

Sample's Retirement Income Planning

Date 4/15/2023

Personal Information

Last Name	Sample	
First Name	Me	
Birthday	1/1/1960	
Age - Year to Start Social Security Benefits	66	2026
Second Name	Me2	
Birthday	1/1/1963	
Age - Year to Start Social Security Benefits	67	2030
Retirement Phase Begins	2027	*
Retirement Phase Target Rate of Return	6.0%	

Retirement Income Goal *

Pre-Tax Monthly Retirement Income Goal	9,000	*
Annual	108,000	
Estimated Income Tax Rate	8.0%	*
Target Inflation Rate	2.0%	*

Retirement Income Goal is used to examine Benefits, Wages, Investment Property Income, and Other Income sources to determine how much in Investment Distributions is needed from Investment Accounts to meet the Retirement Income Goal set above.
Investment Distributions can be reduced (enter a minus %) or increased in Investment Distributions Management below.

Retirement Benefit Income

Social Security & Disability Benefits - Monthly *

	Monthly	Annual
Me's Social Security & Disability Benefits	2,400 *	28,800
First Full Year of Benefits for Me	2027 *	
Me2's Social Security & Disability Benefits	2,250 *	27,000
First Full Year Benefits for Me2	2031 *	

Pension & Other Retirement Benefits - Monthly

	1	2	3	*
Me's Pension & Retirement Benefits Source		Pension 1		
Me's Pension & Retirement Benefits		800		
First Full Year of Benefits		2027		*
Me2's Pension and Retirement Benefit Source		Pension 2		
Me2's Pension & Retirement Benefits		1,800		
First Full Year of Benefits		2031		*

Retirement Wages & Earnings

Wages & Earnings - Monthly

	1	2	3	*
Me's Job Description	PT1			
Me's Estimated Pre-Tax Wages	400			
From (yr)	2025			*
Through (yr)	2030			
Me2's Job Description	PT1			
Me2's Estimated Pre-Tax Wages	400			
From (yr)	2030			*
Through (yr)	2035			

Retirement Income Analysis

Investment Distributions Management *

Annual % Change to Investment Distribution	2.5%	Annual % Change to Investment Distribution	
Starting In (yr) 2027 Through (yr)	2060 *		
Estimated Investments Value End of 2026	757,472		
Change in Investment Distributions starting in 2027	18,937		

Retirement Income: Comparing Years

Enter Year to Analyze	2027		2037		*
	Monthly	Annually	Monthly	Annually	
Benefit Income	3,464	41,565	9,566	114,795	
Wages & Self Employment Income	5,648	67,773	0	0	
Other Income	292	3,500	0	0	
Investment Property Income	42	500	0	0	
Investment Distributions from Tax Deferred Accounts	492	5,903	2,547	30,559	*
Investment Distributions from Taxable Accounts	0	0	0	0	
Adjustments to Investment Distributions	1,575	18,906	1,714	20,566	*
Estimated Payroll & Income Taxes	(1,213)	(14,551)	(765)	(9,184)	
Estimated Taxes on Investment Distributions	(165)	(1,985)	(341)	(4,090)	
Net After-Tax Projected Income	10,134	121,611	12,720	152,646	
Projected Pre-Tax Income	11,512	138,147	13,827	165,919	*
Retirement Pre-Tax Income Goal	9,937	119,241	12,113	145,354	
Pre-Tax Income Surplus or Shortage	1,575	18,906	1,714	20,566	

Retirement Income Analysis

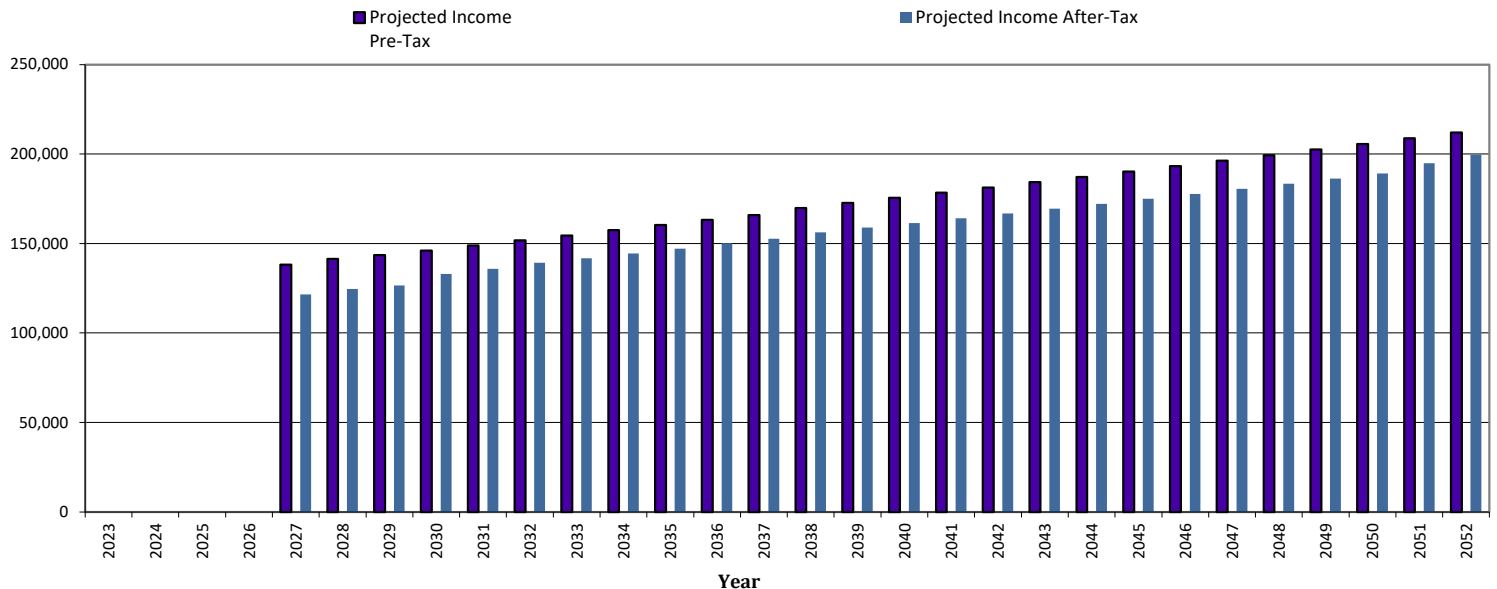
Current Year.	2023
Retirement Phase Begins.	2027
Retirement Income Goal Pre Tax.	\$108,000
Target Inflation Rate.	2.0%
Estimated Taxes on Income in Retirement Phase.	8.0%

