits

Current Benefits

Disability: N/A
Retirement: N/A

Planned Benefits

Retirement File Date: Jan 2060

Social Security Past Earnings

Year	Age	Covered Earnings
2006	16	\$0
2007	17	\$0
2008	18	\$0
2009	19	\$0
2010	20	\$0
2011	21	\$0
2012	22	\$5,000
2013	23	\$15,000
2014	24	\$15,000
2015	25	\$15,000
2016	26	\$18,000
2017	27	\$18,000
2018	28	\$54,000

Year	Age	Covered Earnings
2019	29	\$75,000
2020	30	\$125,000
2021	31	\$135,000
2022	32	\$135,000

Retirement Accounts

IRA

Type: Individual Account

Assets: \$22,000

Contributions

Start Year: 2023

Annual Amount: \$4,000

End Year: Retirement

Value: Today's Dollars

Annual Growth/Reduction: 0%

Roth Conversion Amounts

No Conversion

Special Withdrawals

No Special Withdrawals

Settings and Assumptions

Nominal Safe Rate of Return for Retirement Accounts 6%

Future Safe Rate of Return for Retirement Accounts No future rate change

Smooth Withdrawal Start Age 70

Smooth Withdrawal End Age 95

Withdraw from Roth Accounts First? No

Percent of Non-Annuitized Assets to Spend 100%

Percentage of Retirement Assets to Annuitize 0%

Nominal Rate of Return for Annuitized Assets 3.75%

Guaranteed Payment Years 0

Does annuity stop after guarantee period? No

Survivor Percentage 50%

Annuity Growth Rate 0%

Medicare Part B Enrollment Age 65

Life Insurance Age Limit No Limit - always consider life insurance

Change in Survivors' Living Standard 0%

Special Bequest Amount \$0

Funeral Expenses \$0

Household

Primary Residence

State: TX



Rent: \$4,000
Rental Expense: \$0
Real Appreciation Rate: 0%

Regular Assets

Brokerage account

Assets: \$65,000
Asset Type: Brokerage Account

Settings and Assumptions

Inflation Rate 2.25%
Future Inflation Rate No future rate change
Regular Assets Nominal Safe Rate of Return 3.75%
Regular Assets Future Safe Rate of Return No future rate change
Nominal Safe Rate of Return for 529 Accounts 3.75%
Social Security Benefit Change Year: 2023, Percent: 0%
Medicare Part B Premium Real Growth Rate 3%
Load on Life Insurance 15%
Maximum Indebtedness 0
Cost of Debt 5.25%
Cost of Selling Home or Real Estate 6%
Municipal Bonds Percentage 0%
Dividends and Realized Capital Gains Percentage 0%
Unrealized Capital Gains Percentage 0%
Unrealized Capital Gains \$0
Federal Tax Policy Current Tax Law
Federal Income Tax Change Year: 2023, Percent: 0%
Payroll (FICA) Tax Change Year: 2023, Percent: 0%
State Income Tax Change Year: 2023, Percent: 0%
Annual Living Standard Index 100% for all years
Two people can live as cheaply as... 1.6
Cost of Children 70% for all years

Inheritance in 15 years Inputs

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

Household

Special Receipts

Inheritance

Tax Treatment: Not taxable

Start Year: 2038

Annual Amount: \$12,000,000

End Year: 2038

Value: Today's Dollars

Annual Growth/Reduction: 0%