

[illegible]

	A	B	C	D	E	F	G	H	I	J	K		
34	Note: The spreadsheet will be revised each year after new Tax Tables & Cap-Gains/Div. rates & tax rules are announced.												
35													
36	© P. Lemkin 2012-2016												
37	GNU General Public License, version 3.0 (GPLv3) at				<a href="http://opensource.org/licenses/gpl-3.0.html">http://opensource.org/licenses/gpl-3.0.html</a>								
38	See the full license description sections 15. Disclaimer of Warranty and 16. Limitation of Liability for details.												
39													
40	** For more on <i>Beta-level</i> software see			<a href="https://en.wikipedia.org/wiki/Software_release_life_cycle">https://en.wikipedia.org/wiki/Software_release_life_cycle</a>									
41													
42	<div><p><b>"Forever Beta"</b></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>												
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52	<b>Table of Contents for Introduction</b>												
56	<b>Introduction</b>												
57	1. Description of the SIPT Spreadsheet												
58	1.1 Examples of some of the questions that can be investigated using this spreadsheet												
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66	4. A detailed list of all worksheet tables and sections is in Appendix A												

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67	5. Notes on the current version of the spreadsheet - what it does and does not handle										
68											
69	<b>Documentation in additional worksheets</b>										
70	Click on the any of the following hyperlinks to go to the worksheets										
71	<a href="#">Assumptions</a>	Summary list of all settings in <b>Setup</b> , and <b>AgeData</b> through <b>ExpenseData</b> worksheets									
72	<a href="#">Results</a>	Glide-path of income from Income & Withdrawal sources less Expenses & Taxes									
73	<a href="#">Resources</a>	Lists of articles, literature, web sites related to financial planning									
74	<a href="#">Appendix A</a>	List of all worksheets describing their tables and sections									
75	<a href="#">Appendix B</a>	Extra calculators (not tied in with the rest of the spreadsheet)									
76	<a href="#">Appendix C</a>	Glossary - definitions of terms used in the spreadsheet									
77	<a href="#">Appendix D</a>	List of outstanding issues (Things TODO and CHECK), and REVISION-LIST History									
78	<a href="#">FAQ</a>	Answers to Frequently Asked Questions									
79											
80											
81	<b>Introduction</b>										
82											
83	<b>The Concept</b>										
84	While saving for future expenditures such as retirement, a new house, a college education for your children you										
85	might wonder if you are saving enough or spending too much on current expenses. If you are near or in retirement,										
86	the spreadsheet lets you estimate, using a static model, your income stream and whether it will cover your expenses.										
87	It does not use a dynamic model such as those using Monte-Carlo or repeated random sequences of returns methods.										
88	A glide-path analysis lets you look at your finances over time. How does it change with the contributions to savings										
89	during you accumulation phase? How rapidly your savings are being depleted during retirement? It can be useful										
90	to periodically check how you are doing to make sure you're still on track to reach your goals, and if not what										
91	might be changed to improve your retirement glide path.										
92											
93	This <b>Simplified Income-Stream Planning Tool (SIPT)</b> spreadsheet lets you enter detailed personal data to help answer										
94	those questions more accurately - both for near term pre- and post-retirement. There are many rudimentary										
95	retirement calculators available on-line (see <b>RS. Resources</b> section <b>RS.8</b> for a list). To illustrate the flavor of these										
96	types of glide-path calculations, we provide an additional very simple one in the worksheet								<a href="#">SimpleCalc</a>		
97	Note, the SimpleCalc worksheet is used just to introduce the concept of glide-path and is not part of the rest of the										
98	SIPT spreadsheet. The following screenshot shows some typical data and results. In this example, the person ran out										

### 1. Enter your data in the Red cells below.

Your current age (same as retired if <i>already</i> retired):	25
Your expected retirement age:	67
Current value of savings portfolio:	\$30,000
Current gross annual income (GAI):	\$25,000
Annual contributions to savings portfolio:	\$3,750
Yearly annuity from Social Security at retirement	\$6,000

### 2. Additional parameters you can adjust or use THE defaults)

Pre-retirement annual rate of return on portfolio:	4.50%
Post-retirement annual rate of return on portfolio:	2.50%
Expected annual income Cost Of Living Adjustment:	2.00%
Increase of annual retirement withdrawals::	3.00%
Increase in annual contributions to savings portfolio:	2.00%
Percent of GAI needed in retirement when retire:	80%

### Savings portfolio value

The chart illustrates the growth and eventual depletion of the savings portfolio. The x-axis represents age from 25 to 92, and the y-axis represents the portfolio value from \$0 to \$900,000. The portfolio value increases linearly until age 67, where it reaches its maximum. After age 67, the value decreases linearly, reaching zero at age 86.

