

Assumptions

The purpose of the following scenarios is to show you how certain assumptions affect the probability of success of your retirement plan.

General Assumptions

- Inflation Rate – 4%
- Both Bob and Mary are retired.
- Expected Rate of return on investment is 6%
- Social Security
 - Social Security inflation is 1.5%.
 - Social Security benefit Full retirement benefit would be \$2,000 each.
- Life expectancy is age 90.
- The clients have \$2,000,000 in assets.
 - \$800,000 in retirement assets
 - \$1,200,000 in their taxable accounts
 - All assets are in a moderate portfolio
- Living Expenses are \$120,000 per year, including taxes. (Isolating Social Security as the only factor)

Scenarios

- Social Security Starting at age 67, 62, and 70
- Life expectancy to age 90, 80, 100
- Rate of return on Investments of 6%, 8%, 4%
- Inflation rate of 3%, 5%, 7%
- Living expenses in amount of \$120,000; \$80,000; \$140,000

Retirement Cash Flow - Soc Sec 67 | Base Facts (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Soc Sec 67

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$2,126,281
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$2,193,945
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$2,267,182
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$2,339,745
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$2,411,373
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$2,481,778
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$2,550,647
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$2,617,637
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$2,682,374
	2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$2,744,451
	2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$2,803,424
	2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$2,858,816
	2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$2,910,102
	2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$2,956,719
	2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$2,998,055
	2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$3,033,447

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	82/82	\$99,696	\$95,966	\$195,662	\$252,820	\$252,820	(\$57,158)	\$3,062,178
2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$2,945,227

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Retirement Cash Flow - Soc Sec 62 | Soc Security Age 62 (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Soc Sec 62

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
🪙	2024	63/63	\$69,600	\$0	\$69,600	\$120,000	\$120,000	(\$50,400)	\$2,069,500
	2025	64/64	\$70,104	\$0	\$70,104	\$124,800	\$124,800	(\$54,696)	\$2,138,871
	2026	65/65	\$70,616	\$0	\$70,616	\$129,792	\$129,792	(\$59,176)	\$2,207,921
	2027	66/66	\$71,136	\$0	\$71,136	\$134,984	\$134,984	(\$63,848)	\$2,276,438
	2028	67/67	\$71,664	\$0	\$71,664	\$140,383	\$140,383	(\$68,719)	\$2,344,191
	2029	68/68	\$72,198	\$0	\$72,198	\$145,998	\$145,998	(\$73,800)	\$2,410,925
	2030	69/69	\$72,740	\$0	\$72,740	\$151,838	\$151,838	(\$79,098)	\$2,476,362
	2031	70/70	\$73,292	\$0	\$73,292	\$157,912	\$157,912	(\$84,620)	\$2,540,201
	2032	71/71	\$73,852	\$0	\$73,852	\$164,228	\$164,228	(\$90,376)	\$2,602,110
	2033	72/72	\$74,420	\$0	\$74,420	\$170,797	\$170,797	(\$96,377)	\$2,661,730
	2034	73/73	\$74,996	\$0	\$74,996	\$177,629	\$177,629	(\$102,633)	\$2,718,668
	2035	74/74	\$75,580	\$0	\$75,580	\$184,734	\$184,734	(\$109,154)	\$2,772,498
	2036	75/75	\$76,174	\$65,400	\$141,574	\$192,123	\$192,123	(\$50,549)	\$2,822,760
	2037	76/76	\$76,776	\$69,194	\$145,970	\$199,808	\$199,808	(\$53,838)	\$2,868,952
	2038	77/77	\$77,388	\$72,883	\$150,271	\$207,800	\$207,800	(\$57,529)	\$2,910,534
	2039	78/78	\$78,008	\$77,099	\$155,107	\$216,112	\$216,112	(\$61,005)	\$2,946,917
	2040	79/79	\$78,638	\$81,553	\$160,191	\$224,756	\$224,756	(\$64,565)	\$2,977,468
	2041	80/80	\$79,278	\$86,257	\$165,535	\$233,746	\$233,746	(\$68,211)	\$3,001,499
	2042	81/81	\$79,928	\$90,752	\$170,680	\$243,096	\$243,096	(\$72,416)	\$3,018,271

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	82/82	\$80,586	\$95,966	\$176,552	\$252,820	\$252,820	(\$76,268)	\$3,026,982
2044	83/83	\$81,254	\$100,895	\$182,149	\$262,933	\$262,933	(\$80,784)	\$3,026,771
2045	84/84	\$81,932	\$106,667	\$188,599	\$273,450	\$273,450	(\$84,851)	\$3,016,708
2046	85/85	\$82,620	\$112,049	\$194,669	\$284,388	\$284,388	(\$89,719)	\$2,995,792
2047	86/86	\$83,320	\$117,645	\$200,965	\$295,764	\$295,764	(\$94,799)	\$2,962,946
2048	87/87	\$84,030	\$123,456	\$207,486	\$307,595	\$307,595	(\$100,109)	\$2,917,010
2049	88/88	\$84,750	\$128,532	\$213,282	\$319,899	\$319,899	(\$106,617)	\$2,856,736
2050	89/89	\$85,482	\$134,722	\$220,204	\$332,695	\$332,695	(\$112,491)	\$2,780,784
2051	90/90	\$86,224	\$139,949	\$226,173	\$346,003	\$346,003	(\$119,830)	\$2,687,712


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Retirement Cash Flow - Soc Sec 70 | Soc Security Age 70 (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Soc Sec 70

 Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$2,126,281
	2028	67/67	\$36,000	\$0	\$36,000	\$140,383	\$140,383	(\$104,383)	\$2,149,369
	2029	68/68	\$36,000	\$0	\$36,000	\$145,998	\$145,998	(\$109,998)	\$2,168,226
	2030	69/69	\$36,000	\$0	\$36,000	\$151,838	\$151,838	(\$115,838)	\$2,182,373
	2031	70/70	\$93,801	\$0	\$93,801	\$157,912	\$157,912	(\$64,111)	\$2,249,096
	2032	71/71	\$103,048	\$0	\$103,048	\$164,228	\$164,228	(\$61,180)	\$2,322,749
	2033	72/72	\$104,054	\$0	\$104,054	\$170,797	\$170,797	(\$66,743)	\$2,395,254
	2034	73/73	\$105,074	\$0	\$105,074	\$177,629	\$177,629	(\$72,555)	\$2,466,294
	2035	74/74	\$106,110	\$0	\$106,110	\$184,734	\$184,734	(\$78,624)	\$2,535,524
	2036	75/75	\$107,162	\$65,400	\$172,562	\$192,123	\$192,123	(\$19,561)	\$2,602,567
	2037	76/76	\$108,230	\$69,194	\$177,424	\$199,808	\$199,808	(\$22,384)	\$2,667,012
	2038	77/77	\$109,314	\$72,883	\$182,197	\$207,800	\$207,800	(\$25,603)	\$2,728,414
	2039	78/78	\$110,414	\$77,099	\$187,513	\$216,112	\$216,112	(\$28,599)	\$2,786,285
	2040	79/79	\$111,530	\$81,553	\$193,083	\$224,756	\$224,756	(\$31,673)	\$2,840,097
	2041	80/80	\$112,662	\$86,257	\$198,919	\$233,746	\$233,746	(\$34,827)	\$2,889,277
	2042	81/81	\$113,812	\$90,752	\$204,564	\$243,096	\$243,096	(\$38,532)	\$2,933,205

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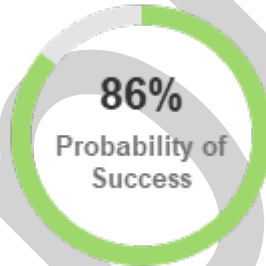
Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	82/82	\$114,980	\$95,966	\$210,946	\$252,820	\$252,820	(\$41,874)	\$2,971,211
2044	83/83	\$116,164	\$100,895	\$217,059	\$262,933	\$262,933	(\$45,874)	\$3,002,567
2045	84/84	\$117,366	\$106,667	\$224,033	\$273,450	\$273,450	(\$49,417)	\$3,026,487
2046	85/85	\$118,586	\$112,049	\$230,635	\$284,388	\$284,388	(\$53,753)	\$3,042,123
2047	86/86	\$119,824	\$117,645	\$237,469	\$295,764	\$295,764	(\$58,295)	\$3,048,558
2048	87/87	\$121,082	\$123,456	\$244,538	\$307,595	\$307,595	(\$63,057)	\$3,044,806
2049	88/88	\$122,358	\$128,532	\$250,890	\$319,899	\$319,899	(\$69,009)	\$3,029,801
2050	89/89	\$123,654	\$134,722	\$258,376	\$332,695	\$332,695	(\$74,319)	\$3,002,397
2051	90/90	\$124,968	\$139,949	\$264,917	\$346,003	\$346,003	(\$81,086)	\$2,961,355

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Goal Analysis

Your Goals

Probability of Success		
<div></div>	High	80% - 100%
<div></div>	Medium	66% - 79%
<div></div>	Low	0% - 65%



Your Goals	Soc Security Age 67	Soc Security Age 62	Soc Security Age 70
Lifestyle			
Income	\$36,000	\$69,600	\$36,000
Expenses	\$120,000	\$120,000	\$120,000
Savings	\$0	\$0	\$0
Retirement			
	90% Probability	86% Probability	91% Probability
Retirement Ages	63/63	63/63	63/63
Living Expenses	\$120,000 / year	\$120,000 / year	\$120,000 / year

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Retirement Cash Flow - Age 90 | Base Facts (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Age 90

🪙 Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$122,052	\$0	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$124,046	\$0	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$125,859	\$0	\$2,126,281
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$127,471	\$0	\$2,193,945
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$131,527	\$0	\$2,267,182
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$135,917	\$0	\$2,339,745
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$140,268	\$0	\$2,411,373
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$144,561	\$0	\$2,481,778
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$148,782	\$0	\$2,550,647
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$152,911	\$0	\$2,617,637
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$156,927	\$0	\$2,682,374
	2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$160,808	(\$65,400)	\$2,744,451
	2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$164,529	(\$69,194)	\$2,803,424
	2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$168,066	(\$72,883)	\$2,858,816
	2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$171,386	(\$77,099)	\$2,910,102
	2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$174,461	(\$81,553)	\$2,956,719
	2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$177,256	(\$86,257)	\$2,998,055
	2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$179,734	(\$90,752)	\$3,033,447

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2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$183,578	(\$100,895)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$184,854	(\$106,667)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$185,636	(\$112,049)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$185,867	(\$117,645)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$185,489	(\$123,456)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$184,441	(\$128,532)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$182,653	(\$134,722)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$180,054	(\$139,949)	\$2,945,227

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Retirement Cash Flow - Age 80 | Base - Life Expectancy 80 (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Age 80

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$122,052	\$0	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$124,046	\$0	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$125,859	\$0	\$2,126,281
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$127,471	\$0	\$2,193,945
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$131,527	\$0	\$2,267,182
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$135,917	\$0	\$2,339,745
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$140,268	\$0	\$2,411,373
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$144,561	\$0	\$2,481,778
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$148,782	\$0	\$2,550,647
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$152,911	\$0	\$2,617,637
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$156,927	\$0	\$2,682,374
	2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$160,808	(\$65,400)	\$2,744,451
	2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$164,529	(\$69,194)	\$2,803,424
	2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$168,066	(\$72,883)	\$2,858,816
	2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$171,386	(\$77,099)	\$2,910,102
	2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$174,461	(\$81,553)	\$2,956,719
	2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$177,256	(\$86,257)	\$2,998,055

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Retirement Cash Flow - Age 100 | Base - Life Expectancy 100 (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Age 100: SS 67

Bob - Retirement / Mary - Retirement - 2024

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$2,035,900
2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$2,069,152
2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$2,099,406
2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$2,126,281
2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$2,193,945
2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$2,267,182
2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$2,339,745
2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$2,411,373
2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$2,481,778
2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$2,550,647
2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$2,617,637
2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$2,682,374
2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$2,744,451
2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$2,803,424
2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$2,858,816
2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$2,910,102
2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$2,956,719
2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$2,998,055
2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$3,033,447

