## 401K Input

Current Balance: 354000.0

Annual Growth Rate: 0.04

Annual Contributions: 0.0

Only With A Salary: false

Start Withdrawal Age: 58

## 403B Input

Current Balance: 255000.0

Annual Growth Rate: 0.04

Annual Contributions: 0.0

Only With A Salary: false

Start Withdrawal Age: 59

# **Brokerage Input**

Current Balance: 24000.0

Annual Growth Rate: 0.04

#### **Cash Balance Input**

Current Balance: 105000.0

Annual Growth Rate: 0.04

Annual Contributions: 0.0

Only With A Salary: false

Start Withdrawal Age: 59

# **Deductions Input**

Annual Deductions: 6500.0

# **Expenses Input**

Annual Expenses: 40000.0

## **IRA Input**

Current Balance: 35000.0

Annual Growth Rate: 0.05

Annual Contributions: 5500.0

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: Sat Feb 09 10:44:33 EST 2019

Birth Date: Sat Sep 06 10:44:34 EDT 1958

Retirement Age: 59

Life Expectancy Age: 95

Inflation: 0.03

## **Roth Input**

Current Balance: 188000.0

Annual Growth Rate: 0.05

Annual Contributions: 0.0

Only With A Salary: false

Start Withdrawal Age: 70

# Salary Input

Current Annual Salary: 50000.0

Average Merit Increase: 0.025

# Savings Input

Current Balance: 24000.0

Annual Growth Rate: 0.04

# **Social Security Input**

Starting Age: 70

Monthly Amount: 2900.0

# **Taxes Input**

Effective Federal Tax Rate: 0.14

Effective State Tax Rate: 0.04

# 401K Output

Year 2019 2020	Age 60 61	Beginning Balance 354,000.00 331,344.00	Deposits 0.00 0.00	Withdrawals 35,400.00 36,816.00	Ending Balance 331,344.00 306,309.12
2021 2022	62 63	306,309.12 278,741.30	0.00 0.00	38,288.64 39,820.19	278,741.30 248,477.96
2023 2024	64 65	248,477.96 215,347.56	0.00	41,412.99 43,069.51	215,347.56 179,169.17
2025	66	179,169.17	0.00	44,792.29	139,751.95
2026	67	139,751.95	0.00	46,583.98	96,894.69
2027 2028	68 69	96,894.69 50,385.24	0.00	48,447.34	50,385.24 0.00
2028	70	0.00	0.00	50,385.24	0.00
2030	71	0.00	0.00	0.00	0.00
2031	72	0.00	0.00	0.00	0.00
2032 2033	73 74	0.00	0.00	0.00	0.00
2033	7 <del>5</del>	0.00	0.00	0.00	0.00
2035	76	0.00	0.00	0.00	0.00
2036	77	0.00	0.00	0.00	0.00
2037 2038	78 79	0.00	0.00	0.00	0.00
2039	80	0.00	0.00	0.00	0.00
2040	81	0.00	0.00	0.00	0.00
2041	82	0.00	0.00	0.00	0.00
2042 2043	83 84	0.00	0.00	0.00	0.00
2043	85	0.00	0.00	0.00	0.00 0.00
2045	86	0.00	0.00	0.00	0.00
2046	87	0.00	0.00	0.00	0.00
2047 2048	88 89	0.00	0.00	0.00	0.00 0.00
2049	90	0.00	0.00	0.00	0.00
2050	91	0.00	0.00	0.00	0.00
2051	92	0.00	0.00	0.00	0.00
2052 2053	93 94	0.00 0.00	0.00 0.00	0.00	0.00 0.00

