

RETIREMENT PLANNING

Date: October 4, 2025



RETIREMENT OBJECTIVES

Average Tax Rate (Pre-Retirement)	22.00%
Average Tax Rate (Post-Retirement)	22.00%
Inflation Rate	3.00%
Future Legacy To Heirs	\$0
Adjust Legacy For Inflation?	No
Before-Tax Return (Pre-Retirement)	5.00%
Before-Tax Return (Post-Retirement)	5.00%

	YOU	SPOUSE
Current Age	55	60
Anticipated Retirement Age	60	60
Annual Income	\$110,000	\$1,200
Annual Pay Increases	1.00%	0.00%
Life Expectancy	94	94

	EXPENSES	YEARS
Early retirement	\$79,900	10
Middle retirement	\$69,900	5
Remainder Of Retirement	\$69,900	19

SOCIAL SECURITY

Include Social Security?	Yes
Social Security Inflation Rate	2.00%

	YOU	SPOUSE
Social Security Override Age	67	67
Social Security Override Amount	n/a	n/a

ANNUAL RETIREMENT SAVINGS

		INCREASE W/ PAY?
Traditional Retirement Accounts	\$10,000	Yes
Roth Retirement Accounts	\$0	No
Taxable Accounts	\$0	No

ADDITIONAL RETIREMENT INCOME

DESCRIPTION	AMOUNT	START AGE(YOU)	END AGE(YOU)	INCREASE	TAXABLE
	\$0	65	70	5.00%	Yes

ASSETS

DESCRIPTION	AMOUNT	TYPE
401K	\$1,200,000	Traditional Retirement



ASSET ACCUMULATION

With regular contributions to investment accounts and the power of compound growth, your portfolio could be worth \$0 by your target retirement age!

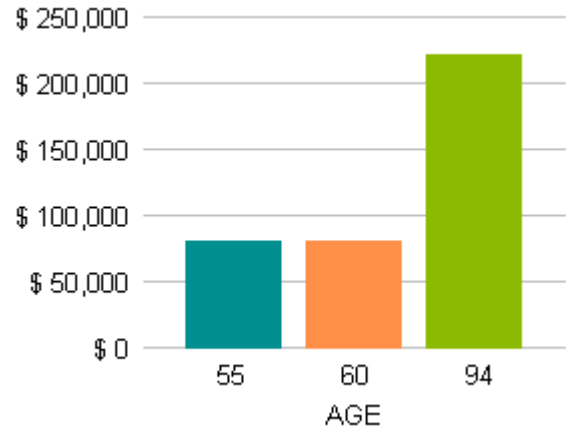
AGE



Fluctuating Retirement Income Needs

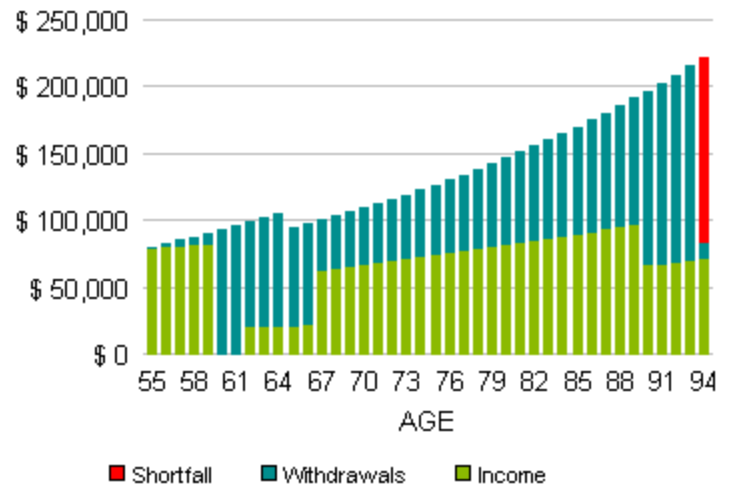
Changes in lifestyle and inflation will affect how much you spend throughout your retirement.