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	82/82	\$99,696	\$95,966	\$195,662	\$252,820	\$252,820	(\$57,158)	\$3,062,178
2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$2,945,227
2052	91/91	\$108,830	\$145,199	\$254,029	\$359,843	\$359,843	(\$105,814)	\$2,870,780
2053	92/92	\$109,922	\$150,435	\$260,357	\$374,237	\$374,237	(\$113,880)	\$2,778,569
2054	93/93	\$111,030	\$155,610	\$266,640	\$389,206	\$389,206	(\$122,566)	\$2,666,969
2055	94/94	\$112,156	\$158,976	\$271,132	\$404,774	\$404,774	(\$133,642)	\$2,534,236
2056	95/95	\$113,298	\$162,004	\$275,302	\$420,965	\$420,965	(\$145,663)	\$2,378,497
2057	96/96	\$114,458	\$162,652	\$277,110	\$437,804	\$437,804	(\$160,694)	\$2,197,742
2058	97/97	\$115,634	\$164,811	\$280,445	\$455,316	\$455,316	(\$174,871)	\$1,989,814
2059	98/98	\$116,828	\$164,080	\$280,908	\$473,529	\$473,529	(\$192,621)	\$1,752,402
2060	99/99	\$118,040	\$162,575	\$280,615	\$492,470	\$492,470	(\$211,855)	\$1,483,028
2061	100/100	\$119,270	\$157,689	\$276,959	\$512,169	\$512,169	(\$235,210)	\$1,179,037

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Goal Analysis

Your Goals

Probability of Success		
<div></div>	High	80% - 100%
<div></div>	Medium	66% - 79%
<div></div>	Low	0% - 65%



Your Goals	Life Expectancy 90	Life Expectancy 80	Life Expectancy 100
Lifestyle			
Income	\$36,000	\$36,000	\$36,000
Expenses	\$120,000	\$120,000	\$120,000
Savings	\$0	\$0	\$0
Retirement	90% Probability	100% Probability	65% Probability
Retirement Ages	63/63	63/63	63/63
Living Expenses	\$120,000 / year	\$120,000 / year	\$120,000 / year

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Retirement Cash Flow - 6% Rate of Return | Base Facts (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 6% Rate of Return

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$122,052	\$0	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$124,046	\$0	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$125,859	\$0	\$2,126,281
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$127,471	\$0	\$2,193,945
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$131,527	\$0	\$2,267,182
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$135,917	\$0	\$2,339,745
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$140,268	\$0	\$2,411,373
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$144,561	\$0	\$2,481,778
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$148,782	\$0	\$2,550,647
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$152,911	\$0	\$2,617,637
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$156,927	\$0	\$2,682,374
	2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$160,808	(\$65,400)	\$2,744,451
	2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$164,529	(\$69,194)	\$2,803,424
	2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$168,066	(\$72,883)	\$2,858,816
	2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$171,386	(\$77,099)	\$2,910,102
	2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$174,461	(\$81,553)	\$2,956,719
	2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$177,256	(\$86,257)	\$2,998,055

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$179,734	(\$90,752)	\$3,033,447
2043	82/82	\$99,696	\$95,966	\$195,662	\$252,820	\$252,820	(\$57,158)	\$181,855	(\$95,966)	\$3,062,178
2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$183,578	(\$100,895)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$184,854	(\$106,667)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$185,636	(\$112,049)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$185,867	(\$117,645)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$185,489	(\$123,456)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$184,441	(\$128,532)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$182,653	(\$134,722)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$180,054	(\$139,949)	\$2,945,227

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Retirement Cash Flow - 8% Rate of Return | Base Facts - ROR 8% (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 8% Rate of Return

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$159,900	\$0	\$2,075,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$165,907	\$0	\$2,153,007
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$172,016	\$0	\$2,231,231
	2027	66/66	\$36,000	\$0	\$36,000	\$135,136	\$135,136	(\$99,136)	\$178,221	\$0	\$2,310,316
	2028	67/67	\$80,576	\$0	\$80,576	\$145,603	\$145,603	(\$65,027)	\$184,507	\$0	\$2,429,796
	2029	68/68	\$87,708	\$0	\$87,708	\$152,003	\$152,003	(\$64,295)	\$194,208	\$0	\$2,559,709
	2030	69/69	\$88,484	\$0	\$88,484	\$158,644	\$158,644	(\$70,160)	\$204,590	\$0	\$2,694,139
	2031	70/70	\$89,272	\$0	\$89,272	\$164,982	\$164,982	(\$75,710)	\$215,324	\$0	\$2,833,753
	2032	71/71	\$90,072	\$0	\$90,072	\$171,402	\$171,402	(\$81,330)	\$226,474	\$0	\$2,978,897
	2033	72/72	\$90,884	\$0	\$90,884	\$177,981	\$177,981	(\$87,097)	\$238,067	\$0	\$3,129,867
	2034	73/73	\$91,708	\$0	\$91,708	\$184,705	\$184,705	(\$92,997)	\$250,125	\$0	\$3,286,995
	2035	74/74	\$92,544	\$0	\$92,544	\$191,602	\$191,602	(\$99,058)	\$262,674	\$0	\$3,450,611
	2036	75/75	\$93,392	\$81,846	\$175,238	\$199,874	\$199,874	(\$24,636)	\$275,741	(\$81,846)	\$3,619,870
	2037	76/76	\$94,252	\$88,293	\$182,545	\$208,099	\$208,099	(\$25,554)	\$289,410	(\$88,293)	\$3,795,433
	2038	77/77	\$95,126	\$94,828	\$189,954	\$216,657	\$216,657	(\$26,703)	\$303,446	(\$94,828)	\$3,977,348
	2039	78/78	\$96,012	\$102,289	\$198,301	\$225,564	\$225,564	(\$27,263)	\$317,990	(\$102,289)	\$4,165,786
	2040	79/79	\$96,912	\$110,331	\$207,243	\$234,835	\$234,835	(\$27,592)	\$333,056	(\$110,331)	\$4,360,919
	2041	80/80	\$97,826	\$118,998	\$216,824	\$244,488	\$244,488	(\$27,664)	\$348,657	(\$118,998)	\$4,562,914