## 403B Output

Year 2019	Age 60	Beginning Balance 255,000.00	Deposits 0.00	Withdrawals 0.00	Ending Balance 265,200.00
2020	61	265,200.00	0.00	0.00	275,808.00
2021	62	275,808.00	0.00	0.00	286,840.32
2022	63	286,840.32	0.00	0.00	298,313.93
2023	64	298,313.93	0.00	0.00	310,246.49
2024	65	310,246.49	0.00	0.00	322,656.35
2025	66	322,656.35	0.00	0.00	335,562.60
2026	67	335,562.60	0.00	0.00	348,985.11
2027	68	348,985.11	0.00	0.00	362,944.51
2028	69	362,944.51	0.00	0.00	377,462.29
2029	70	377,462.29	0.00	0.00	392,560.78
2030	71	392,560.78	0.00	0.00	408,263.22
2031	72	408,263.22	0.00	0.00	424,593.74
2032	73	424,593.74	0.00	0.00	441,577.49
2033	74	441,577.49	0.00	0.00	459,240.59
2034 2035	75 76	459,240.59	0.00	0.00	477,610.22
2035	76 77	477,610.22 496,714.63	0.00	0.00 6,791.46	496,714.63
2036	77	509,520.09	0.00	10,087.06	509,520.09 519,410.35
2037	78 79	519,410.35	0.00	10,007.00	528,841.17
2039	80	528,841.17	0.00	11,756.05	537,768.52
2040	81	537,768.52	0.00	12,628.29	546,145.84
2041	82	546,145.84	0.00	13,526.69	553,923.92
2042	83	553,923.92	0.00	14,452.04	561,050.76
2043	84	561,050.76	0.00	15,405.15	567,471.43
2044	85	567,471.43	0.00	16,386.86	573,127.95
2045	86	573,127.95	0.00	17,398.02	577,959.13
2046	87	577,959.13	0.00	18,439.51	581,900.40
2047	88	581,900.40	0.00	19,512.25	584,883.68
2048	89	584,883.68	0.00	20,617.17	586,837.18
2049	90	586,837.18	0.00	21,755.23	587,685.22
2050	91	587,685.22	0.00	22,927.44	587,348.09
2051	92	587,348.09	0.00	24,134.82	585,741.80
2052	93	585,741.80	0.00	25,378.42	582,777.92
2053	94	582,777.92	0.00	26,659.32	578,363.34

# **Brokerage Output**

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	60	24,000.00	1,643.70	0.00	26,669.45
2020	61	26,669.45	1,471.61	0.00	29,266.70
2021	62	29,266.70	1,306.29	0.00	31,795.91
2022	63	31,795.91	1,148.40	0.00	34,262.08
2023	64	34,262.08	998.68	0.00	36,671.20
2024	65	36,671.20	857.89	0.00	39,030.25
2025	66	39,030.25	726.82	0.00	41,347.35
2026	67	41,347.35	606.33	0.00	43,631.83
2027	68	43,631.83	497.32	0.00	45,894.31
2028	69	45,894.31	400.72	0.00	48,146.83
2029	70	48,146.83	0.00	0.00	50,072.71
2030	71	50,072.71	0.00	0.00	52,075.62
2031	72	52,075.62	0.00	0.00	54,158.64
2032	73	54,158.64	0.00	0.00	56,324.99
2033	74	56,324.99	0.00	0.00	58,577.99
2034	75	58,577.99	0.00	0.00	60,921.11
2035	76	60,921.11	0.00	0.00	63,357.95
2036	77	63,357.95	0.00	6,791.46	58,829.15
2037	78	58,829.15	0.00	10,087.06	50,691.77
2038	79	50,691.77	0.00	10,909.22	41,373.85
2039	80	41,373.85	0.00	11,756.05	30,802.50
2040	81	30,802.50	0.00	12,628.29	18,901.19
2041	82	18,901.19	0.00	13,526.69	5,589.48
2042	83	5,589.48	0.00	0.00	5,813.06
2043	84	5,813.06	0.00	0.00	6,045.58
2044	85	6,045.58	0.00	0.00	6,287.40
2045	86	6,287.40	0.00	0.00	6,538.90
2046	87	6,538.90	0.00	0.00	6,800.46
2047	88	6,800.46	0.00	0.00	7,072.47
2048	89	7,072.47	0.00	0.00	7,355.37
2049	90	7,355.37	0.00	0.00	7,649.59
2050	91	7,649.59	0.00	0.00	7,955.57
2051	92	7,955.57	0.00	0.00	8,273.79
2052	93	8,273.79	0.00	0.00	8,604.75
2053	94	8,604.75	0.00	0.00	8,948.94

