401K Input

Current Balance: 380,000.00

Annual Growth Rate: 4.0%

Annual Contributions: 0.00

Only With A Salary: false

Start Withdrawal Age: 59

Number Of Withdrawals: 12

403B Input

Current Balance: 0.00

Annual Growth Rate: 0.0%

Annual Contributions: 0.00

Only With A Salary: false

Start Withdrawal Age: 59

Number Of Withdrawals: 0

Brokerage Input

Current Balance: 0.00

Annual Growth Rate: 0.0%

Cash Balance Input

Current Balance: 0.00

Annual Growth Rate: 0.0%

Annual Contributions: 0.00

Only With A Salary: false

Start Withdrawal Age: 59

Number Of Withdrawals: 0

Deductions Input

Annual Deductions: 6,500.00

Expenses Input

Annual Expenses: 50,000.00

IRA Input

Current Balance: 0.00

Annual Growth Rate: 0.0%

Annual Contributions: 0.00

Only With A Salary: false

Start Withdrawal Age: 70

Number Of Withdrawals: 0

Pension Input

Monthly Amount: 1,760.00

Start Withdrawal Age: 55

Inflation Adjusted: false

Personal Input

Simulation Date: Sun Nov 10 10:33:06 EST 2019

Birth Date: Sat Sep 06 10:33:06 EDT 1958

Retirement Age: 59

Life Expectancy Age: 95

Inflation: 3.0%

Roth Input

Current Balance: 230,000.00

Annual Growth Rate: 5.0%

Annual Contributions: 0.00

Only With A Salary: false

Start Withdrawal Age: 73

Number Of Withdrawals: 24

Salary Input

Current Annual Salary: 0.00

Average Merit Increase: 2.5%

Savings Input

Current Balance: 35,000.00

Annual Growth Rate: 0.0%

Social Security Input

Monthly Amount: 2,900.00

Starting Age: 68

Taxes Input

Effective Federal Tax Rate: 16.0%

Effective State Tax Rate: 4.0%

401K Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	380,000.00	0.00	38,000.00	355,680.00
2020	62	355,680.00	0.00	39,520.00	328,806.40
2021	63	328,806.40	0.00	41,100.80	299,213.82
2022	64	299,213.82	0.00	42,744.83	266,727.75
2023	65	266,727.75	0.00	44,454.63	231,164.05
2024	66	231,164.05	0.00	46,232.81	192,328.49
2025	67	192,328.49	0.00	48,082.12	150,016.22
2026	68	150,016.22	0.00	50,005.41	104,011.25
2027	69	104,011.25	0.00	52,005.62	54,085.85
2028	70	54,085.85	0.00	54,085.85	0.00
2029	71	0.00	0.00	0.00	0.00
2030	72	0.00	0.00	0.00	0.00
2031	73	0.00	0.00	0.00	0.00
2032 2033	74	0.00	0.00	0.00	0.00
2033	75 76	0.00	0.00	0.00	0.00
2034	76 77	0.00	0.00	0.00	0.00
2035	7 7 7 8	0.00	0.00	0.00	0.00
2030	76 79	0.00	0.00	0.00	0.00
2037	80	0.00	0.00	0.00	0.00
2039	81	0.00	0.00	0.00	0.00
2040	82	0.00	0.00	0.00	0.00
2041	83	0.00	0.00	0.00	0.00
2042	84	0.00	0.00	0.00	0.00
2043	85	0.00	0.00	0.00	0.00
2044	86	0.00	0.00	0.00	0.00
2045	87	0.00	0.00	0.00	0.00
2046	88	0.00	0.00	0.00	0.00
2047	89	0.00	0.00	0.00	0.00
2048	90	0.00	0.00	0.00	0.00
2049	91	0.00	0.00	0.00	0.00
2050	92	0.00	0.00	0.00	0.00
2051	93	0.00	0.00	0.00	0.00
2052	94	0.00	0.00	0.00	0.00

