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**JUNE 05, 2025**

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# RETIREMENT PLANNING

## Introduction

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### SOURCES OF RETIREMENT INCOME

Today, two traditional sources of retirement income - Social Security and company pension plans are figuring less and less in people's retirement planning. By some estimates\* these two sources will provide just 20 to 25 percent of what those in the middle-to-upper income group will need to live comfortably when they retire. The forecast is cloudy for Social Security. Some actuaries believe either the system is going broke and will be out of business before today's younger workers come close to retirement age, or Social Security will provide only a marginal contribution to the incomes of those other than the poorest retirees.

\*Sources: EBRI Notes September 2004 Vol. 25, No. 9; Aon Consulting's 2008 Replacement Ratio Study



### ROADBLOCKS TO RETIREMENT

**Inflation:** Inflation is constant, steady erosion of money's value. The amount of erosion varies - in some years the rate of inflation is higher than in others. But the effect of inflation never changes: the cost of living keeps going, so you may need more money just to break even.

**Taxes:** Just as inflation can erode your savings, income taxes can have a dramatic effect on your total return, negating as much as a third of your earnings. Consider carefully your savings vehicles to minimize "tax-bite" and maximize earnings. Consult your tax advisor with any questions on taxation issues.

**Procrastination:** By far the most dangerous of retirement roadblocks is procrastination. Each year that saving is postponed you lose the advantages of compound growth in that year. In exchange for a higher standard of living now you may deteriorate your standard of living during retirement.



### RETIREEES MAY HAVE INADEQUATE SAVINGS

Having enough money for retirement can be one of the biggest financial concerns among Americans today. According to a recent survey by the Employee Benefit Research Institute, 70% of people polled said that future retirees will be financially "worse off" than current retirees. Almost the same number, 68 percent, think the percentage of elderly people living at or below the poverty line will increase in the future because of inadequate savings.

Some of this pessimism - particularly among younger people - comes from low expectations about the future of Social Security. Seventy-two percent of people think their benefits will be cut off or even eliminated altogether by the time they retire.

# RETIREMENT PLANNING

## Input And Assumptions

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### RETIREMENT OBJECTIVES

After-Tax Income Desired	\$90,000
Average Tax Rate (Pre-Retirement)	23.70%
Average Tax Rate (Post-Retirement)	23.70%
Inflation Rate	3.00%
Future Legacy To Heirs	\$0
Adjust Legacy For Inflation?	Yes
Before-Tax Return (Pre-Retirement)	6.00%
Before-Tax Return (Post-Retirement)	6.00%

	YOU	SPOUSE
Current Age	51	48
Anticipated Retirement Age	65	65
Annual Income	\$290,000	\$54,000
Annual Pay Increases	1.00%	1.00%
Age To End Analysis	100	100

### SOCIAL SECURITY/PENSION

Include Social Security?	Yes
Social Security Inflation Rate	2.00%
Taxable Percentage of Social Security	85%

	YOU	SPOUSE
Annual Pension Benefit	\$0	\$0
Lump Sum Pension Benefit	\$0	\$0
Adjust Pension For Inflation?	Yes	Yes
Pension Begin Age	65	0
Social Security Override Age	67	67
Social Security Override Amount	\$3,342	\$1,105

### SAVINGS PLANS

	YOU	SPOUSE	INCREASE W/ PAY?
Annual Savings (Qualified Plans - Traditional)	\$55,100	\$6,480	Yes
Annual Savings (Qualified Plans - Roth)	\$0	\$0	Yes
Annual Savings (Non-Qualified Plans)	\$0	\$0	Yes

### ADDITIONAL RETIREMENT RECEIPTS/EXPENSES

DESCRIPTION	AMOUNT	START AGE	END AGE	INCREASE	TYPE	TAXABLE
Primary Residence	\$100,000	51	53	0.00%	Expense	Yes
Eden Property Proceeds	\$270,000	51	51	0.00%	Receipt	Yes
Rental Income	\$72,000	60	100	1.00%	Receipt	Yes

