

## Plan for Retirement



### ***Gene & Jackie Poole***

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Goals	Estimated % of Goals Funded			
	What If Scenario 1		What If Scenario 2	
	Average Return	Bad Timing	Average Return	Bad Timing
Need	100%	100%	100%	100%
10 Living Expense				
10 Health Care				
Want	100%	100%	100%	67%
7 Travel - Small Trips				
6 Travel - Big Trips				
<b>Safety Margin</b> (Value at End of Plan)				
Current Dollars	\$2,310,405	\$2,082,347	\$232,713	\$13
Future Dollars	\$6,711,799	\$6,049,284	\$676,039	\$38
Monte Carlo Results	Likelihood of Funding All Goals			
<span style="color: green;">■</span> Your Confidence Zone 75% - 90%	<p><b>99%</b> Probability of Success Above Confidence Zone</p>		<p><b>79%</b> Probability of Success In Confidence Zone</p>	
Total Spending <a href="#">?</a>	\$2,519,282		\$3,483,282	

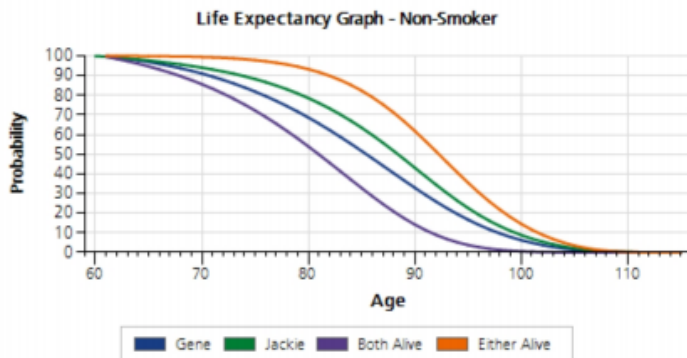
## Gene and Jackie Poole

Needs		
<b>10</b>	<b>Retirement - Living Expense</b>	
	Gene (2022)	65
	Jackie (2022)	64
	Both Retired (2022-2047)	\$84,000
	Jackie Alone Retired (2048-2051)	\$60,000
		Base Inflation Rate (3.88%)
<b>10</b>	<b>Health Care</b>	
	Gene Medicare / Jackie Retired Before Medicare (2022)	\$19,813
	Both Medicare (2023-2047)	\$9,398
	Jackie Alone Medicare (2048-2051)	\$6,096
		Base Inflation Rate plus 2.80% (6.68%)
Wants		
<b>7</b>	<b>Travel - Small Trips</b>	
	When Gene retires	\$6,000
	Recurring every year for a total of 12 times	Base Inflation Rate (3.88%)
<b>6</b>	<b>Travel - Big Trips</b>	
	When Gene retires	\$12,000
	Recurring every year for a total of 8 times	Base Inflation Rate (3.88%)

## Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	Gene Live to Age		Jackie Live to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	86	78	89	81	93	84	81	74
40%	89	80	91	84	95	86	84	76
30%	91	82	94	86	97	88	86	78
20%	94	85	96	88	99	90	89	81
10%	98	88	100	91	102	92	92	84

