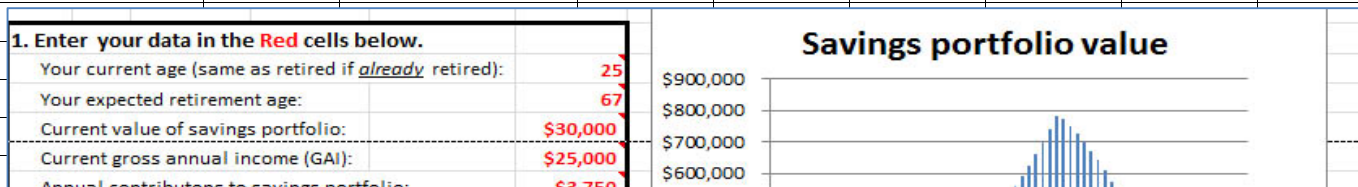
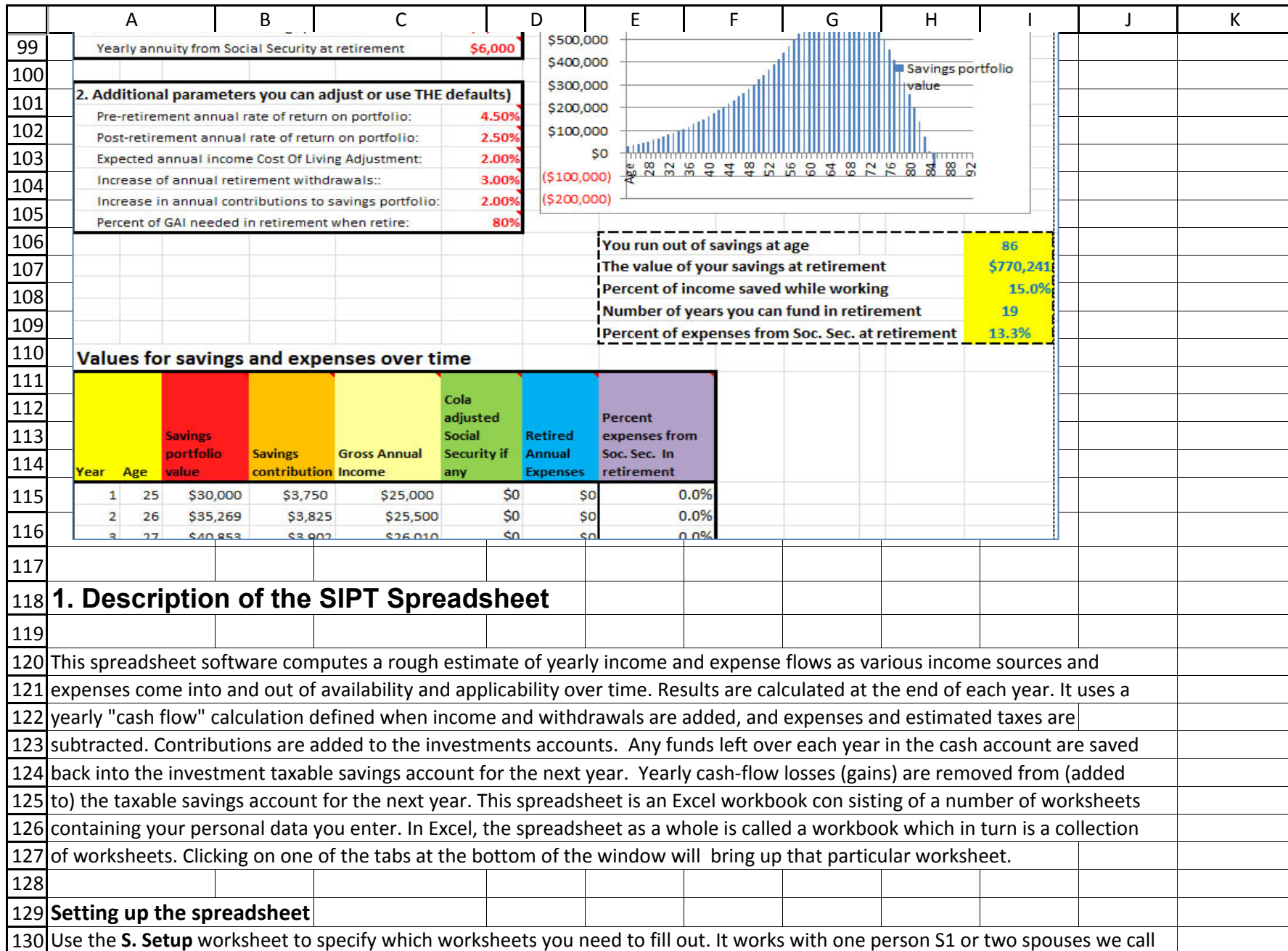


	A	B	C	D	E	F	G	H	I	J	K	
1	File: SIPT.xls		Elementary glide-path calculator (SimpleCalc)					Next SIPT worksheet (Assumptions)				
2												
3	Simplified Income-Stream Planning Tool											
4	Calculate Glide-Path from yearly Cash-flows, Income Streams, Expenses, Investment Accounts and Taxes											
5												
6	This Excel spreadsheet is a planning tool for people who want to plan for future saving and spending needs, want to get rough											
7	estimates of their saving and spending patterns, and are willing to enter summaries of their personal financial data required to											
8	compute this. Final results are show in summary tables and glide-path graphs of those tables. All data is entered and calculated											
9	in this spreadsheet. No data is exported from the spreadsheet. From the data that you enter, the spreadsheet estimates											
10	yearly cash-flows using income from various sources: Work, Pensions, Social Security, Annuities, and Life Insurance											
11	benefits; contributions and withdrawals from tax-deferred IRAs, Roths and Savings investment accounts. It also estimates											
12	yearly expenses. It then estimates yearly Federal tax rates and resulting cash-flows. It allows scheduled and 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	calculations for estimating yearly net worth. It can be useful for investigating various planning scenarios by making											
