

Sample's Investment Planning

Date 4/15/2023

Personal Information

Last Name	Sample		
First Name	Me		
Age-Year Social Security Benefits Begin	66	2026	
Second Name	Me2		
Age-Year Social Security Benefits Begin	67	2030	
Retirement Phase Begins	2027	*	

Target Inflation Rate

	Target *	Default
Target Inflation Rate	2.0%	2.5%

Target Inflation Rate is used to adjust projected income upward to keep pace with inflation, and Assets Adjusted for Inflation lower to demonstrate the negative, long term affects, of inflation on the purchasing power of investment assets.

Target Rate of Return (ROR)

	Target ROR	Defaults *
Accumulation Phase	8.0%	7.0%
Retirement Phase	6.0%	5.0%

Estimated Capital Gains Tax Calculation

Estimated Taxes on Taxable Accounts	Estimate	Defaults
% of Taxable Portfolio Sold Each Year	20%	15%
Average Capital Gain as a % of Sales	20%	20%
Combined (FED & State) Capital Gains Tax Rate	20%	15%
Estimated Capital Gains Taxes as % of Account Value	0.80%	0.45%

Investments and Investing

Tax-Deferred Compensation Accounts *

	1	2	3	Total
Me's Account(s) Description	Current 401k			
Account Value	200,000			200,000
Planned Annual Contributions by Me				*
Expected Company Annual Contributions				*
Me2's Account(s) Description	Current 401k	old 401		
Account Value	75,000	12,000		87,000
Planned Annual Contributions by Me2	3,500			*
Expected Company Annual Contributions	1,500			*
Contributions From (yr)	2021			*
Through (yr)	2029			

Tax Deferred Investment Accounts *

	1	2	3	Total
Me's Account(s) Description	Roth	Annuity	IRA	
Account Value	14,000	10,000	10,000	34,000
Planned Annual Tax Deferred Investing by Me	7,000			*
Investing From (yr)	2021			*
Through (yr)	2026			
Me2's Account(s) Description	Roth	Annuity	IRA	
Account Value	30,000	10,000	15,000	55,000
Planned Annual Tax Deferred Investing by Me2	7,000			*
Investing From (yr)	2021			*
Through (yr)	2027			

Taxable Accounts *

	1	2	3	Total
Individual Account(s) Description	Trading		New Car fund	
Account Value	25,000		25,000	50,000
Planned Annual Investing in Account	2,000		3,000	*
Investing From (yr)	2021		2021	*
Through (yr)	2035		2027	
Sample's Joint Account(s) Description	Trust		Vacation Fund	
Account Value	50,000		10,000	60,000
Planned Annual Investing in Account			2,000	*
Investing From (yr)			2021	*
Through (yr)			2029	

Investment Property *

	1	2	3	Total
Property Description	1			
Estimated Value	10,000			10,000
Planned Sale Year	2033			

One Time Investment or Withdrawal *

Description	From Taxable Accounts		From Tax Deferred Accounts	
	Expected Amount	Expected Year	Expected Amount	Expected Year
Collectable sale	50,000	2037 *	50,000	2030 *
New Car	(40,000)	2028 *	401K Loan Pay off	(25,000)
			Expected Year	2029 *

Enter Withdrawals as a negative number.

Investing Analysis

Date 4/15/2023

Retirement Phase Begins 2027
 Current Annual Investing: Does not include company contributions. 24,500
 Current Cashflow Available for Investing 20

Example: Estimated Capital Gains Tax Calculation using Defaults		
Taxable Account Value		\$100,000
Value of Trades Each Year	15% * 100,000	\$15,000
Realized Capital Gains on Trades	20% * 15,000	\$3,000
Estimated Capital Gains Taxes	15% * 3,000	\$450
Estimated % Capital Gains Tax Expense Annually		0.45%

Targets
 Accumulation Phase Target Rate of Return (Default 7%) 8.0%
 Retirement Phase Target Rate of Return (Default 5%) 6.0%
 Target Inflation Rate (Default 2.5%) 2.0%

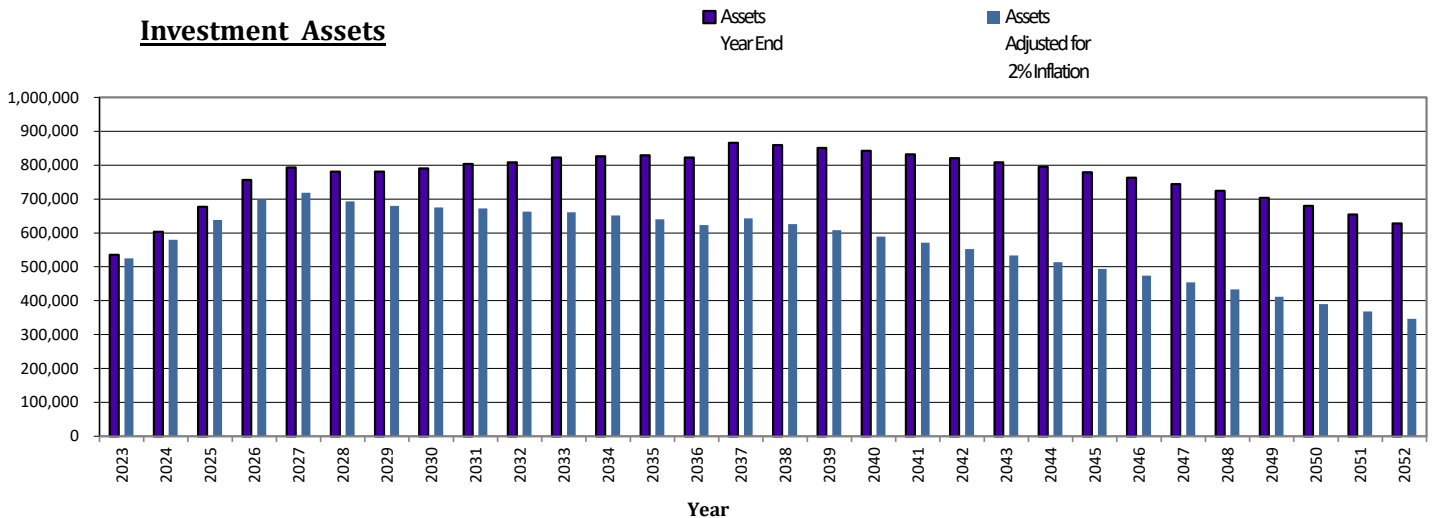
Notes
 First year Target Rate of Return and Tax Deferred Compensation are adjusted for partial year.
 Investment Distributions (managed in Retirement Income Planning) are taken at the beginning of the year.