## **Cash Balance Output**

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	60	105,000.00	0.00	0.00	109,200.00
2020	61	109,200.00	0.00	0.00	113,568.00
2021	62	113,568.00	0.00	0.00	118,110.72
2022	63	118,110.72	0.00	0.00	122,835.15
2023	64	122,835.15	0.00	0.00	127,748.55
2024	65	127,748.55	0.00	0.00	132,858.50
2025	66	132,858.50	0.00	0.00	138,172.84
2026	67	138,172.84	0.00	0.00	143,699.75
2027	68	143,699.75	0.00	0.00	149,447.74
2028	69	149,447.74	0.00	0.00	155,425.65
2029	70	155,425.65	0.00	0.00	161,642.68
2030	71	161,642.68	0.00	0.00	168,108.38
2031	72	168,108.38	0.00	0.00	174,832.72
2032	73	174,832.72	0.00	0.00	181,826.03
2033	74	181,826.03	0.00	0.00	189,099.07
2034	75	189,099.07	0.00	0.00	196,663.03
2035	76	196,663.03	0.00	0.00	204,529.55
2036	77	204,529.55	0.00	6,791.46	205,647.61
2037	78	205,647.61	0.00	10,087.06	203,382.97
2038	79	203,382.97	0.00	10,909.22	200,172.70
2039	80	200,172.70	0.00	11,756.05	195,953.31
2040	81	195,953.31	0.00	12,628.29	190,658.03
2041	82	190,658.03	0.00	13,526.69	184,216.59
2042	83	184,216.59	0.00	14,452.04	176,555.13
2043	84	176,555.13	0.00	15,405.15	167,595.98
2044	85	167,595.98	0.00	16,386.86	157,257.48
2045	86	157,257.48	0.00	17,398.02	145,453.84
2046	87	145,453.84	0.00	18,439.51	132,094.91
2047	88	132,094.91	0.00	19,512.25	117,085.97
2048	89	117,085.97	0.00	20,617.17	100,327.55
2049	90	100,327.55	0.00	21,755.23	81,715.21
2050	91	81,715.21	0.00	22,927.44	61,139.28
2051	92	61,139.28	0.00	24,134.82	38,484.63
2052	93	38,484.63	0.00	25,378.42	13,630.47
2053	94	13,630.47	0.00	0.00	14,175.69