### Values for savings and expenses over time

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
1	25	\$30,000	\$3,750	\$25,000	\$0	\$0	0.0%
2	26	\$35,269	\$3,825	\$25,500	\$0	\$0	0.0%
3	27	\$40,853	\$3,902	\$26,010	\$0	\$0	0.0%

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%

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133	<b>1. Description of the SIPT Spreadsheet</b>										
134											
135	This spreadsheet software computes a rough estimate of yearly income and expense flows as various income sources and										
136	expenses come and go over time. Results are calculated at the end of each year. It uses a yearly "cash flow" calculation										
137	defined as the sum of income and withdrawals, and expenses, contributions and estimated taxes are subtracted. Any funds										
138	left over each year in the cash account are saved back into the investment taxable savings account for the next year.										
139	Similarly, in years with a yearly cash shortfalls are taken from the savings account the next year. The spreadsheet										
140	is an Excel workbook consisting of a number of worksheets containing personal data that you enter. In Excel, the										
141	spreadsheet as a whole is called a workbook which in turn is a collection of worksheets. Clicking on one of the tabs at the										
142	bottom of the window will bring up that particular worksheet.										
143											
144	<b>Setting up the spreadsheet</b>										
145	Use the <b>S. Setup</b> worksheet to specify which worksheets you will need to fill out. It works with one person S1 or two people										
146	called S1 and S2. S1 and S2 can be married or unmarried. However the latter should only use the tax filing status Separate Filing.										
147	In Excel, you switch between worksheets by clicking on the worksheet tab at the bottom of the Excel window or by										
148	clicking on worksheet hyperlinks (blue font with an underline) available throughout the spreadsheet. The <b>R. Results</b> worksheet										
149	summarizes data computed on the other data worksheets both as tables and then graphs of the data in the tables.										
150	The results are updated when any data is changed in any of the other data entry worksheets.										
151											
152	Depending on your level of expertise and familiarity with financial terms, you may want to read <b>Appendix C</b> (glossary of										
153	financial terms used in the SIPT spreadsheet) <u>before</u> entering your data. In addition, this spreadsheet requires you to switch										
154	between different worksheets that focus on <i>particular</i> types of data (e.g., work income, Social Security benefits, IRAs										
155	expenses, etc.).										
156											
157	<b>Types of personal data required</b>										
158	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										
159	are three types of investment accounts including: <i>tax-deferred deductible IRA</i> , <i>Roth IRA</i> and <i>Savings (taxable investments)</i> , bank										
160	bank accounts, and CDs). For purposes of the spreadsheet, 401(k), 403(b), 457(b), Traditional-IRA, Rollover IRAs are considered to										
161	contributions and be tax-deferred IRAs. Similarly a Roth-401(k) is considered a Roth IRA. This is because after you retire,										
162	retirement accounts may be rolled over to "Rollover-IRA" and Rollover-Roth" accounts. You may make both scheduled and										
163	irregular contributions/withdrawals to each of the spreadsheet investment accounts. An irregular event is an upcoming one-time										
164	event occurring on a particular year. You may specify expenses as both scheduled and irregular events. You might think about										
165	your list of future irregular expenses as a planning tool for your future expenses in your "Bucket-List" - such as college expenses,										

