

Assumptions

The purpose of the following scenarios is to show you how your liquidation strategy can impact your retirement plan

General Assumptions

- Inflation Rate – 4%
- Both Bob and Mary are retired.
- Expected Rate of return on investments is 6%
- Social Security
 - Social Security inflation is 1.5%.
 - Social Security benefit is \$2,896, starting at age 70 for each client. 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, not including taxes.

Scenarios

- Client withdraws money first from their retirement accounts to fund their life style.
- Clients follow a "tax efficient" liquidity strategy, withdrawing most tax efficient assets first and least tax efficient assets last.

Retirement Cash Flow - Liq. Strat. Brokerage 1st | Soc Sec Age 70 - Liq Strategy/Brokerage Accounts 1s LE 90 (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 - Liq. Strat. Brokerage 1st

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	\$132,422	\$132,422	(\$96,422)	\$131,890	\$0	\$2,235,468
	2025	64/64	\$36,000	\$0	\$36,000	\$136,847	\$136,847	(\$100,847)	\$133,950	\$0	\$2,268,571
	2026	65/65	\$36,000	\$0	\$36,000	\$143,022	\$143,022	(\$107,022)	\$135,911	\$0	\$2,297,460
	2027	66/66	\$36,000	\$0	\$36,000	\$147,586	\$147,586	(\$111,586)	\$137,603	\$0	\$2,323,477
	2028	67/67	\$36,000	\$0	\$36,000	\$152,286	\$152,286	(\$116,286)	\$139,128	\$0	\$2,346,319
	2029	68/68	\$36,000	\$0	\$36,000	\$157,124	\$157,124	(\$121,124)	\$140,451	\$0	\$2,365,646
	2030	69/69	\$36,000	\$0	\$36,000	\$162,074	\$162,074	(\$126,074)	\$141,558	\$0	\$2,381,130
	2031	70/70	\$93,801	\$0	\$93,801	\$174,477	\$174,477	(\$80,676)	\$142,431	\$0	\$2,442,885
	2032	71/71	\$103,048	\$0	\$103,048	\$181,509	\$181,509	(\$78,461)	\$146,409	\$0	\$2,510,833
	2033	72/72	\$104,054	\$0	\$104,054	\$187,719	\$187,719	(\$83,665)	\$150,445	\$0	\$2,577,613
	2034	73/73	\$105,074	\$0	\$105,074	\$194,155	\$194,155	(\$89,081)	\$154,411	\$0	\$2,642,943
	2035	74/74	\$106,110	\$0	\$106,110	\$200,780	\$200,780	(\$94,670)	\$158,286	\$0	\$2,706,559
	2036	75/75	\$107,162	\$73,575	\$180,737	\$223,715	\$223,715	(\$42,978)	\$162,054	(\$73,575)	\$2,752,060
	2037	76/76	\$108,230	\$77,843	\$186,073	\$231,858	\$231,858	(\$45,785)	\$164,986	(\$77,843)	\$2,793,418
	2038	77/77	\$109,314	\$81,993	\$191,307	\$240,108	\$240,108	(\$48,801)	\$167,466	(\$81,993)	\$2,830,090
	2039	78/78	\$110,414	\$86,737	\$197,151	\$248,738	\$248,738	(\$51,587)	\$169,664	(\$86,737)	\$2,861,430
	2040	79/79	\$111,530	\$91,748	\$203,278	\$257,750	\$257,750	(\$54,472)	\$171,543	(\$91,748)	\$2,886,753
	2041	80/80	\$112,662	\$97,039	\$209,701	\$267,185	\$267,185	(\$57,484)	\$173,061	(\$97,039)	\$2,905,291

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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	\$113,812	\$102,096	\$215,908	\$277,066	\$277,066	(\$61,158)	\$174,172	(\$102,096)	\$2,916,209
2043	82/82	\$114,980	\$107,962	\$222,942	\$287,676	\$287,676	(\$64,734)	\$174,827	(\$107,962)	\$2,918,340
2044	83/83	\$116,164	\$113,507	\$229,671	\$298,436	\$298,436	(\$68,765)	\$174,953	(\$113,507)	\$2,911,021
2045	84/84	\$117,366	\$120,001	\$237,367	\$309,754	\$309,754	(\$72,387)	\$174,513	(\$120,001)	\$2,893,146
2046	85/85	\$118,586	\$126,055	\$244,641	\$321,063	\$321,063	(\$76,422)	\$173,424	(\$126,055)	\$2,864,093
2047	86/86	\$119,824	\$132,351	\$252,175	\$333,036	\$333,036	(\$80,861)	\$171,631	(\$132,351)	\$2,822,512
2048	87/87	\$121,082	\$138,888	\$259,970	\$345,621	\$345,621	(\$85,651)	\$169,102	(\$138,888)	\$2,767,075
2049	88/88	\$122,358	\$144,598	\$266,956	\$358,261	\$358,261	(\$91,305)	\$165,751	(\$144,598)	\$2,696,923
2050	89/89	\$123,654	\$151,562	\$275,216	\$371,391	\$371,391	(\$96,175)	\$161,509	(\$151,562)	\$2,610,695
2051	90/90	\$124,968	\$157,443	\$282,411	\$384,747	\$384,747	(\$102,336)	\$156,305	(\$157,443)	\$2,507,221


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Retirement Cash Flow - Liq. Strat. Retirement 1st | Soc Sec Age 70 - Liq Strategy/Retirement Accounts 1 LE 95 (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 - Liq. Strat. Retirement 1st