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$127,678	\$226,432	\$254,543	\$254,543	(\$28,111)	\$364,806	(\$127,678)	\$4,771,931
2043	82/82	\$99,696	\$137,692	\$237,388	\$265,019	\$265,019	(\$27,631)	\$381,518	(\$137,692)	\$4,988,126
2044	83/83	\$100,652	\$147,642	\$248,294	\$275,935	\$275,935	(\$27,641)	\$398,803	(\$147,642)	\$5,211,646
2045	84/84	\$101,622	\$159,200	\$260,822	\$287,314	\$287,314	(\$26,492)	\$416,673	(\$159,200)	\$5,442,627
2046	85/85	\$102,606	\$170,575	\$273,181	\$299,176	\$299,176	(\$25,995)	\$435,140	(\$170,575)	\$5,681,197
2047	86/86	\$103,606	\$182,685	\$286,291	\$311,548	\$311,548	(\$25,257)	\$454,213	(\$182,685)	\$5,927,468
2048	87/87	\$104,620	\$195,565	\$300,185	\$324,454	\$324,454	(\$24,269)	\$473,904	(\$195,565)	\$6,181,538
2049	88/88	\$105,650	\$207,717	\$313,367	\$337,917	\$337,917	(\$24,550)	\$494,217	(\$207,717)	\$6,443,488
2050	89/89	\$106,694	\$222,134	\$328,828	\$351,967	\$351,967	(\$23,139)	\$515,159	(\$222,134)	\$6,713,374
2051	90/90	\$107,754	\$235,450	\$343,204	\$366,628	\$366,628	(\$23,424)	\$536,737	(\$235,450)	\$6,991,237

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Retirement Cash Flow - 4% Rate of Return | Base Facts - ROR 4% (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 4% Rate of Return

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$80,085	\$0	\$1,996,085
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$79,922	\$0	\$1,987,207
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$79,560	\$0	\$1,972,975
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$78,984	\$0	\$1,952,975
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$78,174	\$0	\$1,971,342
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$78,924	\$0	\$1,991,976
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$79,748	\$0	\$2,008,370
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$80,397	\$0	\$2,020,127
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$80,861	\$0	\$2,026,832
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$81,121	\$0	\$2,028,040
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$81,158	\$0	\$2,023,277
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$80,957	\$0	\$2,012,044
	2036	75/75	\$93,392	\$52,091	\$145,483	\$192,785	\$192,785	(\$47,302)	\$80,494	(\$52,091)	\$1,993,145
	2037	76/76	\$94,252	\$54,037	\$148,289	\$200,626	\$200,626	(\$52,337)	\$79,799	(\$54,037)	\$1,966,570
	2038	77/77	\$95,126	\$55,804	\$150,930	\$208,736	\$208,736	(\$57,806)	\$78,730	(\$55,804)	\$1,931,690
	2039	78/78	\$96,012	\$57,877	\$153,889	\$216,496	\$216,496	(\$62,607)	\$77,328	(\$57,877)	\$1,888,534
	2040	79/79	\$96,912	\$60,019	\$156,931	\$224,756	\$224,756	(\$67,825)	\$75,579	(\$60,019)	\$1,836,269
	2041	80/80	\$97,826	\$62,232	\$160,058	\$233,746	\$233,746	(\$73,688)	\$73,458	(\$62,232)	\$1,773,807

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$64,185	\$162,939	\$243,096	\$243,096	(\$80,157)	\$70,944	(\$64,185)	\$1,700,409
2043	82/82	\$99,696	\$66,533	\$166,229	\$252,820	\$252,820	(\$86,591)	\$67,989	(\$66,533)	\$1,615,274
2044	83/83	\$100,652	\$68,566	\$169,218	\$262,933	\$262,933	(\$93,715)	\$64,563	(\$68,566)	\$1,517,556
2045	84/84	\$101,622	\$71,050	\$172,672	\$273,450	\$273,450	(\$100,778)	\$60,630	(\$71,050)	\$1,406,358
2046	85/85	\$102,606	\$73,149	\$175,755	\$284,388	\$284,388	(\$108,633)	\$56,155	(\$73,149)	\$1,280,731
2047	86/86	\$103,606	\$75,270	\$178,876	\$295,764	\$295,764	(\$116,888)	\$51,101	(\$75,270)	\$1,139,674
2048	87/87	\$104,620	\$77,406	\$182,026	\$308,117	\$308,117	(\$126,091)	\$45,426	(\$77,406)	\$981,603
2049	88/88	\$105,650	\$71,650	\$177,300	\$319,899	\$319,899	(\$142,599)	\$39,305	(\$71,650)	\$806,659
2050	89/89	\$106,694	\$62,532	\$169,226	\$332,695	\$332,695	(\$163,469)	\$32,301	(\$62,532)	\$612,959
2051	90/90	\$107,754	\$50,243	\$157,997	\$346,003	\$346,003	(\$188,006)	\$24,545	(\$50,243)	\$399,255

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Goal Analysis

Your Goals

Probability of Success		
<div></div>	High	80% - 100%
<div></div>	Medium	66% - 79%
<div></div>	Low	0% - 65%



Your Goals	ROR 6%	ROR 8%	ROR 4%
Lifestyle			
Income	\$36,000	\$36,000	\$36,000
Expenses	\$120,000	\$120,000	\$120,000
Savings	\$0	\$0	\$0
Retirement	90% Probability	89% Probability	76% Probability
Retirement Ages	63/63	63/63	63/63
Living Expenses	\$120,000 / year	\$120,000 / year	\$120,000 / year

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Retirement Cash Flow - 4% Inflation Rate | Base Facts (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 4% Inflation Rate

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2024	63/63		\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
2025	64/64		\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$122,052	\$0	\$2,069,152
2026	65/65		\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$124,046	\$0	\$2,099,406
2027	66/66		\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$125,859	\$0	\$2,126,281
2028	67/67		\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$127,471	\$0	\$2,193,945
2029	68/68		\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$131,527	\$0	\$2,267,182
2030	69/69		\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$135,917	\$0	\$2,339,745
2031	70/70		\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$140,268	\$0	\$2,411,373
2032	71/71		\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$144,561	\$0	\$2,481,778
2033	72/72		\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$148,782	\$0	\$2,550,647
2034	73/73		\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$152,911	\$0	\$2,617,637
2035	74/74		\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$156,927	\$0	\$2,682,374
2036	75/75		\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$160,808	(\$65,400)	\$2,744,451
2037	76/76		\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$164,529	(\$69,194)	\$2,803,424
2038	77/77		\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$168,066	(\$72,883)	\$2,858,816
2039	78/78		\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$171,386	(\$77,099)	\$2,910,102
2040	79/79		\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$174,461	(\$81,553)	\$2,956,719
2041	80/80		\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$177,256	(\$86,257)	\$2,998,055