TODAY: **\$79,900**
RETIREMENT: **\$79,900**
FINAL YEAR: **\$221,375**



IMPORTANCE OF PLANNING

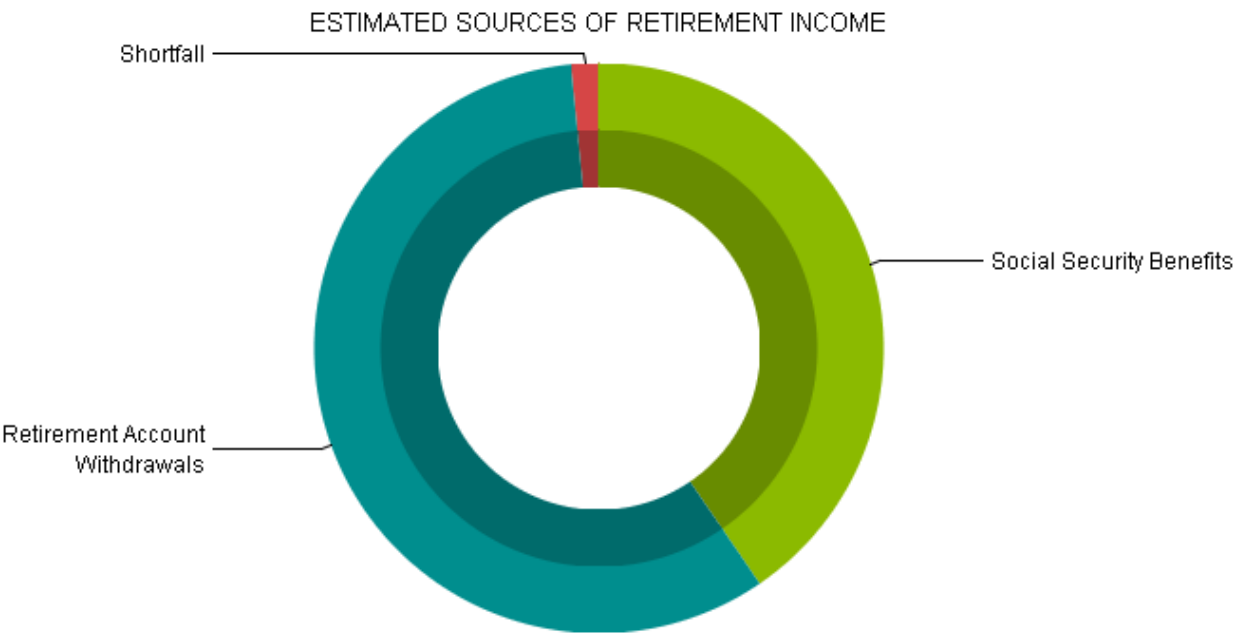
Your expenses and sources of income may change throughout your retirement. A careful analysis can factor in all the variables, evaluate whether you're on track, and propose solutions if it looks like your income and assets may be insufficient. The sooner you take action, the more you'll increase the likelihood that you'll reach your retirement goals.



These projections are hypothetical. This information is meant to provide you with a general idea about your retirement income needs. The results given are for illustrative purposes only and do not represent the actual performance of any current or future investment. Rates of return will vary over time, especially for long-term investments.

RESULTS AND RECOMMENDATIONS

Based on your current assumptions it appears that your annual after-tax retirement objective of \$79,900 per year (in today's dollars) would not likely be met. The sooner you take action to address your shortfall the easier it will be to adjust your finances and/or expectations.



POTENTIAL SOLUTIONS

To meet your after-tax retirement objective of \$79,900, consider the following potential solutions:

- Reduce your income expectations.
- Seek to improve your expected returns.
- Consider postponing your retirement.