Investments and Investing

Investment Assets

Year	Investment Distributions Pre-Tax	Tax Deferred			Taxable			Estimated Capital Gains Taxes	Target Rate of Return	Assets Year End	Assets Adjusted for 2% Inflation
		Investments Value Beg. of Year	Investing	Investment Gains	Investments Value Beg. Of Year	Investing	Investment Gains				
2023	0	376,000	17,333	20,053	110,000	7,000	5,867	(880)	5.3%	535,373	524,876
2024	0	413,387	19,202	33,071	121,987	7,000	9,759	(976)	8.0%	603,429	579,997
2025	0	465,660	19,306	37,253	137,770	7,000	11,022	(1,102)	8.0%	676,908	637,865
2026	0	522,218	19,412	41,777	154,689	7,000	12,375	(1,238)	8.0%	756,235	698,644
2027	(24,809)	558,600	12,520	33,516	172,827	7,000	10,370	(1,383)	6.0%	793,450	718,652
2028	(27,037)	577,599	5,631	34,656	188,814	(36,000)	11,329	(1,511)	6.0%	780,518	693,077
2029	(28,038)	589,848	(19,257)	35,391	162,632	4,000	9,758	(1,301)	6.0%	781,071	679,970
2030	(82,909)	523,074	50,000	31,384	175,089	2,000	10,505	(1,401)	6.0%	790,652	674,814
2031	(33,177)	571,281	0	34,277	186,194	2,000	11,172	(1,490)	6.0%	803,433	672,277
2032	(41,528)	564,030	0	33,842	197,876	2,000	11,873	(1,583)	6.0%	808,037	662,872
2033	(42,082)	555,790	0	33,347	210,165	12,000	12,610	(1,681)	6.0%	822,231	661,290
2034	(43,384)	545,754	0	32,745	233,094	2,000	13,986	(1,865)	6.0%	825,713	651,069
2035	(43,928)	534,571	0	32,074	247,215	2,000	14,833	(1,978)	6.0%	828,715	640,624
2036	(50,678)	515,967	0	30,958	262,070	0	15,724	(2,097)	6.0%	822,623	623,445
2037	(51,125)	495,801	0	29,748	275,697	50,000	16,542	(2,206)	6.0%	865,582	643,141
2038	(52,810)	472,739	0	28,364	340,034	0	20,402	(2,720)	6.0%	858,819	625,603
2039	(53,264)	447,839	0	26,870	357,715	0	21,463	(2,862)	6.0%	851,026	607,771
2040	(53,705)	421,004	0	25,260	376,317	0	22,579	(3,011)	6.0%	842,150	589,639
2041	(54,132)	392,133	0	23,528	395,885	0	23,753	(3,167)	6.0%	832,132	571,201
2042	(54,543)	361,117	0	21,667	416,471	0	24,988	(3,332)	6.0%	820,912	552,450
2043	(54,937)	327,847	0	19,671	438,128	0	26,288	(3,505)	6.0%	808,428	533,381
2044	(55,314)	292,204	0	17,532	460,910	0	27,655	(3,687)	6.0%	794,614	513,988
2045	(55,670)	254,067	0	15,244	484,878	0	29,093	(3,879)	6.0%	779,402	494,262
2046	(56,006)	213,304	0	12,798	510,091	0	30,605	(4,081)	6.0%	762,719	474,199
2047	(56,319)	169,783	0	10,187	536,616	0	32,197	(4,293)	6.0%	744,490	453,790
2048	(56,609)	123,362	0	7,402	564,520	0	33,871	(4,516)	6.0%	724,638	433,029
2049	(56,872)	73,891	0	4,433	593,875	0	35,632	(4,751)	6.0%	703,081	411,908
2050	(57,109)	21,216	0	1,273	624,756	0	37,485	(4,998)	6.0%	679,733	390,421
2051	(57,315)	0	0	0	622,417	0	37,345	(4,979)	6.0%	654,783	368,716
2052	(57,498)	0	0	0	597,285	0	35,837	(4,778)	6.0%	628,344	346,890

Investment Assets



Please read Analysis Limitations and LayLine Disclaimers in User Manual