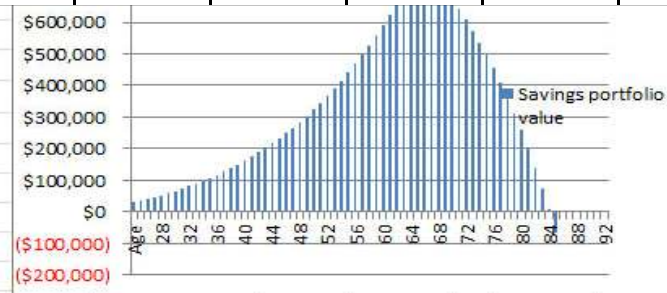


[illegible]

	A	B	C	D	E	F	G	H	I	J	K
34	© P. Lemkin 2012-2016										
35	GNU General Public License, version 3.0 (GPLv3) at					http://opensource.org/licenses/gpl-3.0.html					
36	See the full license description sections 15. Disclaimer of Warranty and 16. Limitation of Liability for details.										
37											
38	** For more on <i>Beta-level</i> software see			https://en.wikipedia.org/wiki/Software_release_life_cycle							
39											
40	<div> <p>"Forever Beta"</p> <p><i>Version 0.123.6 No wait - one more thing. 😞 Done! 😊</i></p> <p><i>Version 0.123.7 No, still not quite right. 😞 Done! 😊</i></p> <p><i>Version 0.123.8 Well, still not quite there yet. 😞 Done! 😊</i></p> <p><i>Version 0.123.9 Added a new feature competing software has. 😞 Done! 😊</i></p> <p><i>Version 0.123.10 Oops, didn't implement feature correctly. 😞 Done! 😊</i></p> <p>...</p> <p><i>Cartoon by TarTar, 10-15-2015</i></p> </div>										
41											
42											
43											
44											
45											
46											
47											
48											
49											
50											
51											
52	Table of Contents for Introduction										
53	Introduction										
54	1. Description of the SIPT Spreadsheet										
55	1.1 Some examples of questions that can be investigated using this spreadsheet										
56	1.2 The types of data you will need to enter										
57	1.3 How the spreadsheet works										
58	1.4 How Contributions, Withdrawals and Expenses are handled										
59	1.5 Error checking - Running out of money and age entry checking										
60	2. Disclaimer										
61	3. Directions for using the spreadsheet										
62	4. Discussion of the list of all worksheet tables in Appendix A										
63	5. Notes on current version of the spreadsheet										
64											
65	Documentation in additional worksheets										
66	Click on the any of the following hyperlinks to go to the worksheets										

	A	B	C	D	E	F	G	H	I	J	K
67	Assumptions	Summary list of all settings in Setup , and AgeData through ExpenseData worksheets									
68	Results	Glide-path of income from Income & Withdrawal sources less Expenses & Taxes									
69	Resources	Lists of articles, literature, web sites related to financial planning									
70	Figures	Screen shots & descriptions illustrating how the spreadsheet works									
71	Appendix A	List of all worksheets describing their tables and sections									
72	Appendix B	Extra calculators (not tied in with the rest of the spreadsheet)									
73	Appendix C	Glossary - definitions of terms used in the spreadsheet									
74	Appendix D	List of outstanding issues (Things TODO and CHECK), and REVISION-LIST History									
75	FAQ	Answers to Frequently Asked Questions									
76											
77											
78	Introduction										
79											
80	While you are saving for future expenditures such as retirement, a new house, college education for your children you										
81	might wonder if you are saving enough or spending too much on current expenses. A glide-path analysis lets you look										
82	at your finances over time. How does it change with the contributions to savings during your accumulation phase										
83	and how rapidly your savings are being depleted during retirement? It can be useful to periodically check how you										
84	are doing to make sure you're still on track to reach your goals, and if not what might you change to improve your										
85	retirement glide path.										
86											
87	The full Simplified Income-Stream Planning Tool (SIPT) in the remainder of this spreadsheet lets you enter detailed personal										
88	data to help answer those questions more accurately - both for near term expenses and post-retirement. There are many										
89	rudimentary retirement calculators available on-line (see RS. Resources section RS.8 for a list). To give the flavor of these										
90	types of calculations, we provide one in the				SimpleCalc	worksheet. The following screenshot shows some					
91	typical data and results. In this example, the portfolio value went to zero at age 86. To get a more accurate analysis, you										
92	might try using this SIPT spreadsheet that we describe in more detail below. Of course it can not predict the future but										
93	gives an estimate that may be useful in doing planning.										
94											
95	<div> <div> 1. Enter your data in the Red cells below. <div> Your current age (same as retired if <i>already</i> retired): 25 Your expected retirement age: 67 Current value of savings portfolio: \$30,000 </div> </div> <div> <div>Savings portfolio value</div> <div> <div> \$900,000 \$800,000 \$700,000 </div> </div> </div> </div>										
96											
97											
98											