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$179,734	(\$90,752)	\$3,033,447
2043	82/82	\$99,696	\$95,966	\$195,662	\$252,820	\$252,820	(\$57,158)	\$181,855	(\$95,966)	\$3,062,178
2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$183,578	(\$100,895)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$184,854	(\$106,667)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$185,636	(\$112,049)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$185,867	(\$117,645)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$185,489	(\$123,456)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$184,441	(\$128,532)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$182,653	(\$134,722)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$180,054	(\$139,949)	\$2,945,227

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Retirement Cash Flow - 3% Inflation Rate | Base Facts - 3% Inflation (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 3% Inflation Rate

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2024	63/63		\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
2025	64/64		\$36,000	\$0	\$36,000	\$123,600	\$123,600	(\$87,600)	\$122,052	\$0	\$2,070,352
2026	65/65		\$36,000	\$0	\$36,000	\$127,308	\$127,308	(\$91,308)	\$124,118	\$0	\$2,103,162
2027	66/66		\$36,000	\$0	\$36,000	\$131,127	\$131,127	(\$95,127)	\$126,085	\$0	\$2,134,120
2028	67/67		\$80,576	\$0	\$80,576	\$135,061	\$135,061	(\$54,485)	\$127,940	\$0	\$2,207,575
2029	68/68		\$87,708	\$0	\$87,708	\$139,113	\$139,113	(\$51,405)	\$132,344	\$0	\$2,288,514
2030	69/69		\$88,484	\$0	\$88,484	\$143,286	\$143,286	(\$54,802)	\$137,197	\$0	\$2,370,909
2031	70/70		\$89,272	\$0	\$89,272	\$147,585	\$147,585	(\$58,313)	\$142,137	\$0	\$2,454,733
2032	71/71		\$90,072	\$0	\$90,072	\$152,013	\$152,013	(\$61,941)	\$147,161	\$0	\$2,539,953
2033	72/72		\$90,884	\$0	\$90,884	\$156,573	\$156,573	(\$65,689)	\$152,270	\$0	\$2,626,534
2034	73/73		\$91,708	\$0	\$91,708	\$161,270	\$161,270	(\$69,562)	\$157,460	\$0	\$2,714,432
2035	74/74		\$92,544	\$0	\$92,544	\$166,108	\$166,108	(\$73,564)	\$162,730	\$0	\$2,803,598
2036	75/75		\$93,392	\$65,400	\$158,792	\$171,091	\$171,091	(\$12,299)	\$168,076	(\$65,400)	\$2,893,975
2037	76/76		\$94,252	\$69,194	\$163,446	\$176,224	\$176,224	(\$12,778)	\$173,493	(\$69,194)	\$2,985,496
2038	77/77		\$95,126	\$72,883	\$168,009	\$181,511	\$181,511	(\$13,502)	\$178,982	(\$72,883)	\$3,078,093
2039	78/78		\$96,012	\$77,099	\$173,111	\$186,956	\$186,956	(\$13,845)	\$184,532	(\$77,099)	\$3,171,681
2040	79/79		\$96,912	\$81,553	\$178,465	\$192,565	\$192,565	(\$14,100)	\$190,143	(\$81,553)	\$3,266,171
2041	80/80		\$97,826	\$86,257	\$184,083	\$198,342	\$198,342	(\$14,259)	\$195,807	(\$86,257)	\$3,361,462

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$204,292	\$204,292	(\$14,786)	\$201,519	(\$90,752)	\$3,457,443
2043	82/82	\$99,696	\$95,966	\$195,662	\$210,421	\$210,421	(\$14,759)	\$207,273	(\$95,966)	\$3,553,991
2044	83/83	\$100,652	\$100,895	\$201,547	\$216,734	\$216,734	(\$15,187)	\$213,062	(\$100,895)	\$3,650,971
2045	84/84	\$101,622	\$106,667	\$208,289	\$223,236	\$223,236	(\$14,947)	\$218,875	(\$106,667)	\$3,748,232
2046	85/85	\$102,606	\$112,049	\$214,655	\$229,933	\$229,933	(\$15,278)	\$224,707	(\$112,049)	\$3,845,612
2047	86/86	\$103,606	\$117,645	\$221,251	\$236,831	\$236,831	(\$15,580)	\$230,545	(\$117,645)	\$3,942,932
2048	87/87	\$104,620	\$123,456	\$228,076	\$243,936	\$243,936	(\$15,860)	\$236,379	(\$123,456)	\$4,039,995
2049	88/88	\$105,650	\$128,532	\$234,182	\$251,254	\$251,254	(\$17,072)	\$242,198	(\$128,532)	\$4,136,589
2050	89/89	\$106,694	\$134,722	\$241,416	\$258,792	\$258,792	(\$17,376)	\$247,989	(\$134,722)	\$4,232,480
2051	90/90	\$107,754	\$139,949	\$247,703	\$266,556	\$266,556	(\$18,853)	\$253,737	(\$139,949)	\$4,327,415

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Retirement Cash Flow - 5% Inflation Rate | Base Facts - 5% Inflation (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - 5% Inflation Rate

