

RETIREMENT OBJECTIVES

		YOU	SPOUSE
Average Tax Rate (Pre-Retirement)	22.00%	Current Age	64
Average Tax Rate (Post-Retirement)	22.00%	Anticipated Retirement Age	68
Inflation Rate	2.00%	Annual Income	\$150,000
Future Legacy To Heirs	\$300,000	Annual Pay Increases	0.00%
Adjust Legacy For Inflation?	Yes	Life Expectancy	95
Before-Tax Return (Pre-Retirement)	10.00%		
Before-Tax Return (Post-Retirement)	6.00%		

		EXPENSES	YEARS
Early retirement		\$150,000	4
Middle retirement		\$120,000	13
Remainder Of Retirement		\$100,000	10

SOCIAL SECURITY

		YOU	SPOUSE
Include Social Security?	Yes	Social Security Override Age	68
Social Security Inflation Rate	2.00%	Social Security Override Amount	\$3,470

ANNUAL RETIREMENT SAVINGS

	AMOUNT	INCREASE W/ PAY?
Traditional Retirement Accounts	\$16,000	No
Roth Retirement Accounts	\$8,000	No
Taxable Accounts	\$24,000	No

ADDITIONAL RETIREMENT INCOME

DESCRIPTION	AMOUNT	START AGE(YOU)	END AGE(YOU)	INCREASE	TAXABLE
pension	\$35,000	65	95	1.00%	Yes
pension	\$55,000	65	95	1.00%	No

ASSETS

DESCRIPTION	AMOUNT	TYPE
Mutual funds	\$1,300,000	Traditional Retirement
Mutual funds	\$144,000	Traditional Retirement
Mutual funds	\$15,000	Traditional Retirement
Equities	\$275,000	Taxable
Savings	\$200,000	Taxable

DESCRIPTION	AMOUNT	TYPE
Mutual funds	\$20,000	Roth Retirement
Mutual funds	\$50,000	Traditional Retirement
Mutual funds	\$193,000	Traditional Retirement
ETF	\$40,000	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: **\$150,000**

