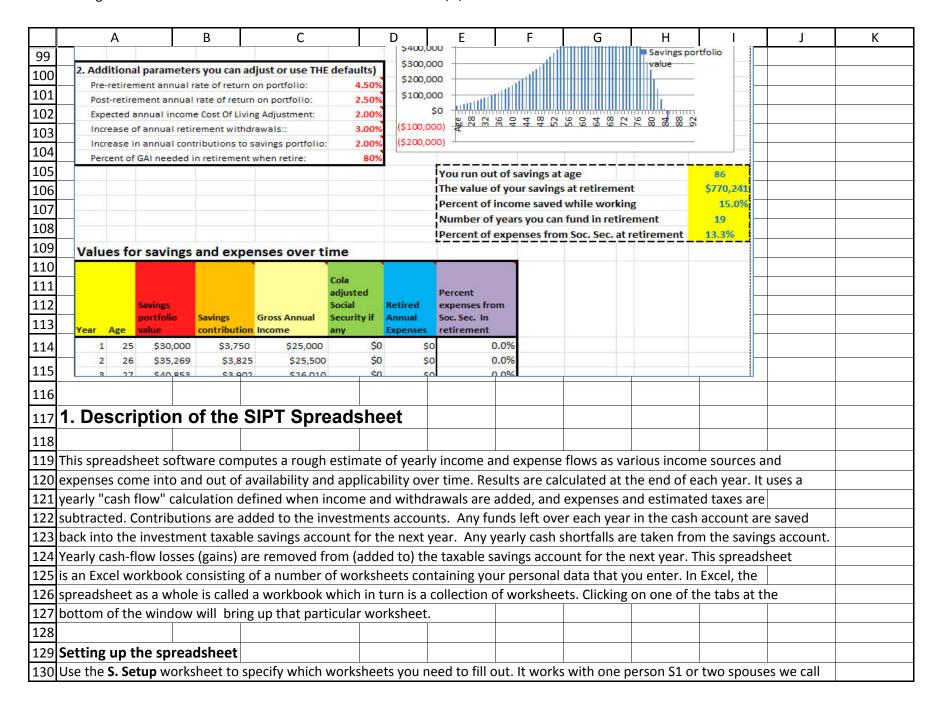
	А	В	С	D	E	F	G	Н	I	J	K			
1	File: SIPT.xls		Elementary glide-	path calcu	lator (Sim	pleCalc)		Next SIPT	workshee	t (Assumpt	ions)			
2														
3	Simplified I	ncome	-Stream Plar	nning T	ool									
4	Calculate Glide-P	ath from y	early Cash-flows,	Income Str	reams, Exp	enses, Inv	estment A	ccounts ar	nd Taxes					
5														
6	This Excel spreadsh	neet is a pla	nning tool for peop	le who wan	t to plan fo	r future sav	ing and spe	ending need	ds, want to	get rough				
7	estimates of their	saving and	spending patterns, a	nd are will	ing to enter	r summarie:	s of their pe	ersonal fina	ncial data r	equired to				
8	compute this. Fina	l results ar	e shown in summary	y tables and	d glide-path	graphs of t	hose tables	. All data is	entered a	nd calculate	:d			
9	in this spreadsheet	. No data is	s exported from the	spreadshee	et. From the	e data that	you enter, t	he spreads	heet estima	ates				
10	yearly cash-flows ι	ising incom	e from various sour	ces: Work,	Pensions, S	Social Secur	ity, Annuiti	es, and Life	Insurance					
11	benefits; contribu	tions and w	ithdrawals from tax	-deferred I	RAs, Roths	and Savings	investmen	t accounts.	It also esti	mates				
12	yearly expenses. It	then estim	ates yearly Federal	tax rates ar	nd resulting	cash-flows	. It allows s	cheduled a	nd irregular					
13 contributions and withdrawals for investment accounts (IRA, Roth, Savings) as well as scheduled-and-irregular expenses														
14 and deductions. It then estimates investment returns and taxes on investment returns. These are also used in the														
15														
-														
17	OpenOffice or Libro	eOffice "ca	lc", Google"sheet",	etc. since it	doesn't use	e Microsoft	Visual Basi	c because V	'BA may no	t be				
18	available in all spre	eadsheet pi	rograms. It does not	save data o	on the Inter	net. Why m	nodel? Alth	ough all mo	dels will be	inaccurate				
			e useful for plannin				•							
20	•		e direction of a simp											
21			me are useful". In a							•				
-	that may be useful	to experin	nent with to better u	ınderstand	the concep	t of glide-pa	ath before i	using the fu	II spreadsh	eet.				
23														
	Recent revisions:	Revised:	12/9/2015		V.0.22.4	Beta**								
25		Revised:	7/14/2016		V.0.24.14									
26		Revised:	7/20/2016			Beta**								
27		Revised:	8/4/2016		V.0.24.16	Beta**								
28	See	Appendix I	<u>D</u>	for list of o	utstanding	issues (thing	gs TODO), a	nd extende	d REVISION	I-LIST				
29														
-	Note: The spreadsh	eet will be	revised each year af	ter new Tax	Tables & C	ap-Gains/Di	iv. rates & t	ax rules are	announced	l.				
31														
_	© P. Lemkin 2012-2													
33	GNU General Public	c License, v	ersion 3.0 (GPLv3) at	•	http://ope	nsource.org	/licenses/g	ol-3.0.html						

	Α	В	С	D	Е	F	G	Н	I	J	K
34	See the full license de	escription se	ctions 15. Disclaimer o	f Warranty a	and 16. Limita	ation of Liabi	lity for detai	ls.			
35											
36	** For more on Bet	a-level soft	ware see	https://en.	wikipedia.o	rg/wiki/Sof	tware_relea	ase life cyc	<u>le</u>		
37											
38	"Forever	Bota"							Ī		
39	•								ļ 		
40			o wait - one more tl								
41	Vers	sion 0.123.	7 No, still not quite	right. 🙁	Done! 🙂						
42	i \	Version 0.1	23.8 Well, still not a	quite there	yet. 😕 Do	one! 😊			<u></u>		
43	!	Version	0.123.9 Added a ne	ew feature	competing	software h	as. 😕 Doi	ne! 🙂	!		
44		Versi	on 0.123.10 Oops,	didn't impl	ement feat	ure correct	ly. (2) Do	ne! 🙂	<u> </u>		
45	i		-	7.	100		T. Heart		<u> </u>		
46	į.	•	• •						!		
47									! 		
48	Cartoon by Ta	rTar, 10-15	-2015	A11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1							
49			_,								
50	Table of Conte	nts for In	troduction								
51	Introduction										
52	1. Description of th	•									
53	•		ions that can be inve	estigated us	ing this spre	eadsheet					
54	1.2 The types of	•									
55	1.3 How the spre										
56	1.4 How Contribu	utions, With	drawals and Expens	es are hand	lled						
57	1.5 Error checkin	g - Running	out of money and a	ge entry ch	ecking						
58	2. Disclaimer										
	3. Directions for us										
60	4. Discussion of the	list of all w	orksheet tables in A	ppendix A							
61	5. Notes on current	version of	the spreadsheet								
62											
63	Documentation in	n addition	al worksheets								
64	Click on the any of	the followir	ng hyperlinks to go to	the wprks	heets						
65	<u>Assumptions</u>	Summary li	ist of all settings in S	etup, and A	geData thro	ough Expen	seData wor	ksheets			
66	<u>Results</u>	Glide-path	of income from Inco	me & With	drawal sour	ces less Exp	enses & Ta	xes			