	A	B	C	D	E	F	G	H	I	J	K
99	Current gross annual income (GAI):		\$25,000								
100	Annual contributions to savings portfolio:		\$3,750								
101	Yearly annuity from Social Security at retirement		\$6,000								
102	2. Additional parameters you can adjust or use THE defaults)										
103	Pre-retirement annual rate of return on portfolio:		4.50%								
104	Post-retirement annual rate of return on portfolio:		2.50%								
105	Expected annual income Cost Of Living Adjustment:		2.00%								
106	Increase of annual retirement withdrawals::		3.00%								
107	Increase in annual contributions to savings portfolio:		2.00%								
108	Percent of GAI needed in retirement when retire:		80%								
109											
110											
111	Values for savings and expenses over time										
112											
113											
114											
115	Year	Age	Savings portfolio value	Savings contribution	Gross Annual Income	Cola adjusted Social Security if any	Retired Annual Expenses	Percent expenses from Soc. Sec. In retirement			
116	1	25	\$30,000	\$3,750	\$25,000	\$0	\$0	0.0%			
117	2	26	\$35,269	\$3,825	\$25,500	\$0	\$0	0.0%			
118	3	27	\$40,853	\$3,902	\$26,010	\$0	\$0	0.0%			
119	1. Description of the SIPT Spreadsheet										
120											
121	This spreadsheet software computes a rough estimate of yearly income and expense flows as various income sources and										
122	expenses come into and out of availability and applicability over time. Results are calculated at the end of each year. It uses a										
123	yearly "cash flow" calculation defined when income and withdrawals are added, and expenses and estimated taxes are										
124	subtracted. Contributions are added to the investments accounts. Any funds left over each year in the cash account are saved										
125	back into the investment taxable savings account for the next year. Any yearly cash shortfalls are taken from the savings account.										
126	Yearly cash-flow losses (gains) are removed from (added to) the taxable savings account for the next year. This spreadsheet										
127	is an Excel workbook consisting of a number of worksheets containing your personal data that you enter. In Excel, the										
128	spreadsheet as a whole is called a workbook which in turn is a collection of worksheets. Clicking on one of the tabs at the										
129	bottom of the window will bring up that particular worksheet.										
130											



You run out of savings at age **86**
 The value of your savings at retirement **\$770,241**
 Percent of income saved while working **15.0%**
 Number of years you can fund in retirement **19**
 Percent of expenses from Soc. Sec. at retirement **13.3%**

[illegible]

[illegible]

[illegible]