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199	(fixed income) in your investment portfolio. Historically, roughly 90% of your portfolio return is determined by your asset										
200	allocation (roughly the stock:bond ratio). In addition, specify (the same or different) Cost Of Living Adjustments										
201	or COLAs for each of these income streams that increase the income and expenses by that percentage each year. Also										
202	specify the expected Consumer Price Index (CPI) that can used as a default for the various COLAs you need to enter.										
203											
204	<b>Types of Savings</b>										
205	Similarly, specify the age ranges for scheduled investment (IRA, Roth, taxable Savings) contributions and withdrawals										
206	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-										
207	flow and where insurance (if any) payouts are deposited. You may specify optionally both scheduled contributions as a fixed										
208	amounts and withdrawals as a percentage each year that increase by a COLA if desired. You may also specify optional irregular										
209	contributions and withdrawal events that can occur at any age or have several events the same year independently for both S										
210	and S2. For example, one could withdraw money to buy a new car, pay for kids college, take a big trip and buy a new house at										
211	the same year. You specify the age (e.g. 59) rather than the year (e.g. 2019) for the events. It computes the sum of the scheduled										
212	and irregular contributions and withdrawals respectively each year. These are tracked separately for S1 and S2.										
213											
214	<b>Types of Expenses</b>										
215	Expenses are specified similar to contributions and withdrawals for investment accounts, but as scheduled and irregular										
216	<i>expense</i> events. Whereas yearly investment account withdrawals are added to the cash-flow, expenses are subtracted										
217	from the cash-flow. Specify scheduled and optional irregular deductions that are used for part of the tax calculations.										
218	Otherwise, the starting and stopping ages with an expense COLA are specified. A rough estimate of Federal and State										
219	taxes that are computed are subtracted from the cash account. Note that State taxes are estimated by a fixed percentage,										
220	not as a AGI-dependent, marginal tax rate. Different states may also have various deduction levels associated with different										
221	types of pensions, etc. which are not taken into account.										
222											
223	<b>It can be used by either a single person (S1) or a couple (S1 and S2)</b>										
224	If there is no individual S2, then just <u>enter zeros</u> for all income, contributions, withdrawals, and expenses for S2 entries.										
225	S1 and S2 can be married or unmarried. Married S1 and S2 individuals may use tax filing status of Married Filing Jointly (MFJ)										
226	or Married Filing Separately (MFS). Single individuals can also use Head of Household (HH). However the unmarried S1 and S2										
227	should only use the Tax filing status Single Filing (SF).										
228											
229	<b>Limitations on the types of static types of calculations done in the spreadsheet</b>										
230	The computations use fixed estimates you specify for various parameters including a fixed CPI, fixed COLAs, fixed stock and										
231	fixed income returns whereas in reality these all change year to year introducing major changes in the actual results. It does										

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232	not address the problem of sequence of returns and sequence of withdrawals that can radically affect long term returns. The										
233	reality is that all future rates of returns, CPIs, COLAs, tax rates, tax rules and schedules, deduction schedules, etc. are unknown.										
234	However, we know they <u>will</u> vary and both of these factors can greatly affect future results. Better methods such as monte-carlo										
235	or randomized sequences of actual past returns can improve the model, but still can not guarantee returns. Such advanced										
236	methods are beyond the scope of this spreadsheet. Black Swan events do happen - think 9/11 and the 2007-Great Recession.										
237	So these results are really ball-park estimates, but that still may be useful for planning.										
238											
239											
240	<b>1.3 How the spreadsheet works</b>										
241	Each worksheet has <b>INSTRUCTIONS</b> that explain what is needed to be filled out in that worksheet. As data is entered,										
242	remember to save the Excel workbook (spreadsheet) after or during your editing of the various worksheets. Entered data										
243	will not be saved unless you tell Excel (or whatever spreadsheet program you are using) to save it. As you make changes,										
244	saving the spreadsheet often is a good idea. See section <b>3.</b> for a more detailed description on using the spreadsheet.										
245											
246	<b>First, enter your personal configuration of the spreadsheet using the "S. Setup: worksheet</b>										
247	First specify which data worksheets apply to you and that you want to use. Go to the <b>S. Setup</b> worksheet to specify the accounts										
248	that apply to your personal situation in section <b>S.1</b> and either select "used" or "ignored" for each of the worksheet options.										
249	Specify whether to include irregular contributions and withdrawals in the investment and expense accounts in section <b>S.2.</b>										
250	Finally, specify whether to add scheduled contributions and withdrawals for the investment accounts in table <b>S.3.</b>										
251											
252	<b>Then enter your Age(s) and Tax data</b>										
253	After editing the <b>S. Setup</b> worksheet, you should then edit the <b>1. AgeData</b> worksheet, and then enter basic tax filing data in the										
254	<b>2. TaxData</b> worksheet.										
255											
256	<b>Then enter your data into the relevant 3. WorkData through 10. ExpensesData worksheets</b>										
257	Then visit each of the other data-entry worksheets that apply to you and enter your data. Ignore the other ones which can have										
258	zero values for the data. Some worksheets allow the entry of multiple sets of data as a table we call a " <i>Table-GUI</i> " - for example										
259	multiple jobs. (See the glossary in <b>Appendix C</b> or the <b>FAQ for more details</b> ).										
260											
261	<b>Finally, view the final results in the "R. Results" worksheet after you have entered all your data</b>										
262	After all data is entered, view the results which are summarized in the <b>R. Results</b> worksheet. The R. Results worksheet presents										
263	intermediate results computed in the rest of the worksheets in a more readable format presenting a global picture of the										
264	glide-paths for the different accounts and computed results on a year by year basis.										



