

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	\$3,900
Adjust Legacy For Inflation?	Yes
Before-Tax Return (Pre-Retirement)	6.00%
Before-Tax Return (Post-Retirement)	6.00%

	YOU	SPOUSE
Current Age	61	55
Anticipated Retirement Age	65	65
Annual Income	\$110,000	\$30,000
Annual Pay Increases	5.00%	5.00%
Life Expectancy	95	95

	EXPENSES	YEARS
Early retirement	\$3,000	10
Middle retirement	\$3,200	7
Remainder Of Retirement	\$3,800	13

SOCIAL SECURITY

Include Social Security?	Yes
Social Security Inflation Rate	2.00%

	YOU	SPOUSE
Social Security Override Age	n/a	n/a
Social Security Override Amount	\$2,200	\$1,500

ANNUAL RETIREMENT SAVINGS

		INCREASE W/ PAY?
Traditional Retirement Accounts	\$15	Yes
Roth Retirement Accounts	\$0	No
Taxable Accounts	\$0	No

ADDITIONAL RETIREMENT INCOME

DESCRIPTION	AMOUNT	START AGE(YOU)	END AGE(YOU)	INCREASE	TAXABLE
	\$347	65	70	5.00%	Yes

ASSETS

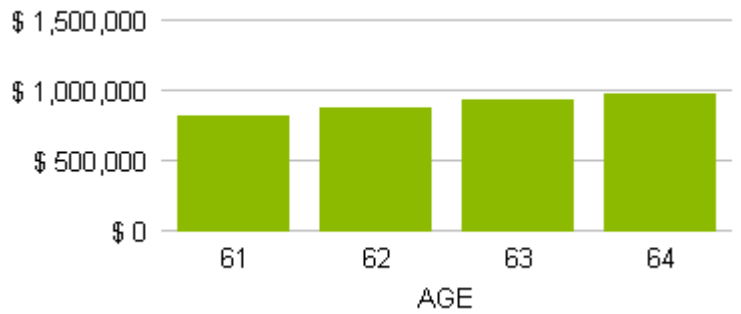
DESCRIPTION	AMOUNT	TYPE
401K	\$416,000	Traditional Retirement
Mutual Fund	\$136,000	Traditional Retirement

DESCRIPTION	AMOUNT	TYPE
IRA Roth	\$40,000	Traditional Retirement
ETF	\$182,000	Traditional Retirement



ASSET ACCUMULATION

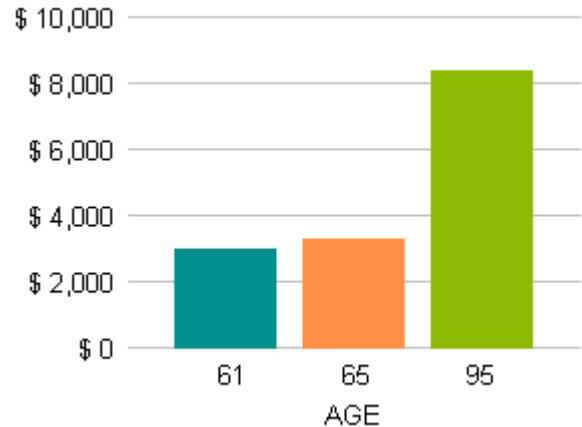
With regular contributions to investment accounts and the power of compound growth, your portfolio could be worth \$977,232 by your target retirement age!



Fluctuating Retirement Income Needs

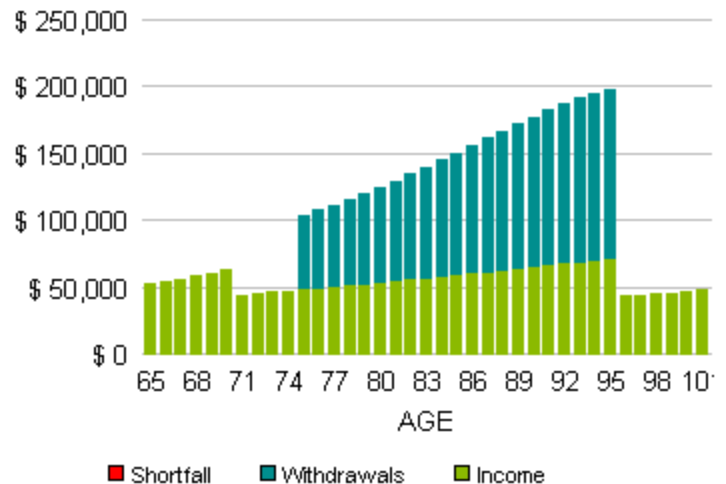
Changes in lifestyle and inflation will affect how much you spend throughout your retirement.