16	changes and seeing how that affects the results. It will run in a variety of spreadsheet programs such as Windows Excel,											
17	OpenOffice or LibreOffice "calc", Google"sheet", etc. since it doesn't use Microsoft Visual Basic because VBA may not be											
18	available in all spreadsheet programs. It does not save data on the Internet. Why model? Although all models will be inaccurate,											
19	having a rough estimate can be useful for planning purposes. The spreadsheet is a compromise between complexity and											
20	completeness and leans in the direction of a simpler model. It is an educational tool. As statistician George Box noted											
21	"All models are wrong, but some are useful". In addition, a crude glide-path calculator is available to illustrate the concept											
22	that may be useful to experiment with to better understand the concept of glide-path before using the full spreadsheet.											
23												
24	Recent revisions:	Revised:	12/9/2015		V.0.22.4	Beta**						
25		Revised:	7/14/2016		V.0.24.14	Beta**						
26		Revised:	7/20/2016		V.0.24.15	Beta**						
27		Revised:	8/1/2016		V.0.24.16	Beta**						
28	See	Appendix D		for list of outstanding issues (things TODO), and extended REVISION-LIST								
29												
30	Note: The spreadsheet will be revised each year after new Tax Tables & Cap-Gains/Div. rates & tax rules are announced.											
31												
32	© P. Lemkin 2012-2016		**This Beta version is <u>not released</u> for general circulation at this point.									
33												