403B Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	0.00	0.00	0.00	0.00
2020	62	0.00	0.00	0.00	0.00
2021	63	0.00	0.00	0.00	0.00
2022	64	0.00	0.00	0.00	0.00
2023	65	0.00	0.00	0.00	0.00
2024	66	0.00	0.00	0.00	0.00
2025	67	0.00	0.00	0.00	0.00
2026	68	0.00	0.00	0.00	0.00
2027	69	0.00	0.00	0.00	0.00
2028	70	0.00	0.00	0.00	0.00
2029	71	0.00	0.00	0.00	0.00
2030	72	0.00	0.00	0.00	0.00
2031	73	0.00	0.00	0.00	0.00
2032	74	0.00	0.00	0.00	0.00
2033	75	0.00	0.00	0.00	0.00
2034	76	0.00	0.00	0.00	0.00
2035	77	0.00	0.00	0.00	0.00
2036	78	0.00	0.00	0.00	0.00
2037	79	0.00	0.00	0.00	0.00
2038	80	0.00	0.00	0.00	0.00
2039	81	0.00	0.00	0.00	0.00
2040	82	0.00	0.00	0.00	0.00
2041	83	0.00	0.00	0.00	0.00
2042	84	0.00	0.00	0.00	0.00
2043	85	0.00	0.00	0.00	0.00
2044	86	0.00	0.00	0.00	0.00
2045	87	0.00	0.00	0.00	0.00
2046	88	0.00	0.00	0.00	0.00
2047	89	0.00	0.00	0.00	0.00
2048	90	0.00	0.00	0.00	0.00
2049	91	0.00	0.00	0.00	0.00
2050	92	0.00	0.00	0.00	0.00
2051	93	0.00	0.00	0.00	0.00
2052	94	0.00	0.00	0.00	0.00

Brokerage Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	0.00	0.00	0.00	0.00
2020	62	0.00	0.00	0.00	0.00
2021	63	0.00	0.00	0.00	0.00
2022	64	0.00	0.00	0.00	0.00
2023	65	0.00	0.00	0.00	0.00
2024	66	0.00	0.00	0.00	0.00
2025	67	0.00	0.00	0.00	0.00
2026	68	0.00	17,494.63	0.00	17,494.63
2027	69	17,494.63	17,912.63	0.00	35,407.26
2028	70	35,407.26	18,359.17	0.00	53,766.43
2029	71	53,766.43	0.00	26,163.67	27,602.76
2030	72	27,602.76	0.00	27,455.46	147.30
2031	73	147.30	0.00	0.00	147.30
2032	74	147.30	0.00	0.00	147.30
2033	75	147.30	0.00	0.00	147.30
2034	76	147.30	0.00	0.00	147.30
2035	77	147.30	0.00	0.00	147.30
2036	78	147.30	0.00	0.00	147.30
2037	79	147.30	0.00	0.00	147.30
2038	80	147.30	0.00	0.00	147.30
2039	81	147.30	0.00	0.00	147.30
2040	82	147.30	0.00	0.00	147.30
2041	83	147.30	0.00	0.00	147.30
2042	84	147.30	0.00	0.00	147.30
2043	85	147.30	0.00	0.00	147.30
2044	86	147.30	0.00	0.00	147.30
2045	87	147.30	0.00	0.00	147.30
2046	88	147.30	0.00	0.00	147.30
2047	89	147.30	0.00	0.00	147.30
2048	90	147.30	0.00	0.00	147.30
2049	91	147.30	0.00	0.00	147.30
2050	92	147.30	0.00	0.00	147.30
2051	93	147.30	0.00	0.00	147.30
2052	94	147.30	0.00	0.00	147.30

Cash Balance Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	0.00	0.00	0.00	0.00
2020	62	0.00	0.00	0.00	0.00
2021	63	0.00	0.00	0.00	0.00
2022	64	0.00	0.00	0.00	0.00
2023	65	0.00	0.00	0.00	0.00
2024	66	0.00	0.00	0.00	0.00
2025	67	0.00	0.00	0.00	0.00
2026	68	0.00	0.00	0.00	0.00
2027	69	0.00	0.00	0.00	0.00
2028	70	0.00	0.00	0.00	0.00
2029	71	0.00	0.00	0.00	0.00
2030	72	0.00	0.00	0.00	0.00
2031	73	0.00	0.00	0.00	0.00
2032	74	0.00	0.00	0.00	0.00
2033	75	0.00	0.00	0.00	0.00
2034	76	0.00	0.00	0.00	0.00
2035	77	0.00	0.00	0.00	0.00
2036	78	0.00	0.00	0.00	0.00
2037	79	0.00	0.00	0.00	0.00
2038	80	0.00	0.00	0.00	0.00
2039	81	0.00	0.00	0.00	0.00
2040	82	0.00	0.00	0.00	0.00
2041	83	0.00	0.00	0.00	0.00
2042	84	0.00	0.00	0.00	0.00
2043	85	0.00	0.00	0.00	0.00
2044	86	0.00	0.00	0.00	0.00
2045	87	0.00	0.00	0.00	0.00
2046	88	0.00	0.00	0.00	0.00
2047	89	0.00	0.00	0.00	0.00
2048	90	0.00	0.00	0.00	0.00
2049	91	0.00	0.00	0.00	0.00
2050	92	0.00	0.00	0.00	0.00
2051	93	0.00	0.00	0.00	0.00
2052	94	0.00	0.00	0.00	0.00