	Α	В	С		D	Е	F	G	Н	1	J	K	
67	Resources	Lists of arti	cles, literature,	web sites	relate	d to financia	al planning						
68	<u>Figures</u>	Screen sho	ts & description	s illustrat	ting hov	w the sprea	dsheet work	(S					
69	Appendix A	List of all w	orksheets descr	ibing the	ir table	s and section	ons						
70	Appendix B	Extra calcu	lators (not tied i	n with th	ne rest o	of the sprea	dsheet)						
71	Appendix C	Glossary - d	definitions of ter	rms used	in the	spreadshee	t						
72	Appendix D	List of outs	tanding issues (Things TC	DO an	d CHECK), a	nd REVISION	N-LIST Histo	ory				
73	FAQ	Answers to	Frequently Ask	ed Quest	ions								
74													
75													
76	Introduction												
77													
78	While you are savir	ng for future	expenditures s	uch as re	tireme	nt, a new h	ouse, college	e educatior	for your ch	nildren you			
79	might wonder if you are saving enough or spending too much on current expenses. A glide-path analysis lets you look												
	at your finances over time. How does it change with the contributions to savings during your accumulation phase												
	and how rapidly your savings are being depleted during retirement? It can be useful to periodicly check how you												
82	are doing to make		still on track to	reach you	ur goals	s, and if not	what might	you chang	e to improv	e your			
83	retirement glide pa	th.											
84													
	The full Simplified								-				
	data to help answe			•			•	•			•		
-	rudimentary retire												
	types of calculation				<u>pleCalc</u>		worksheet.						
	typical data and res										1		
	might try using this					e detail belo	w. Of course	e it can not	predict the	future but			
91	gives an estimate t	nat may be	useful in doing p	olanning.									
92										- 1			
93 94	1 Enter your data in the Red cells below Savings portfolio value												
95			if <u>already</u> retired):	25	\$900,0								
96	Your expected retine	The state of the s):	\$30,000	\$800,0			illi.		-			
_	Current gross ann			\$25,000	\$700,0								
97	Annual contributo			\$3,750	\$500,0								
98	Yearly annuity from	n Social Security	at retirement	\$6,000	, J.		1		i .				



		_	_	_	_	_	_				
	A	В	С	D	Е	F	G	Н	l	J	K
		-	between worksheet		_						
			ks (blue font with ar	-			*			rksheet	
133	summarizes data co	omputed or	n the other data wor	ksheets bot	h as tables	and then gr	aphs of the	data in the	tables.		
134	This is updated wh	en you char	nge any of the other	worksheets	data.						
135											
136	Depending on your	level of exp	pertise and familiarit	y with finar	ncial terms,	you may wa	ant to read	Appendix C	(glossary o	f	
137	financial terms) be	<u>fore</u> enterin	g your data. In addit	tion, this sp	readsheet r	equires you	to switch b	etween diff	erent work	sheets	
138	that focus on partic	<i>cular</i> types	of data (e.g., work ir	ncome, Soci	al Security I	penefits, IRA	As, expense	s, etc.).			
139											
140	Types of persona	l data requ	uired								
			an be defined and ir	nclude: wor	k income, p	ensions, Soc	ial Security	, and <i>annui</i>	ty payouts .	There	
			accounts including:								
			ourposes of the sprea								
			red IRAs. Similarly a								
			olled over to "Rollove		·						
			awals to each of the								
147	occuring on a parti	cular year. \	ou may specify expe	enses as bo	th schedule	d and irregu	ılar events.	You might	think about	your list of	
148	future irregular exp	enses as a	planning tool for yo	ur future ex	penses in y	our "Bucket	t-List" - suc	h as college	expenses,	retirement,	
149	trips, gifts, etc. (See	e the discus	sion of the 2007 con	nedy film <u>T</u>	ne Bucket Li	st	http://en.v	vikipedia.or	g/wiki/Bucl	cet_list	for a nice
150	definition.) The spr	eadsheet ca	alculates your remain	ning assets	yearly so yo	u can used	this for plan	nning future	expenses.		
151											
152	If the cash-flow is e	ver negativ	e for a particular yea	ar, It takes t	he shortfall	from the ta	xable savin	gs account	9. Savings	Data).	
153	If this is a problem,	one could	possibly increase sor	me of the in	come sourc	es (IRA or R	OTH) other	than taxab	le savings a	nd/or	
154	lower expenses to	make the ca	ash-flow positive if it	was down	a lot. The sp	readsheet '	will warn yo	ou if this hap	pens in R.F	Results	
155	section R.8 .										
156											
157	1.1 Some exan	ples of c	uestions that c	an be inv	estigated	d using th	is spreac	Isheet			
	Q.1 Will I run out o	-									
		•	es and expected expe	enses in reti	irement, wil	I I run out o	f money. If	I save more	or spend le	ess,	
160	work shorter or lor	nger - how v	will that affect my ca	sh flows? H	low much d	o I need to	save?				
161			,								
	Q.1.1 Will the mon	ey being sa	ved for college expe	enses (or a	new home	or cars, etc.) be adequa	ate?			
163	This is similar to qu	estion Q.1 l	but the future dates	for the star	ts of the ex	penses may	be nearer	or farther o	ut and the e	expense	

