

# RETIREMENT PLANNING

Date: June 5, 2025



## RETIREMENT OBJECTIVES

Average Tax Rate (Pre-Retirement)	22.00%
Average Tax Rate (Post-Retirement)	22.00%
Inflation Rate	2.00%
Future Legacy To Heirs	\$0
Adjust Legacy For Inflation?	No
Before-Tax Return (Pre-Retirement)	6.00%
Before-Tax Return (Post-Retirement)	6.00%

	YOU	SPOUSE
Current Age	68	0
Anticipated Retirement Age	65	65
Annual Income	\$40,000	\$0
Annual Pay Increases	5.00%	5.00%
Life Expectancy	95	95

	EXPENSES	YEARS
Early retirement	\$120,000	10
Middle retirement	\$100,000	10
Remainder Of Retirement	\$100,000	10

## SOCIAL SECURITY

Include Social Security?	Yes
Social Security Inflation Rate	2.00%

	YOU	SPOUSE
Social Security Override Age	67	70
Social Security Override Amount	n/a	n/a

## ANNUAL RETIREMENT SAVINGS

		INCREASE W/ PAY?
Traditional Retirement Accounts	\$0	No
Roth Retirement Accounts	\$14,000	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
brokerage	\$4,250	Taxable
D Roth	\$104,620	Roth Retirement
K Roth	\$105,886	Roth Retirement
Saving	\$556,457	Taxable

DESCRIPTION	AMOUNT	TYPE
D 401k	\$1,484,339	Traditional Retirement
K 401k Roll	\$1,712,154	Traditional Retirement
Checking	\$55,527	Taxable
I bond	\$11,360	Taxable



## 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!

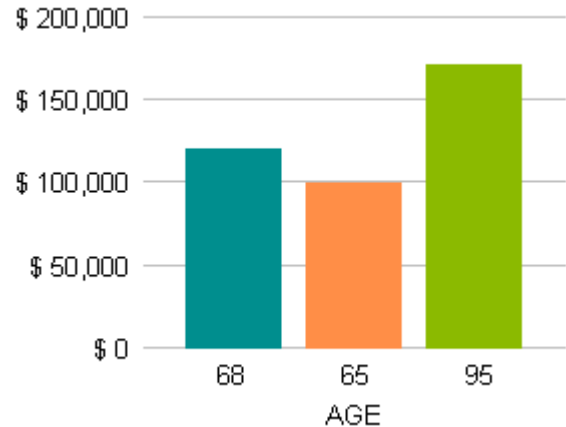
AGE



## Fluctuating Retirement Income Needs

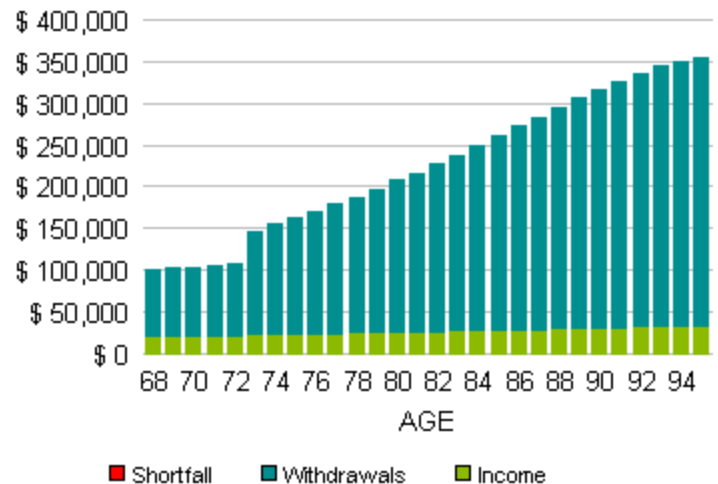
Changes in lifestyle and inflation will affect how much you spend throughout your retirement.