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265											
266	There is some limited error checking. See the <b>FAQ</b> number 15. for details.										
267											
268											
269	<b>1.4 Brief list of the worksheets</b>										
270	The worksheets are color coded by function. We list the main purpose of the following worksheets. See each worksheet										
271	for more details.										
272											
273	<b>Introduction</b> and <b>Resources</b> worksheets are white.				<i>is additional documentation</i>						
274	<b>SimpleCalc</b> worksheet:		<a href="#">SimpleCalc</a>		<i>is the elementary glide-path calculator</i>						
275											
276	<b>Appendices A, B, C, D</b> worksheets are				<i>is additional documentation</i>						
277											
278	You can view a summary view at any time of all your settings in <b>S. Setup</b> , and <b>1. AgeData</b> through <b>10. ExpenseData</b> worksheets.										
279	Assumptions worksheet		<a href="#">Assumptions</a>		<i>Summary list of all settings by user in the other worksheets</i>						
280	The <b>Assumptions</b> worksheet is not edited since it summarizes the other data worksheets.										
281											
282	Results worksheet:		<a href="#">R. Results</a>		<i>summarizes spreadsheet glide-path results <b>after</b> entering your data</i>						
283	The <b>R. Results</b> worksheet is not edited since it summarizes the other data worksheets.										
284											
285	Configuration worksheets:		<a href="#">S. Setup</a>		<i>used to configure entire spreadsheet (indicate which sheets are used)</i>						
286			<a href="#">1. AgeData</a>		<i>enter age, CPI, market returns, insurance used throughout spreadsheet</i>						
287			<a href="#">2. TaxData</a>		<i>enter Federal tax data and filing status</i>						
288											
289	The income worksheets specify one or more sources of yearly income,										
290	Income worksheets:		<a href="#">3. WorkData</a>		<i>enter current or future work income data, if any</i>						
291			<a href="#">4. Pension Data</a>		<i>enter current or future pension income data, if any</i>						
292			<a href="#">5. SocSecData</a>		<i>enter current or future Social Security income data, if any</i>						
293			<a href="#">6. AnnuityData</a>		<i>enter current or future annuity income data, if any</i>						
294											
295	The investment accounts are also a source of money through taking withdrawals (as well as allowing contributions).										
296	Investment worksheets:		<a href="#">7. IRAdata</a>		<i>enter tax-deferred IRA accounts data, if any (current or future)</i>						
297			<a href="#">8. RothData</a>		<i>enter Roth IRA accounts data, if any (current or future)</i>						

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298			<a href="#">9. SavingsData</a>		enter taxable savings accounts data, if any (current or future)						
299											
300	This is the worksheet where you enter your yearly expenses										
301	Expense worksheet:		<a href="#">10. ExpensesData</a>		enter expenses data (current or future)						
302											
303	This is where the yearly cash-flow is computed from (Income + Withdrawals - Contributions - Expenses - Taxes)										
304	You don't edit the <b>CashData</b> worksheet.										
305	Cash-flow worksheet:		<a href="#">11. CashData</a>		summarizes the cash flow from the other worksheets						
306											
307	This RMD table used with IRA withdrawals is in the RMDtable worksheet										
308	Don't edit the <b>RMDtable</b> worksheet unless the IRS updates it's RMD data.										
309	RMD table worksheet:		<a href="#">12. RMDtable</a>		contains the IRS Required Minimum Distribution data						
310											
311	For each of the applicable data worksheets accounts, enter income, contributions and/or withdrawals or expense data										
312	(i.e., ages, amounts, rates of return (ROR), COLAs, etc.). There is a detailed list of all these worksheets tables and sections in										
313	<a href="#">Appendix A.</a>										
314											
315	<b>All worksheets are protected except for the red cells where you enter your data</b>										
316	Because entering data in non-red cells might corrupt the spreadsheet, we protect all worksheets except red cells where										
317	data is entered. Any worksheet can be unprotected by going into the Excel <u>Format</u> option and clicking										
318	on <u>Unprotect worksheet</u> . For more details on protecting/unprotecting worksheets, see <b>RS. Resources RS.9 Excel resources</b> .										
319											
320											
321	<b>1.5 How the yearly income stream cash-flow and net worth are calculated</b>										
322	Both scheduled and irregular withdrawals taken from the tax-deferred IRA, Roth IRA, and Savings accounts are added to the										
323	cash-flow in the <b>11. CashData</b> worksheet. Both scheduled and irregular Expenses ( <b>10. ExpensesData</b> worksheet) and Federal and										
324	State taxes ( <b>2. TaxData</b> worksheet) are taken from the cash account. The following equations give a top-level explain the										
325	computations. For each year y,										
326											
327	<b>Cash(y) = Income(y) + Withdrawals(y) - SAVINGScontributions(y) - Expenses(y) - Taxes(y) + Insurance Payout(y)</b>										
328	<b>Withdrawals(y) = SAVINGSwithdrawals(y) + IRAwithdrawals(y) + ROTHwithdrawals(y)</b>										
329											
330	Then, the cash balance is added (subtracted if negative) to the savings account for the next year,										