	A	B	C	D	E	F	G	H	I	J	K
34	GNU General Public License, version 3.0 (GPLv3) at				http://opensource.org/licenses/gpl-3.0.html						
35	See the full license description sections 15. Disclaimer of Warranty and 16. Limitation of Liability for details.										
36											
37	** For more on <i>Beta-level</i> software see			https://en.wikipedia.org/wiki/Software_release_life_cycle							
38											
39	<div> <p>"Forever Beta"</p> <p><i>Version 0.123.6 No wait - one more thing.</i> 😞 Done! 😊</p> <p><i>Version 0.123.7 No, still not quite right.</i> 😞 Done! 😊</p> <p><i>Version 0.123.8 Well, still not quite there yet.</i> 😞 Done! 😊</p> <p><i>Version 0.123.9 Added a new feature competing software has.</i> 😞 Done! 😊</p> <p><i>Version 0.123.10 Oops, didn't implement feature correctly.</i> 😞 Done! 😊</p> <p>...</p> <p><i>Cartoon by TarTar, 10-15-2015</i></p> </div>										
40											
41											
42											
43											
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46											
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48											
49											
50											
51	Table of Contents for Introduction										
52	Introduction										
53	1. Description of the SIPT Spreadsheet										
54	1.1 Some examples of questions that can be investigated using this spreadsheet										
55	1.2 The types of data you will need to enter										
56	1.3 How the spreadsheet works										
57	1.4 How Contributions, Withdrawals and Expenses are handled										
58	1.5 Error checking - Running out of money and age entry checking										
59	2. Disclaimer										
60	3. Directions for using the spreadsheet										
61	4. Discussion of the list of all worksheet tables in Appendix A										
62	5. Notes on current version of the spreadsheet										
63											
64	Documentation in additional worksheets										
65	Click on the any of the following hyperlinks to go to the wrksheets										
66	Assumptions	Summary list of all settings in Setup , and AgeData through ExpenseData worksheets									

	A	B	C	D	E	F	G	H	I	J	K	
67	Results	Glide-path of income from Income & Withdrawal sources less Expenses & Taxes										
68	Resources	Lists of articles, literature, web sites related to financial planning										
69	Figures	Screen shots & descriptions illustrating how the spreadsheet works										
70	Appendix A	List of all worksheets describing their tables and sections										
71	Appendix B	Extra calculators (not tied in with the rest of the spreadsheet)										
72	Appendix C	Glossary - definitions of terms used in the spreadsheet										
73	Appendix D	List of outstanding issues (Things TODO and CHECK), and REVISION-LIST History										
74	FAQ	Answers to Frequently Asked Questions										
75												
76												
77	Introduction											
78												
79	While you are saving for future expenditures such as retirement, a new house, college education for your children you											
80	might wonder if you are saving enough or spending too much on current expenses. A glide-path analysis lets you look											
81	at your finances over time. How does it change with the contributions to savings during your accumulation phase											
82	and how rapidly your savings are being depleted during retirement? It can be useful to periodically check how you											
83	are doing to make sure you're still on track to reach your goals, and if not what might you change to improve your											
84	retirement glide path.											
85												
86	The full Simplified Income-Stream Planning Tool (SIPT) in the remainder of this spreadsheet lets you enter detailed personal											
87	data to help answer those questions more accurately - both for near term expenses and post-retirement. There are many											
88	rudimentary retirement calculators available on-line (see RS. Resources section RS.8 for a list). To give the flavor of these											
89	types of calculations, we provide one in the SimpleCalc worksheet. The following screenshot shows some											
90	typical data and results. In this example, the portfolio value went to zero at age 86. To get a more accurate analysis, you											
91	might try using this SIPT spreadsheet that we describe in more detail below. Of course it can not predict the future but											
92	gives an estimate that may be useful in doing planning.											
93												
94												
95												
96												
97												
98												



	A	B	C	D	E	F	G	H	I	J	K
131	S1 and S2. In Excel, you switch between worksheets by clicking on the worksheet tab at the bottom of the Excel window or by										
132	clicking on worksheet hyperlinks (blue font with an underline) available throughout the spreadsheet. The R. Results worksheet										
133	summarizes data computed on the other data worksheets both as tables and then graphs of the data in the tables.										
134	This is updated when you change any of the other worksheets data.										
135											
136	Depending on your level of expertise and familiarity with financial terms, you may want to read Appendix C (glossary of										
137	financial terms) <u>before</u> entering your data. In addition, this spreadsheet requires you to switch between different worksheets										
138	that focus on <i>particular</i> types of data (e.g., work income, Social Security benefits, IRAs, expenses, etc.).										
139											
140	Types of personal data required										
141	One or more income sources can be defined and include: work income, <i>pensions</i> , <i>Social Security</i> , and <i>annuity payouts</i> . There										
142	are three types of investment accounts including: <i>traditional tax-deferred IRA</i> , <i>Roth IRA</i> and <i>Savings (taxable investments)</i> , bank										
143	bank accounts, and CDs). For purposes of the spreadsheet, 401(k), 403(b), 457(b), Traditional-IRA, Rollover IRAs are considered to										
144	contributions and be tax-deferred IRAs. Similarly a Roth-401(k) is considered a Roth IRA. This is because when you retire,										
145	tax-deferred retirementaccounts can be rolled over to "Rollover-IRA" and Rollover-Roth" accounts. You may make both scheduled										
146	and irregular withdrawals to each of the spreadsheet investment accounts. An irregular event is a one-time event on a particular										
147	year. You may specify expenses as both scheduled and irregular events. You can think about your list of future irregular expenses										
148	as a planning tool for your future expenses in your "Bucket-List" - such as college expenses, retirement, trips, gifts, etc										
149	(See the discussion of the 2007 comedy film The Bucket List http://en.wikipedia.org/wiki/Bucket_list for a nice										
150	definition.) The spreadsheet calculates yearly your remaining assets so you can used this for planning future expenses.										