	Α	В	С	D	E	F	G	Н	I	J	K
164	amounts and saving	gs income a	nd savings amounts	required ar	e quite diffe	erent.					
165											
166	Q.2 When should I	do withdra	wals on my tax-defe	erred IRAs?							
167	Using the spreadsh	eet one cou	ıld also do experime	nts, for exa	mple to det	ermine whe	ether taking	some tax-d	leferred IRA	1	
168	early withdrawals (before 70 1	/2) might minimize (going into a	much highe	er tax brack	et when on	e must start	t to take IRA	4	
169	Required Minimum	Distributio	n (RMD) without a p	enalty. If yo	ou take earl	y IRA withd	rawals once	you are ab	le to do it w	/ithout	
170	the added tax pena	ılty (after 59	9 1/2) and the mone	y if not nee	ded then it	could then I	be reinveste	ed in tax-eff	icient		
171	investments in a ta	xable saving	gs account using bro	ad-based lo	w-cost low-	turnover st	ock index a	nd possibly	muni bond		
172	index funds. This m	ight possibl	y lower your RMDs	and taxes la	ter on for th	nose who m	night be in a	much a hig	gher tax-bra	acket.	
173	Both tax-deferred I	RAs and Ro	th IRAs can be acces	sed at 59 1/	² without a	tax penalty	y. This sprea	dsheet doe	s not curre	ntly	
174	check to see if you	are doing o	r handle IRA withdra	wals before	e 59 1/2.						
175											
176	Q.3 When should I	retire, clair	n Social Security, an	d how will	this affect r	ny savings?)				
177	The spreadsheet m	ight also be	used for helping to	decide whe	n to claim S	ocial Securi	ity. Delaying	g claiming S	ocial Securi	ty	
178	gives you a roughly	8% higher	benefit for each yea	r you delay	(and that do	es not incl	ude the CPI	adjustment	made each	n year	
179	to Social Security).	The total in	ncome needed from	various inco	ome sources	and additi	onal withdr	awals durin	g the pre-cl	aiming	
180	period could be eva	aluated with	n experiments to try	claiming So	cial Security	at differer	nt ages and t	then compa	ring the tot	tal income	
181	stream against exp	ected exper	nses and taxes. You	might exper	iment with	different da	ates for taki	ng Social Se	curity and i	nstead	
182	taking money from	other acco	unts to used to prov	ide income	if needed b	efore claim	ing.				
183											
184	Q.4 How will irregu	ılar expens	es affect my future i	income stre	am throug	h retiremer	nt?				
	•		ng how adding irregu	•							
186	to see how many tr	rips a year y	ou might take; how	a pricy a pri	ivate colleg	e or a less e	expensive pu	ublic college	e fits into yo	our	
187	planning; how expe	ensive a hou	ise you might buy; e	tc. All these	decisions v	vill affect ho	ow your reti	rement inco	ome stream	might	
188	behave.										
189											
190	Q.5 How much mo	re income c	ould I earn long ter	m if I have a	a more aggr	essive stoc	k portfolio	(more stock	(s)?		
191	The stock/bond ass	et allocatio	n model used here i	s fairly elem	entary usin	g fixed aver	rage long-te	rm returns	of stocks ar	nd bonds	
			l used in the model I							-	
193 might give you a higher return. In the long-run, for example, more small-cap stocks might earn a bit more return than large-cap											
stocks, etc. So you can see the effect of this over the long term. Note, that this spreadsheet model does not take varying returns											
	or sequence of retu	urns into aco	count that can great	ly affect the	results if w	ithdrawals	are taken fr	om that aco	count over t	time.	
196											
197	Q.6 What is the eff	ect of diffe	rent levels of inflation	on on my sa	avings over	time?					

	А	В	С	D	Е	F	G	Н	I	J	K
198	You can specify diff	ferent expe	cted long term CPI (0	Consumer P	rice Index e	stimate of i	nflation) va	lues and see	e how that a	affects	
199	your savings and ex	kpenses nee	eded during retireme	ent. Instead	of using the	e default CP	l you set, yo	ou can spec	ify different	CPIs in your	
200	income and expens	ses in the di	fferent accounts tha	t may be m	ore or less t	han the def	fault CPI.				
201											
202	Q.7 What would th	ne effect be	of adding annuities	during reti	rement? W	hat if I start	ted them at	different t	imes?		
203	You can experimen	t adding an	nuities for each spou	use, with an	d without C	OLA adjust	ments, to se	ee the effec	ts on retirer	ment cash	
204	flow. Note that the	purchase c	osts of adding fixed-	annuities at	t different a	ges in the f	uture can b	e viewed as	irregular ex	cpenses.	
205											
206											
207	1.2 The types of	of data yo	ou will need to e	enter							
208	You must specify th	ne starting a	and ending ages for e	each income	e stream (w	ork, pension	n, Social Sec	curity, and/o	or annuities),	
209	and do this indeper	ndently for	each spouse S1 and	S2. You spe	ciufy the ex	pected aver	rage market	returns for	stock and b	onds	
and do this independently for each spouse S1 and S2. You speciufy the expected average market returns for stock and bonds (fixed income) in your investment portfolio. Historically, roughly 90% of your portfolio return is determined by your asset											
210 (fixed income) in your investment portfolio. Historically, roughly 90% of your portfolio return is determined by your asset 211 allocation (in this case the stock:bond ratio). In addition, you can specify (the same or different) Cost Of Living Adjustments											
212	or COLAs for each of	of these inco	ome streams that inc	crease the i	ncome and	expenses b	y that perce	entage each	year. You n	nay also	
213	specify the expecte	ed Consume	r Price Index (CPI) th	nat can used	l as a defau	It for the va	rious COLAs	s you need t	o enter.		
214											
215	Types of Savings										
216	Similarly, you must	specify the	age ranges for sche	duled inves	tment (IRA,	Roth, taxab	ole Savings)	contributio	ns and with	drawals	
217	for S1 and S2. The I	RA and Rot	h accounts are optio	nal, but <u>the</u>	Savings acc	count is req	<u>uired</u> since	it is used to	reconcile tl	ne cash-	
218	flow and where ins	urance (if a	ny) payouts are depo	osited. You	can specify	both sched	uled contrib	outions as a	fixed amou	nts and	
219	withdrawals as a pe	ercentage e	ach year that increas	se by a COL	A if desired.	You can als	so specify ir	regular con	tributions a	nd	
220	withdrawal events	that can occ	cur at any age or hav	ve several e	vents the sa	ime year ind	dependently	y for both S	1 and S2. Fo	or	
221	example, one could	d withdraw	money to buy a new	car, pay fo	r kids colleg	e, take a bi	ig trip and b	uy a new ho	ouse at the	sam	
222	the age (e.g. 59) ra	ther than th	ne year (e.g. 2019) fo	r the event	s. The total	contributio	ns and with	drawal valu	es each yea	r is the	
223	year. You specify su	um of the so	theduled and irregul	ar contribut	tions and wi	thdrawals r	espectively	. These are	tracked sep	arately	
224	for S1 and S2.										
225											
226	Types of Expense	es .									
227	Expenses are specif	fied similar	to contributions and	l withdrawa	Is for invest	ment accou	unts, but as	scheduled a	and irregu <mark>l</mark> a	r	
228	expense events. W	hereas year	ly investment accou	int withdrav	wals are add	led to the ca	ash-flow, ex	cpenses are	subtracted		
229	from the cash-flow	. You can al	so specify scheduled	l and irregu	lar deductio	ns thar are	used for pa	rt of the tax	c calculatio	ns.	
230	Otherwise, options	are similar	such as starting and	stopping ag	ges with an	expense CC	DLA are spe	cified. A rοι	ıgh estimate	e of	

