

Starting Position

Your Current Age

30

Your Retirement Age

28

Current Savings (Joint)

€20,000

Your Pension Fund

€0

Their Pension Fund

€0

Index Funds

€0

Shares

€0

Personal Circumstances

Marriage Year

2025

Oldest Child Birth Year

2027

Youngest Child Birth Year

0

Personal Tax Credit

€4,000

Your State Pension (Weekly)

€289

Their State Pension (Weekly)

€270

Targets

Your Retirement Age

65

Their Retirement Age

65

Final Age

90

Emergency Fund

€20,000

Allocations

Index Funds Allocation

50%

Shares Allocation

50%

Your Pension Contribution

30%

Their Pension Contribution

25%

Pension Contrib. Capped

Yes

Drawdown Priorities

Index Funds

Shares

Private Pension

Cash

Economy Parameters

Growth Rate

5%

Volatility

10%

Index Funds

7%

Shares

6%

Inflation

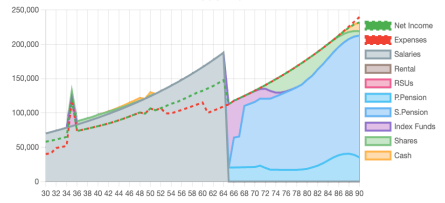
3%

Events

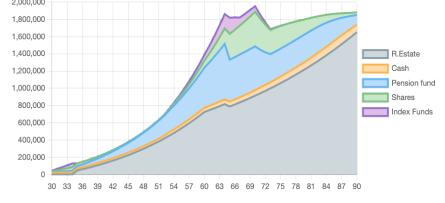
Event Type	Name	Amount	From Age	To Age	Rate	Match
Your Salary	You	€40,000	30	64	3.5%	3%
Their Salary (no pensic)	Your Partner	€30,000	30	64	2%	
Expense	Life	€40,000	30	100	inflation	
Expense	Kid	€6,000	32	52	inflation	
Real Estate	Family House	€40,000	35	65	inflation	
Mortgage	Family House	€18,000	35	60	3.5%	
Real Estate	Downsize	€280,000	65	100	inflation	
Stock Market	Crash		70	72	-25%	