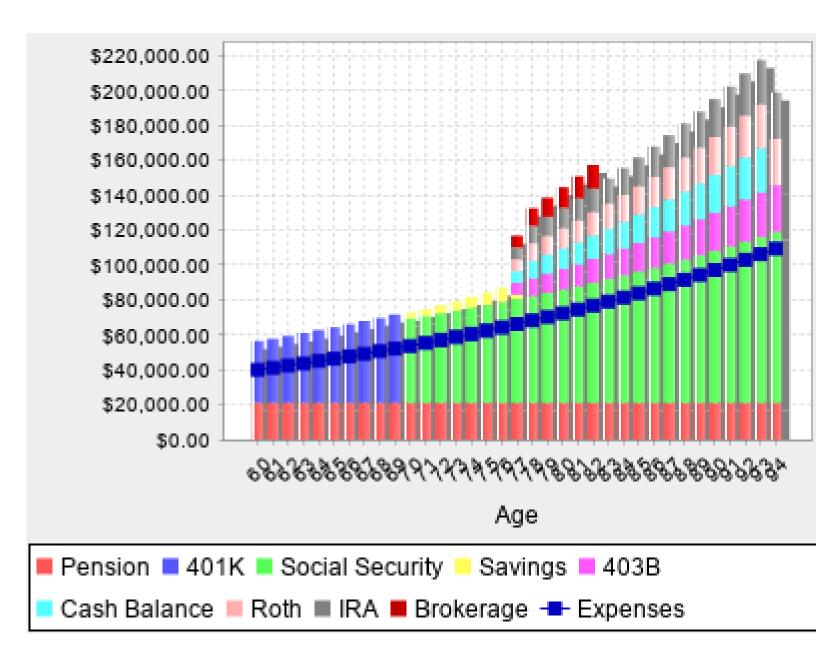
# **Deductions Output**

Year 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049	Age 601 612 613 615 615 615 615 615 615 615 615 615 615	Beginning Balance 6,500.00 6,695.00 6,895.85 7,102.73 7,315.81 7,535.28 7,761.34 7,994.18 8,234.01 8,481.03 8,735.46 8,997.52 9,267.45 9,545.47 9,831.83 10,126.79 10,430.59 10,743.51 11,065.81 11,397.79 11,739.72 12,091.91 12,454.67 12,828.31 13,213.16 13,609.56 14,017.84 14,438.38 14,871.53 15,317.68 15,777.21	Ending Balance 6,695.00 6,895.85 7,102.73 7,315.81 7,535.28 7,761.34 7,994.18 8,234.01 8,481.03 8,735.46 8,997.52 9,267.45 9,545.47 9,831.83 10,126.79 10,430.59 10,743.51 11,065.81 11,397.79 11,739.72 12,091.91 12,454.67 12,828.31 13,213.16 13,609.56 14,017.84 14,438.38 14,871.53 15,317.68 15,777.21 16,250.52
2049 2050 2051		15,317.68 15,777.21 16,250.52 16,738.04	15,777.21 16,250.52 16,738.04 17,240.18
2052 2053	93 94	17,240.18 17,757.38	17,757.38 18,290.11

# **Expenses Output**

Year 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2037 2038 2039 2040 2041 2042 2043	Age 60 61 62 63 64 65 66 67 71 72 73 74 75 76 77 78 80 81 82 83 84 5	Beginning Balance 40,000.00 41,200.00 42,436.00 43,709.08 45,020.35 46,370.96 47,762.09 49,194.95 50,670.80 52,190.93 53,756.66 55,369.35 57,030.44 58,741.35 60,503.59 62,318.70 64,188.26 66,113.91 68,097.32 70,140.24 72,244.45 74,411.78 76,644.14 78,943.46 81,311.76	Ending Balance 40,000.00 41,200.00 42,436.00 43,709.08 45,020.35 46,370.96 47,762.09 49,194.95 50,670.80 52,190.93 53,756.66 55,369.35 57,030.44 58,741.35 60,503.59 62,318.70 64,188.26 66,113.91 68,097.32 70,140.24 72,244.45 74,411.78 76,644.14 78,943.46 81,311.76
2041	82	76,644.14	76,644.14
2042	83	78,943.46	78,943.46
2050	91	100,003.21	100,003.21
2051	92	103,003.31	103,003.31
2052	93	106,093.41	106,093.41
2053	94	109,276.21	109,276.21