	А	В	С	D	Е	F	G	Н	I	J	K	
231	Federal and State t	axes that ar	e computed are sub	tracted fror	n the cash a	account. No	te that Stat	e taxes are	estimated			
232	by a fixed percenta	ge not as a	AGI-dependent mar	ginal tax rat	e. Different	states may	also have v	arious dedu	uction level	S		
233	associated with diff	ferent types	s of pensions, etc. wl	hich are not	taken into	account.						
234												
235	It can be used by	a single po	erson (S1) or a cou	ple (S1 an	d S2)							
236	If there is no spous	e S2, then j	ust <u>enter zeros</u> for al	ll income, co	ontributions	s, withdraw	als, and exp	enses for S2	2 entries.			
237	You can enter the s	same age ra	nge as for S1 to simp	olify data er	ntry.							
238												
239	Limitiations on th	ne types of	calculations done	in the spr	eadsheet							
240	The computations	use estimat	es you specify for va	rious paran	neters and u	ises a fixed	CPI, fixed C	OLAs, fixed	stock			
241	and fixed income re	eturns wher	reas in reality these a	all change y	ear to year.	It does not	t address th	e problem o	of sequence	of		
242	returns and sequer	nce of withd	rawals that can radi	cally affect	long term re	eturns. The	reality is th	at all future	rates of re	eturns,		
243	CPIs, COLAs, tax rat	tes, tax rule	s and schedules, dec	duction sche	edules, etc.	are unknow	n. Howevei	r, we know t	they <u>will</u>			
244	vary and both of th	ese factors	can greatly affect fu	ture results	. Better me	thods such	as monte-ca	arlo or rand	omized seq	uences		
245	vary and both of these factors can greatly affect future results. Better methods such as monte-carlo or randomized sequences of actual past returns can improve the model, but still can not guarantee returns. Such advanced methods are beyond the scope											
246	of this spreadsheet	Black Swa	n events do happen	- think 9/11	and the 20	07-Great Re	ecession. Sc	these resu	lts are reall	у		
247	ball-park estimates	, but thatst	ill may be useful for	planning.								
248												
249												
250	1.3 How the sp	readshe	et works									
251	Each worksheet ha	s an INSTR I	UCTIONS paragraph	in the begi	inning that (explains wh	at you need	to fill out i	n that work	sheet.		
			of the aspects of the					Figures		. Some of th	e	
253	figures are for an o	lder version	of the spreadsheet	but give the	e general fla	vor of how	the worksh	eets work.				
254												
255	Personal configu	ration of th	ne spreadsheet usi	ing the "S.	Setup: wo	rksheet						
256	You must first spec	ify which da	ata worksheets you v	want to use	. Go to the S	S. Setup wo	rksheet to s	pecify the t	ypes of acc	ounts		
257	that apply to your p	personal situ	uation in section S.1	(see Figure	1) and eith	er select "u	sed" or "ign	ored" for ea	ach of the			
258	worksheet options.	. You may s	pecify whether you v	want to incl	ude irregula	ır contributi	ions and wit	thdrawals in	the investi	ment		
259	and expense accou	nts in section	on S.2 (see Figure 2).	Finally, yo	u can specif	y whether y	you want to	add schedu	ıled contrib	utions		
260	and withdrawals fo	r the invest	ment accounts in ta	ble S.3 (see	Figure 3). F	igures 4 and	d 5 show ex	amples of a	ccount wor	ksheets		
261	that <u>MUST</u> be edite	ed and those	e <u>NO NEED TO EDIT</u> l	pased on th	e paramete	rs you set ir	n section S. 1	L. Figure 6 s	hows how i	rregular		
262	expenses are enter	ed into the	10. ExpensesData w	orksheet. F	igure 7 shov	ws how irre	gular contri	butions and	withdrawa	als are		
263	entered into the in	vestment a	ccounts worksheets.	The followi	ing is a sum	mary list of	the other w	orksheets.	You can clic	k on		

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264	the hypertext to g	o to that wo	rksheet or	click on th	e workshe	et name	e tab a	at the bott	om of	this v	windov	v. Fig	ure 8.	shows	an	
	example of the R.	Results sum	mary table	R.1 . The o	ther work	sheets a	are dis	scussed in	more	detai	l below	/ .				
266																
267	Then enter your	Age and Ta	ax data													
268	After editing the S	S. Setup worl	ksheet, you	should th	en edit the	1. Agel	Data v	worksheet	, and t	then e	enter b	asic t	ax filir	ng data	a in the	
269	2. TaxData works	neet. Then y	ou should v	isit each o	f the other	r data-e	ntry v	vorksheets	and e	enter	your p	ersor	al dat	a.		
270																
271	Remember to sav	e the Excel w	vorkbook (s	preadshee	et) after or	during	your e	editing of t	he va	rious	worksł	neets	Your	persor	nal	
272	data will not be sa	ived unless y	ou tell Exce	el (or what	ever sprea	dsheet	progr	am you ar	e usin	g) to	save it.	. As y	ou ma	ke cha	inges,	
273	saving the spread	sheet often i	s a good ide	ea.												
274																
275	Some worksheets	let you ento	er multiple	sets of da	ta as a tab	le we ca	all a "	Table-GUI	"							
276	You enter data on	ly in the red	cells. Put \$0	0 or <mark>0%,</mark> e	tc. in cells	that dor	n't ap _l	ply. Works	heets	1. Ag	eData,	, 3. W	'orkDa	ta, 7.	IRAdata	1
and 8. Roth data have table-GUI data entry. The following is an example of a Table-GUI for the 3. WorkData worksheet.																
278	S1 st	art S1 end jo	b Job	Job incom	e S1 wor	k S	S2 star	t job S2 end	d job	Job	Jo	ob inco	ome S	1 work		
279	Job Nbr job a	ge age	Income	COLA	adjustr	nent <mark>a</mark>	age	age	100	Incom	ne C	OLA	ac	djustme	ent	
280	1	25 6	2 \$50,000	2.0	00%	\$0		25	35	\$20	,000	2.	20%		\$0	
281	2	63 6	9 \$40,000	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	50%	\$0		35	57	\$40	,000		50%		\$0	
282	3	0	0 \$0	0.0	00%	\$0		58	66	\$15	,000	1.	50%		\$0	
283																
284	View the final re	esults in the	e "R. Resul	ts" works	sheet afte	er you h	nave	entered a	ll you	ır dat	ta.					
	After you have en															
	intermediate resu	Its compute	d in the rest	t of the wo	orksheets a	and give	s you	a global p	icture	of yo	ur situ	ation	year b	y year	r.	
287																
288	The worksheets															
289	Introduction an	d Resources	worksheet	s are whit	e.	is addit	tional	document	ation							
290	SimpleCalc wo	rksheet:	<u>SimpleCald</u>	<u>c</u>		is the e	lemei	ntary glide	-path	calcu	lator					
291																
292	Figures and App	pendices wo	rksheets are	е		is addit	tional	document	ation							
293																
294	You can view a su	mmary view	at any time	of all you	ır settings i											
295	Assumptions v	vorksheet	Assumption	<u>ons</u>		Summo	ary list	t of all sett	ings b	y use	r in the	e othe	er worl	ksheet	s	
296	You don't edit the	Assumption	ıs workshee	et since it s	summarize	s the ot	her d	ata worksł	neets.							