151											
152	If the cash-flow is ever negative for a particular year, It takes the shortfall from the taxable savings account (9. SavingsData).										
153	If this is a problem, one could possibly increase some of the income sources (IRA or ROTH) other than taxable savings and/or										
154	lower expenses to make the cash-flow positive if it was down a lot. The spreadsheet will warn you if this happens in R.Results										
155	section R.8 .										
156											
157	1.1 Some examples of questions that can be investigated using this spreadsheet										
158	Q.1 Will I run out of money during retirement?										
159	Given expected income sources and expected expenses in retirement, will I run out of money. If I save more or spend less,										
160	work shorter or longer - how will that affectmy cash flows? How much do I need to save?										
161											
162	Q.1.1 Will the money being saved for college expenses (or a new home or cars, etc.) be adequate?										
163	This is similar to question Q.1 but the future dates for the starts of the expenses may be nearer or farther out and the expense										

	A	B	C	D	E	F	G	H	I	J	K
164	amounts and savings income and savings amounts required are quite different.										
165											
166	Q.2 When should I do withdrawals on my tax-deferred IRAs?										
167	Using the spreadsheet, one could also do experiments, for example - determine whether taking some tax-deferred IRA										
168	withdrawals early (before 70 1/2) might minimize going into a higher tax bracket when one must start to take IRA RMD										
169	without a penalty. The money, if unneeded for (Required Minimum distribution) withdrawals. For example, if you take early										
170	IRA withdrawals once you are able to do it without the added tax penalty. The money if not needed could then be reinvested										
171	in tax-efficient investments in a taxable savings account using broad-based low-cost low-turnover stock index and muni bond										
172	index funds in a taxable account. This might possibly lower your RMDs and taxes later on for those near a higher tax-bracket,										
173	Both tax-deferred IRAs and Roth IRAs can be accessed at 59 1/2 without a tax penalty. This spreadsheet does not currently										
174	check to see if you are doing IRA withdrawals before 59 1/2.										
175											
176	Q.3 When should I retire, claim Social Security, and how will this affect my savings?										
177	The spreadsheet might also be used for helping to decide when to claim Social Security. Delaying claiming social										
178	security gives you a roughly 8% higher benefit for each year you delay (and that does not include the CPI										
179	adjustment made each year to Social Security). The total income needed from various income sources and additional										
180	withdrawals during the pre-claiming period could be evaluated with experiments to try claiming Social Security at										
181	different ages and then comparing the total income stream against expected expenses and taxes. You might experiment										
182	with different dates for taking Social Security and accounts to used to provide income if needed before claiming.										
183											
184	Q.4 How will irregular expenses affect my future income stream through retirement?										
185	You can experiment with seeing how adding irregular expenses affects your retirement income. This can be useful for example										
186	to see how many trips a year you might take; how a pricy a private university or a less expensive public university fits into your										
187	planning; how expensive a house you might buy. All these decisions will affect how your retirement income stream might										
188	behave.										
189											
190	Q.5 How much more income could I earn long term if I have a more aggressive stock portfolio (more stocks)?										
191	The stock/bond asset allocation model used here is fairly elementary using: <i>fixed average long-term returns</i> of stocks an										
192	bonds for the duration of the retirement. However, using a more aggressive portfolio (more stocks, riskier stocks, etc.) might										
193	give you a higher return. In the long-run, for example, more small-cap stocks might earn a bit more return than large-cap										
194	stocks. So you can see the effect of this over the long term. Note, that spreadsheet model does not take varying returns or										
195	sequence of returns into account that can greatly affect the results if withdrawals are taken from that account over time.										
196											
197	Q.6 What is the effect of different levels of inflation on my savings over time?										

	A	B	C	D	E	F	G	H	I	J	K
198	You can specify different expected long term CPI (Consumer Price Index estimate of inflation) values and see how that affects										
199	your savings needed during retirement. Instead of using the default CPI you set, you can specify different CPIs in your										
200	income and expenses which may be more or less than the default CPI.										
