

RETIREMENT PLANNING

Date: June 5, 2025



RETIREMENT OBJECTIVES

Average Tax Rate (Pre-Retirement)	12.00%
Average Tax Rate (Post-Retirement)	10.00%
Inflation Rate	2.00%
Future Legacy To Heirs	\$1,000,000
Adjust Legacy For Inflation?	No
Before-Tax Return (Pre-Retirement)	7.00%
Before-Tax Return (Post-Retirement)	7.00%

	YOU	SPOUSE
Current Age	58	62
Anticipated Retirement Age	59	62
Annual Income	\$120,000	\$0
Annual Pay Increases	2.50%	0.00%
Life Expectancy	92	92

	EXPENSES	YEARS
Early retirement	\$90,000	10
Middle retirement	\$80,000	10
Remainder Of Retirement	\$75,000	13

SOCIAL SECURITY

Include Social Security?	Yes
Social Security Inflation Rate	2.00%

	YOU	SPOUSE
Social Security Override Age	65	63
Social Security Override Amount	\$2,800	\$2,090

ANNUAL RETIREMENT SAVINGS

		INCREASE W/ PAY?
Traditional Retirement Accounts	\$0	No
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
cash	\$611,200	Taxable
sira	\$396,700	Traditional Retirement
sroth	\$118,300	Roth Retirement
t401kr	\$26,600	Roth Retirement

DESCRIPTION	AMOUNT	TYPE
tira	\$374,000	Traditional Retirement
troth	\$109,200	Roth Retirement
t401k	\$213,100	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!

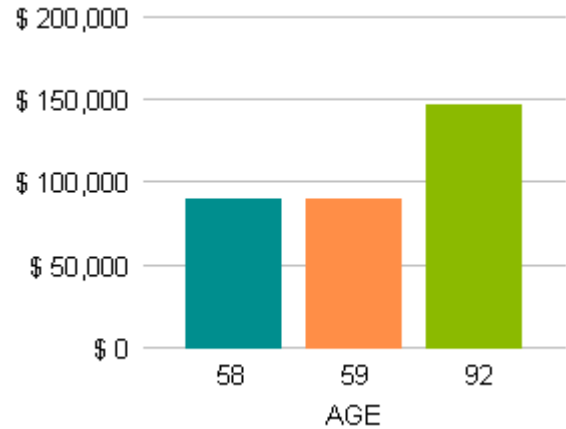
AGE



Fluctuating Retirement Income Needs

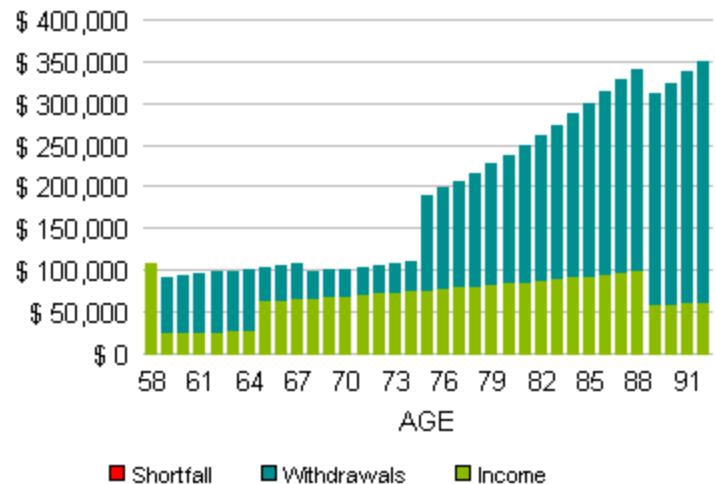
Changes in lifestyle and inflation will affect how much you spend throughout your retirement.