#### **Income Graph Output**



# IRA Output

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	60	35,000.00	5,500.00	0.00	42,525.00
2020	61	42,525.00	5,500.00	0.00	50,426.25
2021	62	50,426.25	5,500.00	0.00	58,722.56
2022	63	58,722.56	5,500.00	0.00	67,433.69
2023	64	67,433.69	5,500.00	0.00	76,580.38
2024	65	76,580.38	5,500.00	0.00	86,184.39
2025	66	86,184.39	5,500.00	0.00	96,268.61
2026	67	96,268.61	5,500.00	0.00	106,857.04
2027	68	106,857.04	5,500.00	0.00	117,974.90
2028	69	117,974.90	5,500.00	0.00	129,648.64
2029	70	129,648.64	5,500.00	0.00	141,906.07
2030	71	141,906.07	5,500.00	0.00	154,776.38
2031	72	154,776.38	5,500.00	0.00	168,290.20
2032	73	168,290.20	5,500.00	0.00	182,479.71
2033	74	182,479.71	5,500.00	0.00	197,378.69
2034	75	197,378.69	5,500.00	0.00	213,022.63
2035	76	213,022.63	5,500.00	0.00	229,448.76
2036	77	229,448.76	5,500.00	6,791.46	239,565.16
2037	78	239,565.16	5,500.00	10,087.06	246,727.00
2038	79	246,727.00	5,500.00	10,909.22	253,383.67
2039	80	253,383.67	5,500.00	11,756.05	259,483.99
2040	81	259,483.99	5,500.00	12,628.29	264,973.49
2041	82	264,973.49	5,500.00	13,526.69	269,794.15
2042	83	269,794.15	5,500.00	14,452.04	273,884.21
2043	84	273,884.21	5,500.00	15,405.15	277,178.01
2044	85	277,178.01	5,500.00	16,386.86	279,605.71
2045	86	279,605.71	5,500.00	17,398.02	281,093.07
2046	87	281,093.07	5,500.00	18,439.51	281,561.24
2047	88	281,561.24	5,500.00	19,512.25	280,926.44
2048	89	280,926.44	5,500.00	20,617.17	279,099.74
2049	90	279,099.74	5,500.00	21,755.23	275,986.73
2050	91	275,986.73	5,500.00	22,927.44	271,487.25
2051	92	271,487.25	5,500.00	24,134.82	265,495.05
2052	93	265,495.05	5,500.00	25,378.42	257,897.47
2053	94	257,897.47	5,500.00	26,659.32	248,575.06

# **Pension Output**

Year 2019	Age 60	Annual Amount 21,120.00
2020	61	21,120.00
2021	62	21,120.00
2022	63	21,120.00
2023 2024	64 65	21,120.00 21,120.00
2024	66	21,120.00
2026	67	21,120.00
2027	68	21,120.00
2028	69	21,120.00
2029	70	21,120.00
2030	71	21,120.00
2031 2032	72 73	21,120.00 21,120.00
2032	73 74	21,120.00
2034	75	21,120.00
2035	76	21,120.00
2036	77	21,120.00
2037	78	21,120.00
2038	79	21,120.00
2039 2040	80 81	21,120.00 21,120.00
2040	82	21,120.00
2042	83	21,120.00
2043	84	21,120.00
2044	85	21,120.00
2045	86	21,120.00
2046 2047	87 88	21,120.00 21,120.00
2047	89	21,120.00
2049	90	21,120.00
2050	91	21,120.00
2051	92	21,120.00
2052	93	21,120.00
2053	94	21,120.00

