Steve and Andrea Sample Retirement Income Projections

				Andrea's SS	SS Benefits	Total Ret.	Annual Living Expenses		Pre-tax Asset	Non-Qualified	Roth Asset				
	Steve's age	Andrea's age		Benefit	After-Tax	Income	(Start @ \$8k/mo with		Drawdown	Asset Drawdown	Drawdown	Pre-tax Assets	Non-Qualified	Roth Assets	Remaining
Year	(yr end)	(yr end)	(1.5% cola)	(1.5% cola)	(25% tax)	(After-tax)	3% Inflation)	Shortfall	(80% of assets)	(10% of assets)	(10% of assets)	(6% Return)	Assets (6% Return)	(6% Return)	assets
2023	54	53					\$96,000.00					\$1,446,754.00	\$279,796.00	\$14,000.00	\$1,740,550.00
2024	55	54					\$98,880.00					\$1,554,759.24	\$301,883.76	\$30,740.00	\$1,856,643.00
2025	56	55					\$101,846.40					\$1,669,244.79	\$325,296.79	\$48,484.40	\$1,994,541.58
2026	57	56					\$104,901.79					\$1,790,599.48	\$350,114.59	\$67,293.46	\$2,140,714.07
2027	58	57					\$108,048.85					\$1,919,235.45	\$376,421.47	\$87,231.07	\$2,295,656.92
2028	59	58					\$111,290.31					\$2,055,589.58	\$404,306.76	\$108,364.94	\$2,459,896.33
2029	60	59					\$114,629.02					\$2,200,124.95	\$433,865.16	\$130,766.83	\$2,633,990.11
2030	61	60					\$118,067.89					\$2,353,332.45	\$465,197.07	\$154,512.84	\$2,818,529.52
2031	62	61					\$121,609.93					\$2,515,732.40	\$498,408.90	\$179,683.61	\$3,014,141.29
2032	63	62					\$125,258.23					\$2,687,876.34	\$533,613.43	\$206,364.63	\$3,221,489.77
2033	64	63					\$129,015.97					\$2,870,348.92	\$570,930.24	\$234,646.51	\$3,441,279.16
2034	65	64					\$132,886.45					\$3,063,769.86	\$610,486.05	\$264,625.30	\$3,674,255.91
2035	66	65					\$136,873.05	_				\$3,268,796.05	\$652,415.21	\$296,402.82	\$3,921,211.26
2036	67	66	\$44,081.08	\$22,208.01	\$52,202.66	\$52,202.66	\$140,979.24	\$88,776.58	\$94,695.02	\$9,864.06	\$8,877.66	\$3,364,547.09	\$681,104.22	\$304,776.67	\$4,045,651.31
2037	68	67	\$44,742.30	\$22,541.13	\$52,985.70	\$52,985.70	\$145,208.61	\$92,222.92	\$98,371.11	\$10,246.99	\$9,222.29	\$3,462,146.54	\$711,108.66	\$313,287.64	\$4,173,255.20
2038	69	68	\$45,413.43	\$22,879.25	\$53,780.48	\$53,780.48	\$149,564.87	\$95,784.39	\$102,170.02	\$10,642.71	\$9,578.44	\$3,561,575.12	\$742,493.91	\$321,931.75	\$4,304,069.02
2039	70	69	\$46,094.63	\$23,222.44	\$54,587.19	\$54,587.19	\$154,051.82	\$99,464.63	\$106,095.60	\$11,051.63	\$9,946.46	\$3,662,808.28	\$775,328.82	\$330,704.41	\$4,438,137.10
2040	71	70	\$46,786.05	\$23,570.77	\$55,406.00	\$55,406.00	\$158,673.37	\$103,267.37	\$110,151.87	\$11,474.15	\$10,326.74	\$3,765,815.80	\$809,685.95	\$339,600.33	\$4,575,501.75
2041	72	71	\$47,487.84	\$23,924.33	\$56,237.09	\$56,237.09	\$163,433.57	\$107,196.49	\$114,342.92	\$11,910.72	\$10,719.65	\$3,870,561.26	\$845,641.74	\$348,613.52	\$4,716,202.99
