

# RETIREMENT PLANNING ANALYSIS

Prepared for Jane Smith

Report Date: January 13, 2026

## EXECUTIVE SUMMARY

Total Net Worth	\$525,000
Plan Success Rate	0.0%
Target Annual Income	\$120,000
Projected Median Balance (Age 90)	\$0

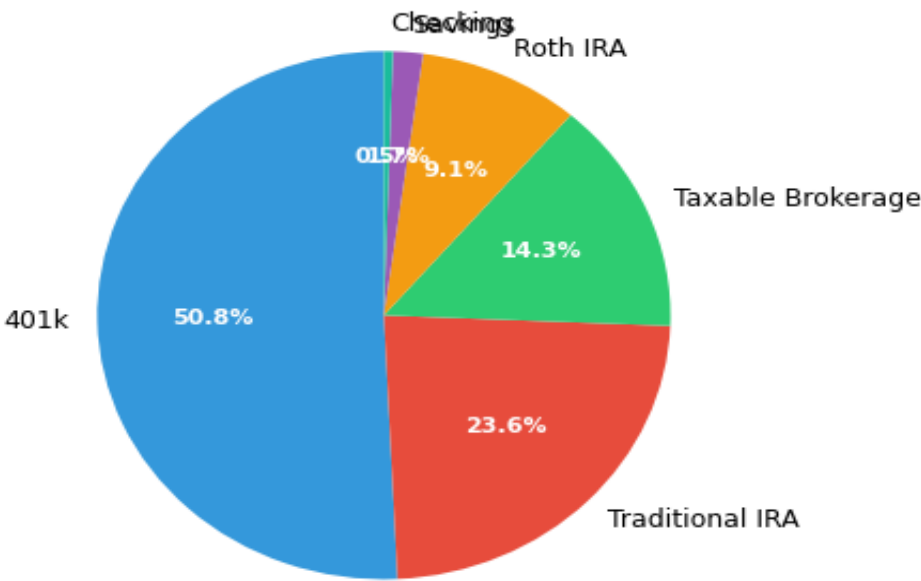
FINANCIAL PROFILE OVERVIEW

Client Information	
Primary Client	Jane Smith
Birth Date	1970-06-15
Planned Retirement	2035-06-30
Social Security (Monthly)	\$2,500
Secondary Client	John Smith
Birth Date	1968-09-20
Planned Retirement	2033-12-31
Social Security (Monthly)	\$2,800

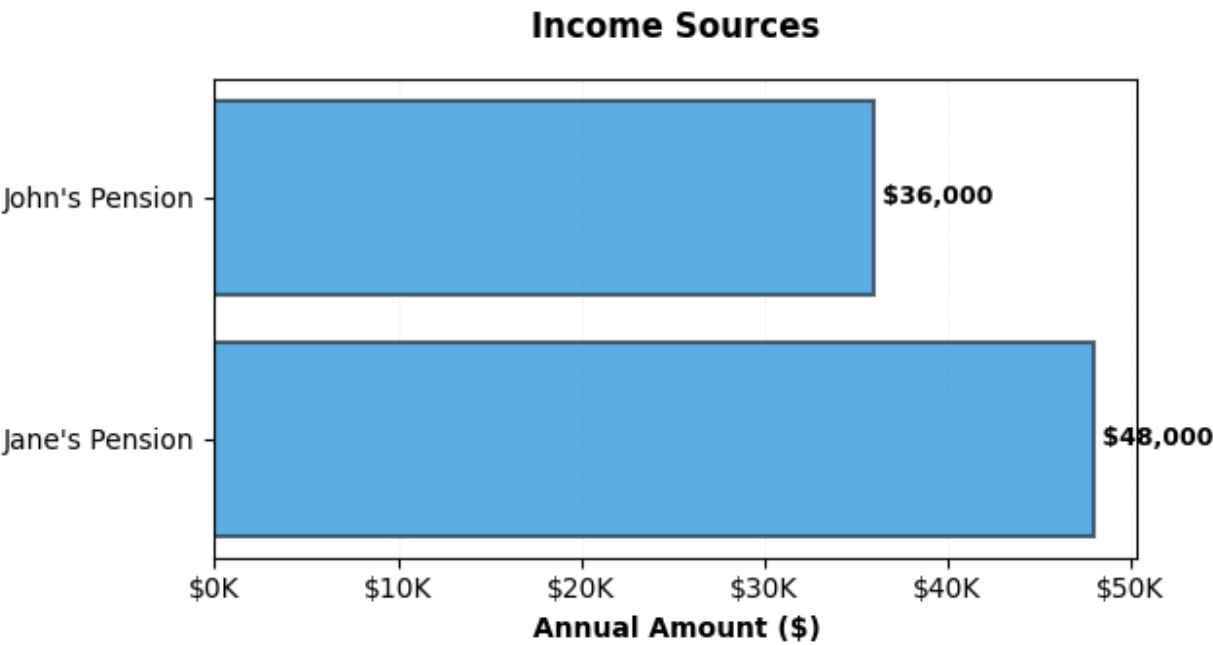
Asset Allocation

Account Type	Institution/Name	Current Value
Checking	Joint Checking	\$15,000
Savings	Emergency Fund	\$50,000
Taxable Brokerage	Brokerage Account	\$425,000
Traditional IRA	Jane's Traditional IRA	\$380,000
Traditional IRA	John's Traditional IRA	\$320,000
401k	Jane's 401k	\$825,000
401k	John's 401k	\$680,000
Roth IRA	Jane's Roth IRA	\$145,000
Roth IRA	John's Roth IRA	\$125,000

**Asset Allocation by Account Type**



**Income Sources**



## MONTE CARLO SIMULATION RESULTS

This analysis ran 10,000 simulations of your retirement using historical market data and probabilistic modeling. The results show a **0.0%** probability that your assets will last through age 90.

Outcome	Value	Interpretation
Best Case (95th %ile)	\$0	5% chance of exceeding this amount
Median Outcome	\$0	Most likely ending balance
Worst Case (5th %ile)	\$0	5% chance of falling below this
Plan Success Rate	0.0%	Probability of success

**RISK ASSESSMENT:** Your plan shows a LOWER probability of success. We recommend reviewing your spending, retirement date, or investment strategy.

## RECOMMENDED ACTION ITEMS

No pending action items found. Consider running a self-assessment to identify opportunities.

**IMPORTANT DISCLAIMER:** This report is provided for informational and educational purposes only. It does not constitute financial, legal, tax, or investment advice. All projections are based on assumptions about future market returns, inflation, and other economic factors that may not materialize. Past performance does not guarantee future results. Please consult with a qualified financial advisor, tax professional, and attorney before making any financial decisions.