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

	A	B	C	D	E	F	G	H	I	J	K																																																							
264	entered into the investment accounts worksheets. The following is a summary list of the other worksheets. You can click on																																																																	
265	the hypertext to go to that worksheet or click on the worksheet name tab at the bottom of this window. Figure 8. shows an																																																																	
266	example of the R. Results summary table R.1 . The other worksheets are discussed in more detail below.																																																																	
267																																																																		
268	Then enter your Age and Tax data																																																																	
269	After editing the S. Setup worksheet, you should then edit the 1. AgeData worksheet, and then enter basic tax filing data in the																																																																	
270	2. TaxData worksheet. Then you should visit each of the other data-entry worksheets and enter your personal data.																																																																	
271																																																																		
272	Remember to save the Excel workbook (spreadsheet) after or during your editing of the various worksheets. Your personal																																																																	
273	data will not be saved unless you tell Excel (or whatever spreadsheet program you are using) to save it. As you make changes,																																																																	
274	saving the spreadsheet often is a good idea.																																																																	
275																																																																		
276	Some worksheets let you enter multiple sets of data as a table we call a "Table-GUI"																																																																	
277	You enter data only in the red cells. Put \$0 or 0% , etc. in cells that don't apply. Worksheets 1. AgeData , 3. WorkData , 7. IRAdData																																																																	
278	and 8. Roth data have table-GUI data entry. The following is an example of a Table-GUI for the 3. WorkData worksheet.																																																																	
279	<table><tr><th></th><th>S1 start</th><th>S1 end job</th><th>Job</th><th>Job income</th><th>S1 work</th><th>S2 start job</th><th>S2 end job</th><th>Job</th><th>Job income</th><th>S1 work</th></tr><tr><th>Job Nbr</th><th>job age</th><th>age</th><th>Income</th><th>COLA</th><th>adjustment</th><th>age</th><th>age</th><th>Income</th><th>COLA</th><th>adjustment</th></tr><tr><td>1</td><td>25</td><td>62</td><td>\$50,000</td><td>2.00%</td><td>\$0</td><td>25</td><td>35</td><td>\$20,000</td><td>2.20%</td><td>\$0</td></tr><tr><td>2</td><td>63</td><td>69</td><td>\$40,000</td><td>0.50%</td><td>\$0</td><td>35</td><td>57</td><td>\$40,000</td><td>1.50%</td><td>\$0</td></tr><tr><td>3</td><td>0</td><td>0</td><td>\$0</td><td>0.00%</td><td>\$0</td><td>58</td><td>66</td><td>\$15,000</td><td>1.50%</td><td>\$0</td></tr></table>												S1 start	S1 end job	Job	Job income	S1 work	S2 start job	S2 end job	Job	Job income	S1 work	Job Nbr	job age	age	Income	COLA	adjustment	age	age	Income	COLA	adjustment	1	25	62	\$50,000	2.00%	\$0	25	35	\$20,000	2.20%	\$0	2	63	69	\$40,000	0.50%	\$0	35	57	\$40,000	1.50%	\$0	3	0	0	\$0	0.00%	\$0	58	66	\$15,000	1.50%	\$0
	S1 start	S1 end job	Job	Job income	S1 work	S2 start job	S2 end job	Job	Job income	S1 work																																																								
Job Nbr	job age	age	Income	COLA	adjustment	age	age	Income	COLA	adjustment																																																								
1	25	62	\$50,000	2.00%	\$0	25	35	\$20,000	2.20%	\$0																																																								
2	63	69	\$40,000	0.50%	\$0	35	57	\$40,000	1.50%	\$0																																																								
3	0	0	\$0	0.00%	\$0	58	66	\$15,000	1.50%	\$0																																																								
280																																																																		
281																																																																		
282																																																																		
283																																																																		
284																																																																		
285	View the final results in the "R. Results" worksheet after you have entered all your data.																																																																	
286	After you have entered all of your data, you can view your results summarized in the R. Results worksheet. This takes																																																																	
287	intermediate results computed in the rest of the worksheets and gives you a global picture of your situation year by year.																																																																	
288																																																																		
289	The worksheets are color coded by function.																																																																	
290	Introduction and Resources worksheets are white.					is additional documentation																																																												
291	SimpleCalc worksheet:		SimpleCalc		is the elementary glide-path calculator																																																													
292																																																																		
293	Figures and Appendices worksheets are					is additional documentation																																																												
294																																																																		
295	You can view a summary view at any time of all your settings in S. Setup , and 1. AgeData through 10. ExpenseData worksheets.																																																																	
296	Assumptions worksheet		Assumptions		Summary list of all settings by user in the other worksheets																																																													