Add Event

Cashflow



Assets



Simulation Data

Cash Flow		Income								Taxes				Cashflow				Assets							
Age	Year	Salaries	Rentals	RSUs	P.Pension	S.Pension	Index Funds	Shares	Cash	IT	PRSI	USC	CGT	Net Income	Expenses	P. Contrib	Savings	P.Fund	Cash	R.Estate	Index Funds	Shares	Withdraw%	Net Worth	
30	2025	€70,000	€0	€0	€0	€0	€0	€0	€0	€5,520	€2,870	€1,192	€0	€58,018	€40,000	€3,600	€18,018	€3,600	€20,000	€0	€9,009	€9,009	0.00%	€41,618	
31	2026	€72,000	€0	€0	€0	€0	€0	€0	€0	€5,663	€2,952	€1,461	€0	€59,440	€41,200	€3,726	€18,240	€7,497	€20,600	€0	€18,453	€18,381	0.00%	€64,931	
32	2027	€74,061	€0	€0	€0	€0	€0	€0	€0	€5,811	€3,037	€1,501	€0	€61,141	€48,801	€3,856	€12,340	€11,722	€21,218	€0	€25,631	€25,357	0.00%	€83,928	
33	2028	€76,185	€0	€0	€0	€0	€0	€0	€0	€5,963	€3,124	€1,293	€0	€63,144	€50,285	€3,991	€12,879	€16,309	€21,855	€0	€33,498	€33,005	0.00%	€104,666	
34	2029	€78,374	€0	€0	€0	€0	€0	€0	€0	€6,120	€3,213	€1,329	€0	€64,957	€51,773	€4,131	€13,184	€21,261	€22,510	€0	€42,073	€41,299	0.00%	€127,143	
35	2030	€80,630	€0	€0	€0	€0	€41,751	€9,898	€0	€6,282	€3,306	€1,366	€3,848	€118,473	€118,473	€4,276	€0	€26,571	€23,285	€46,371	€13	€33,204	€2,899	62.89%	€129,444
36	2031	€82,955	€0	€0	€0	€0	€14	€4,780	€0	€6,449	€3,401	€1,404	€120	€73,544	€73,544	€4,425	€0	€32,317	€23,881	€60,107	€12	€30,336	€14,881	14.48%	€146,652
37	2032	€85,352	€0	€0	€0	€0	€12	€4,544	€0	€6,621	€3,499	€1,444	€112	€75,291	€75,291	€4,580	€0	€38,538	€24,597	€74,625	€0	€27,462	€15,422	15.42%	€165,223
38	2033	€87,822	€0	€0	€0	€0	€0	€4,231	€0	€6,798	€3,601	€1,484	€99	€77,009	€77,009	€4,741	€0	€45,200	€25,335	€89,960	€0	€24,784	€16,331	16.33%	€185,280
39	2034	€90,369	€0	€0	€0	€0	€0	€3,891	€3	€6,981	€3,705	€1,526	€82	€78,780	€78,780	€4,906	€0	€52,329	€26,092	€106,148	€0	€22,247	€17,591	17.59%	€206,816
40	2035	€92,994	€0	€0	€0	€0	€0	€4,203	€27	€7,001	€3,813	€1,572	€119	€80,606	€80,606	€5,925	€0	€60,870	€26,851	€123,226	€0	€19,234	€22,781	22.78%	€230,181
41	2036	€95,700	€0	€0	€0	€0	€0	€3,806	€116	€7,190	€3,924	€1,620	€92	€82,508	€82,508	€6,132	€0	€70,074	€27,568	€141,234	€0	€16,510	€26,361	26.36%	€255,387
42	2037	€98,490	€0	€0	€0	€0	€0	€3,317	€351	€7,385	€4,038	€1,670	€61	€84,532	€84,532	€6,346	€0	€79,942	€28,164	€160,211	€0	€14,122	€28,249	28.24%	€282,439
43	2038	€101,366	€0	€0	€0	€0	€0	€2,792	€754	€7,587	€4,156	€1,722	€33	€86,756	€86,756	€6,569	€0	€90,476	€28,614	€180,200	€0	€12,156	€29,291	29.29%	€311,446
44	2039	€104,332	€0	€0	€0	€0	€0	€2,245	€1,327	€7,794	€4,278	€1,775	€11	€89,201	€89,201	€6,799	€0	€101,731	€28,908	€201,244	€0	€10,630	€30,213	27.87%	€342,513
45	2040	€107,390	€0	€0	€0	€0	€0	€1,756	€1,994	€8,009	€4,403	€1,830	€1	€91,872	€91,872	€7,036	€0	€113,898	€29,120	€223,388	€0	€9,548	€31,954	24.22%	€375,954
46	2041	€110,543	€0	€0	€0	€0	€0	€1,332	€2,673	€8,231	€4,532	€1,887	€0	€94,696	€94,696	€7,283	€0	€126,877	€29,326	€246,680	€0	€8,798	€32,741	20.23%	€411,681
47	2042	€113,794	€0	€0	€0	€0	€0	€975	€3,290	€8,459	€4,666	€1,946	€0	€97,604	€97,604	€7,538	€0	€140,831	€29,610	€271,168	€0	€8,322	€34,911	15.75%	€449,931
48	2043	€117,147	€0	€0	€0	€0	€0	€675	€3,786	€8,695	€4,803	€2,006	€0	€100,531	€100,531	€7,801	€0	€155,641	€30,043	€296,903	€0	€8,197	€36,804	11.84%	€490,784
49	2044	€120,604	€0	€0	€0	€0	€0	€0	€0	€8,939	€4,945	€2,069	€0	€98,884	€98,884	€8,075	€222	€171,487	€30,488	€323,939	€0	€8,688	€40,000	0.00%	€534,602
50	2045	€124,170	€0	€0	€0	€0	€0	€958	€4,635	€8,952	€5,091	€2,134	€0	€106,422	€106,422	€9,551	€0	€189,659	€31,194	€352,329	€0	€8,292	€44,000	14.53%	€581,474
51	2046	€127,847	€0	€0	€0	€0	€0	€0	€0	€9,204	€5,242	€2,201	€0	€103,786	€103,786	€9,885	€213	€209,024	€31,619	€382,132	€0	€8,808	€47,000	0.00%	€631,584
52	2047	€131,640	€0	€0	€0	€0	€0	€0	€0	€9,464	€5,397	€2,270	€0	€106,834	€106,834	€10,231	€694	€229,680	€33,007	€413,405	€0	€9,331	€50,000	0.00%	€685,422
