

RETIREMENT PLANNING ANALYSIS

Prepared for Jane Smith

Report Date: January 13, 2026

EXECUTIVE SUMMARY

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

Retirement Planning System

Comprehensive Wealth & Legacy Analysis

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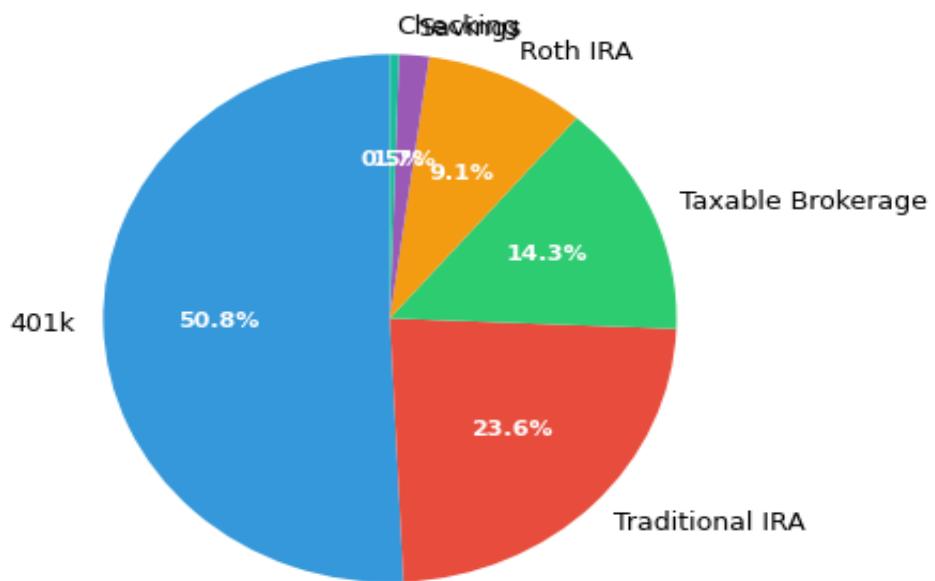
FINANCIAL PROFILE OVERVIEW

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

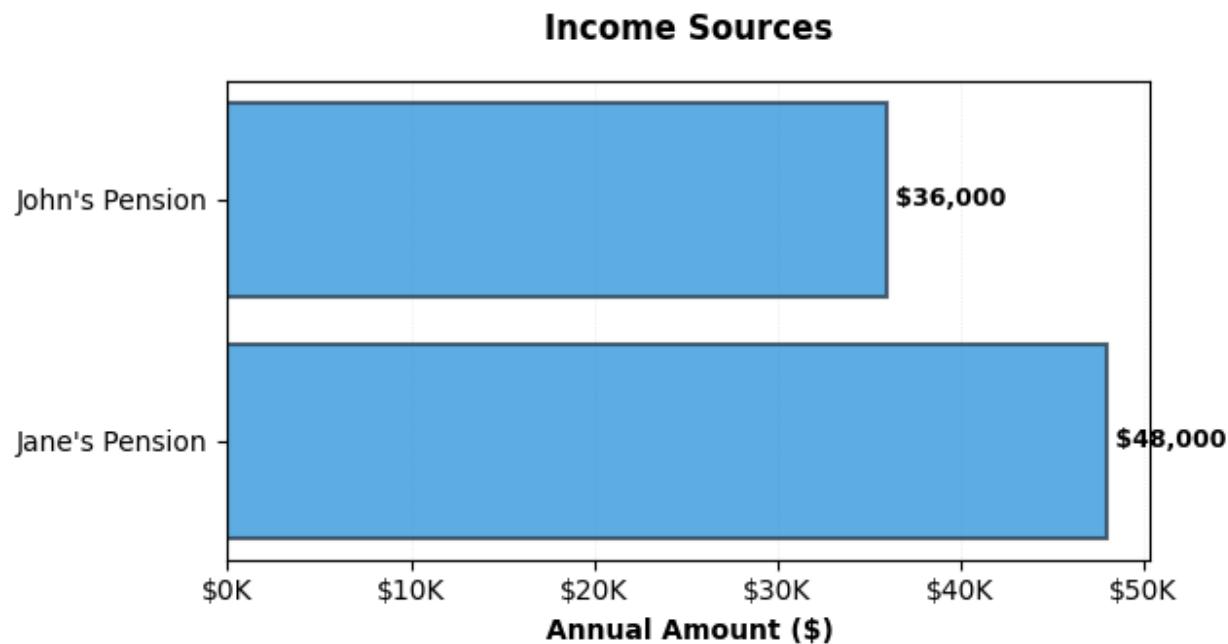
Asset Allocation

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.

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