### ASSETS

DESCRIPTION	AMOUNT	OWNERSHIP	TYPE
Fidelity 401K	\$434,014	Client	Traditional Qualified Plan
Trudy Nostrella	\$4,064	Spouse	Traditional Qualified Plan
Trudy IRA	\$4,883	Client	Traditional Qualified Plan
Total CDs	\$213,000	Client	Taxable Investment

DESCRIPTION	AMOUNT	OWNERSHIP	TYPE
Trudy Deseret 4	\$9,061	Spouse	Traditional Qualified Plan
Trudy Roth IRA	\$6,131	Client	Roth Qualified Plan
Jeff Roth IRA	\$9,856	Client	Roth Qualified Plan
Bank	\$47,000	Client	Taxable Investment

# RETIREMENT PLANNING

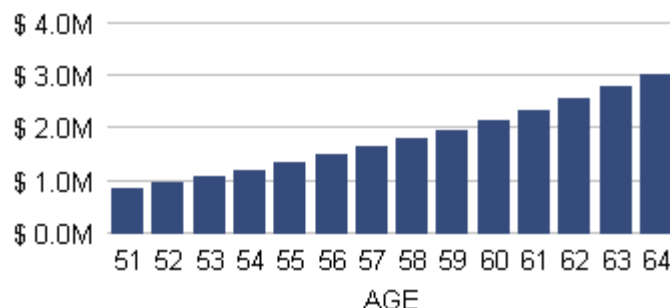
## Needs And Resources

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### ASSET ACCUMULATION

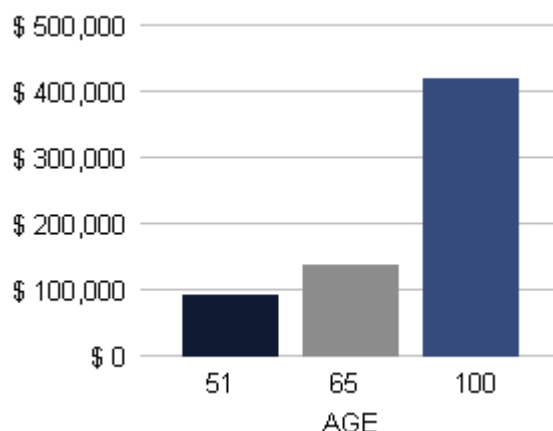
With regular contributions to a savings plan(s) and the effects of compounding interest, your retirement assets can accumulate to \$2,995,652 by the time you are ready to retire!



### GROWING RETIREMENT INCOME NEEDS

Unfortunately, just as your assets grow over time so do your retirement income needs. It may surprise you how much inflation can impact your retirement income needs.

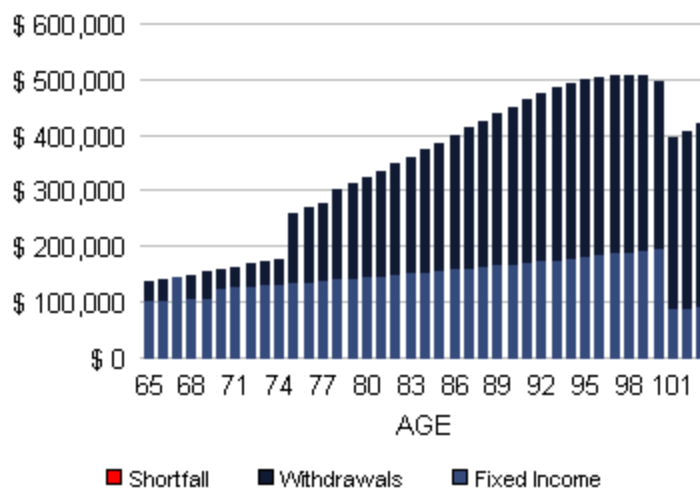
TODAY:	\$90,000
RETIREMENT:	\$136,133
END OF RETIREMENT:	\$418,580



### IMPORTANCE OF PLANNING

Careful planning can help you realize your financial goals and help you maintain the same standard of living you are accustomed to during your retirement years.

On the other hand, lack of planning may prevent you from achieving your retirement goals. You may have to 'tighten your belt' in later years of retirement as your retirement income needs exceed your retirement income and you are forced to make withdrawals from your retirement funds.