201											
202	Q.7 What would the effect be of adding annuities during retirement? What if I started them at different times?										
203	You can experiment adding annuities for each spouse, with and without COLA adjustments to see the effects on retirement cash										
204	flow. Note that the purchase cost of adding fixed-annuities at different ages in the future can be viewed as irregular expenses.										
205											
206											
207	1.2 The types of data you will need to enter										
208	You must specify the starting and ending ages for each income stream (work, pension, Social Security, and/or annuities),										
209	and do this independently for each spouse S1 and S2. You specify the expected average market returns for stock and bonds										
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 these income streams that increase the income and expenses by that percentage each year. You also										
213	specify the expected Consumer Price Index (CPI) that can be used as a default for the various COLAs you need to enter.										
214											
215	Types of Savings										
216	Similarly, you must specify the age ranges for scheduled investment (IRA, Roth, taxable Savings) contributions and withdrawals										
217	for S1 and S2. The IRA and Roth accounts are optional, but <u>the Savings account is required</u> since it is used to reconcile the cash-										
218	flow and where insurance (if any) payouts are deposited. You can specify both scheduled contributions and withdrawals of a										
219	fixed amount each year that increase by a withdrawal COLA if desired. You can also specify irregular contributions and										
220	withdrawal events that can occur at any age or have several events the same year independently for both S1 and S2. For										
221	example, one could withdraw money to buy a new car, pay for kids college, take a big trip and buy a new house at the same										
222	age (e.g. 59) rather than the year (e.g. 2019) for the events. The total contributions and withdrawal values each year is the										
223	year. You specify sum of the scheduled and irregular contributions and withdrawals respectively. These are tracked separately										
224	for S1 and S2.										
225											
226	Types of Expenses										
227	Expenses are specified similar to contributions and withdrawals for investment accounts, but as scheduled and irregular										
228	<i>expense</i> events. Whereas yearly investment account withdrawals are added to the cash-flow, expenses are subtracted										
229	from the cash-flow. Otherwise, options are similar such as starting and stopping ages with an expense COLA are										
230	specified. A rough estimate of Federal and State taxes that are computed are subtracted from the cash account. Note										

	A	B	C	D	E	F	G	H	I	J	K
231	that State taxes are estimated by a fixed percentage not as a AGI-dependent marginal tax rate . Different states may also										
232	have various deduction levels associated with different types of pensions, etc. which are not taken into account.										
233											
234	It can be used by a single person or a couple										
235	If there is no spouse S2, then just <u>enter zeros</u> for all income, contributions, withdrawals, and expenses for S2 entries.										
236	You can enter the same age range as for S1 to simplify data entry.										
237											
238	Limitiations on the types of calculations done in the spreadsheet										
239	The computations use estimates you specify for various parameters and uses a fixed CPI, fixed COLAs,										
240	fixed stock and fixed income returns whereas in reality these all change year to year. It does not address the problem of										
241	sequence of returns and sequence of withdrawals that can radically affect long term returns. The reality is that all future rates										
242	of returns, CPIs, COLAs, tax rates, tax rules and schedules, deduction schedules, etc. are unknown. However, we know they <u>will</u>										
243	vary and both of these factors can greatly affect future results. Better methods such as monte-carlo or randomized sequences										
244	of actual past returns can improve the model, but still can not guarantee returns. Such advanced methods beyond the scope										
245	of this spreadsheet. Black Swan events do happen - think 9/11 and the 2007-Great Recession. So these results are really										
246	ball-park estimates, but that may be useful for planning.										
247											
248											
249	1.3 How the spreadsheet works										
250	Each worksheet has an INSTRUCTIONS paragraph in the beginning that explains what you need to fill out in that worksheet.										
251	A few figures illustrating some of the aspects of the spreadsheet are found in the						Figures	worksheet. Some of the			
252	figures are for an older version of the spreadsheet but give the general flavor of how the worksheets work.										