# **Roth Output**

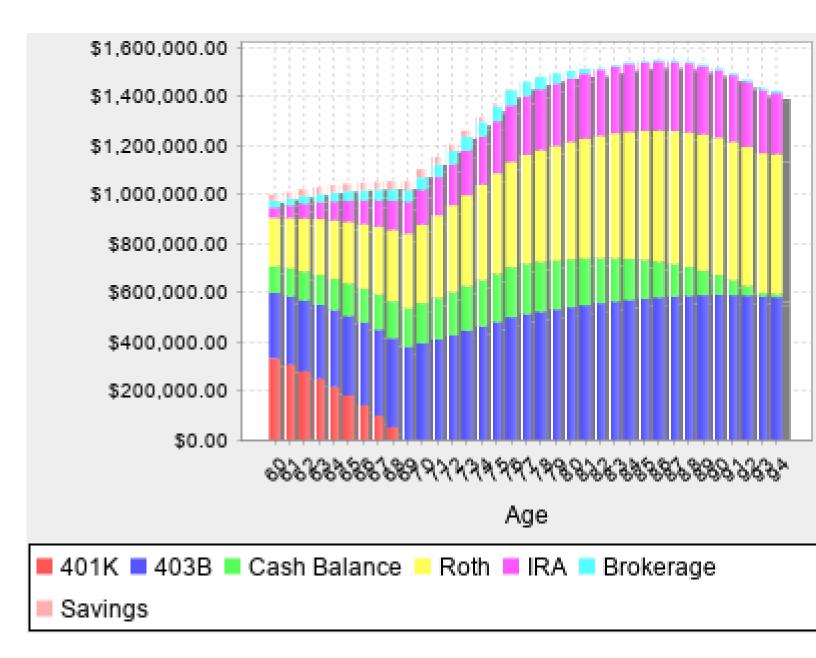
Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	60	188,000.00	0.00	0.00	197,400.00
2020	61	197,400.00	0.00	0.00	207,270.00
2021	62	207,270.00	0.00	0.00	217,633.50
2022	63	217,633.50	0.00	0.00	228,515.17
2023	64	228,515.17	0.00	0.00	239,940.93
2024	65	239,940.93	0.00	0.00	251,937.98
2025	66	251,937.98	0.00	0.00	264,534.88
2026	67	264,534.88	0.00	0.00	277,761.62
2027	68	277,761.62	0.00	0.00	291,649.70
2028	69	291,649.70	0.00	0.00	306,232.19
2029	70	306,232.19	0.00	0.00	321,543.80
2030	71	321,543.80	0.00	0.00	337,620.99
2031	72	337,620.99	0.00	0.00	354,502.04
2032	73	354,502.04	0.00	0.00	372,227.14
2033	74 75	372,227.14	0.00	0.00	390,838.50
2034	75	390,838.50	0.00	0.00	410,380.42
2035	76 77	410,380.42	0.00	0.00	430,899.44
2036		430,899.44	0.00	6,791.46	445,313.38
2037 2038	78 79	445,313.38 456,987.64	0.00	10,087.06 10,909.22	456,987.64
2036	80	468,382.33	0.00		468,382.33 479,457.59
2039	81	479,457.59	0.00	11,756.05 12,628.29	490,170.77
2040	82	479,457.59	0.00	13,526.69	500,476.29
2041	83	500,476.29	0.00	14,452.04	510,325.46
2042	84	510,325.46	0.00	15,405.15	510,323.40
2043	85	510,323.40	0.00	16,386.86	528,443.43
2045	86	528,443.43	0.00	17,398.02	536,597.68
2045	87	536,597.68	0.00	18,439.51	544,066.08
2047	88	544,066.08	0.00	19,512.25	550,781.53
2017	89	550,781.53	0.00	20,617.17	556,672.58
2049	90	556,672.58	0.00	21,755.23	561,663.21
2050	91	561,663.21	0.00	22,927.44	565,672.56
2051	92	565,672.56	0.00	24,134.82	568,614.62
2052	93	568,614.62	0.00	25,378.42	570,398.02
2053	94	570,398.02	0.00	26,659.32	570,925.63

# Salary Output

Year	Age	Beginning	Balance	Ending	Balance
2019	60		0.00		0.00
2020	61		0.00		0.00
2021	62		0.00		0.00
2022	63		0.00		0.00
2023	64		0.00		0.00
2024	65		0.00		0.00
2025	66		0.00		0.00
2026	67		0.00		0.00
2027	68		0.00		0.00
2028	69		0.00		0.00
2029	70		0.00		0.00
2030	71		0.00		0.00
2031	72		0.00		0.00
2032	73		0.00		0.00
2033	74		0.00		0.00
2034	75		0.00		0.00
2035	76		0.00		0.00
2036	77		0.00		0.00
2037	78		0.00		0.00
2038	79		0.00		0.00
2039	80		0.00		0.00
2040	81		0.00		0.00
2041	82		0.00		0.00
2042	83		0.00		0.00
2043	84		0.00		0.00
2044	85		0.00		0.00
2045	86		0.00		0.00
2046	87		0.00		0.00
2047	88		0.00		0.00
2048	89		0.00		0.00
2049	90		0.00		0.00
2050	91		0.00		0.00
2051	92		0.00		0.00
2052	93		0.00		0.00
2053	94		0.00		0.00