**TODAY:** **\$120,000**  
**RETIREMENT:** **\$100,000**  
**FINAL YEAR:** **\$170,689**



## IMPORTANCE OF PLANNING

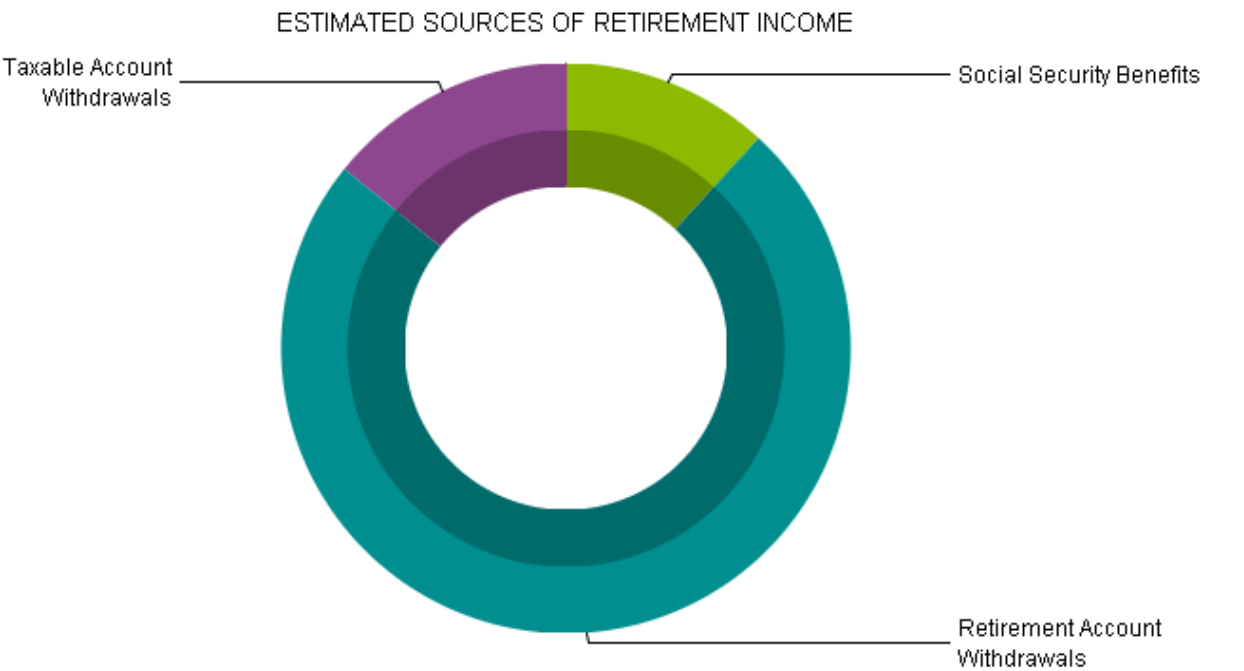
Your expenses and sources of income may change throughout your retirement. A careful analysis can factor in all the variables, evaluate whether you're on track, and propose solutions if it looks like your income and assets may be insufficient. The sooner you take action, the more you'll increase the 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 \$120,000 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 \$120,000 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	\$120,000
Current Plans Provide	\$120,000
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 @ 4.7%	Retirement Accounts Beginning Balance	Annual Retirement Savings	Retirement Return @ 6.0%	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	68	125	23,040	0	18,731	100,000	81,269	0	4,198,152	0
2	69	n/a	23,500	0	19,106	102,000	82,894	0	4,355,719	0
3	70	n/a	23,970	0	19,488	104,040	84,552	0	4,521,796	0
4	71	n/a	24,450	0	19,878	106,121	86,243	0	4,696,919	0
5	72	n/a	24,939	0	20,275	108,243	87,968	0	4,881,660	0
6	73	n/a	25,438	0	20,681	110,408	0	125,908	5,037,321	0
7	74	n/a	25,946	0	21,094	112,616	0	133,462	5,197,397	0
8	75	n/a	26,465	0	21,516	114,869	0	140,895	5,362,041	0
9	76	n/a	26,995	0	21,947	117,166	0	148,718	5,531,254	0
10	77	n/a	27,534	0	22,386	119,509	0	156,264	5,705,231	0
11	78	n/a	28,085	0	22,833	121,899	0	164,887	5,883,756	0
12	79	n/a	28,647	0	23,290	124,337	0	173,952	6,066,776	0
13	80	n/a	29,220	0	23,756	126,824	0	183,477	6,254,216	0
14	81	n/a	29,804	0	24,231	129,361	0	192,480	6,446,289	0
15	82	n/a	30,400	0	24,715	131,948	0	202,926	6,642,608	0
16	83	n/a	31,008	0	25,210	134,587	0	212,671	6,843,401	0
17	84	n/a	31,628	0	25,714	137,279	0	224,090	7,048,170	0
18	85	n/a	32,261	0	26,228	140,024	0	234,566	7,257,170	0
19	86	n/a	32,906	0	26,753	142,825	0	245,368	7,470,279	0
20	87	n/a	33,564	0	27,288	145,681	0	256,478	7,687,356	0
21	88	n/a	34,236	0	27,834	148,595	0	265,913	7,908,856	0
22	89	n/a	34,920	0	28,390	151,567	0	277,498	8,134,076	0
