

401K Input

Current Balance:	380000.0
Annual Growth Rate:	0.04
Annual Contributions:	0.0
Only With A Salary:	false
Start Withdrawal Age:	59

403B Input

Current Balance:	0.0
Annual Growth Rate:	0.0
Annual Contributions:	0.0
Only With A Salary:	false
Start Withdrawal Age:	59

Brokerage Input

Current Balance: 0.0

Annual Growth Rate: 0.0

Cash Balance Input

Current Balance:	0.0
Annual Growth Rate:	0.0
Annual Contributions:	0.0
Only With A Salary:	false
Start Withdrawal Age:	59

Deductions Input

Annual Deductions:	6500.0
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Expenses Input

Annual Expenses:	50000.0
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IRA Input

Current Balance:	0.0
Annual Growth Rate:	0.0
Annual Contributions:	0.0
Only With A Salary:	false
Start Withdrawal Age:	70

Pension Input

Starting Age:	55
Monthly Amount:	1760.0
Inflation Adjusted:	false

Personal Input

Simulation Date:	Tue Sep 10 00:00:00 EDT 2019
Birth Date:	Sat Sep 06 17:50:59 EDT 1958
Retirement Age:	59
Life Expectancy Age:	95
Inflation:	0.03

Roth Input

Current Balance:	230000.0
Annual Growth Rate:	0.05
Annual Contributions:	0.0
Only With A Salary:	false
Start Withdrawal Age:	74

Salary Input

Current Annual Salary:	0.0
Average Merit Increase:	0.025

Savings Input

Current Balance: 33000.0

Annual Growth Rate: 0.0

Social Security Input

Starting Age:	68
Monthly Amount:	2300.0

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	16,789.71	0.00	16,789.71
2027	69	16,789.71	17,186.57	0.00	33,976.28
2028	70	33,976.28	17,611.33	0.00	51,587.61
2029	71	51,587.61	0.00	26,933.95	24,653.66
2030	72	24,653.66	0.00	0.00	24,653.66
2031	73	24,653.66	0.00	0.00	24,653.66
2032	74	24,653.66	0.00	12,927.37	11,726.29
2033	75	11,726.29	0.00	0.00	11,726.29
2034	76	11,726.29	0.00	0.00	11,726.29
2035	77	11,726.29	0.00	0.00	11,726.29
2036	78	11,726.29	0.00	0.00	11,726.29
2037	79	11,726.29	0.00	0.00	11,726.29
2038	80	11,726.29	0.00	0.00	11,726.29
2039	81	11,726.29	0.00	0.00	11,726.29
2040	82	11,726.29	0.00	0.00	11,726.29
2041	83	11,726.29	0.00	0.00	11,726.29
2042	84	11,726.29	0.00	0.00	11,726.29
2043	85	11,726.29	0.00	0.00	11,726.29
2044	86	11,726.29	0.00	0.00	11,726.29
2045	87	11,726.29	0.00	0.00	11,726.29
2046	88	11,726.29	0.00	0.00	11,726.29
2047	89	11,726.29	0.00	0.00	11,726.29
2048	90	11,726.29	0.00	0.00	11,726.29
2049	91	11,726.29	0.00	0.00	11,726.29
2050	92	11,726.29	0.00	0.00	11,726.29
2051	93	11,726.29	0.00	0.00	11,726.29
2052	94	11,726.29	0.00	0.00	11,726.29