Projected Retirement Income

Investment Assets

Year	Income				Investment Distributions			Projected Income Pre-Tax	Estimated Taxes On		Projected Income After-Tax	Year End Assets	Assets Adjusted for 2% Inflation
	Benefits	Wages, Self Employ, 1099	Investment Property	Other Income	Tax Deferred Accounts	Taxable Accounts	Changes to Investment Distributions		Income	Tax Deferred Investment Distributions			
2023												535,373	524,876
2024												604,405	579,997
2025												678,010	637,865
2026												757,472	698,644
2027	41,565	67,773	500	3,500	5,903	0	18,906	138,147	(14,551)	(1,985)	121,611	793,450	718,652
2028	42,397	68,028	500	3,500	7,201	0	19,836	141,462	(14,669)	(2,163)	124,629	780,518	693,077
2029	43,245	68,289	500	3,500	8,525	0	19,513	143,571	(14,790)	(2,243)	126,538	781,071	679,970
2030	44,110	15,048	500	3,500	63,382	0	19,527	146,066	(6,511)	(6,633)	132,922	790,652	674,814
2031	101,934	9,725	500	3,500	13,411	0	19,766	148,836	(10,310)	(2,654)	135,872	803,433	672,277
2032	103,973	5,736	500	0	21,442	0	20,086	151,737	(9,256)	(3,322)	139,159	808,037	662,872
2033	106,053	5,851	500	0	21,881	0	20,201	154,485	(9,440)	(3,367)	141,679	822,231	661,290
2034	108,174	5,968	0	0	22,828	0	20,556	157,526	(9,588)	(3,471)	144,467	825,713	651,069
2035	110,337	6,088	0	0	23,285	0	20,643	160,352	(9,780)	(3,514)	147,058	828,715	640,624
2036	112,544	0	0	0	29,960	0	20,718	163,222	(9,004)	(4,054)	150,164	822,623	623,445
2037	114,795	0	0	0	30,559	0	20,566	165,919	(9,184)	(4,090)	152,646	865,582	643,141
2038	117,091	0	0	0	31,170	0	21,640	169,900	(9,367)	(4,225)	156,308	858,819	625,603
2039	119,432	0	0	0	31,794	0	21,470	172,697	(9,555)	(4,261)	158,881	851,026	607,771
2040	121,821	0	0	0	32,430	0	21,276	175,526	(9,746)	(4,296)	161,484	842,150	589,639
2041	124,257	0	0	0	33,078	0	21,054	178,389	(9,941)	(4,331)	164,118	832,132	571,201
2042	126,743	0	0	0	33,740	0	20,803	181,286	(10,139)	(4,363)	166,783	820,912	552,450
2043	129,277	0	0	0	34,415	0	20,523	184,215	(10,342)	(4,395)	169,478	808,428	533,381
2044	131,863	0	0	0	35,103	0	20,211	187,177	(10,549)	(4,425)	172,202	794,614	513,988
2045	134,500	0	0	0	35,805	0	19,865	190,170	(10,760)	(4,454)	174,957	779,402	494,262
2046	137,190	0	0	0	36,521	0	19,485	193,196	(10,975)	(4,480)	177,741	762,719	474,199
2047	139,934	0	0	0	37,251	0	19,068	196,253	(11,195)	(4,506)	180,553	744,490	453,790
2048	142,733	0	0	0	37,996	0	18,612	199,341	(11,419)	(4,529)	183,394	724,638	433,029
2049	145,587	0	0	0	38,756	0	18,116	202,460	(11,647)	(4,550)	186,263	703,081	411,908
2050	148,499	0	0	0	39,531	0	17,577	205,608	(11,880)	(4,569)	189,159	679,733	390,421
2051	151,469	0	0	0	22,489	17,833	16,993	208,785	(12,118)	(1,799)	194,868	654,783	368,716
2052	154,498	0	0	0	0	41,129	16,370	211,997	(12,360)	0	199,637	628,344	346,890
*	*				*	*	*		*			*	*

Projected Retirement Income



Please read Analysis Limitations and LayLine Disclaimers in User Manual