	А	В	С	D	Е	F	G	Н	I	J	K		
297													
298	Results workshe	et:	R. Results		summarize	s spreadshe	et glide-pat	th results a j	fter enterin	g your data			
299	You don't edit the F	R. Results w	orksheet since it su	mmarizes th	ne other dat	a workshee	ts.						
300													
301	Configuration wo	orksheets:	S. Setup		used to cor	nfigure entir	e spreadsh	eet (indicate	e which shee	ets are used)		
302			1. AgeData		enter age,	CPI, market	returns, in	surance use	d througho	ut spreadsh	eet		
303			2. TaxData		enter Fede	ral tax data	and filing s	tatus					
304													
305	The income worksh	eets specif	y one or more sourc	es of yearly									
306	Income workshe	eets:	3. WorkData		enter your	work incom	e data, if ar	ny (current d	or future)				
307			4. PensionData		enter your	pension inco	ome data, ij	f any (currei	nt or future,)			
308			5. SocSecData		enter your	Social Secur	ity income	data, if any	(current or	future)			
309			6. AnnuityData		enter your	annuity inco	ome data, if	any (currer	nt or future)				
310													
311	The investment acc	ounts are a	also a source of mon	ey through	ough taking withdrawals (as well as allowing contributions).								
312	Investment wor	ksheets:	7. IRAdata		enter your tax-deferred IRA accounts data, if any (current or future)								
313			8. RothData		enter your	Roth IRA ac	counts data	a, if any (cur	rent or futu	re)			
314			9. SavingsData		enter your	taxable savi	ings accoun	ts data, if a	ny (current	or future)			
315													
316	This is the workshe	et where yo	ou enter your yearly	expenses									
317	Expense worksh	eet:	10. ExpensesData		enter your	expenses do	rta (current	or future)					
318													
319	This is where the ye	early cash-f	low is computed fro	m (Income -	+ Withdraw	als - Expens	es - Taxes)						
320	You don't edit the (CashData w	orksheet.										
321	Cash-flow works	sheet:	11. CashData		summarize	s the cash fl	ow from th	e other wor	ksheets				
322													
323	This RMD table use	d with IRA	withdrawals is in the	RMDtable	worksheet								
324	You don't edit the F	RMDtable v	vorksheet unless the	IRS update	s it's RMD o	data.							
325	RMD table work	sheet:	12. RMDtable		contains th	e IRS Requir	red Minimu	m Distributi	ion data				
326													
327	For each of the app	licable data	worksheets accour	its, enter in	come, contr	ributions and	d/or withdr	awals or ex	pense data				
328	(i.e., ages, amounts	, rates of re	eturn (ROR), COLAs,	etc.). There	is a detaile	d list of all tl	hese works	heets tables	s and sectio	ns			
329	in Appendix A .												
330													

	Α	В	С	D	Е	F	G	Н	I	J	K
331	Income sources are	e: work inco	me, pensions, Social	Security, a	nd annuity l	benefits. Inv	vestment ac	counts incl	ude tax-defe	erred	
332	IRAs, Roth IRAs, an	d savings in	vestment accounts.	You may sp	ecify contril	butions and	withdrawa	Is from inve	estment acco	ounts.	
333	Expenses and dedu	ictions are e	entered in the 10. Ex	pensesData	worksheet	. Taxes are	then estima	ated on the	total		
334	taxable income. All	data works	heets let you specify	y the age wl	hen the inco	mes, contr	ibutions and	d withdrawa	als or expen	ses	
335	start as well as whe	en they end	. Investment contrib	outions and	withdrawal	s as well as	expenses a	nd tax dedu	ictions are		
336	specified by both s	cheduled ye	early events and by i	rregular eve	ents. Irregul	ar events ar	e specified	at particula	r ages		
337	rather than on a ye	early schedu	ule.								
338											
339	How excess or in	sufficient o	ash is handled at	the end of	each year						
341	worksheet. Expens	es and taxes	s are "removed" or s	subtracted f	rom the 11.	CashData v	worksheet.	The resultin	ng excess (or	r	
342	shortfall) is calculat	ted and add	ed or (removed) fro	m the taxab	ole savings i	n 9. Savings	Data . Here	is an examp	ole to help c	larify	
343	the difference bety	veen schedi	uled and unschedule	d events. Fo	or example,	you might:	schedule ye	arly withdra	awals from	the	
344	Savings account on	either a sp	ecific schedule (e.g.,	1%/year) o	r on an irre	gular basis s	such as a pa	rticular with	ndrawal for	a new car a	
		s is describe	ed in more detail in s	ection 1.4 b	elow.						
346											
347	RAS, Roth IRAS, and savings investment accounts. You may specify contributions and withdrawals from investment accounts. RAS, Roth IRAS, and savings investment accounts. You may specify contributions and withdrawals from investment control. Repenses and deductions are entered in the 10. Expenses/Data worksheet. Taxes are then estimated on the total at xable income. All data worksheets let you specify the age when the incomes, contributions and withdrawals or expenses start as well as when they end. Investment contributions and withdrawals as well as expenses and tax deductions are specified by both scheduled yearly events and by irregular events. Irregular events are specified at particular ages rather than on a yearly schedule. RHOW excess or insufficient cash is handled at the end of each year attent than on a yearly schedule. RHOW excess or insufficient cash is handled at the end of each year and yearly schedule. RHOW excess or insufficient cash is handled at the end of each year and yearly schedule. RHOW excess or insufficient cash is handled at the end of each year and yearly schedule yearly schedule yearly worksheet. The resulting excess (or shortfall) is calculated and added or (removed) from the taxable savings in 9. SavingsData. Here is an example to help clarify the difference between scheduled and unscheduled events. For example, you might schedule yearly withdrawals from the difference between scheduled and unscheduled events. For example, you might schedule yearly withdrawals from the yearge account on either a specific schedule (e.g., 1%/year) or on an irregular basis such as a particular withdrawals for a new car a yearge account on either a specific schedule (e.g., 1%/year) or on an irregular basis such as a particular withdrawals for a new car a yearge scale in secretary worksheet and in secretary and year year year year. RHOW life insurance payouts are handled RIF there is ever a life insurance payout for 51 and/or 52 for policies described in 1. AgeData section 1.4, the payout year ge										
348	If there is ever a life	e insurance	payout for S1 and/o	r S2 for pol	icies describ	ed in 1. Ag	eData section	on 1.4 , the p	payout		
349	is computed for 9.	SavingsData	a table 9.4.2.1 and a	dded tax-fro	ee to the sa	vings accord	ding to the p	payee.			
350											
351	Demonstration D	ata that yo	ou must overide to	enter you	ur data						
352	The spreadsheet co	omes with d	emonstration (demo	o) data alrea	ady set up fo	or demonst	ration purp	oses and to	gives exam	ples	
353	of reasonable value	es in all of th	ne data-entry worksl	heets. You r	may or may	not use all	of the data-	entry works	sheets. You		
					•			•			
	-									n	
356	particular workshe	ets by settir	ng the income, contr	ibution or v	vithdrawal a	amounts da	ta to \$0 to r	remove thei	m from		
357	the calculations.] T	he investme	ent returns for the ir	vestment a	ccount (IRA	, Roth, and	Savings acc	ounts) from	n the		
358	previous year are a	idded to the	e current year for each	ch of the re	spective acc	counts (whe	ther the ba	lance is + or	r -).		
	•	•									
			neet S.3 lets you ena	ble/disable	the use of s	scheduled o	contribution	s and witho	rawals by		
	selecting "yes" or "	'no"									
362											
363	Removing the irr	egular den	nonstration data ii	n (7. IRAda	ata, 8. Rotl	hData, 9. S	avingsDat	a, 10. Expe	enses Data)		