23	90	n/a	35,619	0	28,958	154,598	0	286,915	8,363,579	0
24	91	n/a	36,331	0	29,537	157,690	0	296,196	8,597,344	0
25	92	n/a	37,058	0	30,128	160,844	0	305,246	8,835,365	0
26	93	n/a	37,799	0	30,731	164,061	0	313,950	9,077,663	0
27	94	n/a	38,555	0	31,345	167,342	0	318,775	9,325,354	0
28	95	n/a	39,326	0	31,972	170,689	0	322,715	9,578,725	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	68	125	81,269	571,893	0	3,388,283	0	237,976	4,198,152
2	69	n/a	82,894	511,884	0	3,591,580	0	252,255	4,355,719
3	70	n/a	84,552	447,331	0	3,807,074	0	267,390	4,521,796
4	71	n/a	86,243	377,987	0	4,035,499	0	283,434	4,696,919
5	72	n/a	87,968	303,592	0	4,277,629	0	300,440	4,881,660
6	73	n/a	0	355,674	125,908	4,363,181	0	318,466	5,037,321
7	74	n/a	0	416,222	133,462	4,443,601	0	337,574	5,197,397
8	75	n/a	0	485,469	140,895	4,518,745	0	357,828	5,362,041
9	76	n/a	0	564,191	148,718	4,587,765	0	379,298	5,531,254
10	77	n/a	0	652,504	156,264	4,650,671	0	402,056	5,705,231
11	78	n/a	0	751,943	164,887	4,705,634	0	426,179	5,883,756
12	79	n/a	0	863,450	173,952	4,751,575	0	451,750	6,066,776
13	80	n/a	0	988,031	183,477	4,787,330	0	478,855	6,254,216
14	81	n/a	0	1,125,709	192,480	4,812,994	0	507,587	6,446,289
15	82	n/a	0	1,278,565	202,926	4,826,002	0	538,042	6,642,608
16	83	n/a	0	1,446,530	212,671	4,826,547	0	570,324	6,843,401
17	84	n/a	0	1,632,018	224,090	4,811,608	0	604,544	7,048,170
18	85	n/a	0	1,834,819	234,566	4,781,535	0	640,816	7,257,170
19	86	n/a	0	2,056,036	245,368	4,734,978	0	679,265	7,470,279
20	87	n/a	0	2,296,805	256,478	4,670,530	0	720,021	7,687,356
21	88	n/a	0	2,556,241	265,913	4,589,392	0	763,222	7,908,856
22	89	n/a	0	2,837,417	277,498	4,487,643	0	809,016	8,134,076
23	90	n/a	0	3,139,031	286,915	4,366,991	0	857,557	8,363,579
24	91	n/a	0	3,461,845	296,196	4,226,488	0	909,010	8,597,344
25	92	n/a	0	3,806,558	305,246	4,065,256	0	963,551	8,835,365
26	93	n/a	0	4,173,779	313,950	3,882,520	0	1,021,364	9,077,663
27	94	n/a	0	4,560,444	318,775	3,682,264	0	1,082,646	9,325,354
28	95	n/a	0	4,966,483	322,715	3,464,638	0	1,147,604	9,578,725

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