

### **401K Input**

<b>Current Balance:</b>	<b>380,000.00</b>
<b>Annual Growth Rate:</b>	<b>4.0%</b>
<b>Annual Contributions:</b>	<b>.00</b>
<b>Only With A Salary:</b>	<b>false</b>
<b>Start Withdrawal Age:</b>	<b>59</b>
<b>Number Of Withdrawals:</b>	<b>12</b>

### 403B Input

Current Balance:	.00
Annual Growth Rate:	0.0%
Annual Contributions:	.00
Only With A Salary:	false
Start Withdrawal Age:	59
Number Of Withdrawals:	0

### Brokerage Input

Current Balance:	0.0
Annual Growth Rate:	0.0

### Cash Balance Input

Current Balance:	.00
Annual Growth Rate:	0.0%
Annual Contributions:	.00
Only With A Salary:	false
Start Withdrawal Age:	59
Number Of Withdrawals:	0

## **Deductions Input**

<b>Annual Deductions:</b>	<b>6500.0</b>
---------------------------	---------------

## **Expenses Input**

<b>Annual Expenses:</b>	<b>50000.0</b>
-------------------------	----------------

### IRA Input

<b>Current Balance:</b>	<b>.00</b>
<b>Annual Growth Rate:</b>	<b>0.0%</b>
<b>Annual Contributions:</b>	<b>.00</b>
<b>Only With A Salary:</b>	<b>false</b>
<b>Start Withdrawal Age:</b>	<b>70</b>
<b>Number Of Withdrawals:</b>	<b>0</b>

### **Pension Input**

<b>Monthly Amount:</b>	<b>1760.0</b>
<b>Start Withdrawal Age:</b>	<b>55</b>
<b>Inflation Adjusted:</b>	<b>false</b>



## Personal Input

<b>Simulation Date:</b>	<b>Sun Nov 10 10:02:42 EST 2019</b>
<b>Birth Date:</b>	<b>Sat Sep 06 10:02:42 EDT 1958</b>
<b>Retirement Age:</b>	<b>59</b>
<b>Life Expectancy Age:</b>	<b>95</b>
<b>Inflation:</b>	<b>0.03</b>

### **Roth Input**

<b>Current Balance:</b>	<b>230,000.00</b>
<b>Annual Growth Rate:</b>	<b>5.0%</b>
<b>Annual Contributions:</b>	<b>.00</b>
<b>Only With A Salary:</b>	<b>false</b>
<b>Start Withdrawal Age:</b>	<b>73</b>
<b>Number Of Withdrawals:</b>	<b>24</b>

### **Salary Input**

<b>Current Annual Salary:</b>	<b>0.0</b>
<b>Average Merit Increase:</b>	<b>0.025</b>

