

### **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 10:06:32 EST 2019</b> |
| <b>Birth Date:</b>          | <b>Sat Sep 06 10:06:32 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           |

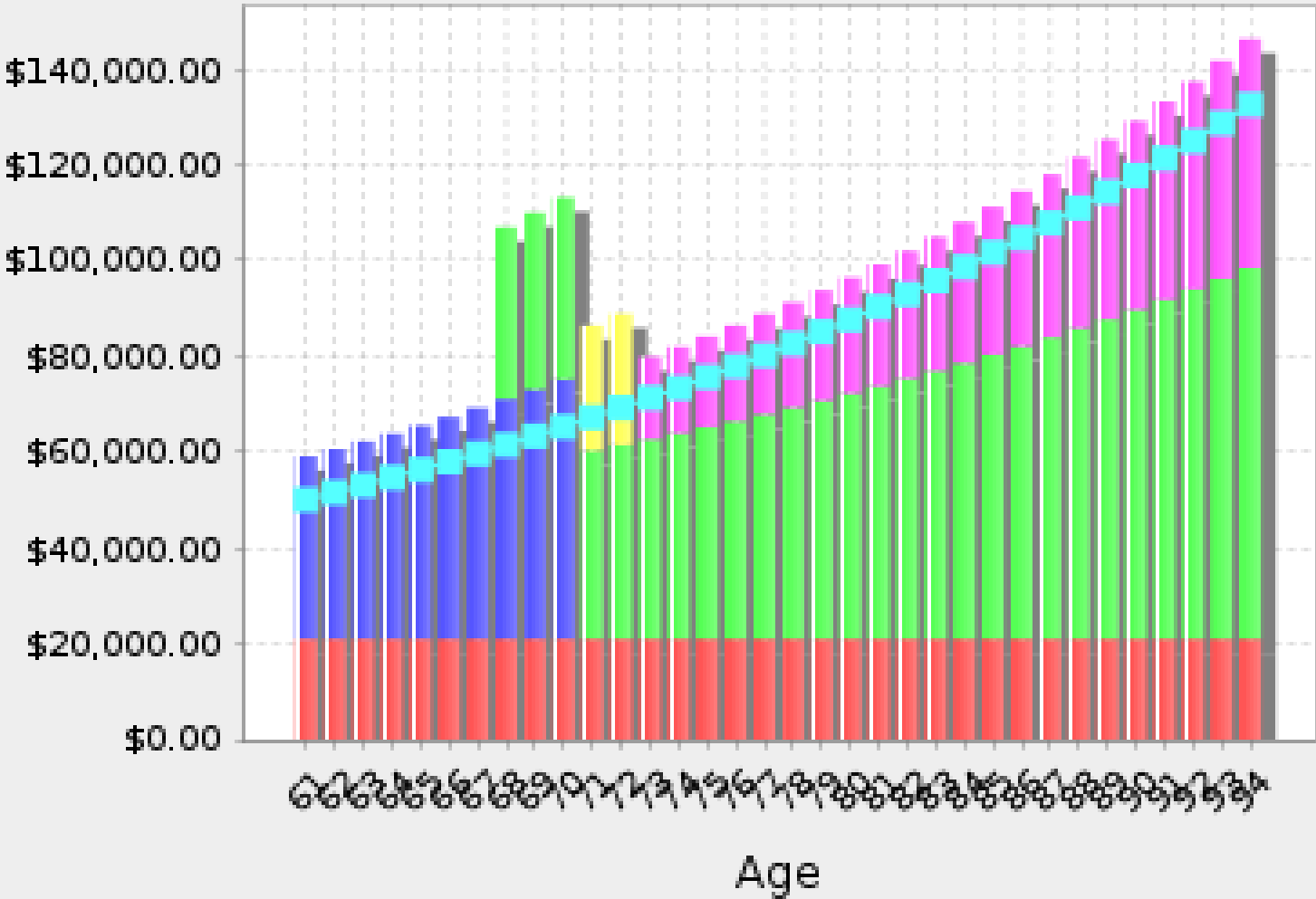
## Deductions Output

| 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     |



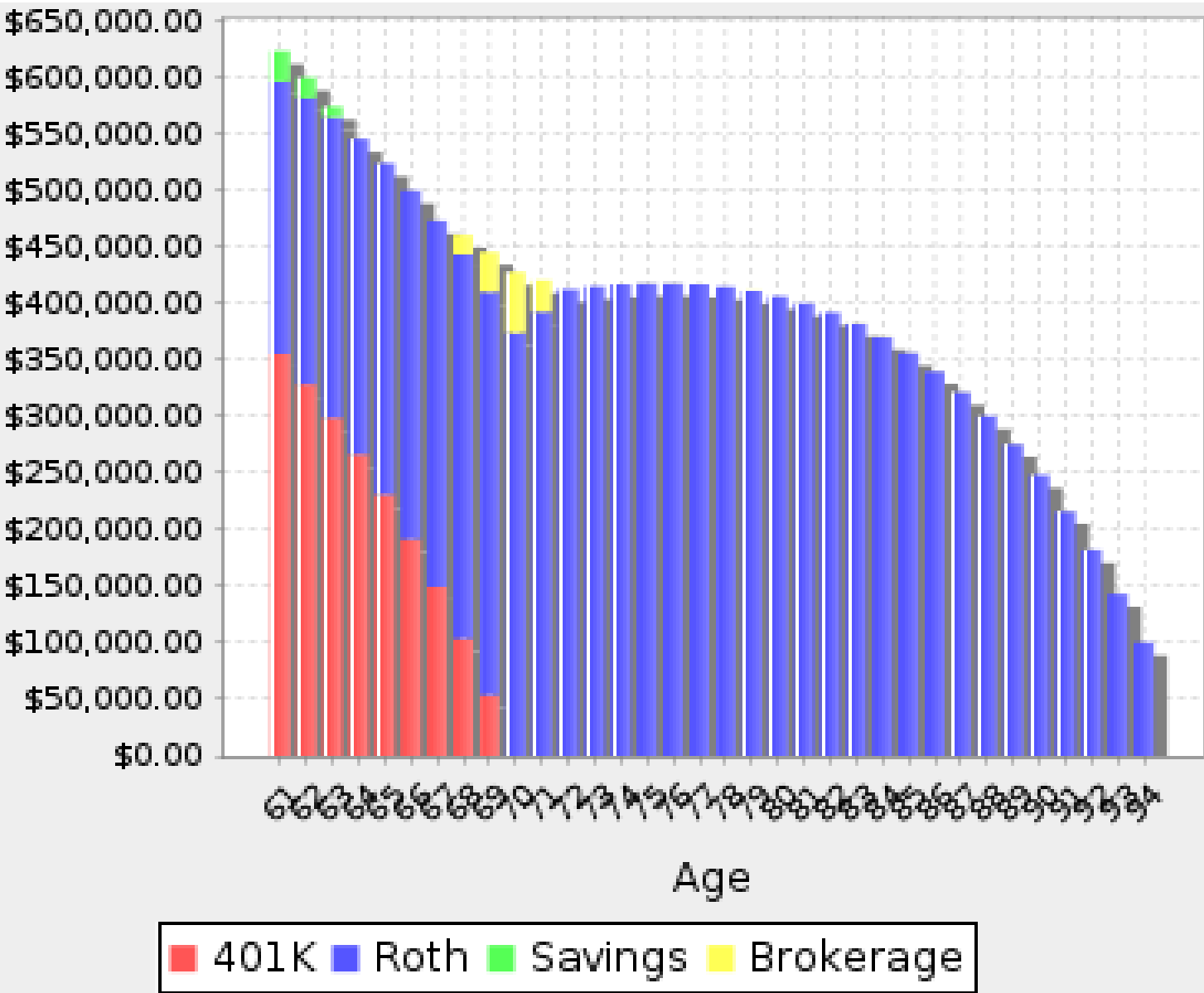
## Salary Output

| 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   |