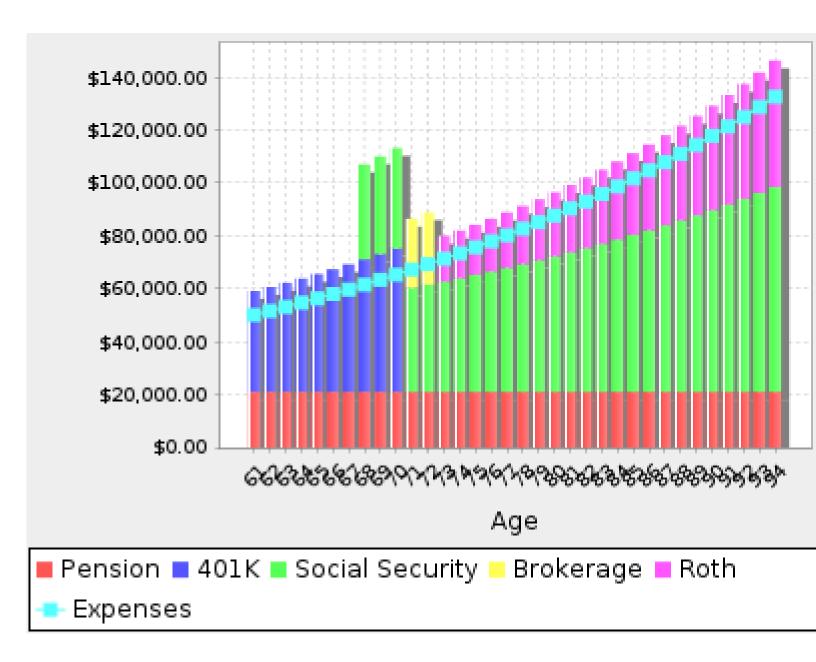
Deductions Output

Year	Age	Beginning Balance	Ending Balance
2019	61	6,500.00	6,695.00
2020	62	6,695.00	6,895.85
2021	63	6,895.85	7,102.73
2022	64	7,102.73	7,315.81
2023	65	7,315.81	7,535.28
2024	66	7,535.28	7,761.34
2025	67	7,761.34	7,994.18
2026	68	7,994.18	8,234.01
2027	69	8,234.01	8,481.03
2028	70	8,481.03	8,735.46
2029	71	8,735.46	8,997.52
2030	72	8,997.52	9,267.45
2031	73	9,267.45	9,545.47
2032	74	9,545.47	9,831.83
2033	75	9,831.83	10,126.79
2034	76	10,126.79	10,430.59
2035	77	10,430.59	10,743.51
2036	78	10,743.51	11,065.81
2037	79	11,065.81	11,397.79
2038	80	11,397.79	11,739.72
2039	81	11,739.72	12,091.91
2040	82	12,091.91	12,454.67
2041	83	12,454.67	12,828.31
2042	84	12,828.31	13,213.16
2043	85	13,213.16	13,609.56
2044	86	13,609.56	14,017.84
2045	87	14,017.84	14,438.38
2046	88	14,438.38	14,871.53
2047	89	14,871.53	15,317.68
2048	90	15,317.68	15,777.21
2049	91	15,777.21	16,250.52
2050	92	16,250.52	16,738.04
2051	93	16,738.04	17,240.18
2052	94	17,240.18	17,757.38