## **Savings Input**

**Current Balance:** **35000.0**

**Annual Growth Rate:** **0.0**

### **Social Security Input**

**Monthly Amount:** 2900.0

**Starting Age:** 68

### **Taxes Input**

**Effective Federal Tax Rate: 0.16**

**Effective State Tax Rate: 0.04**

## 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	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

## 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

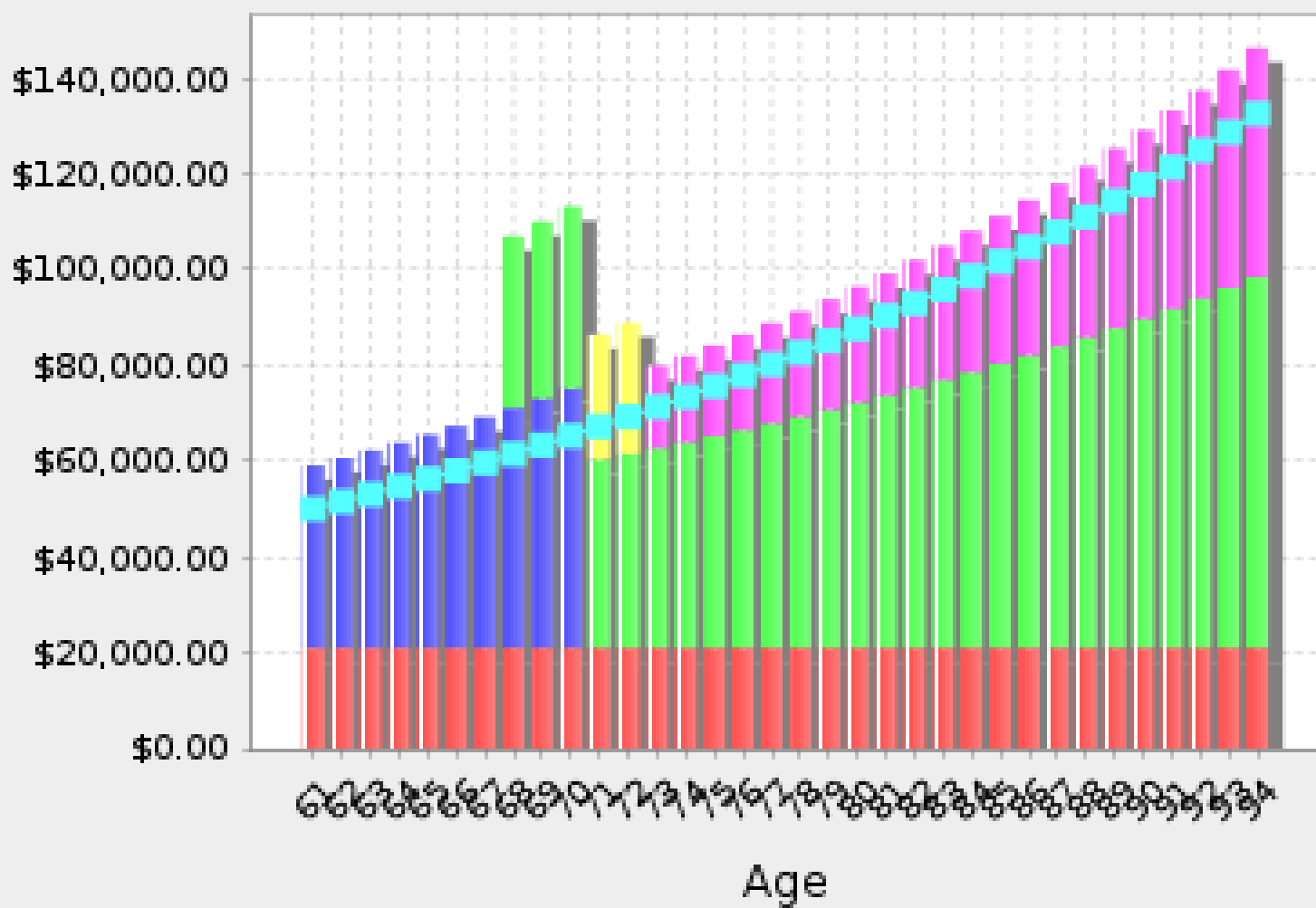
## Deductions Output

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	Age	Beginning Balance	Ending Balance
2019	61	50,000.00	50,000.00
2020	62	51,500.00	51,500.00
2021	63	53,045.00	53,045.00
2022	64	54,636.35	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	75	75,629.49	75,629.49
2034	76	77,898.37	77,898.37
2035	77	80,235.32	80,235.32
2036	78	82,642.38	82,642.38
2037	79	85,121.65	85,121.65
2038	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	93	128,754.14	128,754.14
2052	94	132,616.76	132,616.76

Income Graph Output



- Pension
- 401K
- Social Security
- Brokerage
- Roth
- Expenses

## 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	Age	Annual Amount
2019	61	21,120.00
2020	62	21,120.00
2021	63	21,120.00
2022	64	21,120.00
2023	65	21,120.00
2024	66	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	72	21,120.00
2031	73	21,120.00
2032	74	21,120.00
2033	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	80	21,120.00
2039	81	21,120.00
2040	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	88	21,120.00
2047	89	21,120.00
2048	90	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