TODAY: **\$90,000**
RETIREMENT: **\$90,000**
FINAL YEAR: **\$147,051**



IMPORTANCE OF PLANNING

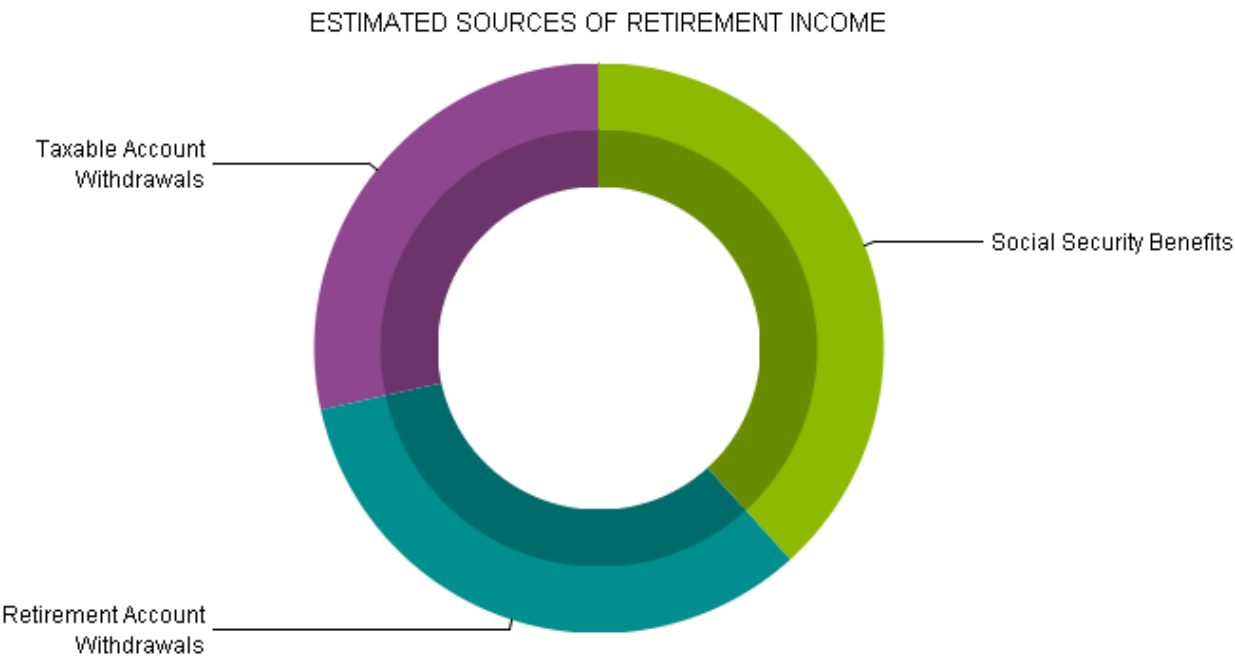
Your expenses and sources of income may change throughout your retirement. A careful analysis can factor in all the variables, evaluate whether you're on track, and propose solutions if it looks like your income and assets may be insufficient. The sooner you take action, the more you'll increase the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

Congratulations! Based on your current assumptions it appears that your annual retirement income objective of \$90,000 per year (in today's dollars) would likely be met on your current course.



POTENTIAL SOLUTIONS

Based on your current assumptions your retirement objective of \$90,000 will likely be met. You may be able to adjust some of the following assumptions and still meet your retirement goal:

- Increase your income expectations.
- Reduce your investment risk.
- Consider retiring sooner.
- Increase the legacy to your heirs.



SUMMARY (IN TODAY'S DOLLARS)

First Year Goal Desired	\$90,000
Current Plans Provide	\$90,000
Average Annual Shortfall	\$0
Goal Income Replaced	100%

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DETAILS OF PRE-RETIREMENT ACCUMULATION PHASE

Year	Your Age	Spouse Age	Taxable Accounts Beginning Balance	Annual Taxable Savings	Taxable Return @ 6.2%	Retirement Accounts Beginning Balance	Annual Retirement Savings	Retirement Return @ 7.0%	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 @ 10.0%	Retirement Income Needs	After-Tax Withdrawal Taxable	After-Tax Withdrawal Retirement	Total Savings Balance	Annual Shortfall
1	58	62	0	120,000	108,000	90,000	0	0	1,993,393	0
2	59	63	25,582	0	23,407	91,800	68,393	0	2,055,547	0
3	60	64	26,093	0	23,875	93,636	69,761	0	2,120,811	0
4	61	65	26,615	0	24,353	95,509	71,156	0	2,189,399	0
5	62	66	27,147	0	24,840	97,419	72,579	0	2,261,538	0
6	63	67	27,690	0	25,337	99,367	74,031	0	2,337,474	0
7	64	68	28,244	0	25,843	101,355	75,511	0	2,417,471	0
8	65	69	67,405	0	61,675	103,382	41,706	0	2,539,352	0
9	66	70	68,753	0	62,909	105,449	42,540	0	2,669,000	0
10	67	71	70,128	0	64,167	107,558	43,391	0	2,806,953	0
11	68	72	71,531	0	65,450	97,520	32,069	0	2,966,747	0
12	69	73	72,961	0	66,760	99,470	32,710	0	3,137,120	0
13	70	74	74,420	0	68,095	101,459	33,365	0	3,318,808	0
14	71	75	75,909	0	69,457	103,489	34,032	0	3,512,599	0
15	72	76	77,427	0	70,846	105,558	34,713	0	3,719,337	0
16	73	77	78,976	0	72,263	107,669	35,407	0	3,939,926	0
17	74	78	80,555	0	73,708	109,823	36,115	0	4,175,332	0
18	75	79	82,166	0	75,182	112,019	0	113,694	4,412,279	0
19	76	80	83,809	0	76,686	114,260	0	121,140	4,663,404	0
20	77	81	85,486	0	78,219	116,545	0	128,487	4,929,601	0
21	78	82	87,195	0	79,784	111,446	0	136,856	5,219,580	0
22	79	83	88,939	0	81,379	113,675	0	145,742	5,527,019	0
23	80	84	90,718	0	83,007	115,948	0	155,172	5,852,930	0
24	81	85	92,532	0	84,667	118,267	0	164,323	6,198,488	0
25	82	86	94,383	0	86,361	120,633	0	174,875	6,564,731	0
26	83	87	96,271	0	88,088	123,045	0	185,002	6,952,981	0
27	84	88	98,196	0	89,850	125,506	0	196,774	7,364,386	0
28	85	89	100,160	0	91,646	128,016	0	207,916	7,800,433	0
29	86	90	102,163	0	93,479	130,577	0	219,543	8,262,569	0
30	87	91	104,207	0	95,349	133,188	0	231,648	8,752,324	0
31	88	92	106,291	0	97,256	135,852	0	242,436	9,271,546	0
32	89	n/a	62,079	0	56,802	138,569	0	255,385	9,776,696	0
33	90	n/a	63,321	0	57,938	141,341	0	266,542	10,311,211	0
34	91	n/a	64,587	0	59,097	144,167	0	277,760	10,876,851	0
35	92	n/a	65,879	0	60,279	147,051	0	288,948	11,475,499	0