 Bob - Retirement / Mary - Retirement - 2024

	Year	Age	Income Flows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
	2024	63/63	\$36,000	\$36,000	\$167,680	\$167,680	(\$131,680)	\$119,900	\$0	\$1,988,220
	2025	64/64	\$36,000	\$36,000	\$175,069	\$175,069	(\$139,069)	\$119,193	\$0	\$1,968,344
	2026	65/65	\$36,000	\$36,000	\$194,283	\$194,283	(\$158,283)	\$118,002	\$0	\$1,928,063
	2027	66/66	\$36,000	\$36,000	\$203,642	\$203,642	(\$167,642)	\$115,588	\$0	\$1,876,009
	2028	67/67	\$36,000	\$36,000	\$213,462	\$213,462	(\$177,462)	\$112,467	\$0	\$1,811,014
	2029	68/68	\$36,000	\$36,000	\$223,761	\$223,761	(\$187,761)	\$108,570	\$0	\$1,731,823
	2030	69/69	\$36,000	\$36,000	\$177,346	\$177,346	(\$141,346)	\$103,823	\$0	\$1,694,300
	2031	70/70	\$93,801	\$93,801	\$184,805	\$184,805	(\$91,004)	\$101,574	\$0	\$1,704,870
	2032	71/71	\$103,048	\$103,048	\$192,183	\$192,183	(\$89,135)	\$102,207	\$0	\$1,717,942
	2033	72/72	\$104,054	\$104,054	\$198,044	\$198,044	(\$93,990)	\$102,991	\$0	\$1,726,943
	2034	73/73	\$105,074	\$105,074	\$204,081	\$204,081	(\$99,007)	\$103,530	\$0	\$1,731,466
	2035	74/74	\$106,110	\$106,110	\$210,257	\$210,257	(\$104,147)	\$103,801	\$0	\$1,731,120
	2036	75/75	\$107,162	\$107,162	\$216,590	\$216,590	(\$109,428)	\$103,781	\$0	\$1,725,473
	2037	76/76	\$108,230	\$108,230	\$223,485	\$223,485	(\$115,255)	\$103,442	\$0	\$1,713,660
	2038	77/77	\$109,314	\$109,314	\$231,022	\$231,022	(\$121,708)	\$102,734	\$0	\$1,694,686
	2039	78/78	\$110,414	\$110,414	\$238,776	\$238,776	(\$128,362)	\$101,596	\$0	\$1,667,920
	2040	79/79	\$111,530	\$111,530	\$246,818	\$246,818	(\$135,288)	\$99,992	\$0	\$1,632,624
	2041	80/80	\$112,662	\$112,662	\$255,128	\$255,128	(\$142,466)	\$97,876	\$0	\$1,588,034
	2042	81/81	\$113,812	\$113,812	\$263,682	\$263,682	(\$149,870)	\$95,203	\$0	\$1,533,367

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Year	Age	Income Flows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2043	82/82	\$114,980	\$114,980	\$272,502	\$272,502	(\$157,522)	\$91,926	\$0	\$1,467,771
2044	83/83	\$116,164	\$116,164	\$281,548	\$281,548	(\$165,384)	\$87,993	\$0	\$1,390,380
2045	84/84	\$117,366	\$117,366	\$290,915	\$290,915	(\$173,549)	\$83,353	\$0	\$1,300,184
2046	85/85	\$118,586	\$118,586	\$300,580	\$300,580	(\$181,994)	\$77,946	\$0	\$1,196,136
2047	86/86	\$119,824	\$119,824	\$310,540	\$310,540	(\$190,716)	\$71,708	\$0	\$1,077,128
2048	87/87	\$121,082	\$121,082	\$320,773	\$320,773	(\$199,691)	\$64,574	\$0	\$942,011
2049	88/88	\$122,358	\$122,358	\$331,298	\$331,298	(\$208,940)	\$56,474	\$0	\$789,545
2050	89/89	\$123,654	\$123,654	\$342,126	\$342,126	(\$218,472)	\$47,333	\$0	\$618,406
2051	90/90	\$124,968	\$124,968	\$352,509	\$352,509	(\$227,541)	\$37,074	\$0	\$427,939
2052	91/91	\$126,302	\$126,302	\$363,670	\$363,670	(\$237,368)	\$25,655	\$0	\$216,226
2053	92/92	\$127,656	\$127,656	\$374,988	\$374,988	(\$247,332)	\$12,963	\$0	(\$18,143)
2054	93/93	\$129,030	\$129,030	\$389,206	\$389,206	(\$260,176)	\$0	\$0	(\$278,319)
2055	94/94	\$130,426	\$130,426	\$404,774	\$404,774	(\$274,348)	\$0	\$0	(\$552,667)
2056	95/95	\$131,842	\$131,842	\$420,965	\$420,965	(\$289,123)	\$0	\$0	(\$841,790)

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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 Sec Age 70 - Liq Strategy/Retirement Accounts 1 LE 90	Soc Sec Age 70 - Liq Strategy/Brokerage Accounts 1s LE 90
Lifestyle		
Income	\$36,000	\$36,000
Expenses	\$167,680	\$132,422
Savings	\$0	\$0
Retirement	54% Probability	86% Probability
Retirement Ages	63/63	63/63
Living Expenses	\$120,000 / year	\$120,000 / year

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