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331	taking contributions and withdrawals into account										
332											
333	<b>Savings(y+1) = [Savings(y) + SAVINGScontribution(y) - SAVINGSwithdrawal(y)] * (1+SAVINGSreturn) + Cash(y)</b>										
334	<b>IRA(y+1) = [IRA(y) + IRAcontribution(y) - IRAwithdrawal(y)] * (1+IRAreturn)</b>										
335	<b>ROTH(y+1) = [ROTH(y) + ROTHcontribution(y) - ROTHwithdrawal(y)] * (1+ROTHreturn)</b>										
336											
337	This means if large future expenses planned, you may want to lower expenses and/or withdraw some of the money										
338	over several years from the tax-deferred IRA, or taxable savings with high unrealized capital gains to help pay for them. Doing										
339	this over several years prior to the expense may possibly avoid going into a much higher marginal tax bracket. Then when										
340	this additional money is added to the Cash-flow, the expenses will be covered and the Cash-flow will not show a negative										
341	amount. There is an option in the <b>11. CashData</b> worksheet to rebalance spouse S1 and S2 by rebalancing cash between										
342	them for a year in which one of them has a negative balance. This is enabled in the <b>Setup S.2</b> worksheet. Then, each year										
343	if the cash flow for either S1 or S2 is negative, it then subtracts the negative amount from the positive one so the one with										
344	extra cash helps out the infibifusl S1 or S2 who has a negative balance.										
345											
346	<b>How excess or insufficient cash is handled at the end of each year</b>										
347	Each year, all income and investment withdrawals are "deposited" or added into the cash-flow table in <b>11. CashData</b>										
348	worksheet. Expenses and taxes are "removed" or subtracted from the <b>11. CashData</b> worksheet. The resulting excess (or										
349	shortfall) is calculated and added or (removed) from the taxable savings in <b>9. SavingsData</b> . Here is an example to help clarify										
350	the difference between scheduled and unscheduled events. For example, you might schedule yearly withdrawals from the										
351	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										
352	as a specific dollar amount (e.g., \$22,000).										
353											
354	<b>How life insurance payouts are handled</b>										
355	If there is ever a life insurance payout for S1 and/or S2 for policies described in <b>1. AgeData</b> section <b>1.4</b> , the payout										
356	is computed for <b>9. SavingsData</b> table 9.4.2.1 and added tax-free to the savings according to the payee (S1, S2 or Other).										
357											
358											
359	<b>2. The two versions of the SIPT spreadsheets you can download: "Demo" or "User"</b>										
360	The spreadsheet is distributed in two different versions depending on whether it has demonstration (demo) data or not.										
361	The demonstration ( <b>Demo</b> ) version has all data-entry worksheets data set up for demonstration purposes to gives										
362	typical examples of reasonable values. However, to make it easier to enter your data, a <b>User</b> version is provided with all data										
363	entry fields set to blank (or \$0 or 0%) as appropriate.										