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2024	63/63		\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
2025	64/64		\$36,000	\$0	\$36,000	\$126,000	\$126,000	(\$90,000)	\$122,052	\$0	\$2,067,952
2026	65/65		\$36,000	\$0	\$36,000	\$132,300	\$132,300	(\$96,300)	\$123,974	\$0	\$2,095,626
2027	66/66		\$36,000	\$0	\$36,000	\$138,915	\$138,915	(\$102,915)	\$125,633	\$0	\$2,118,344
2028	67/67		\$80,576	\$0	\$80,576	\$145,861	\$145,861	(\$65,285)	\$126,995	\$0	\$2,180,054
2029	68/68		\$87,708	\$0	\$87,708	\$153,154	\$153,154	(\$65,446)	\$130,694	\$0	\$2,245,302
2030	69/69		\$88,484	\$0	\$88,484	\$160,812	\$160,812	(\$72,328)	\$134,606	\$0	\$2,307,580
2031	70/70		\$89,272	\$0	\$89,272	\$168,853	\$168,853	(\$79,581)	\$138,340	\$0	\$2,366,339
2032	71/71		\$90,072	\$0	\$90,072	\$177,296	\$177,296	(\$87,224)	\$141,862	\$0	\$2,420,977
2033	72/72		\$90,884	\$0	\$90,884	\$186,161	\$186,161	(\$95,277)	\$145,138	\$0	\$2,470,838
2034	73/73		\$91,708	\$0	\$91,708	\$195,469	\$195,469	(\$103,761)	\$148,126	\$0	\$2,515,203
2035	74/74		\$92,544	\$0	\$92,544	\$205,242	\$205,242	(\$112,698)	\$150,786	\$0	\$2,553,291
2036	75/75		\$93,392	\$65,400	\$158,792	\$215,504	\$215,504	(\$56,712)	\$153,070	(\$65,400)	\$2,584,249
2037	76/76		\$94,252	\$69,194	\$163,446	\$226,279	\$226,279	(\$62,833)	\$154,925	(\$69,194)	\$2,607,147
2038	77/77		\$95,126	\$72,883	\$168,009	\$237,593	\$237,593	(\$69,584)	\$156,299	(\$72,883)	\$2,620,979
2039	78/78		\$96,012	\$77,099	\$173,111	\$249,473	\$249,473	(\$76,362)	\$157,128	(\$77,099)	\$2,624,646
2040	79/79		\$96,912	\$81,553	\$178,465	\$261,947	\$261,947	(\$83,482)	\$157,348	(\$81,553)	\$2,616,959
2041	80/80		\$97,826	\$86,257	\$184,083	\$275,044	\$275,044	(\$90,961)	\$156,887	(\$86,257)	\$2,596,628

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$288,796	\$288,796	(\$99,290)	\$155,667	(\$90,752)	\$2,562,253
2043	82/82	\$99,696	\$95,966	\$195,662	\$303,236	\$303,236	(\$107,574)	\$153,607	(\$95,966)	\$2,512,320
2044	83/83	\$100,652	\$100,895	\$201,547	\$318,398	\$318,398	(\$116,851)	\$150,614	(\$100,895)	\$2,445,188
2045	84/84	\$101,622	\$106,667	\$208,289	\$334,318	\$334,318	(\$126,029)	\$146,589	(\$106,667)	\$2,359,081
2046	85/85	\$102,606	\$112,049	\$214,655	\$351,034	\$351,034	(\$136,379)	\$141,427	(\$112,049)	\$2,252,080
2047	86/86	\$103,606	\$117,645	\$221,251	\$368,586	\$368,586	(\$147,335)	\$135,012	(\$117,645)	\$2,122,112
2048	87/87	\$104,620	\$123,456	\$228,076	\$387,015	\$387,015	(\$158,939)	\$127,221	(\$123,456)	\$1,966,938
2049	88/88	\$105,650	\$128,532	\$234,182	\$406,366	\$406,366	(\$172,184)	\$117,918	(\$128,532)	\$1,784,140
2050	89/89	\$106,694	\$134,722	\$241,416	\$426,684	\$426,684	(\$185,268)	\$106,959	(\$134,722)	\$1,571,109
2051	90/90	\$107,754	\$128,779	\$236,533	\$448,018	\$448,018	(\$211,485)	\$94,188	(\$128,779)	\$1,325,033

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Goal Analysis

Your Goals

Probability of Success		
<div></div>	High	80% - 100%
<div></div>	Medium	66% - 79%
<div></div>	Low	0% - 65%



Your Goals	4% Inflation	3% Inflation	5% Inflation	7% Inflation
Lifestyle				
Income	\$36,000	\$36,000	\$36,000	\$36,000
Expenses	\$120,000	\$120,000	\$120,000	\$120,000
Savings	\$0	\$0	\$0	\$0
Retirement	90% Probability	98% Probability	72% Probability	31% Probability
Retirement Ages	63/63	63/63	63/63	63/63
Living Expenses	\$120,000 / year	\$120,000 / year	\$120,000 / year	\$120,000 / year

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Retirement Cash Flow - Living expenses of \$120k | Base Facts (All Years)

(Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Living expenses of \$120k

Bob - Retirement / Mary - Retirement - 2024

										Other	
	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Portfolio Activity	Total Portfolio Assets
👤	2024	63/63	\$36,000	\$0	\$36,000	\$120,000	\$120,000	(\$84,000)	\$119,900	\$0	\$2,035,900
	2025	64/64	\$36,000	\$0	\$36,000	\$124,800	\$124,800	(\$88,800)	\$122,052	\$0	\$2,069,152
	2026	65/65	\$36,000	\$0	\$36,000	\$129,792	\$129,792	(\$93,792)	\$124,046	\$0	\$2,099,406
	2027	66/66	\$36,000	\$0	\$36,000	\$134,984	\$134,984	(\$98,984)	\$125,859	\$0	\$2,126,281
	2028	67/67	\$80,576	\$0	\$80,576	\$140,383	\$140,383	(\$59,807)	\$127,471	\$0	\$2,193,945
	2029	68/68	\$87,708	\$0	\$87,708	\$145,998	\$145,998	(\$58,290)	\$131,527	\$0	\$2,267,182
	2030	69/69	\$88,484	\$0	\$88,484	\$151,838	\$151,838	(\$63,354)	\$135,917	\$0	\$2,339,745
	2031	70/70	\$89,272	\$0	\$89,272	\$157,912	\$157,912	(\$68,640)	\$140,268	\$0	\$2,411,373
	2032	71/71	\$90,072	\$0	\$90,072	\$164,228	\$164,228	(\$74,156)	\$144,561	\$0	\$2,481,778
	2033	72/72	\$90,884	\$0	\$90,884	\$170,797	\$170,797	(\$79,913)	\$148,782	\$0	\$2,550,647
	2034	73/73	\$91,708	\$0	\$91,708	\$177,629	\$177,629	(\$85,921)	\$152,911	\$0	\$2,617,637
	2035	74/74	\$92,544	\$0	\$92,544	\$184,734	\$184,734	(\$92,190)	\$156,927	\$0	\$2,682,374
	2036	75/75	\$93,392	\$65,400	\$158,792	\$192,123	\$192,123	(\$33,331)	\$160,808	(\$65,400)	\$2,744,451
	2037	76/76	\$94,252	\$69,194	\$163,446	\$199,808	\$199,808	(\$36,362)	\$164,529	(\$69,194)	\$2,803,424
	2038	77/77	\$95,126	\$72,883	\$168,009	\$207,800	\$207,800	(\$39,791)	\$168,066	(\$72,883)	\$2,858,816
	2039	78/78	\$96,012	\$77,099	\$173,111	\$216,112	\$216,112	(\$43,001)	\$171,386	(\$77,099)	\$2,910,102
	2040	79/79	\$96,912	\$81,553	\$178,465	\$224,756	\$224,756	(\$46,291)	\$174,461	(\$81,553)	\$2,956,719
	2041	80/80	\$97,826	\$86,257	\$184,083	\$233,746	\$233,746	(\$49,663)	\$177,256	(\$86,257)	\$2,998,055