	А	В	С	D	Е	F	G	Н	I	J	K
364	Some of the worksl	heets have i	rregular demonstra	tion data (7	. IRAdata, 8	. RothData,	9. Savingsl	Data, 10. Ex	pensesData	a)	
365	that you should rep	olace with e	mpty entries when y	ou are ente	ering your o	wn data or i	use the "- nc	Demo-" ve	rsion of the)	
366	spreadsheet. Only	enter data i	n the red cells. The s	preadsheet	is also distr	ributed in tv	vo other file	e versions w	rith		
367	"-noIrregularData-	" and "-noD	ata-" in their titles.								
368											
369	The spreadsheet	files are di	stributed with the	name, ve	rsion numl	ber, and de	emo data a	as part of t	he file		
370	The spreadsheet	is distribut	ed in three differe	nt versions	depending	g on how n	nuch demo	onstration (data is to k	oe	
371	provided. This is r	noted in th	e file names as we	now desci	ribe.						
372	The file names all	versions o	f the " <u>Simplified-Ir</u>	ncome-Pla	nning-Tool	" are prefix	ed with "S	SIPT-".			
373	For example, the	version nu	mber is indicated a	as:	V.0.19.2						
374	This is followed b	y the relea	se date is indicate	d by:	11-8-2015a	ı					
375											
376		a) full de	mo data	SIPT-Demo-	V.0.19.2-11-	8-2015a.xlsx					
377			gular demo data	SIPT-noIrre	gularDemo-V	.0.19.2-11-8	-2015a.xlsx				
378		c) no der	no data	SIPT-noDem	no-V.0.19.2-1	.1-8-2015a.x	lsx				
379											
380	a) is the spreadshe	et with full o	demo data. It is usef	ul for viewi	ng the full d	emonstration	on example	s in all data	entry work	sheets.	
381	It includes examp	oles for the	data entry workshee	ets. In most	people's sit	uations, you	ı might only	y use a few	of these		
382	types of income s	sources for	your data.								
	-	•	adsheet as (a) but w				•				
384			riewing demonstrati								
385			n entering your pers				nswers migh	nt be and yo	u can adjus	st your	
386		·	overwriting the de								
			0 or 0.0% (as neede								
388			orksheet S. Setup . It	is useful fo	r entering y	our data fro	m scratch v	vithout havi	ng to overv	vrite any	
389	demonstration d	ata answers	5.								
390											
	You can enter your	own data ir	n any of the three ve	ersions over	writing dem	no data as re	equired.				
392	Allaul.alaaaa						-11			1-4-	
			ons are performed						-		
			red cells might corru	·		•				2	
_			nprotect any works								
396	on <u>Unprotect works</u>	<u>sneet</u> . For n	nore details on prote	ecting/unpr	otecting wo	rksneets, se	ee KS. Keso	urces RS.9 E	xcei resou	rces.	

	А	В	С	D	E	F	G	Н	I	J	К		
397													
398													
399	1.4 How Contri	butions,	Withdrawals ar	nd Expen	ses are h	andled							
400	Both scheduled and	d additional	withdrawals taken f	from the tax	k-deferred I	RA, Roth IR	A, and Savin	gs accounts	are added	l to			
401	the cash-flow in the	11. CashD	ata worksheet. Both	scheduled	and irregula	ar Expenses	(10. Expens	sesData wo	rksheet)				
402	and Federal and Sta	ate taxes (2.	. TaxData worksheet	t) are taken	from the ca	sh account	. Roughly, fo	or each yea	ry,				
403													
404	Cash(y) = Inco	me(y) + W	ithdrawals(y) - Cont	ributions(y) - Expenses	(y) - Taxes(y) + Insurar	cePayout(()				
405													
	Then, the cash bala	nce is adde	d (subtracted if nega	ative) to the	savings acc	count for th	e next year,						
407													
408	Savings(y+1) :	= Savings(y)) + Cash(y)										
409													
	This means if you have large future expenses planned, you may want to lower expenses and/or withdraw some of the money												
			k-deferred IRA, or ta										
			the expense may p			-							
			to the Cash-flow, th										
			n the 11. CashData v										
			f them has a negativ				•						
			S2 is negative, it the			ve amount	from the po	sitive one s	o the one	with			
\vdash	extra cash helps ou	t the the sp	ouse S1 or S2 who h	ias a negativ	ve balance.								
418													
419													
420	1.5 Error check	ing - Run	ning out of mo	ney and a	age entry	checking	3						
421	There is some error	checking b	uilt into the spreads	heet, altho	ugh far fron	n complete.	In the inco	me source o	data worksl	neets,			
422	If you enter an age	less then yo	our current age it wi	ll give you a	n error mes	sage to tha	t effect. The	e age must l	be at least	the			
423	age you enter in the	e 1. AgeDat	a worksheet. Also, v	vhen taking	scheduled	Investment	withdrawal	s and exper	nses, you				
424	424 must specify both a starting age and and ending age. (To schedule yearly events for your lifetime, enter a large												
			ne ending age). The										
426	your ending age, ar	nd will warn	s you if it is not. If yo	our withdra	wals from a	n investme	nt account a	are too high	,				
427	the account will rur	out of mo	ney and will show a	negative ba	lance. This	last error ch	necking will	warn you ir	case				
			raw less to avoid thi										
429	R.8.2 in the R. Resu	ı lts workshe	eet. If there is no err	or, then a b	lue dot will	appear. Otl	herwise you	will see an	error				