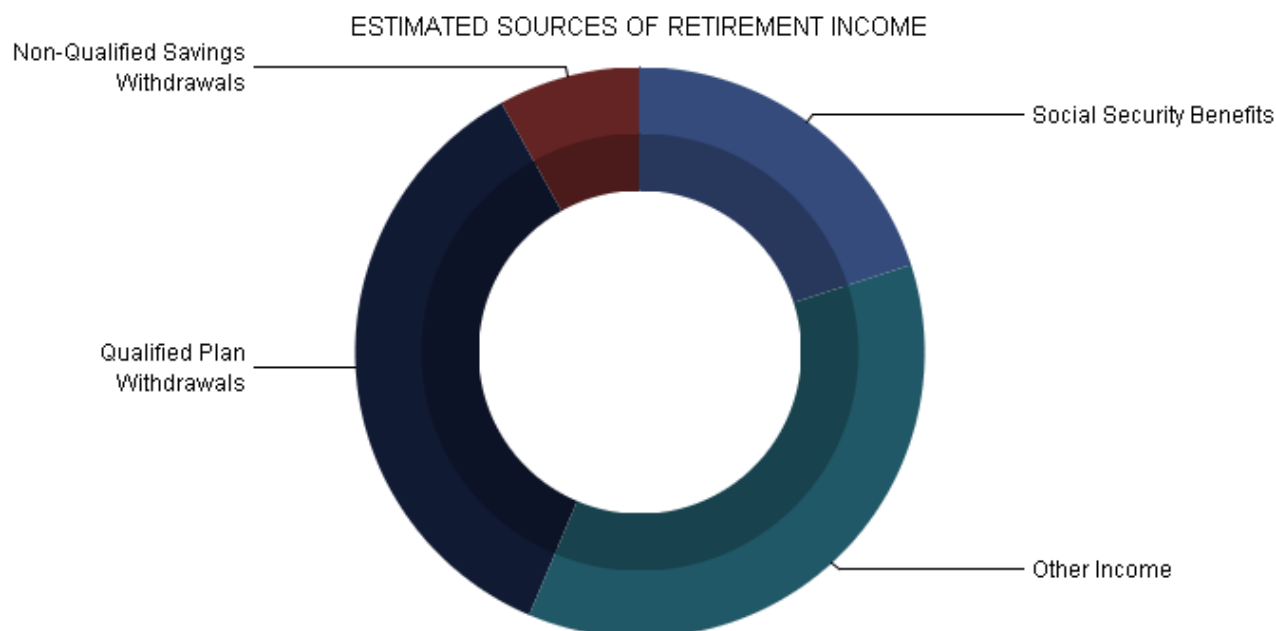
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# RETIREMENT PLANNING

## Results And Recommendations

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### 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.



#### INCOME SUMMARY (TODAY'S \$)

First Year Goal Desired	\$90,000
Current Plans Provide	\$90,000
Average Annual Shortfall	\$0
Goal Income Replaced	100%
Gross Income Replaced	26%

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# RETIREMENT PLANNING

## Details of Accumulation Phase

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### DETAILS OF PRE-RETIREMENT ACCUMULATION PHASE

Year	Your Age	Spouse Age	Investment Assets Beginning Balance	Annual Investment Savings	Investment Interest @ 4.6%	Qualified Retirement Assets Beginning Balance	Qualified Annual Retirement Savings	Qualified Retirement Interest @ 6.0%	Total Ending Balance
1	51	48	260,000	0	11,903	468,009	61,580	31,775	833,267
2	52	49	271,903	0	12,448	561,364	62,196	37,414	945,324
3	53	50	284,351	0	13,018	660,974	62,818	43,427	1,064,587
4	54	51	297,368	0	13,614	767,219	63,446	49,840	1,191,486
5	55	52	310,982	0	14,237	880,505	64,080	56,675	1,326,479
6	56	53	325,218	0	14,888	1,001,260	64,721	63,959	1,470,047
7	57	54	340,107	0	15,570	1,129,940	65,368	71,719	1,622,704
8	58	55	355,677	0	16,283	1,267,027	66,022	79,983	1,784,992
9	59	56	371,960	0	17,028	1,413,032	66,682	88,783	1,957,486
10	60	57	388,988	0	17,808	1,568,498	67,349	98,151	2,140,794
11	61	58	406,796	0	18,623	1,733,998	68,023	108,121	2,335,561
12	62	59	425,419	0	19,476	1,910,141	68,703	118,731	2,542,470
13	63	60	444,895	0	20,367	2,097,575	69,390	130,018	2,762,245
14	64	61	465,262	0	21,300	2,296,983	70,084	142,024	2,995,652