	A	B	C	D	E	F	G	H	I	J	K
297	You don't edit the Assumptions worksheet since it summarizes the other data worksheets.										
298											
299	Results worksheet:	R. Results			<i>summarizes spreadsheet glide-path results after entering your data</i>						
300	You don't edit the R. Results worksheet since it summarizes the other data worksheets.										
301											
302	Configuration worksheets:	S. Setup			<i>used to configure entire spreadsheet (indicate which sheets are used)</i>						
303		1. AgeData			<i>enter age, CPI, market returns, insurance used throughout spreadsheet</i>						
304		2. TaxData			<i>enter Federal tax data and filing status</i>						
305											
306	The income worksheets specify one or more sources of yearly income,										
307	Income worksheets:	3. WorkData			<i>enter your work income data, if any (current or future)</i>						
308		4. Pension Data			<i>enter your pension income data, if any (current or future)</i>						
309		5. SocSecData			<i>enter your Social Security income data, if any (current or future)</i>						
310		6. AnnuityData			<i>enter your annuity income data, if any (current or future)</i>						
311											
312	The investment accounts are also a source of money through taking withdrawals (as well as allowing contributions).										
313	Investment worksheets:	7. IRAdata			<i>enter your tax-deferred IRA accounts data, if any (current or future)</i>						
314		8. RothData			<i>enter your Roth IRA accounts data, if any (current or future)</i>						
315		9. SavingsData			<i>enter your taxable savings accounts data, if any (current or future)</i>						
316											
317	This is the worksheet where you enter your yearly expenses										
318	Expense worksheet:	10. ExpensesData			<i>enter your expenses data (current or future)</i>						
319											
320	This is where the yearly cash-flow is computed from (Income + Withdrawals - Expenses - Taxes)										
321	You don't edit the CashData worksheet.										
322	Cash-flow worksheet:	11. CashData			<i>summarizes the cash flow from the other worksheets</i>						
323											
324	This RMD table used with IRA withdrawals is in the RMDtable worksheet										
325	You don't edit the RMDtable worksheet unless the IRS updates it's RMD data.										
326	RMD table worksheet:	12. RMDtable			<i>contains the IRS Required Minimum Distribution data</i>						
327											
328	For each of the applicable data worksheets accounts, enter income, contributions and/or withdrawals or expense data										
329	(i.e., ages, amounts, rates of return (ROR), COLAs, etc.). There is a detailed list of all these worksheets tables and sections										
330	in Appendix A.										

[illegible]

	A	B	C	D	E	F	G	H	I	J	K	
364	Removing the irregular demonstration data in (7. IRAdat, 8. RothData, 9. SavingsData, 10. ExpensesData)											
365	Some of the worksheets have irregular demonstration data (7. IRAdat, 8. RothData, 9. SavingsData, 10. ExpensesData)											
366	that you should replace with empty entries when you are entering your own data or use the "-noDemo-" version of the											
367	spreadsheet. Only enter data in the red cells. The spreadsheet is also distributed in two other file versions with											
368	"-noIrregularData-" and "-noData-" in their titles.											
369												
370	The spreadsheet files are distributed with the name, version number, and demo data as part of the file											
371	The spreadsheet is distributed in three different versions depending on how much demonstration data are to be											
372	provided. This is noted in the file names as we now describe.											
373	The file names all versions of the "Simplified-Income-Planning-Tool" are prefixed with "SIPT-".											
374	For example, the <u>version number</u> is indicated as:				V.0.19.2							
375	This is followed by the release date is indicated by:				11-8-2015a							
376												
377		a) full demo data			SIPT-Demo-V.0.19.2-11-8-2015a.xlsx							
378		b) no irregular demo data			SIPT-nolrregularDemo-V.0.19.2-11-8-2015a.xlsx							
379		c) no demo data			SIPT-noDemo-V.0.19.2-11-8-2015a.xlsx							
380												
381	a) is the spreadsheet with full demo data. It is useful for viewing the full demonstration examples in all data entry worksheets.											
382	It includes examples for the data entry worksheets. In most people's situations, you might only use a few of these											
383	types of income sources for your data.											
384	b) is the same demo data spreadsheet as (a) but with all irregular data deleted and replaced with empty entries. It is useful											
385	for entering your data and viewing demonstration answers without the irregular demonstration data. The "-nolrregularDemo-"											
386	data version may be useful in entering your personal data by seeing what typical answers might be and you can adjust your											
387	answers to your situation by overwriting the demo answers in the red cells.											
388	c) has all entries set to either \$0 or 0.0% (as needed in all data-entry worksheets), with no irregular data, and with all											
389	worksheets unselected in worksheet S. Setup. It is useful for entering your data from scratch without having to overwrite any											
390	demonstration data answers.											
391												
392	You can enter your own data in any of the three versions overwriting demo data as required.											
393												
394	All worksheets where calculations are performed are protected except for the red cells where you are to enter your data											
395	Because entering data in non-red cells might corrupt the spreadsheet, we protect all worksheets except red cells where											
396	you enter your data. You can unprotect any worksheet you are in by going into the Excel Format option and clicking											