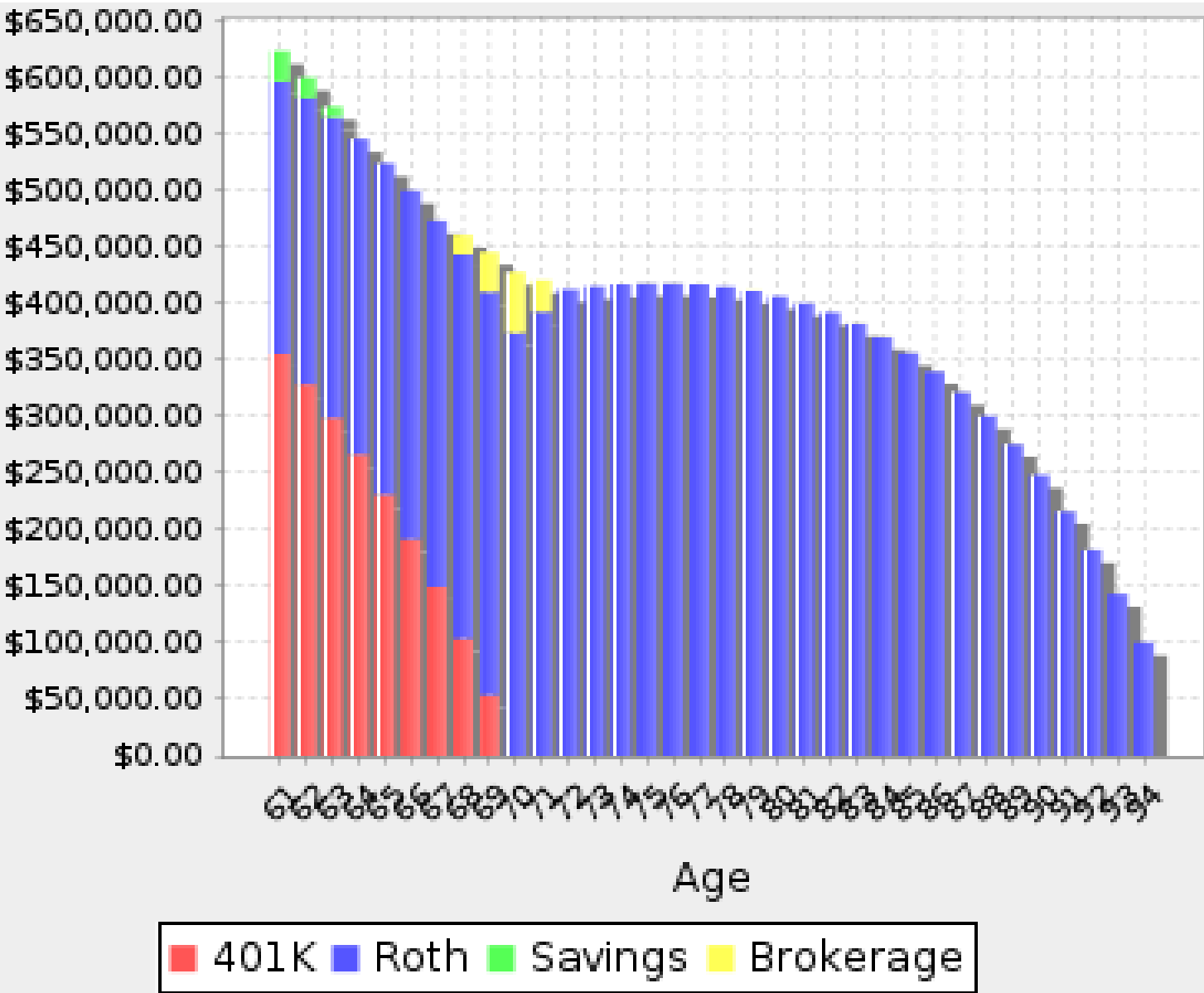
## Salary Output

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 Balance
2019	61	35,000.00	0.00	8,060.00	26,940.00
2020	62	26,940.00	0.00	8,504.68	18,435.32
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

Savings Graph



## Social Security Output

Year	Age	Annual Amount
2019	61	0.00
2020	62	0.00
2021	63	0.00
2022	64	0.00
2023	65	0.00
2024	66	0.00
2025	67	0.00
2026	68	35,844.00
2027	69	36,919.32
2028	70	38,026.90
2029	71	39,167.71
2030	72	40,342.74
2031	73	41,553.02
2032	74	42,799.61
2033	75	44,083.60
2034	76	45,406.11
2035	77	46,768.29
2036	78	48,171.34
2037	79	49,616.48
2038	80	51,104.97
2039	81	52,638.12
2040	82	54,217.27
2041	83	55,843.78
2042	84	57,519.10
2043	85	59,244.67
2044	86	61,022.01
2045	87	62,852.67
2046	88	64,738.25
2047	89	66,680.40
2048	90	68,680.81
2049	91	70,741.23
2050	92	72,863.47
2051	93	75,049.38
2052	94	77,300.86

## 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