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

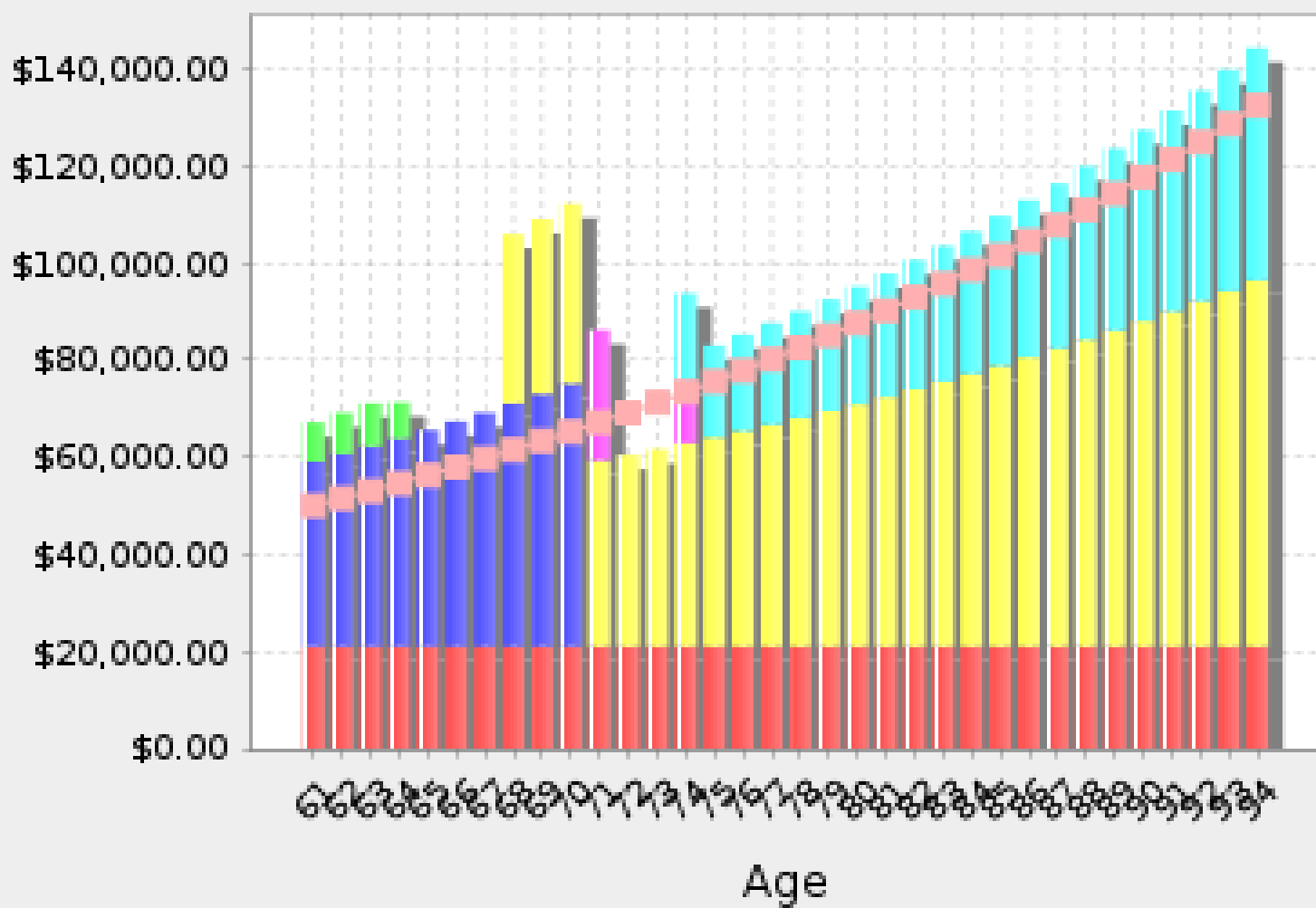
Deductions Output

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 ■ Savings ■ 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	0.00	433,699.30
2032	74	433,699.30	0.00	18,070.80	436,409.92
2033	75	436,409.92	0.00	18,974.34	438,307.36
2034	76	438,307.36	0.00	19,923.06	439,303.51
2035	77	439,303.51	0.00	20,919.21	439,303.51
2036	78	439,303.51	0.00	21,965.18	438,205.25
2037	79	438,205.25	0.00	23,063.43	435,898.91
2038	80	435,898.91	0.00	24,216.61	432,266.42
2039	81	432,266.42	0.00	25,427.44	427,180.93
2040	82	427,180.93	0.00	26,698.81	420,506.23
2041	83	420,506.23	0.00	28,033.75	412,096.10
2042	84	412,096.10	0.00	29,435.44	401,793.70
2043	85	401,793.70	0.00	30,907.21	389,430.82
2044	86	389,430.82	0.00	32,452.57	374,827.16
2045	87	374,827.16	0.00	34,075.20	357,789.56
2046	88	357,789.56	0.00	35,778.96	338,111.14
2047	89	338,111.14	0.00	37,567.90	315,570.40
2048	90	315,570.40	0.00	39,446.30	289,930.30
2049	91	289,930.30	0.00	41,418.61	260,937.27
2050	92	260,937.27	0.00	43,489.55	228,320.11
2051	93	228,320.11	0.00	45,664.02	191,788.89
2052	94	191,788.89	0.00	47,947.22	151,033.75