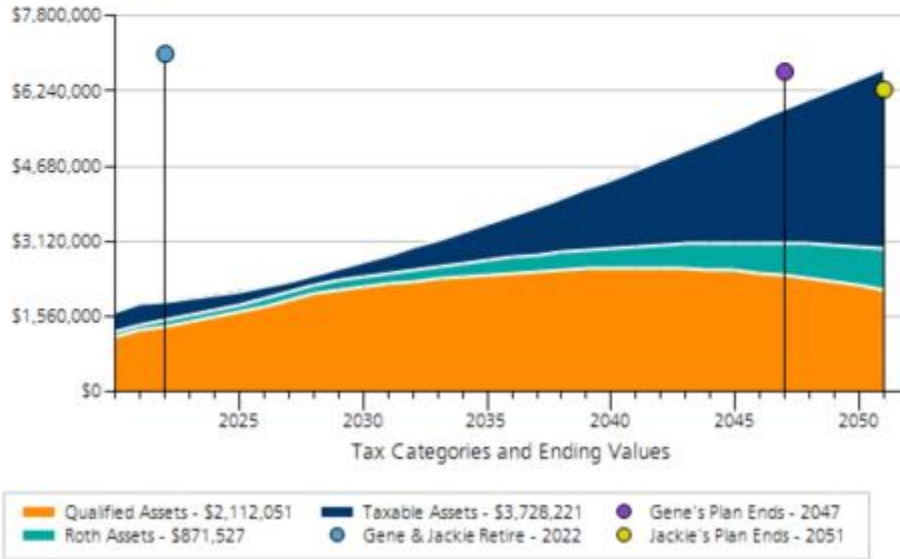


# Worksheet Detail - Combined Details

## Scenario : What If Scenario 1 using Average Return

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



## Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2022	2023	2024	2025	2026	2027	2028	2029	
Age (Gene / Jackie)		65 / 64	66 / 65	67 / 66	68 / 67	69 / 68	70 / 69	71 / 70	72 / 71	
<b>Retirement and Strategy Income</b>		<b>Assign To</b>								
Jackie's Pension	Fund All Goals	21,000	21,315	21,630	21,945	22,260	22,575	22,890	23,205	
Pension Income	Fund All Goals	28,800	29,232	29,664	30,096	30,528	30,960	31,392	31,824	
Social Security - Gene	Fund All Goals	0	0	0	0	0	39,084	40,452	41,868	
Social Security - Jackie	Fund All Goals	0	0	0	0	0	0	30,023	31,074	
<b>Total Retirement and Strategy Income</b>		<b>49,800</b>	<b>50,547</b>	<b>51,294</b>	<b>52,041</b>	<b>52,788</b>	<b>92,619</b>	<b>124,758</b>	<b>127,971</b>	
<b>Total Income</b>		<b>49,800</b>	<b>50,547</b>	<b>51,294</b>	<b>52,041</b>	<b>52,788</b>	<b>92,619</b>	<b>124,758</b>	<b>127,971</b>	
<b>Cash Used To Fund Goals</b>		<b>Estimated % Funded</b>								
Health Care	100.00%	22,388	11,288	12,125	13,054	14,080	15,203	16,427	17,749	
Retirement - Living Expense	100.00%	77,128	79,828	82,622	85,513	88,506	91,604	94,810	98,129	
Travel - Big Trips	100.00%	5,356	5,544	5,738	5,938	6,146	6,361	6,584	6,814	
Travel - Small Trips	100.00%	4,285	4,435	4,590	4,751	4,917	5,089	5,267	5,452	
<b>Total Goal Funding</b>		<b>(109,157)</b>	<b>(101,095)</b>	<b>(105,074)</b>	<b>(109,257)</b>	<b>(113,650)</b>	<b>(118,258)</b>	<b>(123,088)</b>	<b>(128,144)</b>	
<b>Total Taxes and Tax Penalty</b>		<b>(7,831)</b>	<b>(7,219)</b>	<b>(6,531)</b>	<b>(5,944)</b>	<b>(5,279)</b>	<b>(11,223)</b>	<b>(16,159)</b>	<b>(29,866)</b>	
<b>Total Outflows</b>		<b>(116,988)</b>	<b>(108,314)</b>	<b>(111,605)</b>	<b>(115,201)</b>	<b>(118,928)</b>	<b>(129,481)</b>	<b>(139,248)</b>	<b>(158,010)</b>	
<b>Cash Surplus/Deficit (Net Income)</b>		<b>(67,188)</b>	<b>(57,767)</b>	<b>(60,311)</b>	<b>(63,160)</b>	<b>(66,140)</b>	<b>(36,861)</b>	<b>(14,490)</b>	<b>(30,039)</b>	

### Portfolio Value

#### Future Dollars

Beginning Value	1,815,746	1,871,260	1,940,715	2,012,276	2,085,761	2,161,160	2,273,155	2,416,926
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	122,702	127,221	131,871	136,645	141,539	148,856	158,261	167,385
Cash Surplus/Deficit	(67,188)	(57,767)	(60,311)	(63,160)	(66,140)	(36,861)	(14,490)	(30,039)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	1,871,260	1,940,715	2,012,276	2,085,761	2,161,160	2,273,155	2,416,926	2,554,272

#### Current Dollars

## Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2022	2023	2024	2025	2026	2027	2028	2029
Age (Gene / Jackie)		65 / 64	66 / 65	67 / 66	68 / 67	69 / 68	70 / 69	71 / 70	72 / 71
Ending Value		1,746,842	1,750,414	1,753,582	1,756,155	1,758,105	1,786,679	1,835,441	1,874,148
Cash Surplus/Deficit		(62,721)	(52,103)	(52,558)	(53,179)	(53,805)	(28,972)	(11,004)	(22,041)

### Taxes

Total Taxes	7,831	7,219	6,531	5,944	5,279	11,223	16,159	29,866
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	22.00%
State Marginal and Local Tax Rate	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%

### Estimated Required Minimum

#### Distribution (RMD)

Gene	0	0	0	0	0	0	0	49,230
Jackie	0	0	0	0	0	0	0	0

### Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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<b>Adjusted Portfolio Value</b>	<b>1,815,746</b>	<b>1,871,260</b>	<b>1,940,715</b>	<b>2,012,276</b>	<b>2,085,761</b>	<b>2,161,160</b>	<b>2,273,155</b>	<b>2,416,926</b>
<b>Portfolio Withdrawal Rate</b>	<b>3.70%</b>	<b>3.09%</b>	<b>3.11%</b>	<b>3.14%</b>	<b>3.17%</b>	<b>1.71%</b>	<b>0.64%</b>	<b>1.24%</b>

# Worksheet Detail - Inside the Numbers Final Result

## Inside the Numbers - Final Result For What If Scenario 1

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 75% and 90%.