	Α	В	С	D	Е	F	G	Н	I	J	K	
430	message describing	the situation	on and directing you	to the app	ropriate wo	rksheet to d	correct it.					
431	In summary:											
432												
433	(a) Validity checks a	are made fo	r IRA, Roth, Savings	and Cash-fl	ow account	s to test if a	ny of them	run out of r	noney. This			
434	is indicated with	n a PROBLEI	M warning on the R.	Results wo	rksheet R.8	3.2 . The erro	or will rema	in until you	correct it.			
435												
436	(b) Validity checks are made in the data worksheets comparing the age entries with those of the 1. AgeData worksheet											
437												
438	being used (since you set the amounts in question to \$0), you must set your starting age in the other											
439												
440	R. Results sectio	n R.8.1 .										
441												
442												
443	2. Disclaimer											
		npts to mod	lel an income strean	n from seve	ral different	income so	urces, inves	tment with	drawals,			
		•	s over time. No clair									
			further out one goe			• 1	•			e		
447	uses static models	and static ra	ates of return, CPI, e	tc. that you	enter, it wi	II not track	actual mark	et values ov	er time. Th	e		
448	software uses only	Excel formu	ulas and does <u>not</u> us	e Visual Bas	ic (VBA), so	you can rev	view all com	putations r	nore easily	if		
449	you desire. Use this	s software a	at your own discreti	on and risk	as an initial	way to thir	nk about the	e best way(s	to create	an		
450	ongoing sustainable	e income st	ream and minimize t	axes. There	e is no warra	ntee for th	is software	and no resp	onsibility			
451	is taken for any erro	ors in or you	ur use of the spreads	sheet. This	spreadsheet	is an educa	ational tool.					
452			_									
453												
454	3. Directions fo	or using t	he spreadsheet									
			uted has demonstra	tion data er	ntered in re c	cells throu	igh the wor	ksheet. Ent	er <u>your data</u>	<u>l</u>		
456	by overwriting the	demonstrat	ion data. You might	want to sav	e your spre	adsheet wi	th a new file	name as y	ou make ch	anges.		
457 The demonstration data provides examples of answers to give you an idea of typical values. Note that negative numbers are												
458	shown as red (\$1,2	34) rather t	han -\$1,234, and sho	ould not be	edited.							
459												
460	The first workshe	ets you sh	ould use to enter	your data								
461	You must first confi	igure the sp	readsheet to your p	ersonal situ	ation. This i	s done in th	ne S. Setup v	worksheet s	ections S.1	to S.3 .		
462	By not using that w	orksheet sp	ecified in S. Setup s	ection S.1, i	t will also ig	nore that d	ata. Then ei	nter your da	ita in the			

	А	В	С	D	Е	F	G	Н	1	J	K
463	1. AgeData and 2.	TaxData wo	rksheets since these	are used b	y the other	data worksl	heets. In tak	ole S. Setup	S.1 you ded	lare the	
			e applicable to you	• •							
465	you can configure t	the spreadsl	heet to use irregular	contribution	ons and with	ndrawals for	investmen	t accounts a	and the exp	enses	
			s worksheet In S.3 y								
			t accounts (see Figu		of the S.2 a	nd in S.3 re	equire a " <mark>ye</mark>	es" or " <mark>no</mark> " a	nswer with	one	
468	question using hav	ing a " <mark>keep</mark> '	or "remove" quest	ion.							
469											
	Then, entering data in other workseets										
471	71 After setting the initial configuration in the S. Setup, 1. AgeData and 2. TaxData worksheets, enter the rest of your personal										
472	data in the data wo	orksheets 3.	${\bf Work Data} \ {\bf through}$	10. Expense	esData you	have select	ed (see sect	ion 1.3 abo	ve for a list	of data	_
473	entry worksheets).	Again, only	enter data in the re	d cells on th	ne workshee	ets. You swi	tch betweei	n workshee	ts either by	clicking	
474	on the tabs at the b	oottom of th	nis Excel window or	by clicking o	on the hyper	rtext worksl	neet name i	n the Work	sheet Navig	gation	
475	table at the end of	each works	heet (see an exampl	e at the bo	ttom of this	worksheet)	. Some wor	ksheets (lik	e this one) v	will	
476	also have hyperlink	ks to other v	vorksheets.								
477											
478	3. WorkData,	4. Pension	Data, 5. SocSecData	, 6. Annuity	Data, 7. IR	Adata, 8. Ro	thData, 9.	SavingsData	a, 10. Exper	sesData	
479								_	_		
480	If a particular data	worksheet (does not apply to on	e of the spo	ouses S1 or	S2, or there	is no spous	se S2, then j	ust enter \$0	for any	
481	income, contribution	on, withdrav	wal, etc. amounts fo	r that work	sheet.That I	ets the data	be ignored	l in computi	ng the resu	Its from	
-			ough by not using th								
483			, ,								
-	Viewing your res	ults in the	"R. Results" work	sheet							
-			various worksheets,		sheet will a	utomatically	y recompute	e the other	worksheets	that use	
486	it to incorporate th	ose change	s. In particular, they	will be refle	ected in the	R. Results \	worksheet. `	You can see	how chang	es in any	
487	worksheet affects t	the results b	y going back and fo	rth betweer	n the R. Res	ults worksh	eet and the	data works	heet you ar	·e	
488	currently working o	on.									
489	,										
490	Experimenting w	ith other c	onfigurations afte	r you have	entered y	our persoi	nal data				
491	You can model the	income stre	eam in various ways	using temp	orary chang	es in the S.	Setup confi	guration yo	u might ma	ke. For	
			arious income sourc								
493	also try using differ	rent years fo	or claiming Social Se	curity, work	ing longer,	taking with	drawals fror	n the IRAs c	r savings at		
494	different ages, or le	eave out or	reduce certain expe	nses, etc							
495	-		,								
496											