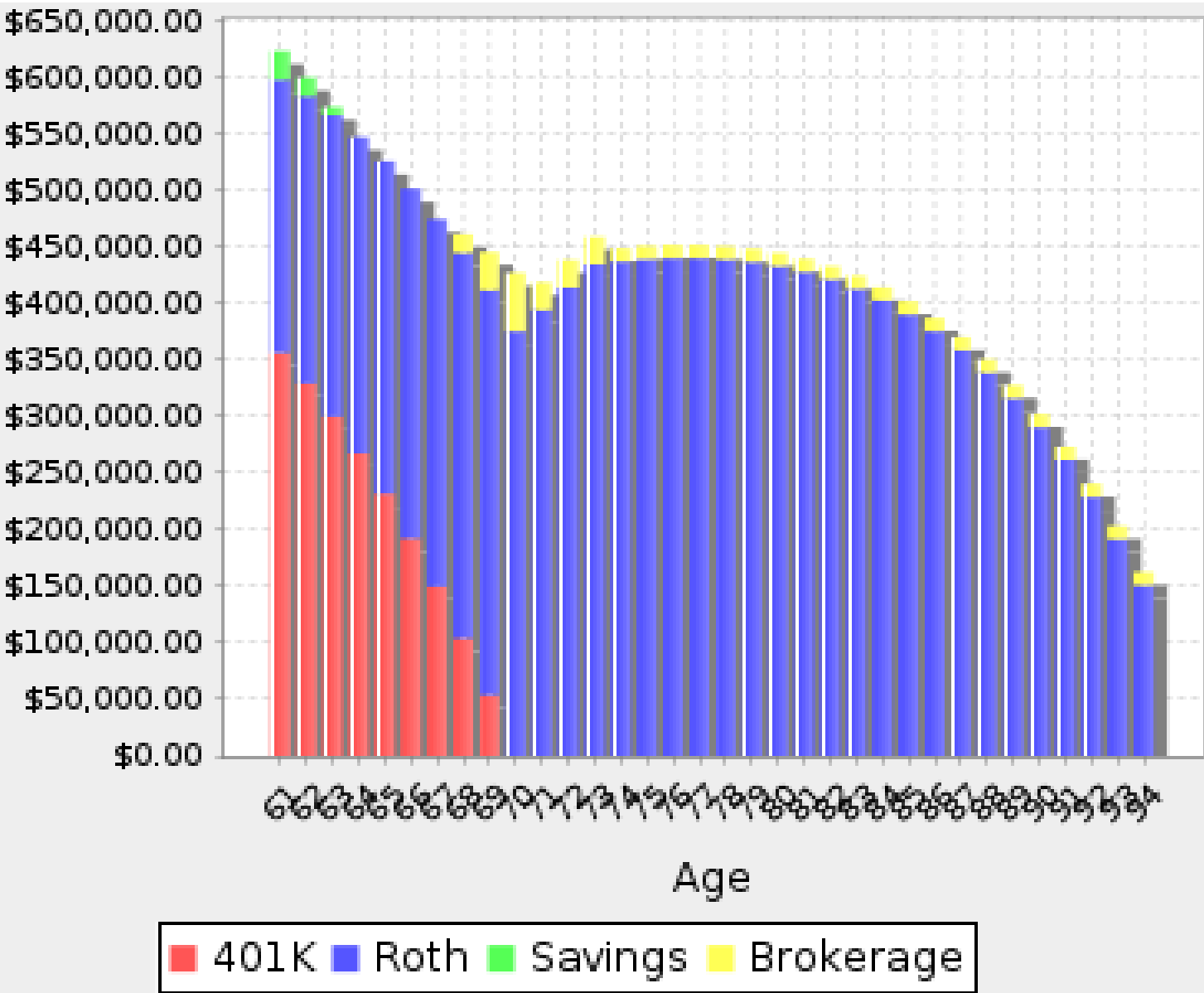
Salary Output

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	33,000.00	0.00	8,060.00	24,940.00
2020	62	24,940.00	0.00	8,504.68	16,435.32
2021	63	16,435.32	0.00	8,950.54	7,484.78
2022	64	7,484.78	0.00	7,484.78	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

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	34,962.85
2027	69	36,011.74
2028	70	37,092.09
2029	71	38,204.85
2030	72	39,351.00
2031	73	40,531.53
2032	74	41,747.48
2033	75	42,999.90
2034	76	44,289.90
2035	77	45,618.59
2036	78	46,987.15
2037	79	48,396.77
2038	80	49,848.67
2039	81	51,344.13
2040	82	52,884.45
2041	83	54,470.99
2042	84	56,105.12
2043	85	57,788.27
2044	86	59,521.92
2045	87	61,307.58
2046	88	63,146.80
2047	89	65,041.21
2048	90	66,992.44
2049	91	69,002.22
2050	92	71,072.28
2051	93	73,204.45
2052	94	75,400.59

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	15,656.68	3,914.17	19,570.85
2027	69	16,105.01	4,026.25	20,131.27
2028	70	16,570.00	4,142.50	20,712.50
2029	71	8,052.37	2,013.09	10,065.47
2030	72	8,192.57	2,048.14	10,240.71
2031	73	8,336.97	2,084.24	10,421.21
2032	74	8,485.70	2,121.43	10,607.13
2033	75	8,638.90	2,159.72	10,798.62
2034	76	8,796.69	2,199.17	10,995.86
2035	77	8,959.21	2,239.80	11,199.02
2036	78	9,126.61	2,281.65	11,408.27
2037	79	9,299.04	2,324.76	11,623.80
2038	80	9,476.63	2,369.16	11,845.79
2039	81	9,659.55	2,414.89	12,074.44
2040	82	9,847.97	2,461.99	12,309.96
2041	83	10,042.03	2,510.51	12,552.54
2042	84	10,241.91	2,560.48	12,802.39
2043	85	10,447.79	2,611.95	13,059.74
2044	86	10,659.85	2,664.96	13,324.82
2045	87	10,878.27	2,719.57	13,597.84
2046	88	11,103.24	2,775.81	13,879.05
2047	89	11,334.97	2,833.74	14,168.71
2048	90	11,573.64	2,893.41	14,467.05
2049	91	11,819.47	2,954.87	14,774.34
2050	92	12,072.68	3,018.17	15,090.85
2051	93	12,333.48	3,083.37	15,416.85
2052	94	12,602.11	3,150.53	15,752.64