Expenses Output

Year 2019 2020 2021 2022	Age 61 62 63 64	Beginning Balance 50,000.00 51,500.00 53,045.00 54,636.35	Ending Balance 50,000.00 51,500.00 53,045.00 54,636.35
2023	65	56,275.44	56,275.44
2024	66	57,963.70	57,963.70
2025	67	59,702.61	59,702.61
2026	68	61,493.69	61,493.69
2027	69	63,338.50	63,338.50
2028	70	65,238.66	65,238.66
2029	71	67,195.82	67,195.82
2030	72	69,211.69	69,211.69
2031	73	71,288.04	71,288.04
2032	74	73,426.69	73,426.69
2033 2034	75 76	75,629.49	75,629.49
2034	76	77,898.37 80,235.32	77,898.37 80,235.32
2035	78	82,642.38	82,642.38
2030	70 79	85,121.65	85,121.65
2037	80	87,675.30	87,675.30
2039	81	90,305.56	90,305.56
2040	82	93,014.73	93,014.73
2041	83	95,805.17	95,805.17
2042	84	98,679.33	98,679.33
2043	85	101,639.71	101,639.71
2044	86	104,688.90	104,688.90
2045	87	107,829.56	107,829.56
2046	88	111,064.45	111,064.45
2047	89	114,396.38	114,396.38
2048	90	117,828.28	117,828.28
2049	91	121,363.12	121,363.12
2050	92	125,004.02	125,004.02
2051 2052	93 94	128,754.14 132,616.76	128,754.14 132,616.76
ZU5Z	94	132,010.70	132,616.76

Income Graph Output



IRA Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	0.00	0.00	0.00	0.00
2020	62	0.00	0.00	0.00	0.00
2021	63	0.00	0.00	0.00	0.00
2022	64	0.00	0.00	0.00	0.00
2023	65	0.00	0.00	0.00	0.00
2024	66	0.00	0.00	0.00	0.00
2025	67	0.00	0.00	0.00	0.00
2026	68	0.00	0.00	0.00	0.00
2027	69	0.00	0.00	0.00	0.00
2028	70	0.00	0.00	0.00	0.00
2029	71	0.00	0.00	0.00	0.00
2030	72	0.00	0.00	0.00	0.00
2031	73	0.00	0.00	0.00	0.00
2032	74	0.00	0.00	0.00	0.00
2033	75	0.00	0.00	0.00	0.00
2034	76	0.00	0.00	0.00	0.00
2035	77	0.00	0.00	0.00	0.00
2036	78	0.00	0.00	0.00	0.00
2037	79	0.00	0.00	0.00	0.00
2038	80	0.00	0.00	0.00	0.00
2039	81	0.00	0.00	0.00	0.00
2040	82	0.00	0.00	0.00	0.00
2041	83	0.00	0.00	0.00	0.00
2042	84	0.00	0.00	0.00	0.00
2043	85	0.00	0.00	0.00	0.00
2044	86	0.00	0.00	0.00	0.00
2045	87	0.00	0.00	0.00	0.00
2046	88	0.00	0.00	0.00	0.00
2047	89	0.00	0.00	0.00	0.00
2048	90	0.00	0.00	0.00	0.00
2049	91	0.00	0.00	0.00	0.00
2050	92	0.00	0.00	0.00	0.00
2051	93	0.00	0.00	0.00	0.00
2052	94	0.00	0.00	0.00	0.00

Pension Output

Year 2019 2020	Age 61 62	Annual Amount 21,120.00 21,120.00
2021	63	21,120.00
2022	64	21,120.00
2023 2024	65 66	21,120.00 21,120.00
2025	67	21,120.00
2026	68	21,120.00
2027	69	21,120.00
2028	70	21,120.00
2029	71	21,120.00
2030 2031	72 73	21,120.00
2031	73 74	21,120.00 21,120.00
2032	75	21,120.00
2034	76	21,120.00
2035	77	21,120.00
2036	78	21,120.00
2037	79	21,120.00
2038 2039	80 81	21,120.00 21,120.00
2039	82	21,120.00
2041	83	21,120.00
2042	84	21,120.00
2043	85	21,120.00
2044	86	21,120.00
2045	87	21,120.00
2046 2047	88 89	21,120.00
2047	90	21,120.00 21,120.00
2049	91	21,120.00
2050	92	21,120.00
2051	93	21,120.00
2052	94	21,120.00