To meet your objective you could save an additional \$476 monthly in a tax-deferred traditional retirement account. This savings level would generate a tax savings of \$105 resulting in a net, out-of-pocket cost of \$371 . Or you could save an additional \$548 monthly in a taxable account. *



SUMMARY (IN TODAY'S DOLLARS)

First Year Goal Desired	\$79,900
Current Plans Provide	\$78,639
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Average Annual Shortfall	\$1,261
Goal Income Replaced	98%

* The investments in the tax-deferred traditional retirement account are assumed to return 5.0% annually. The investments in the taxable account are assumed to return 3.9% annually after taxes before retirement and 3.9% annually in retirement.

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DETAILS OF PRE-RETIREMENT ACCUMULATION PHASE

Year	Your Age	Spouse Age	Taxable Accounts Beginning Balance	Annual Taxable Savings	Taxable Return @ 3.9%	Retirement Accounts Beginning Balance	Annual Retirement Savings	Retirement Return @ 5.0%	Total Ending Balance
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SUMMARY OF POST-RETIREMENT DISTRIBUTION PHASE

Year	Your Age	Spouse Age	Social Security	Wages, Pension & Other Income	Total After-Tax Income @ 22.0%	Retirement Income Needs	After-Tax Withdrawal Taxable	After-Tax Withdrawal Retirement	Total Savings Balance	Annual Shortfall
1	55	60	0	110,000	78,000	79,900	0	1,900	1,267,942	0
2	56	61	0	111,100	78,780	82,297	0	3,517	1,337,210	0
3	57	62	0	112,211	79,568	84,766	0	5,198	1,407,784	0
4	58	63	0	113,333	80,363	87,309	0	6,945	1,479,642	0
5	59	64	0	114,466	81,167	89,928	0	8,761	1,552,757	0
6	60	65	0	0	0	92,626	0	92,626	1,505,706	0
7	61	66	0	0	0	95,405	0	95,405	1,452,561	0
8	62	67	23,037	0	18,729	98,267	0	79,538	1,418,120	0
9	63	68	23,498	0	19,104	101,215	0	82,111	1,378,491	0
10	64	69	23,968	0	19,486	104,251	0	84,765	1,333,309	0
11	65	70	24,447	0	19,876	93,940	0	74,064	1,300,272	0
12	66	71	24,936	0	20,273	96,758	0	76,485	1,262,326	0
13	67	72	76,305	0	62,036	99,661	0	37,625	1,274,793	0
14	68	73	77,831	0	63,277	102,651	0	39,374	1,285,530	0
15	69	74	79,388	0	64,542	105,730	0	41,188	1,294,361	0
16	70	75	80,975	0	65,833	108,902	0	43,069	1,301,101	0
17	71	76	82,595	0	67,150	112,169	0	45,019	1,305,554	0
18	72	77	84,247	0	68,493	115,534	0	47,041	1,307,506	0
19	73	78	85,932	0	69,862	119,000	0	49,138	1,306,735	0
20	74	79	87,650	0	71,260	122,570	0	51,310	1,303,000	0
21	75	80	89,403	0	72,685	126,247	0	53,562	1,296,047	0
22	76	81	91,191	0	74,139	130,035	0	55,896	1,285,605	0
23	77	82	93,015	0	75,621	133,936	0	58,314	1,271,385	0
24	78	83	94,876	0	77,134	137,954	0	60,820	1,253,081	0
25	79	84	96,773	0	78,677	142,092	0	63,416	1,230,368	0
26	80	85	98,709	0	80,250	146,355	0	66,105	1,202,899	0
27	81	86	100,683	0	81,855	150,746	0	68,891	1,170,306	0
28	82	87	102,696	0	83,492	155,268	0	71,776	1,132,200	0
29	83	88	104,750	0	85,162	159,926	0	74,764	1,088,166	0
30	84	89	106,845	0	86,865	164,724	0	77,859	1,037,765	0
31	85	90	108,982	0	88,603	169,666	0	81,063	980,529	0
32	86	91	111,162	0	90,375	174,756	0	84,381	915,966	0
33	87	92	113,385	0	92,182	179,998	0	87,816	843,550	0
34	88	93	115,653	0	94,026	185,398	0	91,373	762,726	0
35	89	94	117,966	0	95,906	190,960	0	95,054	672,905	0
36	90	n/a	80,217	0	65,216	196,689	0	131,473	529,568	0
37	91	n/a	81,821	0	66,521	202,590	0	136,069	372,877	0
38	92	n/a	83,458	0	67,851	208,667	0	140,816	201,960	0
39	93	n/a	85,127	0	69,208	214,927	0	145,719	15,897	0
40	94	n/a	86,829	0	70,592	221,375	0	12,400	0	-138,383