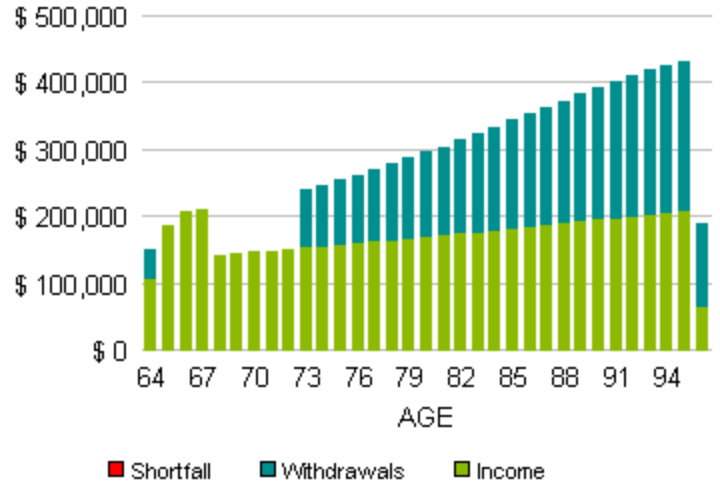
RETIREMENT: **\$150,000**

FINAL YEAR: **\$188,454**



IMPORTANCE OF PLANNING

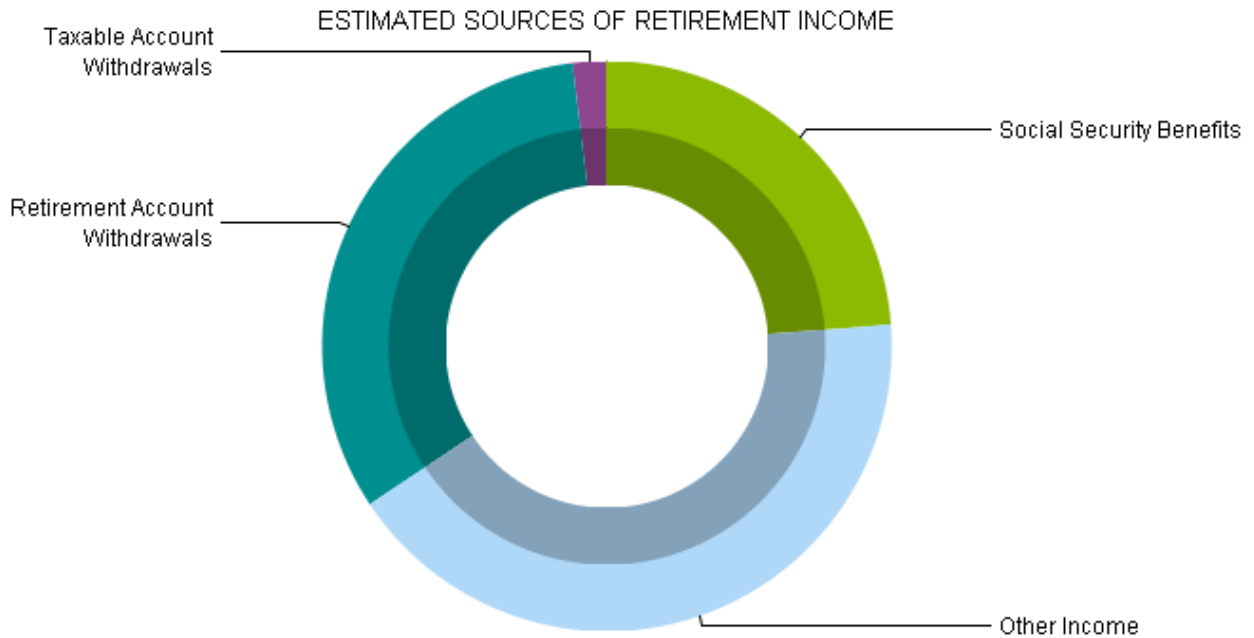
Your expenses and sources of income may change throughout your retirement. A careful analysis can factor in all the variables, evaluate whether you're on track, and propose solutions if it looks like your income and assets may be insufficient. The sooner you take action, the more you'll increase the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