253											
254	Personal configuration of the spreadsheet using the "S. Setup: worksheet										
255	You must first specify which data worksheets you want to use. Go to the S. Setup worksheet to specify the types of accounts										
256	that apply to your personal situation in section S.1 (see Figure 1) and either select "used" or "ignored" for each of the										
257	worksheet options. You may specify whether you want to include irregular contributions and withdrawals in the investment										
258	and expense accounts in section S.2 (see Figure 2). Finally, you can specify whether you want to add scheduled contributions										
259	and withdrawals for the investment accounts in table S.3 (see Figure 3). Figures 4 and 5 show examples of account worksheets										
260	that <u>MUST</u> be edited and those <u>NO NEED TO EDIT</u> based on the parameters you set in section S.1 . Figure 6 shows how irregular										
261	expenses are entered into the 10. ExpensesData worksheet. Figure 7 shows how irregular contributions and withdrawals are										
262	entered into the investment accounts worksheets. The following is a summary list of the other worksheets. You can click on										
263	the hypertext to go to that worksheet or click on the worksheet name tab at the bottom of this window. Figure 8. shows an										

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	A	B	C	D	E	F	G	H	I	J	K	
331	Income sources are: work income, pensions, Social Security, and annuity benefits. Investment accounts include											
332	tax-deferred IRAs, Roth IRAs, and savings investment accounts. You may specify contributions and withdrawals from											
333	investment accounts. Expenses are entered in the 10. ExpensesData worksheet. Taxes are then estimated on the total											
334	taxable income. All data worksheets let you specify the age when the incomes, contributions and withdrawals or expenses											
335	start as well as when they end. Investment contributions and withdrawals as well as expenses and tax deductions are											
336	specified by both scheduled yearly events and by irregular events. Irregular events are specified at particular ages											
337	rather than on a yearly schedule.											
338												
339	How excess or insufficient cash is handled at the end of each year											
340	Each year, all income and investment withdrawals are "deposited" or added into the cash-flow table in 11. CashData											
341	worksheet. Expenses and taxes are "removed" or subtracted from the 11. CashData worksheet. The resulting excess (or											
342	shortfall) is calculated and added or (removed) from the taxable savings in 9. SavingsData . Here is an example to help clarify											
343	the difference between scheduled and unscheduled events. For example, you might schedule yearly withdrawals from the											
344	Savings account on either a specific schedule (e.g., 1%/year) or on an irregular basis such as a particular withdrawal for a new car a											
345	(e.g., \$15,000). This is described in more detail in section 1.4 below.											
346												
347	How life insurance payouts are handled											
348	If there is ever a life insurance payout for s1 and/or s2 for policies described in 1. AgeData section 1.4 , the payout											
349	is computed for 9. SavingsData table 9.4.2.1 and added tax-free to the savings according to the payee.											
350												
351	Demonstration Data that you must override to enter your data											
352	The spreadsheet comes with demonstration (demo) data already set up for demonstration purposes and to gives examples											
353	of reasonable values in all of the data-entry worksheets. You may or may not use all of the data-entry worksheets.											
354	You direct the spreadsheet to not use any particular data worksheet by selecting "ignoring" in the S. Setup worksheet											
355	section S.1 lets you declare the data worksheets that <i>you do want</i> you specify as " used ". [You can also ignore data from											
356	particular worksheets by setting the income, contribution or withdrawal amounts data to \$0 to remove them from											
357	the calculations.] The investment returns for the investment account (IRA, Roth, and Savings accounts) from the											
358	previous year are added to the current year for each of the respective accounts (whether the balance is + or -).											
359	S. Setup section S.2 lets you enable/disable the use of Irregular contributionsand withdrawals by selecting											
360	"yes" or "no" . Setup worksheet S.3 lets you enable/disable the use of Scheduled contributions and withdrawals by											
361	selecting "yes" or "no" .											
362												
363	Removing the irregular demonstration data in (7. IRAdat, 8. RothData, 9. SavingsData, 10. ExpensesData)											

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397											
398	1.4 How Contributions, Withdrawals and Expenses are handled										
399	Both scheduled and additional withdrawals taken from the tax-deferred IRA, Roth IRA, and Savings accounts are added to										
400	the cash-flow in the 11. CashData worksheet. Both scheduled and irregular Expenses (10. ExpensesData worksheet)										
401	and Federal and State taxes (2. TaxData worksheet) are taken from the cash account. Roughly, for each year y,										
402											
403	Cash(y) = Income(y) + Withdrawals(y) - Contributions(y) - Expenses(y) - Taxes(y) + InsurancePayout(y)										
404											
405	Then, the cash balance is added (subtracted if negative) to the savings account for the next year,										
406											
407	Savings(y+1) = Savings(y) + Cash(y)										
408											
409	This means if you have large future expenses planned, you may want to lower expenses and/or withdraw some of the money										
410	over several years from the tax-deferred IRA, or taxable avings with high unrealized capital gains to help pay for them. Doing										
411	this over several years prior to the expense may possibly avoid your going into a higher marginal tax bracket. Then when										
412	this additional money is added to the Cash-flow, the expenses will be covered and the Cash-flow will not show a negative										
413	amount. You have the option in the 11. CashData worksheet to rebalance spouse S1 and S2 by rebalancing cash between										
414	them for a year in which one of them has a negative balance. This is enabled in the Setup S.2 worksheet. That is, each year										
415	if the cash flow for either S1 or S2 is negative, then it subtracts the negative amount from the positive one so the one with										
416	extra cash helps out the the souse S1 or S2 who has a negative balance.										