TODAY:	\$3,000
RETIREMENT:	\$3,247
FINAL YEAR:	\$8,391



IMPORTANCE OF PLANNING

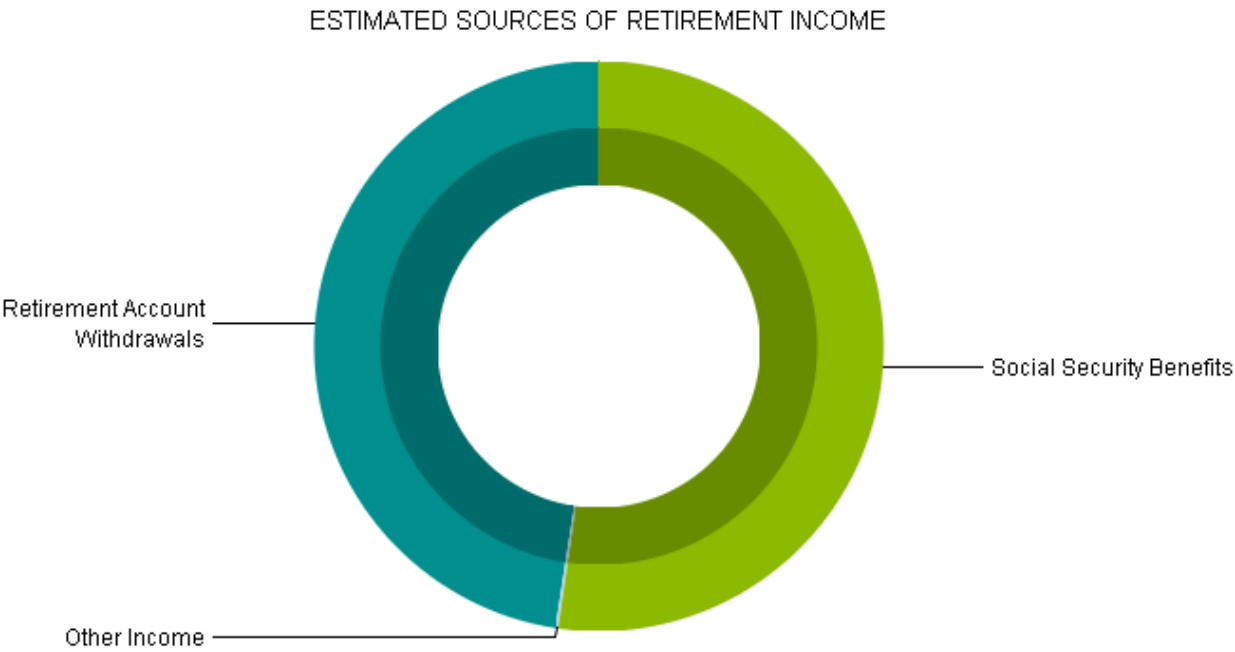
Your expenses and sources of income may change throughout your retirement. A careful analysis can factor in all the variables, evaluate whether you're on track, and propose solutions if it looks like your income and assets may be insufficient. The sooner you take action, the more you'll increase the 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 \$3,000 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 \$3,000 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	\$3,000
Current Plans Provide	\$3,000
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
1	61	55	0	0	0	774,000	15	46,441	820,456
2	62	56	0	0	0	820,456	16	49,228	869,700
3	63	57	0	0	0	869,700	17	52,183	921,899
4	64	58	0	0	0	921,899	17	55,315	977,232