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# RETIREMENT PLANNING

## Summary of Distribution Phase

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### SUMMARY OF POST-RETIREMENT DISTRIBUTION PHASE

Year	Your Age	Spouse Age	Social Security	Annual Pension Payments	Wages & Other Income Less Expenses	Total After-Tax Income @ 23.7%	Retirement Income Needs	After-Tax Withdrawal Investments	After-Tax Withdrawal Qualified/Roth	Total Retirement Savings Balance	Annual Shortfall
15	65	62	0	0	137,744	99,416	136,133	36,717	0	3,137,970	0
16	66	63	0	0	139,122	100,410	140,217	39,807	0	3,285,903	0
17	67	64	55,054	0	140,513	145,377	144,424	0	0	3,485,705	0
18	68	65	56,155	0	77,966	104,331	148,756	44,426	0	3,641,677	0
19	69	66	57,278	0	78,745	105,822	153,219	47,397	0	3,804,253	0
20	70	67	77,741	0	79,533	122,764	157,816	35,052	0	3,989,908	0
21	71	68	79,296	0	80,328	124,612	162,550	37,938	0	4,183,933	0
22	72	69	80,882	0	81,131	126,492	167,427	40,935	0	4,386,768	0
23	73	70	82,500	0	81,943	128,402	172,449	44,047	0	4,598,881	0
24	74	71	84,150	0	82,762	130,345	177,623	47,278	0	4,820,767	0
25	75	72	85,833	0	83,590	132,321	182,951	0	127,232	5,009,252	0
26	76	73	87,549	0	84,426	134,329	188,440	0	134,296	5,201,652	0
27	77	74	89,300	0	85,270	136,372	194,093	0	141,111	5,398,037	0
28	78	75	91,086	0	86,123	138,449	199,916	0	162,371	5,593,431	0
29	79	76	92,908	0	86,984	140,560	205,913	0	171,305	5,791,530	0
30	80	77	94,766	0	87,854	142,708	212,091	0	180,628	5,992,051	0
31	81	78	96,661	0	88,732	144,892	218,454	0	189,583	6,194,935	0
32	82	79	98,595	0	89,620	147,113	225,007	0	199,883	6,399,531	0
33	83	80	100,567	0	90,516	149,371	231,757	0	209,593	6,605,778	0
34	84	81	102,578	0	91,421	151,668	238,710	0	220,766	6,812,905	0
35	85	82	104,630	0	92,335	154,004	245,871	0	231,225	7,020,808	0
36	86	83	106,722	0	93,258	156,379	253,248	0	241,912	7,229,052	0
37	87	84	108,857	0	94,191	158,795	260,845	0	253,036	7,437,083	0
38	88	85	111,034	0	95,133	161,252	268,670	0	262,558	7,644,999	0
39	89	86	113,254	0	96,084	163,752	276,731	0	274,052	7,851,680	0
40	90	87	115,519	0	97,045	166,293	285,032	0	283,618	8,057,238	0
41	91	88	117,830	0	98,016	168,879	293,583	0	292,902	8,261,238	0
42	92	89	120,186	0	98,996	171,509	302,391	0	302,182	8,463,112	0
43	93	90	122,590	0	99,986	174,183	311,463	0	310,943	8,662,420	0
44	94	91	125,042	0	100,986	176,904	320,807	0	316,188	8,859,716	0
45	95	92	127,543	0	101,995	179,672	330,431	0	320,611	9,054,697	0
46	96	93	130,094	0	103,015	182,487	340,344	0	320,541	9,248,301	0
47	97	94	132,696	0	104,046	185,351	350,554	0	322,641	9,439,288	0
48	98	95	135,349	0	105,086	188,264	361,071	0	319,336	9,628,900	0
49	99	96	138,056	0	106,137	191,227	371,903	0	314,065	9,817,337	0
50	100	97	140,818	0	107,198	194,242	383,060	0	303,084	10,006,121	0
51		98	107,943	0	0	86,198	394,552	277,804	30,549	10,168,614	0
52		99	110,102	0	0	87,922	406,388	288,465	30,001	10,329,798	0
53		100	112,304	0	0	89,681	418,580	300,079	28,820	10,489,604	0