417											
418											
419	1.5 Error checking - Running out of money and age entry checking										
420	There is some error checking built into the spreadsheet, although far from complete. In the income source data worksheets,										
421	If you enter an age less then your current age it will give you an error message to that effect. The age must be at least the										
422	age you enter in the 1. AgeData worksheet. Also, when taking scheduled Investment withdrawals and expenses, you										
423	must specify both a starting age and and ending age. (To schedule yearly events for your lifetime, enter a large										
424	value such as 100 or 110 for the ending age). The spreadsheet checks to make sure your starting age is less than										
425	your ending age, and will warn you if it is not. If your withdrawals from an investment account are too high,										
426	the account will run out of money and will show a negative balance. This last error checking will warn you in case										
427	that happens so you can withdraw less to avoid this situation. These checks are summarized in sections R.8.1 and										
428	R.8.2 in the R. Results worksheet. If there is no error, then a blue dot will appear. Otherwise you will see an error										
429	message describing the situation and directing you to the appropriate worksheet to correct it.										

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	A	B	C	D	E	F	G	H	I	J	K
527	Note (3) You may include income from any of the sources (pensions, social security, work, and/or annuities).										
528	Withdrawals made from Investment accounts (IRA, Roth, Savings) are treated as income. None are required except the IRA										
529	RMD withdrawals.										
530											
531	Note (4) The Social Security benefits tables are computed for each spouse for each year delayed past age 62 (see worksheet										
532	5. SocSecData section 5.1).										
533											
534	Note (5) You can take scheduled and/or irregular yearly expenses from the 10. ExpensesData worksheet.										
535											
536	Note (6) You can have scheduled (i.e., yearly) as well as irregular contributions and withdrawals on the investment										
537	accounts. You can disable contributions and withdrawals per account on the S. Setup worksheet sections S.2 and S.3.										
538	It can be useful to temporarily disable irregular expenses to get an idea of the "steady-state" behavior of the income										
539	stream flow.										
540											
541	Note (7) The spreadsheet does not calculate additional tax penalties for taking withdrawals from the tax-deferred IRA										
542	of Roth IRA before age 59 1/2. It forces you to take the maximum of tax-deferred IRA RMD or your specified withdrawals.										
543	Note also, it currently does not differentiate with inherited-IRAs which may have a different RMD schedule from the										
544	regular IRA. Also there is no RMD calculation associated with inherited-Roths or 401(k)-Roths currently which have a required										
545	RMD since they are treated as Roths in the SIPT.										
546											
547	Appendix D lists the more information about the current status including a list of things TODO and the ongoing										
548	REVISION-LIST history.										
549											
550	Elementary glide-path calculator (SimpleCalc)					Next SIPT worksheet (Assumptions)					
551											
552	Worksheet Navigation.										
553	To go to a specific worksheet, click on one of the following:										
554	Introduction										
555	Assumptions										
556	R. Results										
557	S. Setup										
558	1. AgeData										
559	2. TaxData										

	A	B	C	D	E	F	G	H	I	J	K
560		3. WorkData									
561		4. PensionData									
562		5. SocSecData									
563		6. AnnuityData									
564		7. IRAdata									
565		8. RothData									
566		9. SavingsData									
567		10. ExpensesData									
568		11. CashData									
569		12. RMDtable									
570		RS. Resources		Articles, literature, web sites							
571		Figures		Screen shots & descriptions							
572		Appendix A		List of all worksheets tables & section							
573		Appendix B		Extra calculators							
574		Appendix C		Glossary of terms							
575		Appendix D		List of outstanding issues and Revision list							
576		FAQ		Frequently Asked Questions							