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RESULTS AND RECOMMENDATIONS

Congratulations! Based on your current assumptions it appears that your annual retirement income objective of \$150,000 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 \$150,000 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	\$150,000
Current Plans Provide	\$150,000
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 @ 7.8%	Retirement Accounts Beginning Balance	Annual Retirement Savings	Retirement Return @ 10.0%	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	64	63	0	150,000	104,520	150,000	45,480	0	2,367,377	0
2	65	64	0	240,000	186,820	153,000	0	0	2,588,566	0
3	66	65	23,721	240,900	206,928	156,060	0	0	2,839,755	0
4	67	66	24,196	241,809	208,145	127,345	0	0	3,135,941	0
5	68	67	69,752	92,727	141,502	129,892	0	0	3,325,023	0
6	69	68	71,147	93,654	143,484	132,490	0	0	3,524,118	0
7	70	69	72,570	94,591	145,497	135,139	0	0	3,733,784	0
8	71	70	74,021	95,537	147,542	137,842	0	0	3,954,607	0
9	72	71	75,502	96,492	149,620	140,599	0	0	4,187,209	0
10	73	72	77,012	97,457	151,730	143,411	0	87,560	4,404,912	0
11	74	73	78,552	98,432	153,873	146,279	0	92,813	4,631,257	0
12	75	74	80,123	99,416	156,050	149,205	0	97,982	4,866,607	0
13	76	75	81,726	100,410	158,262	152,189	0	103,423	5,111,228	0
14	77	76	83,360	101,414	160,509	155,233	0	108,671	5,365,537	0
15	78	77	85,027	102,428	162,792	158,337	0	114,667	5,629,676	0
16	79	78	86,728	103,453	165,111	161,504	0	120,971	5,903,915	0
17	80	79	88,462	104,487	167,468	137,279	0	127,595	6,217,263	0
18	81	80	90,232	105,532	169,861	140,024	0	133,856	6,543,379	0
19	82	81	92,036	106,587	172,294	142,825	0	141,120	6,882,445	0
20	83	82	93,877	107,653	174,765	145,681	0	147,897	7,235,092	0
21	84	83	95,754	108,730	177,276	148,595	0	155,838	7,601,466	0
22	85	84	97,670	109,817	179,827	151,567	0	163,124	7,982,259	0
23	86	85	99,623	110,915	182,419	154,598	0	170,636	8,377,926	0
24	87	86	101,615	112,024	185,053	157,690	0	178,362	8,788,932	0
25	88	87	103,648	113,145	187,730	160,844	0	184,923	9,216,184	0
26	89	88	105,721	114,276	190,450	164,061	0	192,980	9,659,809	0
27	90	89	107,835	115,419	193,214	167,342	0	199,529	10,120,844	0
28	91	90	109,992	116,573	196,023	170,689	0	205,983	10,599,948	0
29	92	91	112,192	117,739	198,877	174,102	0	212,277	11,097,822	0
30	93	92	114,435	118,916	201,778	177,584	0	218,330	11,615,219	0
31	94	93	116,724	120,105	204,726	181,136	0	221,685	12,153,686	0
32	95	94	119,059	121,306	207,723	184,759	0	224,425	12,714,227	0
33		95	78,472	0	63,798	188,454	124,656	0	13,214,774	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	64	63	45,480	516,617	0	1,821,080	0	29,680	2,367,377
2	65	64	0	601,320	0	1,947,305	0	39,941	2,588,566
3	66	65	0	707,834	0	2,081,103	0	50,817	2,839,755
4	67	66	0	850,666	0	2,222,929	0	62,346	3,135,941
5	68	67	0	902,631	0	2,356,305	0	66,087	3,325,023
6	69	68	0	956,383	0	2,497,683	0	70,052	3,524,118
7	70	69	0	1,011,984	0	2,647,544	0	74,255	3,733,784
8	71	70	0	1,069,499	0	2,806,397	0	78,711	3,954,607
9	72	71	0	1,128,994	0	2,974,781	0	83,433	4,187,209
10	73	72	0	1,282,197	87,560	3,034,276	0	88,439	4,404,912
11	74	73	0	1,447,309	92,813	3,090,202	0	93,746	4,631,257
12	75	74	0	1,624,777	97,982	3,142,459	0	99,371	4,866,607
13	76	75	0	1,815,437	103,423	3,190,458	0	105,333	5,111,228
14	77	76	0	2,019,679	108,671	3,234,205	0	111,653	5,365,537
15	78	77	0	2,238,897	114,667	3,272,427	0	118,352	5,629,676
16	79	78	0	2,474,086	120,971	3,304,376	0	125,453	5,903,915
17	80	79	0	2,755,042	127,595	3,329,241	0	132,980	6,217,263
18	81	80	0	3,055,332	133,856	3,347,088	0	140,959	6,543,379
19	82	81	0	3,376,894	141,120	3,356,135	0	149,416	6,882,445
20	83	82	0	3,720,197	147,897	3,356,514	0	158,381	7,235,092
21	84	83	0	4,087,457	155,838	3,346,125	0	167,884	7,601,466
22	85	84	0	4,479,090	163,124	3,325,211	0	177,957	7,982,259
23	86	85	0	4,896,457	170,636	3,292,834	0	188,635	8,377,926
24	87	86	0	5,340,964	178,362	3,248,015	0	199,953	8,788,932
25	88	87	0	5,812,644	184,923	3,191,590	0	211,950	9,216,184
26	89	88	0	6,314,312	192,980	3,120,830	0	224,667	9,659,809
27	90	89	0	6,845,771	199,529	3,036,926	0	238,147	10,120,844
28	91	90	0	7,408,296	205,983	2,939,216	0	252,436	10,599,948
29	92	91	0	8,003,150	212,277	2,827,091	0	267,582	11,097,822
30	93	92	0	8,631,571	218,330	2,700,012	0	283,637	11,615,219
31	94	93	0	9,292,282	221,685	2,560,748	0	300,655	12,153,686
32	95	94	0	9,986,128	224,425	2,409,405	0	318,695	12,714,227
33		95	124,656	10,322,989	0	2,553,969	0	337,816	13,214,774

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