# **Savings Output**

Year	Age	Beginning Balance	Deposits	Withdrawals	Ending Balance
2019	60	24,000.00	0.00	0.00	24,960.00
2020 2021	61 62	24,960.00	0.00	0.00	25,958.40
2021	63	25,958.40 26,996.74	0.00	0.00	26,996.74 28,076.61
2022	64	28,076.61	0.00	0.00	29,199.67
2023	65	29,199.67	0.00	0.00	30,367.66
2025	66	30,367.66	0.00	0.00	31,582.36
2026	67	31,582.36	0.00	0.00	32,845.66
2027	68	32,845.66	0.00	0.00	34,159.48
2028	69	34,159.48	0.00	0.00	35,525.86
2029	70	35,525.86	0.00	3,150.48	33,670.40
2030	71	33,670.40	0.00	3,860.36	31,002.45
2031	72	31,002.45	0.00	4,616.36	27,441.53
2032	73	27,441.53	0.00	5,421.71	22,900.61
2033	74	22,900.61	0.00	6,279.86	17,285.58
2034	75	17,285.58	0.00	7,194.51	10,494.71
2035	76	10,494.71	0.00	8,169.65	2,418.07
2036	77	2,418.07	0.00	2,418.07	0.00
2037	78	0.00	0.00	0.00	0.00
2038	79	0.00	0.00	0.00	0.00
2039	80	0.00	0.00	0.00	0.00
2040	81	0.00	0.00	0.00	0.00
2041	82	0.00	0.00	0.00	0.00
2042 2043	83 84	0.00 0.00	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
2046	87	0.00	0.00	0.00	0.00
2047	88	0.00	0.00	0.00	0.00
2048	89	0.00	0.00	0.00	0.00
2049	90	0.00	0.00	0.00	0.00
2050	91	0.00	0.00	0.00	0.00
2051	92	0.00	0.00	0.00	0.00
2052	93	0.00	0.00	0.00	0.00
2053	94	0.00	0.00	0.00	0.00



# **Social Security Output**

Year	Age	Annual Amount
2019	60	0.00
2020 2021	61 62	0.00
2021	63	0.00
2023	64	0.00
2024	65	0.00
2025	66	0.00
2026	67	0.00
2027	68	0.00
2028	69	0.00
2029	70	48,171.34
2030	71	49,616.48
2031 2032	72 73	51,104.97 52,638.12
2032	74	54,217.27
2034	75	55,843.78
2035	76	57,519.10
2036	77	59,244.67
2037	78	61,022.01
2038	79	62,852.67
2039	80	64,738.25
2040	81	66,680.40
2041 2042	82 83	68,680.81 70,741.23
2042	84	70,741.23
2013	85	75,049.38
2045	86	77,300.86
2046	87	79,619.88
2047	88	82,008.48
2048	89	84,468.73
2049	90	87,002.80
2050	91	89,612.88
2051	92 93	92,301.27
2052 2053	94	95,070.30 97,922.41
2000	J 1	J 1 1 J Z Z • T I

# **Taxes Output**

	Taxes
	141.30
	366.94
	601.97
	846.76
	101.74
	367.31
	643.91
2026 67 8,502.66 2,429.33 10,	931.99
2027 68 8,736.02 2,496.01 11,	232.03
2028 69 8,979.06 2,565.45 11,	544.51
2029 70 8,640.08 2,468.59 11,	108.67
2030 71 8,794.22 2,512.63 11,	306.85
2031 72 8,948.74 2,556.78 11,	505.53
2032 73 9,103.35 2,600.96 11,	704.31
2033 74 9,257.71 2,645.06 11,	902.77
	100.43
	296.77
	491.20
	733.96
	001.93
	277.94
	562.23
	855.05
	156.65
	467.30
·	787.28
·	116.85
	456.30
	805.94
	166.08
	537.01
	919.07
	312.60
	717.93
2053 94 14,105.32 4,030.09 18	