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$243,096	\$243,096	(\$53,590)	\$179,734	(\$90,752)	\$3,033,447
2043	82/82	\$99,696	\$95,966	\$195,662	\$252,820	\$252,820	(\$57,158)	\$181,855	(\$95,966)	\$3,062,178
2044	83/83	\$100,652	\$100,895	\$201,547	\$262,933	\$262,933	(\$61,386)	\$183,578	(\$100,895)	\$3,083,475
2045	84/84	\$101,622	\$106,667	\$208,289	\$273,450	\$273,450	(\$65,161)	\$184,854	(\$106,667)	\$3,096,501
2046	85/85	\$102,606	\$112,049	\$214,655	\$284,388	\$284,388	(\$69,733)	\$185,636	(\$112,049)	\$3,100,355
2047	86/86	\$103,606	\$117,645	\$221,251	\$295,764	\$295,764	(\$74,513)	\$185,867	(\$117,645)	\$3,094,064
2048	87/87	\$104,620	\$123,456	\$228,076	\$307,595	\$307,595	(\$79,519)	\$185,489	(\$123,456)	\$3,076,578
2049	88/88	\$105,650	\$128,532	\$234,182	\$319,899	\$319,899	(\$85,717)	\$184,441	(\$128,532)	\$3,046,770
2050	89/89	\$106,694	\$134,722	\$241,416	\$332,695	\$332,695	(\$91,279)	\$182,653	(\$134,722)	\$3,003,422
2051	90/90	\$107,754	\$139,949	\$247,703	\$346,003	\$346,003	(\$98,300)	\$180,054	(\$139,949)	\$2,945,227

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Retirement Cash Flow - Living expenses of \$80k | Base Facts Living Expenses

\$80k (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Living expenses of \$80k

Bob - Retirement / Mary - Retirement - 2024

										Other	
	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Portfolio Activity	Total Portfolio Assets
👤	2024	63/63	\$36,000	\$0	\$36,000	\$80,000	\$80,000	(\$44,000)	\$119,900	\$0	\$2,075,900
	2025	64/64	\$36,000	\$0	\$36,000	\$83,200	\$83,200	(\$47,200)	\$124,450	\$0	\$2,153,150
	2026	65/65	\$36,000	\$0	\$36,000	\$86,528	\$86,528	(\$50,528)	\$129,081	\$0	\$2,231,703
	2027	66/66	\$36,000	\$0	\$36,000	\$89,989	\$89,989	(\$53,989)	\$133,791	\$0	\$2,311,505
	2028	67/67	\$80,576	\$0	\$80,576	\$93,589	\$93,589	(\$13,013)	\$138,575	\$0	\$2,437,067
	2029	68/68	\$87,708	\$0	\$87,708	\$97,333	\$97,333	(\$9,625)	\$146,102	\$0	\$2,573,544
	2030	69/69	\$88,484	\$0	\$88,484	\$101,226	\$101,226	(\$12,742)	\$154,284	\$0	\$2,715,086
	2031	70/70	\$89,272	\$0	\$89,272	\$105,275	\$105,275	(\$16,003)	\$162,770	\$0	\$2,861,853
	2032	71/71	\$90,072	\$0	\$90,072	\$109,486	\$109,486	(\$19,414)	\$171,568	\$0	\$3,014,007
	2033	72/72	\$90,884	\$0	\$90,884	\$113,865	\$113,865	(\$22,981)	\$180,690	\$0	\$3,171,716
2034	73/73	\$91,708	\$0	\$91,708	\$118,420	\$118,420	(\$26,712)	\$190,144	\$0	\$3,335,148	
2035	74/74	\$92,544	\$0	\$92,544	\$123,157	\$123,157	(\$30,613)	\$199,942	\$0	\$3,504,477	
2036	75/75	\$93,392	\$65,400	\$158,792	\$128,083	\$128,083	\$30,709	\$210,093	(\$65,400)	\$3,679,879	
2037	76/76	\$94,252	\$69,194	\$163,446	\$133,206	\$133,206	\$30,240	\$218,767	(\$69,194)	\$3,859,692	
2038	77/77	\$95,126	\$72,883	\$168,009	\$138,534	\$138,534	\$29,475	\$227,736	(\$72,883)	\$4,044,020	
2039	78/78	\$96,012	\$77,099	\$173,111	\$144,075	\$144,075	\$29,036	\$237,019	(\$77,099)	\$4,232,976	
2040	79/79	\$96,912	\$81,553	\$178,465	\$149,838	\$149,838	\$28,627	\$246,606	(\$81,553)	\$4,426,656	
2041	80/80	\$97,826	\$86,257	\$184,083	\$155,832	\$155,832	\$28,251	\$256,500	(\$86,257)	\$4,625,150	