	A	B	C	D	E	F	G	H	I	J	K
430	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										
431	message describing the situation and directing you to the appropriate worksheet to correct it.										
432	In summary:										
433											
434	(a) Validity checks are made for IRA, Roth, Savings and Cash-flow accounts to test if any of them run out of money. This										
435	is indicated with a PROBLEM warning on the R. Results worksheet R.8.2. The error will remain until you correct it.										
436											
437	(b) Validity checks are made in the data worksheets comparing the age entries with those of the 1. AgeData worksheet										
438	If the ages entered are inconsistent, it will show an ERROR xxx message until you fix it. For entries that are not										
439	being used (since you set the amounts in question to \$0), you must set your starting age in the other										
440	worksheets to at least the current age in the 1. AgeData worksheet. This is summarized for all worksheets in										
441	R. Results section R.8.1.										
442											
443											
444	2. Disclaimer										
445	This software attempts to model an income stream from several different income sources, investment withdrawals,										
446	expenses, taxes and cash-flows over time. No claim is made to the accuracy, suitability, and correctness of the										
447	algorithms. Also, note that the further out one goes over time, the less accurate any estimates will be. Since the										
448	software uses static models and static rates of return, CPI, etc. that you enter, it will not track actual market values										
449	over time. The software uses only Excel formulas and <I>does not use Visual Basic (VBA)</I>, so one can easily review										
450	all computations as desired. Because it uses generic spreadsheet coding (with no VBA), it will run in a variety of										
451	spreadsheet programs such as Windows Excel, free OpenOffice or LibreOffice "calc", free Google"sheet", etc.. Use this										
452	software at your own discretion and risk as an initial way to think about personal finance problems. This is educational										
453	software. Absolutely no warrantee is offered for this software and no responsibility is taken for any errors in. or use of										
454	the software.										
455											
456											
457	3. Directions for using the spreadsheet										
458	The spreadsheet as it is distributed has demonstration data entered in red cells through the worksheet. Enter your data										
459	by overwriting the demonstration data. You might want to save your spreadsheet with a new file name as you make changes.										
460	The demonstration data provides examples of answers to give you an idea of typical values. Note that negative numbers are										
461	shown as red (\$1,234) rather than -\$1,234, and should not be edited.										
462											

	A	B	C	D	E	F	G	H	I	J	K
463	The first worksheets you should use to enter your data										
464	You must first configure the spreadsheet to your personal situation. This is done in the S. Setup worksheet sections S.1 to S.3 .										
465	By not using that worksheet specified in S. Setup section S.1, it will also ignore that data. Then enter your data in the										
466	1. AgeData and 2. TaxData worksheets since these are used by the other data worksheets. In table S. Setup S.1 you declare the										
467	set of data worksheets that are applicable to you (see Figure 1), where you select " use " or " ignore ". In S. Setup section S.2										
468	you can configure the spreadsheet to use irregular contributions and withdrawals for investment accounts and the expenses										
469	account (see Figure 2 in Figures worksheet In S.3 you can configure the spreadsheet to use scheduled contributions and										
470	withdrawals for the investment accounts (see Figure 3). Most of the S.2 and in S.3 require a " yes " or " no " answer with one										
471	question using having a " keep " or " remove " question.										
472											
473	Then, entering data in other worksheets										
474	After setting the initial configuration in the S. Setup , 1. AgeData and 2. TaxData worksheets, enter the rest of your personal										
475	data in the data worksheets 3. WorkData through 10. ExpensesData you have selected (see section 1.3 above for a list of data										
476	entry worksheets). Again, only enter data in the red cells on the worksheets. You switch between worksheets either by clicking										
477	on the tabs at the bottom of this Excel window or by clicking on the hypertext worksheet name in the Worksheet Navigation										
478	table at the end of each worksheet (see an example at the bottom of this worksheet). Some worksheets (like this one) will										
479	also have hyperlinks to other worksheets.										
480											
481	3. WorkData, 4. PensionData, 5. SocSecData, 6. AnnuityData, 7. IRAdata, 8. RothData, 9. SavingsData, 10. ExpensesData										
482											
483	If a particular data worksheet does not apply to one of the spouses S1 or S2, or there is no spouse S2, then just enter \$0 for any										
484	income, contribution, withdrawal, etc. amounts for that worksheet. That lets the data be ignored in computing the results from										
485	the various data sources. Although by not using that worksheet specified in S. Setup section S.1 , it will also ignore that data.										
486											
487	Viewing your results in the "R. Results" worksheet										
488	As you enter the data into the various worksheets, the spreadsheet will automatically recompute the other worksheets that use										
489	it to incorporate those changes. In particular, they will be reflected in the R. Results worksheet. You can see how changes in any										
490	worksheet affects the results by going back and forth between the R. Results worksheet and the data worksheet you are										
491	currently working on.										
492											
493	Experimenting with other configurations after you have entered your personal data										
494	You can model the income stream in various ways using temporary changes in the S. Setup configuration you might make. For										
495	example you could leave out various income sources such as stopping work, adding an annuity, adding a Roth IRA, etc. You could										
496	also try using different years for claiming Social Security, working longer, taking withdrawals from the IRAs or savings at										