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DETAILS OF RETIREMENT SAVINGS BALANCE

Year	Your Age	Spouse Age	After-Tax Withdrawal Investments	Ending Balance Investments	After-Tax Withdrawal Qualified	Ending Balance Qualified	After-Tax Withdrawal Roth	Ending Balance Roth	Total Retirement Savings Balance
1	55	60	0	0	1,900	1,267,942	0	0	1,267,942
2	56	61	0	0	3,517	1,337,210	0	0	1,337,210
3	57	62	0	0	5,198	1,407,784	0	0	1,407,784
4	58	63	0	0	6,945	1,479,642	0	0	1,479,642
5	59	64	0	0	8,761	1,552,757	0	0	1,552,757
6	60	65	0	0	92,626	1,505,706	0	0	1,505,706
7	61	66	0	0	95,405	1,452,561	0	0	1,452,561
8	62	67	0	0	79,538	1,418,120	0	0	1,418,120
9	63	68	0	0	82,111	1,378,491	0	0	1,378,491
10	64	69	0	0	84,765	1,333,309	0	0	1,333,309
11	65	70	0	0	74,064	1,300,272	0	0	1,300,272
12	66	71	0	0	76,485	1,262,326	0	0	1,262,326
13	67	72	0	0	37,625	1,274,793	0	0	1,274,793
14	68	73	0	0	39,374	1,285,530	0	0	1,285,530
15	69	74	0	0	41,188	1,294,361	0	0	1,294,361
16	70	75	0	0	43,069	1,301,101	0	0	1,301,101
17	71	76	0	0	45,019	1,305,554	0	0	1,305,554
18	72	77	0	0	47,041	1,307,506	0	0	1,307,506
19	73	78	0	0	49,138	1,306,735	0	0	1,306,735
20	74	79	0	0	51,310	1,303,000	0	0	1,303,000
21	75	80	0	0	53,562	1,296,047	0	0	1,296,047
22	76	81	0	0	55,896	1,285,605	0	0	1,285,605
23	77	82	0	0	58,314	1,271,385	0	0	1,271,385
24	78	83	0	0	60,820	1,253,081	0	0	1,253,081
25	79	84	0	0	63,416	1,230,368	0	0	1,230,368
26	80	85	0	0	66,105	1,202,899	0	0	1,202,899
27	81	86	0	0	68,891	1,170,306	0	0	1,170,306
28	82	87	0	0	71,776	1,132,200	0	0	1,132,200
29	83	88	0	0	74,764	1,088,166	0	0	1,088,166
30	84	89	0	0	77,859	1,037,765	0	0	1,037,765
31	85	90	0	0	81,063	980,529	0	0	980,529
32	86	91	0	0	84,381	915,966	0	0	915,966
33	87	92	0	0	87,816	843,550	0	0	843,550
34	88	93	0	0	91,373	762,726	0	0	762,726
35	89	94	0	0	95,054	672,905	0	0	672,905
36	90	n/a	0	0	131,473	529,568	0	0	529,568
37	91	n/a	0	0	136,069	372,877	0	0	372,877
38	92	n/a	0	0	140,816	201,960	0	0	201,960
39	93	n/a	0	0	145,719	15,897	0	0	15,897
40	94	n/a	0	0	12,400	0	0	0	0

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