53	2048	€135,552	€0	€0	€0	€0	€0	€0	€0	€9,733	€5,558	€2,342	€0	€109,977	€99,331	€10,589	€13,033	€251,758	€40,996	€446,211	€3,716	€13,623	€50,000	0.00%	€756,305
54	2049	€139,586	€0	€0	€0	€0	€0	€0	€0	€10,011	€5,723	€2,416	€0	€113,216	€99,312	€10,960	€13,905	€275,197	€40,656	€480,613	€11,096	€29,171	€50,000	0.00%	€829,139
55	2050	€143,748	€0	€0	€0	€0	€0	€0	€0	€10,014	€5,894	€2,492	€0	€115,422	€101,751	€12,762	€13,671	€301,735	€41,876	€516,678	€18,073	€29,171	€50,000	0.00%	€907,533
56	2051	€148,041	€0	€0	€0	€0	€0	€0	€0	€10,301	€6,070	€2,572	€0	€118,826	€104,264	€13,208	€14,562	€330,085	€43,132	€554,474	€25,974	€37,573	€50,000	0.00%	€991,238
57	2052	€152,469	€0	€0	€0	€0	€0	€0	€0	€10,597	€6,251	€2,653	€0	€122,335	€106,852	€13,670	€15,484	€360,141	€44,426	€594,073	€34,911	€46,829	€50,000	0.00%	€1,080,379
58	2053	€157,038	€0	€0	€0	€0	€0	€0	€0	€10,903	€6,439	€2,738	€0	€125,953	€109,517	€14,149	€16,436	€392,302	€45,759	€635,549	€44,954	€57,280	€50,000	0.00%	€1,175,843
59	2054	€161,750	€0	€0	€0	€0	€0	€0	€0	€11,220	€6,632	€2,825	€0	€129,684	€112,263	€14,644	€17,421	€426,590	€47,131	€678,978	€56,080	€68,693	€50,000	0.00%	€1,277,473
60	2055	€166,613	€0	€0	€0	€0	€0	€0	€0	€11,210	€6,831	€2,916	€0	€132,183	€115,090	€16,841	€17,093	€464,763	€48,545	€724,441	€67,901	€80,495	€50,000	0.00%	€1,386,146
61	2056	€171,629	€0	€0	€0	€0	€0	€0	€0	€11,536	€7,037	€3,009	€474	€135,628	€100,003	€17,430	€35,625	€505,351	€50,002	€746,175	€89,773	€102,383	€50,000	0.00%	€1,493,683
62	2057	€176,805	€0	€0	€0	€0	€0	€0	€0	€11,874	€7,249	€3,106	€1,149	€138,994	€103,003	€18,040	€35,991	€548,602	€51,502	€768,560	€113,202	€125,840	€50,000	0.00%	€1,607,705
63	2058	€182,145	€0	€0	€0	€0	€0	€0	€0	€12,223	€7,468	€3,206	€927	€143,384	€106,093	€18,672	€37,291	€594,743	€53,047	€791,617	€139,031	€151,250	€50,000	0.00%	€1,729,687
64	2059	€187,655	€0	€0	€0	€0	€0	€0	€0	€12,584	€7,694	€3,309	€1,005	€147,603	€109,276	€19,325	€38,327	€644,241	€54,638	€815,365	€167,157	€178,904	€50,000	0.00%	€1,860,305
65	2060	€0	€0	€0	€20,293	€0	€92,262	€0	€0	€0	€0	€0	€0	€112,554	€112,554	€0	€0	€487,022	€56,277	€787,881	€187,473	€299,213	€27,811	€1,817,887	
66	2061	€0	€0	€0	€20,459	€43,555	€53,604	€0	€0	€0	€0	€0	€0	€4,278	€117,619	€117,619	€0	€0	€491,026	€57,965	€811,518	€142,500	€317,488	€11,300	€1,820,497
67	2062	€0	€0	€0	€20,629	€44,862	€55,657	€0	€0	€0	€0	€0	€0	€121,148	€121,148	€0	€0	€495,095	€59,704	€835,863	€93,849	€336,377	€12,144	€1,820,890	
68	2063	€0	€0	€0	€20,795	€46,938	€14,593	€17	€0	€0	€0	€0	€0	€124,783	€124,783	€0	€0	€499,086	€61,496	€860,939	€85,333	€361,883	€3,344	€1,863,037	
69	2064	€0	€0	€0	€20,969	€49,059	€15,374	€123	€0	€0	€0	€0	€0	€128,526	€128,526	€0	€0	€503,259	€63,340	€886,768	€75,716	€378,162	€3,511	€1,907,244	
70	2065	€0	€0	€0	€21,134	€49,841	€15,877	€159	€0	€0	€0	€0	€0	€132,382	€132,382	€0	€0	€507,213	€65,241	€913,371	€64,471	€400,383	€3,711	€1,950,673	
71	2066	€0	€0	€0	€23,309	€49,686	€13,990	€1,650	€0	€0	€0	€0	€0	€136,353	€136,353	€0	€0	€437,748	€67,198	€940,772	€64,038	€361,384	€4,074	€1,851,139	
72	2067	€0	€0	€0	€19,878	€100,596	€14,656	€5,317	€0	€0	€0	€0	€1,243	€140,446	€140,446	€0	€0	€377,677	€69,217	€968,995	€24,689	€322,514	€6,122	€1,763,092	
73	2068	€0	€0	€0	€17,153	€103,613	€11,005	€12,893	€0	€0	€0	€0	€3,657	€144,664	€144,664	€0	€0	€325,907	€71,300	€998,065	€9,350	€278,652	€9,244	€1,683,274	
74	2069	€0	€0	€0	€17,114	€106,722	€5,714	€19,451	€0	€0	€0	€2,612	€149,001	€149,001	€0	€0	€325,168	€73,443	€1,028,007	€4,231	€273,564	€9,911	€1,704,412		
75	2070	€0	€0	€0	€17,069	€109,923	€2,620	€23,858	€0	€0	€0	€3,033	€153,470	€153,470	€0	€0	€324,311	€75,649	€1,058,847	€1,809	€262,920	€11,161	€1,723,536		
76	2071	€0	€0	€0	€17,036	€113,221	€11,115	€26,700	€0	€0	€0	€3,184	€158,073	€158,073	€0	€0	€323,667	€77,921	€1,090,612						