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364											
365	The spreadsheet files are distributed with the name, version number, and revision data as part of the file										
366	The file names for both versions of the " <u>Simplified-Income-Planning-Tool</u> " are prefixed with "SIPT-".										
367	For example, the <u>version number</u> is indicated as:				V.0.19.2						
368	This is followed by the release date indicated by:				11-8-2015a						
369											
370		a) full demo data		SIPT-Demo-V.0.19.2-11-8-2015a.xlsx							
371		b) no demo data		SIPT-User-V.0.19.2-11-8-2015a.xlsx							
372											
373	a) The <b>Demo</b> version is the spreadsheet with full demonstration data. It is useful for viewing examples of data you might enter										
374	in all worksheets. In most people's situations, you might only use a few of these types of income sources for your data.										
375	b) The <b>User</b> version of the spreadsheet has no demonstration data and is ready for you to enter your own data. All data										
376	entries are set to either \$0 or 0.0% in all data-entry worksheets. All worksheets are unselected in worksheet <b>S. Setup</b> .										
377											
378	<b>To enter data either override the demonstration data version or use the empty User version</b>										
379	Direct the spreadsheet to not use any particular data worksheet by selecting " <b>ignoring</b> " them in the <b>S. Setup</b> worksheet										
380	section <b>S.1</b> is used to declare the data worksheets that <i>you do want</i> you specify as " <b>used</b> ". (Alternatively, the spreadsheet will										
381	ignore data from worksheets by setting the income, contribution or withdrawal amounts etc. data to \$0 to remove them from										
382	the calculations.] The investment returns for the investment account (IRA, Roth, and Savings accounts) from the										
383	previous year are added to the current year for each of the respective accounts (whether the balance is + or -).										
384	<b>S. Setup</b> section <b>S.2</b> enables/disables the use of Irregular contributions and withdrawals by selecting										
385	<b>"yes"</b> or <b>"no"</b> . <b>S. Setup</b> worksheet <b>S.3</b> enables/disables the use of scheduled contributions and withdrawals by										
386	selecting <b>"yes"</b> or <b>"no"</b> .										
387											
388	<b>2.1 Disclaimer</b>										
389	This software attempts to model an income stream from several different income sources, investment withdrawals,										
390	expenses, taxes and cash-flows over time. No claim is made to the accuracy, suitability, and correctness of the										
391	algorithms. Also, note that the further out one goes over time, the less accurate any estimates will be. Since the										
392	software uses static models and static rates of return, CPI, etc. that are entered, it will not track actual market values										
393	over time. The software uses only Excel formulas and <i>does not use Visual Basic (VBA)</i> , so one can easily review										
394	all computations as desired. Because it uses generic spreadsheet coding (with no VBA), it will run in a variety of										
395	spreadsheet programs such as Windows Excel, free OpenOffice or LibreOffice "calc", free Google "sheet", etc.. Use this										
396	software at your own discretion and risk as an initial way to think about personal finance problems. This is educational										

[illegible]

[illegible]



	A	B	C	D	E	F	G	H	I	J	K
462	through these lists to familiarize yourself with the type of data that will be needed and what types of results are presented -										
463	or just view the different worksheets.										
464											
465											
466	<b>5. Notes on the current version of the spreadsheet - what it does and does not handle</b>										
467	See the	<a href="#">FAQ</a>	for details on the what the current version of the spreadsheet does and does not handle include taxes. How static								
468	CPI and returns are handled. How tax-free muni bond income is handled. How RMDs are handled, etc.									<a href="#">Appendix D</a>	
469	lists more information about the current status including a list of things TODO and the ongoing REVISION-LIST history.										
470											
471											
472	<a href="#">Elementary glide-path calculator (SimpleCalc)</a>					<a href="#">Next SIPT worksheet (Assumptions)</a>					
473											
474	<b>Worksheet Navigation.</b>										
475	To go to a specific worksheet, click on one of the following:										
476	<a href="#">Introduction</a>										
477	<a href="#">Assumptions</a>										
478	<a href="#">R. Results</a>										
479	<a href="#">S. Setup</a>										
480	<a href="#">1. AgeData</a>										
481	<a href="#">2. TaxData</a>										
482	<a href="#">3. WorkData</a>										
483	<a href="#">4. PensionData</a>										
484	<a href="#">5. SocSecData</a>										
485	<a href="#">6. AnnuityData</a>										
486	<a href="#">7. IRAdata</a>										
487	<a href="#">8. RothData</a>										
488	<a href="#">9. SavingsData</a>										
489	<a href="#">10. ExpensesData</a>										
490	<a href="#">11. CashData</a>										
491	<a href="#">12. RMDtable</a>										
492	<a href="#">RS. Resources</a>		Articles, literature, web sites								
493	<a href="#">Appendix A</a>		List of all worksheets tables & section								
494	<a href="#">Appendix B</a>		Extra calculators								