	A	B	C	D	E	F	G	H	I	J	K
497	different ages, or leave out or reduce certain expenses, etc..										
498											
499											
500	4. Discussion of the list of all worksheet tables in Appendix A										
501											
502	Appendix A is a detailed list of all worksheet tables and sections. As mentioned, it consists of those worksheets into										
503	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										
504	income and expenses are tallied, and finally the R. Results worksheet where results are summarized. It may be useful to look										
505	through these lists to familiarize yourself with the type of data that will be needed and what types of results are presented -										
506	or just view the different worksheets.										
507											
508	NOTE: You enter your data <u>only</u> in the Red Cells in the Data Input Worksheets.										
509	<u>ONLY</u> enter or edit data in RED cells.										
510	<u>ORANGE</u> cells are normally not changed unless the IRS changes various tax rates (do not edit).										
511	<u>BLUE</u> cells are major results or intermediate results (do not edit).										
512	<u>BLACK</u> cells are intermediate computations (do not edit).										
513	<u>GRAY</u> areas of the other worksheets indicate where the analysis										
514	has not been implemented yet and should be ignored.										
515											
516	Note: You don't have to edit tables in any of the other worksheets beyond the following warning message if it is present:										
517											
518	--- > DO NOT CHANGE ANY VALUES in the following tables in this worksheet. < ---										
519											
520											
521	5. Notes on current version of the spreadsheet										
522	Note (1) The spreadsheet does not handle state taxes fully as that would depend on the specific tax rules of each state, and										
523	would need to take tax-free muni-bond income into account. However, in the 2. TaxData worksheet it does allow you to										
524	declare a state tax percentage which will be added to your marginal tax rate and applied to the adjusted gross income.										
525	It also allows you specify the tax-free deduction as a percentage in 9. SavingsData section 9.2 so that muni bond income										
526	could be approximated.										

[illegible]

	A	B	C	D	E	F	G	H	I	J	K
560	Worksheet Navigation.										
561	To go to a specific worksheet, click on one of the following:										
562	Introduction										
563	Assumptions										
564	R. Results										
565	S. Setup										
566	1. AgeData										
567	2. TaxData										
568	3. WorkData										
569	4. PensionData										
570	5. SocSecData										
571	6. AnnuityData										
572	7. IRAdata										
573	8. RothData										
574	9. SavingsData										
575	10. ExpensesData										
576	11. CashData										
577	12. RMDtable										
578	RS. Resources										
579	Figures										
580	Appendix A										
581	Appendix B										
582	Appendix C										
583	Appendix D										
584	FAQ										
	Articles, literature, web sites										
	Screen shots & descriptions										
	List of all worksheets tables & section										
	Extra calculators										
	Glossary of terms										
	List of outstanding issues and Revision list										
	Frequently Asked Questions										