



RETIREMENT INCOME TOOL V1.0

User Manual

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INPUT

USER INPUTS

LIQ ASSETS  \$


BUDGET  \$ INFL.  %


SOCIAL SEC  \$ COLA  %


PENSION  \$ %


TIME years

MARKET INPUTS


DIVIDEND YIELD  %


Div/cap growth 
 %


INTEREST RATE  %

ANNUITY PAYOUT  %

ALLOCATIONS

CASH  %

STOCK  %

ANNUITY  %

TOTAL 100%

4% INITIAL REQUIRED YIELD 

CALCULATE

Generates report based on inputs.

CREATE PDF

Generates PDF for download.

Initial income expressed as a % of assets.

USER INPUTS

LIQ ASSETS	Liquid assets: Dollar value of liquid assets that can be readily invested in stocks, bonds, or other investments.
BUDGET	Spending budget: Estimated dollar amount of annual spending.
INFL.	Inflation: Estimated increase in the costs of goods and services (measured in %).
SOCIAL SEC	Social security: Guaranteed source of life-time income provided by the U.S. government.
PENSION	Pension: Guaranteed source of life-time income provided by an employer.
COLA	COLA: Estimated 'cost of living adjustments' which are applied to sources of income in order to address inflation (measured in %).
TIME	Time: Estimate of the maximum likely time horizon for retirement (measured in years).

MARKET INPUTS

DIVIDEND YIELD	Dividend yield: Estimated dividends to be paid over the next year divided by current price (measured in %).
DIV/CAP GROWTH	Dividend and capital growth rate: Estimated rate at which dividends and stock investment will grow (measured in %).
INTEREST RATE	Interest rate: Estimated rate (%) of interest assumed for all cash holdings.
ANNUITY PAYOUT	Annuity payout: Estimated annual payout of fixed annuity divided by its upfront cost (measured in %).

ALLOCATIONS

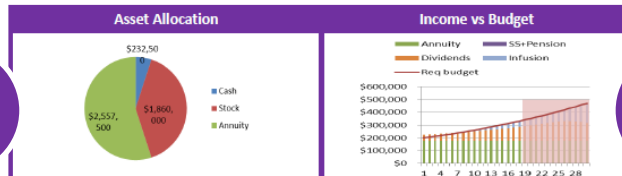
CASH	Cash: Initial allocation to cash instruments and bonds (we assume fixed interest rate) as a percentage of the liquid assets.
STOCK	Stock: Initial allocation to stocks as a percentage of the liquid assets.
ANNUITY	Annuity: Initial allocation to <i>single premium immediate annuity</i> (SPIA) as % of liquid assets.

OUTPUT

The *SET IT AND LEAVE IT* tool output has six primary components we explain below:

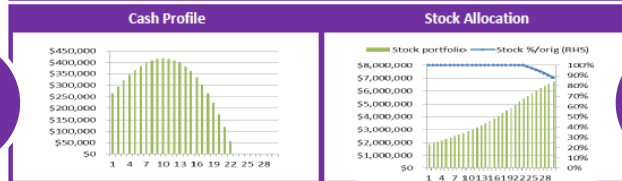
ASSET ALLOCATION

1



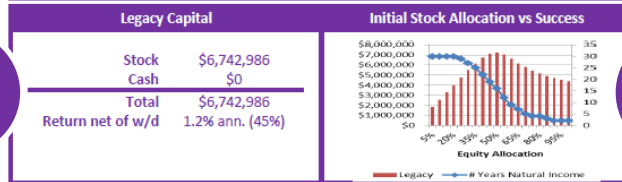
INCOME VS BUDGET

2



CASH PROFILE

3



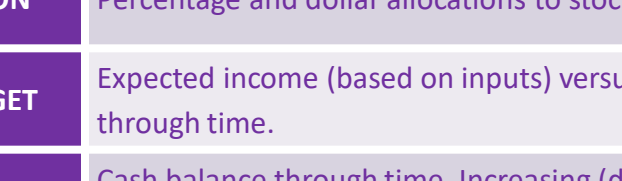
STOCK ALLOCATION

4



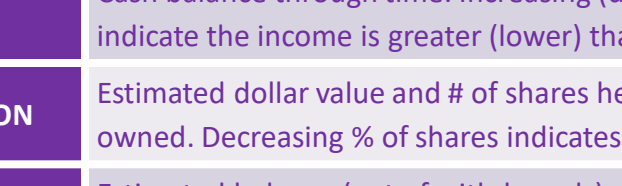
LEGACY CAPITAL

5



INITIAL STOCK ALLOCATION VS SUCCESS

6



1

ASSET ALLOCATION

Percentage and dollar allocations to stocks, annuities, and cash.

2

INCOME VS BUDGET

Expected income (based on inputs) versus inflation-adjusted budget through time.

3

CASH PROFILE

Cash balance through time. Increasing (decreasing) cash balances indicate the income is greater (lower) than the budget.

4

STOCK ALLOCATION

Estimated dollar value and # of shares held as a % of initial shares owned. Decreasing % of shares indicates some stock sold for income.

5

LEGACY CAPITAL

Estimated balance (net of withdrawals) at the end of the time horizon expressed in dollars and percentage returns.

6

INITIAL STOCK ALLOCATION VS SUCCESS

Simulates across initial stock allocations and shows estimated legacy capital and # of years natural income sufficed (i.e., no stocks sold).