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$162,065	\$162,065	\$27,441	\$266,706	(\$90,752)	\$4,828,545
2043	82/82	\$99,696	\$95,966	\$195,662	\$168,548	\$168,548	\$27,114	\$277,255	(\$95,966)	\$5,036,948
2044	83/83	\$100,652	\$100,895	\$201,547	\$175,290	\$175,290	\$26,257	\$288,123	(\$100,895)	\$5,250,433
2045	84/84	\$101,622	\$106,667	\$208,289	\$182,302	\$182,302	\$25,987	\$299,347	(\$106,667)	\$5,469,100
2046	85/85	\$102,606	\$112,049	\$214,655	\$189,594	\$189,594	\$25,061	\$310,898	(\$112,049)	\$5,693,010
2047	86/86	\$103,606	\$117,645	\$221,251	\$197,178	\$197,178	\$24,073	\$322,820	(\$117,645)	\$5,922,258
2048	87/87	\$104,620	\$123,456	\$228,076	\$205,065	\$205,065	\$23,011	\$335,120	(\$123,456)	\$6,156,933
2049	88/88	\$105,650	\$128,532	\$234,182	\$213,268	\$213,268	\$20,914	\$347,809	(\$128,532)	\$6,397,124
2050	89/89	\$106,694	\$134,722	\$241,416	\$221,799	\$221,799	\$19,617	\$360,955	(\$134,722)	\$6,642,974
2051	90/90	\$107,754	\$139,949	\$247,703	\$230,671	\$230,671	\$17,032	\$374,517	(\$139,949)	\$6,894,574

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Retirement Cash Flow - Living expenses of \$140k | Base Facts Living

Expenses \$140k (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Retirement Cash Flow - Living expenses of \$140k

Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
🪙	2024	63/63	\$36,000	\$0	\$36,000	\$140,000	\$140,000	(\$104,000)	\$119,900	\$0	\$2,015,900
	2025	64/64	\$36,000	\$0	\$36,000	\$145,600	\$145,600	(\$109,600)	\$120,853	\$0	\$2,027,153
	2026	65/65	\$36,000	\$0	\$36,000	\$151,424	\$151,424	(\$115,424)	\$121,528	\$0	\$2,033,257
	2027	66/66	\$36,000	\$0	\$36,000	\$157,481	\$157,481	(\$121,481)	\$121,894	\$0	\$2,033,670
	2028	67/67	\$80,576	\$0	\$80,576	\$163,780	\$163,780	(\$83,204)	\$121,919	\$0	\$2,072,385
	2029	68/68	\$87,708	\$0	\$87,708	\$170,331	\$170,331	(\$82,623)	\$124,239	\$0	\$2,114,001
	2030	69/69	\$88,484	\$0	\$88,484	\$177,144	\$177,144	(\$88,660)	\$126,734	\$0	\$2,152,075
	2031	70/70	\$89,272	\$0	\$89,272	\$184,230	\$184,230	(\$94,958)	\$129,017	\$0	\$2,186,134
	2032	71/71	\$90,072	\$0	\$90,072	\$191,599	\$191,599	(\$101,527)	\$131,058	\$0	\$2,215,665
	2033	72/72	\$90,884	\$0	\$90,884	\$199,263	\$199,263	(\$108,379)	\$132,829	\$0	\$2,240,115
	2034	73/73	\$91,708	\$0	\$91,708	\$207,234	\$207,234	(\$115,526)	\$134,294	\$0	\$2,258,883
	2035	74/74	\$92,544	\$0	\$92,544	\$215,523	\$215,523	(\$122,979)	\$135,420	\$0	\$2,271,324
	2036	75/75	\$93,392	\$65,400	\$158,792	\$224,144	\$224,144	(\$65,352)	\$136,166	(\$65,400)	\$2,276,738
	2037	76/76	\$94,252	\$69,194	\$163,446	\$233,110	\$233,110	(\$69,664)	\$136,490	(\$69,194)	\$2,274,370
	2038	77/77	\$95,126	\$72,883	\$168,009	\$242,434	\$242,434	(\$74,425)	\$136,349	(\$72,883)	\$2,263,411
	2039	78/78	\$96,012	\$77,099	\$173,111	\$252,131	\$252,131	(\$79,020)	\$135,692	(\$77,099)	\$2,242,984
	2040	79/79	\$96,912	\$81,553	\$178,465	\$262,216	\$262,216	(\$83,751)	\$134,468	(\$81,553)	\$2,212,148
	2041	80/80	\$97,826	\$86,257	\$184,083	\$272,705	\$272,705	(\$88,622)	\$132,618	(\$86,257)	\$2,169,887

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Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2042	81/81	\$98,754	\$90,752	\$189,506	\$283,613	\$283,613	(\$94,107)	\$130,084	(\$90,752)	\$2,115,112
2043	82/82	\$99,696	\$95,966	\$195,662	\$294,958	\$294,958	(\$99,296)	\$126,801	(\$95,966)	\$2,046,651
2044	83/83	\$100,652	\$100,895	\$201,547	\$306,756	\$306,756	(\$105,209)	\$122,698	(\$100,895)	\$1,963,245
2045	84/84	\$101,622	\$106,667	\$208,289	\$319,026	\$319,026	(\$110,737)	\$117,696	(\$106,667)	\$1,863,537
2046	85/85	\$102,606	\$112,049	\$214,655	\$331,787	\$331,787	(\$117,132)	\$111,719	(\$112,049)	\$1,746,075
2047	86/86	\$103,606	\$114,873	\$218,479	\$345,058	\$345,058	(\$126,579)	\$104,677	(\$114,873)	\$1,609,300
2048	87/87	\$104,620	\$111,757	\$216,377	\$358,860	\$358,860	(\$142,483)	\$96,477	(\$111,757)	\$1,451,537
2049	88/88	\$105,650	\$105,952	\$211,602	\$373,214	\$373,214	(\$161,612)	\$87,020	(\$105,952)	\$1,270,993
2050	89/89	\$106,694	\$98,527	\$205,221	\$388,143	\$388,143	(\$182,922)	\$76,196	(\$98,527)	\$1,065,740
2051	90/90	\$107,754	\$87,356	\$195,110	\$403,669	\$403,669	(\$208,559)	\$63,891	(\$87,356)	\$833,716

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Goal Analysis

Your Goals

Probability of Success

High	80% - 100%
Medium	66% - 79%
Low	0% - 65%



Your Goals	Living Expenses \$120k	Living Expenses \$80k	Living Expenses \$140k
Lifestyle			
Income	\$36,000	\$36,000	\$36,000
Expenses	\$120,000	\$80,000	\$140,000
Savings	\$0	\$0	\$0
Retirement	90% Probability	100% Probability	66% Probability
Retirement Ages	63/63	63/63	63/63
Living Expenses	\$120,000 / year	\$80,000 / year	\$140,000 / year

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