	А	В	С	D	Е	F	G	Н	I	J	К		
497	4. Discussion o	f the list	of all workshee	t tables i	n Append	dix A							
498													
499	Appendix A is a detailed list of all worksheet tables and sections. As mentioned, it is consists of those worksheets into												
500	0 which you enter your personal data, those that you may have to edit when the IRS rule or data changes, a cash-flow table where												
501	income and expenses are tallied, and finally the R. Results worksheet where results are summarized. It may be useful to look												
502	through these lists to familiarize yourself with the type of data that will be needed and what types of results are presented -												
	or just view the different worksheets.												
504													
505	NOTE: You	enter y	our data <u>on</u>	<u>ly</u> in th	e Red (Cells in	the Dat	ta Inpu	t Work	sheets	•		
506		ONLY ent	er or edit data in R	RED cells.									
507		ORANGE	cells are normally	not change	ed unless t	he IRS cha	nges vario	us tax rate	s (do not e	edit).			
508													
509		BLACK cel	ls are intermediat	<mark>e comput</mark> a	itions (do i	not edit).							
510		GRAY area	as of the other wo	rksheets ir	ndicate wh	ere the an	alysis						
511		has not be	een implemented	yet and sh	ould be igi	nored.				,			
512													
513	Note: You don't h	ave to edi	t tables in any of th	ne other w	orksheets	beyond the	following	warning m	nessage if i	t is present	::		
514													
515	> DO <u>NOT</u>	CHANGE	ANY VALUES in	the follo	owing tab	les in thi	s worksh	eet. <	-				
516													
517													
518	5. Notes on cui	rrent ver	sion of the spre	adsheet									
519	Note (1) The spread	dsheet does	not handle state ta	xes fully as	that would	depend on t	the specific	tax rules of	each state,	and			
520	would need to take	tax-free m	uni-bond income int	to account.	However, ir	the 2. Tax [Data worksh	eet it does	allow you t	:0			
521	declare a state tax	percentage	which will be added	l to your ma	arginal tax ra	ate and appl	lied to the a	idjusted gro	ss income.				
_			ax-free deduction as	a percenta	ge in 9. Sav	i ngsData sed	ction 9.2 so	that muni b	ond incom	е			
	could be approxima	ated.											
524													
			lel uses average esti										
526	are enforced), and	rates of ret	urn that will obvious	sly be a bit c	different in t	the future. E	But probably	not too fa	r off for rou	ıgh			

	А	В	С	D	Е	F	G	Н	ı	J	K	
527	estimation purpose	es. You can i	use the CPI, set in 1.	AgeData w	orksheet, as	s the defaul	t COLA for S	Soc Sec, Per	sion, IRA,			
528	Roth and Savings w	ithdrawals,	work and annuity ir	ncome, and	Expenses. Y	ou can also	override ea	ach of these	COLAs on			
529	the respective wor	ksheets. If t	he COLA value you u	ise on the d	ata worksh	eets is - <mark>0</mark> or	0%, then it	uses the CP	I value you	set.		
530												
531	Note (3) You may in	nclude incor	me from any of the s	sources (per	nsions, socia	al security, v	work, and/o	r annuities)				
532	Withdrawals made	from Invest	tment accounts (IRA	, Roth, Savi	ngs) are trea	ated as inco	me. None a	re required	except the	IRA		
533	RMD withdrawals t	hat are don	e automaticly at age	e 70 1/2.								
534												
535	Note (4) The Social Security benefits tables are computed for each spouse for each year delayed past age 62 (see worksheet											
536	36 5. SocSecData section 5.1).											
537												
538	Note (5) You can take scheduled and/or irregular yearly expenses from the 10. ExpensesData worksheet.											
539												
540	40 Note (6) You can have scheduled (i.e., yearly) as well as irregular contributions and withdrawals on the investment											
541	41 accounts. You can disable contributions and withdrawals per account on the S. Setup worksheet sections S.2 and S.3 .											
542	It can be useful to t	emporarily	disable irregular exp	penses to ge	et an idea of	the "stead	y-state" bel	navior of the	e income			
543	stream flow.											
544												
545	Note (7) The spread	dsheet does	not calculate additi	onal tax pe	nalties for ta	aking withd	rawals from	the tax-de	ferred IRA o	f		
546	Roth IRA before ag	e 59 1/2. It	forces you to take th	ne maximun	n of tax-def	erred IRA RI	MD or your	specified w	ithdrawals.	Note		
547	also, it currently do	es not diffe	rentiate with inherit	ted-IRAs wh	ich may hav	ve a differer	nt RMD sch	edules from	the regular	IRA		
548	but instead compu	tes a "virtua	ıl" deductable IRA as	the weight	ted mean of	401(k), 403	3(b), 457(b),	, Traditional	-IRA and RN	∕IDs.		
549	Rollover-IRA data.	Also there is	an RMD calculation	n associated	with inheri	ted-Roths o	or 401(k)-Ro	ths currentl	y which hav	⁄e		
550	a required RMDs.											
551												
552	Appendix D lists th	e more info	rmation about the c	urrent stati	us including	a list of thir	ngs TODO a	nd the ongo	ing			
553	REVISION-LIST histo	ory.										
554												
555		Elementa	ry glide-path calcu	lator (Sim	pleCalc)		Next SIPT	workshee	t (Assumpt	tions)		
556												
557	Worksheet Na	vigation.										
		•	t, click on one of t	he followir	ng:							
559		Introduction			U							

	А	В	С	D	Е	F	G	Н	I	J	К
560		Assumptio	<u>ns</u>								
561		R. Results									
562		S. Setup									
563		1. AgeData	<u>l</u>								
564		2. TaxData									
565		3. WorkDa	<u>ta</u>								
566		4. Pension	<u>Data</u>								
567		5. SocSecD	<u>ata</u>								
568		6. Annuity	<u>Data</u>								
569		7. IRAdata									
570		8. RothDat	<u>a</u>								
571		9. Savingsl	<u>Data</u>								
572		10. Expens	<u>esData</u>								
573		11. CashDa	<u>ıta</u>								
574		12. RMDta	<u>ble</u>								
575		RS. Resour	ces		erature, we						
576		<u>Figures</u>			ts & descrip						
577		<u>Appendix</u>	<u>4</u>	List of all w	orksheets t	tables & sed	ction				
578		<u>Appendix l</u>	3	Extra calcu	lators						
579		<u>Appendix</u>		Glossary of							
580		<u>Appendix l</u>	<u>)</u>	List of outs	tanding iss	ues and Rev	ision list				
581		FAQ		Frequently	Asked Que	stions					