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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
5	65	59	28,576	36,812	51,946	3,247	0	0	1,086,844	0
6	66	60	29,148	38,653	53,846	3,312	0	0	1,204,280	0
7	67	61	29,731	40,585	55,828	3,378	0	0	1,330,038	0
8	68	62	30,325	42,615	57,894	3,446	0	0	1,464,644	0
9	69	63	30,932	44,745	60,049	3,515	0	0	1,608,654	0
10	70	64	31,550	46,983	62,297	3,585	0	0	1,762,661	0
11	71	65	54,123	0	44,002	3,657	0	0	1,905,685	0
12	72	66	55,206	0	44,882	3,730	0	0	2,057,345	0
13	73	67	56,310	0	45,780	3,805	0	0	2,218,128	0
14	74	68	57,436	0	46,696	3,881	0	0	2,388,549	0
15	75	69	58,585	0	47,629	4,222	0	55,490	2,551,550	0
16	76	70	59,757	0	48,582	4,307	0	58,571	2,722,517	0
17	77	71	60,952	0	49,554	4,393	0	61,543	2,901,843	0
18	78	72	62,171	0	50,545	4,481	0	64,939	3,089,774	0
19	79	73	63,414	0	51,556	4,570	0	68,510	3,286,636	0
20	80	74	64,682	0	52,587	4,662	0	72,261	3,492,763	0
21	81	75	65,976	0	53,639	4,755	0	75,807	3,708,618	0
22	82	76	67,296	0	54,711	5,760	0	79,921	3,933,496	0
23	83	77	68,641	0	55,806	5,875	0	83,759	4,168,793	0
24	84	78	70,014	0	56,922	5,992	0	88,256	4,414,746	0
25	85	79	71,415	0	58,060	6,112	0	92,382	4,671,910	0
26	86	80	72,843	0	59,221	6,234	0	96,636	4,940,713	0
27	87	81	74,300	0	60,406	6,359	0	101,012	5,221,597	0
28	88	82	75,786	0	61,614	6,486	0	104,728	5,515,263	0
29	89	83	77,301	0	62,846	6,616	0	109,290	5,821,980	0
30	90	84	78,848	0	64,103	6,748	0	112,999	6,142,543	0
31	91	85	80,424	0	65,385	6,883	0	116,654	6,477,540	0
32	92	86	82,033	0	66,693	7,021	0	120,219	6,827,596	0
33	93	87	83,674	0	68,027	7,161	0	123,647	7,193,376	0
34	94	88	85,347	0	69,387	7,304	0	125,547	7,576,006	0
35	95	89	87,054	0	70,775	7,451	0	127,099	7,976,317	0
36		90	52,797	0	42,924	7,600	0	0	8,404,598	0
37		91	53,853	0	43,783	7,752	0	0	8,854,743	0
38		92	54,930	0	44,658	7,907	0	0	9,327,854	0
39		93	56,029	0	45,551	8,065	0	0	9,825,091	0
40		94	57,149	0	46,462	8,226	0	0	10,347,670	0
41		95	58,292	0	47,392	8,391	0	0	10,896,871	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
5	65	59	0	50,978	0	1,035,866	0	0	1,086,844
6	66	60	0	106,263	0	1,098,018	0	0	1,204,280
7	67	61	0	166,139	0	1,163,899	0	0	1,330,038
8	68	62	0	230,911	0	1,233,733	0	0	1,464,644
9	69	63	0	300,897	0	1,307,757	0	0	1,608,654
10	70	64	0	376,439	0	1,386,222	0	0	1,762,661
11	71	65	0	436,290	0	1,469,395	0	0	1,905,685
12	72	66	0	499,786	0	1,557,559	0	0	2,057,345
13	73	67	0	567,116	0	1,651,013	0	0	2,218,128
14	74	68	0	638,475	0	1,750,073	0	0	2,388,549
15	75	69	0	771,882	55,490	1,779,668	0	0	2,551,550
16	76	70	0	915,665	58,571	1,806,851	0	0	2,722,517
17	77	71	0	1,070,217	61,543	1,831,626	0	0	2,901,843
18	78	72	0	1,236,501	64,939	1,853,273	0	0	3,089,774
19	79	73	0	1,415,270	68,510	1,871,366	0	0	3,286,636
20	80	74	0	1,607,315	72,261	1,885,448	0	0	3,492,763
21	81	75	0	1,813,063	75,807	1,895,556	0	0	3,708,618
22	82	76	0	2,032,818	79,921	1,900,679	0	0	3,933,496
23	83	77	0	2,267,900	83,759	1,900,894	0	0	4,168,793
24	84	78	0	2,519,736	88,256	1,895,010	0	0	4,414,746
25	85	79	0	2,788,744	92,382	1,883,166	0	0	4,671,910
26	86	80	0	3,075,883	96,636	1,864,830	0	0	4,940,713
27	87	81	0	3,382,150	101,012	1,839,447	0	0	5,221,597
28	88	82	0	3,707,771	104,728	1,807,492	0	0	5,515,263
29	89	83	0	4,054,561	109,290	1,767,419	0	0	5,821,980
30	90	84	0	4,422,641	112,999	1,719,902	0	0	6,142,543
31	91	85	0	4,812,974	116,654	1,664,566	0	0	6,477,540
32	92	86	0	5,226,531	120,219	1,601,065	0	0	6,827,596
33	93	87	0	5,664,279	123,647	1,529,097	0	0	7,193,376
34	94	88	0	6,125,778	125,547	1,450,228	0	0	7,576,006
35	95	89	0	6,611,800	127,099	1,364,518	0	0	7,976,317
36		90	0	6,958,209	0	1,446,389	0	0	8,404,598
37		91	0	7,321,571	0	1,533,172	0	0	8,854,743
38		92	0	7,702,692	0	1,625,162	0	0	9,327,854
39		93	0	8,102,419	0	1,722,672	0	0	9,825,091
40		94	0	8,521,638	0	1,826,032	0	0	10,347,670
41		95	0	8,961,277	0	1,935,594	0	0	10,896,871

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