Roth Output

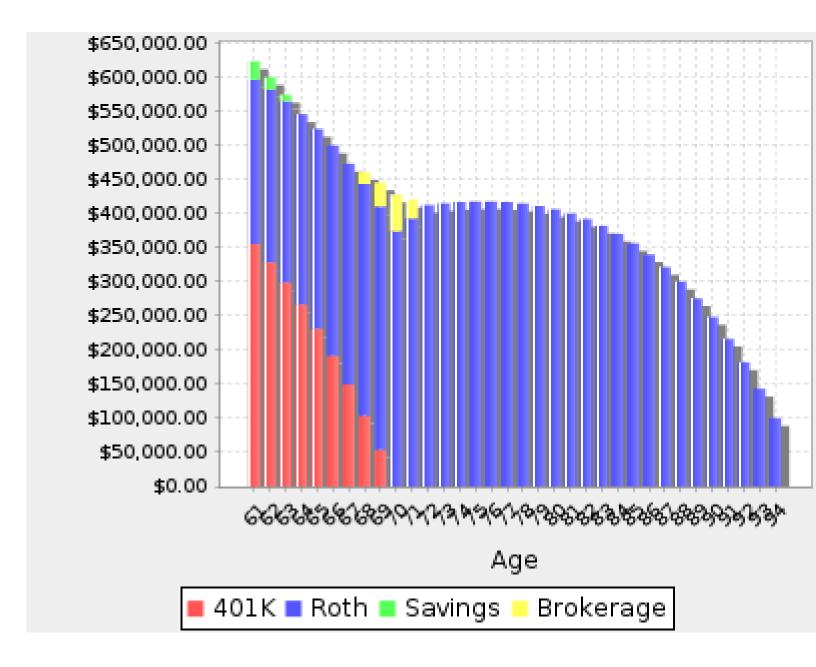
Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	61	230,000.00	0.00	0.00	241,500.00
2020	62	241,500.00	0.00	0.00	253,575.00
2021	63	253,575.00	0.00	0.00	266,253.75
2022	64	266,253.75	0.00	0.00	279,566.44
2023	65	279,566.44	0.00	0.00	293,544.76
2024	66	293,544.76	0.00	0.00	308,222.00
2025	67	308,222.00	0.00	0.00	323,633.10
2026	68	323,633.10	0.00	0.00	339,814.75
2027	69	339,814.75	0.00	0.00	356,805.49
2028	70	356,805.49	0.00	0.00	374,645.76
2029	71	374,645.76	0.00	0.00	393,378.05
2030	72	393,378.05	0.00	0.00	413,046.95
2031	73	413,046.95	0.00	17,210.29	415,628.50
2032	74	415,628.50	0.00	18,070.80	417,435.58
2033	75	417,435.58	0.00	18,974.34	418,384.30
2034	76	418,384.30	0.00	19,923.06	418,384.30
2035	77	418,384.30	0.00	20,919.21	417,338.34
2036	78	417,338.34	0.00	21,965.18	415,141.82
2037	79	415,141.82	0.00	23,063.43	411,682.30
2038	80	411,682.30	0.00	24,216.61	406,838.98
2039	81	406,838.98	0.00	25,427.44	400,482.12
2040	82	400,482.12	0.00	26,698.81	392,472.48
2041	83	392,472.48	0.00	28,033.75	382,660.67
2042	84	382,660.67	0.00	29,435.44	370,886.49
2043	85	370,886.49	0.00	30,907.21	356,978.25
2044	86	356,978.25	0.00	32,452.57	340,751.97
2045	87	340,751.97	0.00	34,075.20	322,010.61
2046	88	322,010.61	0.00	35,778.96	300,543.23
2047	89	300,543.23	0.00	37,567.90	276,124.10
2048	90	276,124.10	0.00	39,446.30	248,511.69
2049	91	248,511.69	0.00	41,418.61	217,447.73
2050	92	217,447.73	0.00	43,489.55	182,656.09
2051	93	182,656.09	0.00	45,664.02	143,841.67
2052	94	143,841.67	0.00	47,947.22	100,689.17

Salary Output

Year	Age	Beginning	Balance	Ending	Balance
2019	61		0.00		0.00
2020	62		0.00		0.00
2021	63		0.00		0.00
2022	64		0.00		0.00
2023	65		0.00		0.00
2024	66		0.00		0.00
2025	67		0.00		0.00
2026	68		0.00		0.00
2027	69		0.00		0.00
2028	70		0.00		0.00
2029	71		0.00		0.00
2030	72		0.00		0.00
2031	73		0.00		0.00
2032	74		0.00		0.00
2033	75		0.00		0.00
2034	76		0.00		0.00
2035	77		0.00		0.00
2036	78		0.00		0.00
2037	79		0.00		0.00
2038	80		0.00		0.00
2039	81		0.00		0.00
2040	82		0.00		0.00
2041	83		0.00		0.00
2042	84		0.00		0.00
2043	85		0.00		0.00
2044	86		0.00		0.00
2045	87		0.00		0.00
2046	88		0.00		0.00
2047	89		0.00		0.00
2048	90		0.00		0.00
2049	91		0.00		0.00
2050	92		0.00		0.00
2051	93		0.00		0.00
2052	94		0.00		0.00