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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	58	62	0	668,840	0	1,052,666	0	271,887	1,993,393
2	59	63	68,393	638,275	0	1,126,353	0	290,919	2,055,547
3	60	64	69,761	604,331	0	1,205,197	0	311,283	2,120,811
4	61	65	71,156	566,765	0	1,289,561	0	333,073	2,189,399
5	62	66	72,579	525,319	0	1,379,830	0	356,388	2,261,538
6	63	67	74,031	479,720	0	1,476,419	0	381,336	2,337,474
7	64	68	75,511	429,674	0	1,579,768	0	408,029	2,417,471
8	65	69	41,706	412,410	0	1,690,352	0	436,591	2,539,352
9	66	70	42,540	393,171	0	1,808,676	0	467,152	2,669,000
10	67	71	43,391	371,816	0	1,935,284	0	499,853	2,806,953
11	68	72	32,069	361,151	0	2,070,753	0	534,843	2,966,747
12	69	73	32,710	349,132	0	2,215,706	0	572,282	3,137,120
13	70	74	33,365	335,661	0	2,370,806	0	612,342	3,318,808
14	71	75	34,032	320,632	0	2,536,762	0	655,206	3,512,599
15	72	76	34,713	303,932	0	2,714,335	0	701,070	3,719,337
16	73	77	35,407	285,442	0	2,904,339	0	750,145	3,939,926
17	74	78	36,115	265,035	0	3,107,642	0	802,655	4,175,332
18	75	79	0	363,431	113,694	3,190,008	0	858,841	4,412,279
19	76	80	0	475,157	121,140	3,269,287	0	918,960	4,663,404
20	77	81	0	600,934	128,487	3,345,380	0	983,287	4,929,601
21	78	82	0	750,614	136,856	3,416,849	0	1,052,117	5,219,580
22	79	83	0	918,497	145,742	3,482,757	0	1,125,765	5,527,019
23	80	84	0	1,106,294	155,172	3,542,067	0	1,204,569	5,852,930
24	81	85	0	1,314,948	164,323	3,594,651	0	1,288,888	6,198,488
25	82	86	0	1,547,251	174,875	3,638,369	0	1,379,111	6,564,731
26	83	87	0	1,804,224	185,002	3,673,109	0	1,475,648	6,952,981
27	84	88	0	2,089,158	196,774	3,696,284	0	1,578,944	7,364,386
28	85	89	0	2,403,128	207,916	3,707,835	0	1,689,470	7,800,433
29	86	90	0	2,748,465	219,543	3,706,371	0	1,807,733	8,262,569
30	87	91	0	3,127,637	231,648	3,690,413	0	1,934,274	8,752,324
31	88	92	0	3,541,360	242,436	3,660,513	0	2,069,673	9,271,546
32	89	n/a	0	3,949,021	255,385	3,613,125	0	2,214,550	9,776,696
33	90	n/a	0	4,392,487	266,542	3,549,155	0	2,369,569	10,311,211
34	91	n/a	0	4,874,043	277,760	3,467,370	0	2,535,439	10,876,851
35	92	n/a	0	5,396,020	288,948	3,366,559	0	2,712,919	11,475,499

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