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# RETIREMENT PLANNING

## Details of Distribution Phase

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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
15	65	62	36,717	470,438	0	2,629,218	0	38,314	3,137,970
16	66	63	39,807	450,345	0	2,794,945	0	40,613	3,285,903
17	67	64	0	471,960	0	2,970,696	0	43,049	3,485,705
18	68	65	44,426	447,106	0	3,148,938	0	45,632	3,641,677
19	69	66	47,397	418,009	0	3,337,874	0	48,370	3,804,253
20	70	67	35,052	400,489	0	3,538,147	0	51,272	3,989,908
21	71	68	37,938	379,148	0	3,750,435	0	54,349	4,183,933
22	72	69	40,935	353,697	0	3,975,461	0	57,610	4,386,768
23	73	70	44,047	323,826	0	4,213,989	0	61,066	4,598,881
24	74	71	47,278	289,209	0	4,466,829	0	64,730	4,820,767
25	75	72	0	382,556	127,232	4,558,081	0	68,614	5,009,252
26	76	73	0	483,926	134,296	4,644,995	0	72,731	5,201,652
27	77	74	0	593,287	141,111	4,727,655	0	77,095	5,398,037
28	78	75	0	725,971	162,371	4,785,740	0	81,721	5,593,431
29	79	76	0	870,009	171,305	4,834,898	0	86,624	5,791,530
30	80	77	0	1,026,175	180,628	4,874,054	0	91,821	5,992,051
31	81	78	0	1,194,486	189,583	4,903,119	0	97,330	6,194,935
32	82	79	0	1,376,742	199,883	4,919,618	0	103,170	6,399,531
33	83	80	0	1,572,800	209,593	4,923,617	0	109,361	6,605,778
34	84	81	0	1,784,648	220,766	4,912,335	0	115,922	6,812,905
35	85	82	0	2,012,085	231,225	4,885,845	0	122,877	7,020,808
36	86	83	0	2,255,882	241,912	4,842,920	0	130,250	7,229,052
37	87	84	0	2,517,054	253,036	4,781,964	0	138,065	7,437,083
38	88	85	0	2,794,528	262,558	4,704,122	0	146,349	7,644,999
39	89	86	0	3,090,908	274,052	4,605,641	0	155,130	7,851,680
40	90	87	0	3,404,838	283,618	4,487,962	0	164,438	8,057,238
41	91	88	0	3,736,609	292,902	4,350,325	0	174,304	8,261,238
42	92	89	0	4,086,813	302,182	4,191,537	0	184,762	8,463,112
43	93	90	0	4,455,521	310,943	4,011,050	0	195,848	8,662,420
44	94	91	0	4,839,668	316,188	3,812,449	0	207,599	8,859,716
45	95	92	0	5,238,855	320,611	3,595,786	0	220,055	9,054,697
46	96	93	0	5,648,823	320,541	3,366,221	0	233,258	9,248,301
47	97	94	0	6,072,071	322,641	3,119,963	0	247,254	9,439,288
48	98	95	0	6,503,288	319,336	2,863,522	0	262,089	9,628,900
49	99	96	0	6,940,505	314,065	2,599,018	0	277,814	9,817,337
50	100	97	0	7,377,739	303,084	2,333,899	0	294,483	10,006,121
51		98	277,804	7,424,970	30,549	2,431,492	0	312,152	10,168,614
52		99	288,465	7,463,214	30,001	2,535,703	0	330,881	10,329,798
53		100	300,079	7,491,063	28,820	2,647,807	0	350,734	10,489,604

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