Savings Output

Year Age Beginning Balance Deposits Withdrawals Ending E 2019 61 35,000.00 0.00 8,060.00 26,	
	940.00
	435.32
2021 63 18,435.32 0.00 8,950.54 9,	484.78
2022 64 9,484.78 0.00 9,397.13	87.65
2023 65 87.65 0.00 87.65	0.00
2024 66 0.00 0.00 0.00	0.00
2025 67 0.00 0.00 0.00	0.00
2026 68 0.00 0.00 0.00	0.00
2027 69 0.00 0.00 0.00	0.00
2028 70 0.00 0.00 0.00	0.00
2029 71 0.00 0.00 0.00	0.00
2030 72 0.00 0.00 0.00	0.00
2031 73 0.00 0.00 0.00	0.00
2032 74 0.00 0.00 0.00	0.00
2033 75 0.00 0.00 0.00	0.00
2034 76 0.00 0.00 0.00	0.00
2035 77 0.00 0.00 0.00	0.00
2036 78 0.00 0.00 0.00	0.00
2037 79 0.00 0.00 0.00	0.00
2038 80 0.00 0.00 0.00	0.00
2039 81 0.00 0.00 0.00	0.00
2040 82 0.00 0.00 0.00	0.00
2041 83 0.00 0.00 0.00	0.00
2042 84 0.00 0.00 0.00	0.00
2043 85 0.00 0.00 0.00	0.00
2044 86 0.00 0.00 0.00	0.00
2045 87 0.00 0.00 0.00	0.00
2046 88 0.00 0.00 0.00	0.00
2047 89 0.00 0.00 0.00	0.00
2048 90 0.00 0.00 0.00	0.00
2049 91 0.00 0.00 0.00	0.00
2050 92 0.00 0.00 0.00	0.00
2051 93 0.00 0.00 0.00	0.00
2052 94 0.00 0.00 0.00	0.00



Social Security Output

Taxes Output

Year	Age	Federal Taxes	State Taxes	Total Taxes
2019	61	8,388.00	2,097.00	10,485.00
2020	62	8,599.06	2,149.77	10,748.83
2021	63	8,818.89	2,204.72	11,023.61
2022	64	9,047.84	2,261.96	11,309.80
2023	65	9,286.30	2,321.57	11,607.87
2024	66	9,534.64	2,383.66	11,918.29
2025	67	9,793.27	2,448.32	12,241.59
2026	68	15,797.66	3,949.42	19,747.08
2027	69	16,250.23	4,062.56	20,312.78
2028	70	16,719.57	4,179.89	20,899.46
2029	71	8,206.43	2,051.61	10,258.04
2030	72	8,351.25	2,087.81	10,439.06
2031	73	8,500.41	2,125.10	10,625.51
2032	74	8,654.04	2,163.51	10,817.56
2033	75	8,812.29	2,203.07	11,015.36
2034	76	8,975.28	2,243.82	11,219.10
2035	77	9,143.16	2,285.79	11,428.96
2036	78	9,316.08	2,329.02	11,645.10
2037	79	9,494.19	2,373.55	11,867.74
2038	80	9,677.64	2,419.41	12,097.05
2039	81	9,866.59	2,466.65	12,333.24
2040	82	10,061.22	2,515.30	12,576.52
2041	83	10,261.68	2,565.42	12,827.09
2042	84	10,468.15	2,617.04	13,085.19
2043	85	10,680.82	2,670.20	13,351.02
2044	86	10,899.87	2,724.97	13,624.83
2045	87	11,125.49	2,781.37	13,906.86
2046	88	11,357.88	2,839.47	14,197.34
2047	89	11,597.24	2,899.31	14,496.54
2048	90	11,843.78	2,960.94	14,804.72
2049	91	12,097.71	3,024.43	15,122.14
2050	92	12,359.27	3,089.82	15,449.09
2051	93	12,628.67	3,157.17	15,785.84
2052	94	12,906.16	3,226.54	16,132.69