2042	73	72	\$48,200.16	\$24,283.20	\$57,080.64	\$57,080.64	\$168,336.58	\$111,255.94	\$118,673.00	\$12,361.77	\$11,125.59	\$3,977,001.55	\$883,276.77	\$357,737.20	\$4,860,278.32
2043	74	73	\$48,923.16	\$24,647.45	\$57,936.85	\$57,936.85	\$173,386.68	\$115,449.82	\$123,146.48	\$12,827.76	\$11,544.98	\$4,085,086.38	\$922,675.95	\$366,963.75	\$5,007,762.32
2044	75	74	\$49,657.01	\$25,017.16	\$58,805.91	\$58,805.91	\$178,588.28	\$119,782.37	\$127,767.86	\$13,309.15	\$11,978.24	\$4,194,757.62	\$963,928.80	\$376,284.65	\$5,158,686.43
2045	76	75	\$50,401.86	\$25,392.42	\$59,688.00	\$59,688.00	\$183,945.93	\$124,257.93	\$132,541.79	\$13,806.44	\$12,425.79	\$4,305,948.78	\$1,007,129.71	\$385,690.38	\$5,313,078.49
2046	77	76	\$51,157.89	\$25,773.30	\$60,583.32	\$60,583.32	\$189,464.31	\$128,880.99	\$137,473.06	\$14,320.11	\$12,888.10	\$4,418,584.27	\$1,052,378.17	\$395,170.42	\$5,470,962.44
2047	78	77	\$51,925.26	\$26,159.90	\$61,492.06	\$61,492.06	\$195,148.23	\$133,656.17	\$142,566.58	\$14,850.69	\$13,365.62	\$4,532,578.75	\$1,099,779.14	\$404,713.09	\$5,632,357.88
2048	79	78	\$52,704.14	\$26,552.30	\$62,414.45	\$62,414.45	\$201,002.68	\$138,588.24	\$147,827.45	\$15,398.69	\$13,858.82	\$4,647,836.37	\$1,149,443.27	\$414,305.53	\$5,797,279.64
2049	80	79	\$53,494.70	\$26,950.58	\$63,350.66	\$63,350.66	\$207,032.76	\$143,682.10	\$153,260.91	\$15,964.68	\$14,368.21	\$4,764,250.00	\$1,201,487.31	\$423,933.56	\$5,965,737.30
2050	81	80	\$54,297.12	\$27,354.84	\$64,300.92	\$64,300.92	\$213,243.74	\$148,942.82	\$158,872.34	\$16,549.20	\$14,894.28	\$4,881,700.31	\$1,256,034.39	\$433,581.63	\$6,137,734.70
2051	82	81	\$55,111.58	\$27,765.17	\$65,265.44	\$65,265.44	\$219,641.06	\$154,375.62	\$164,667.33	\$17,152.85	\$15,437.56	\$5,000,054.96	\$1,313,214.44	\$443,232.71	\$6,313,269.40
2052	83	82	\$55,938.25	\$28,181.64	\$66,244.42	\$66,244.42	\$226,230.29	\$159,985.87	\$170,651.60	\$17,776.21	\$15,998.59	\$5,119,167.57	\$1,373,164.53	\$452,868.17	\$6,492,332.09
2053	84	83	\$56,777.33	\$28,604.37	\$67,238.08	\$67,238.08	\$233,017.20	\$165,779.11	\$176,831.05	\$18,419.90	\$16,577.91	\$5,238,876.70	\$1,436,029.30	\$462,467.68	\$6,674,906.01
2054	85	84	\$57,628.99	\$29,033.43	\$68,246.66	\$68,246.66	\$240,007.71	\$171,761.06	\$183,211.80	\$19,084.56	\$17,176.11	\$5,359,004.80	\$1,501,961.42	\$472,009.07	\$6,860,966.23
2055	86	85	\$58,493.42	\$29,468.94	\$69,270.36	\$69,270.36	\$247,207.94	\$177,937.59	\$189,800.10	\$19,770.84	\$17,793.76	\$5,479,356.99	\$1,571,122.02	\$481,468.22	\$7,050,479.01
2056	87	86	\$59,370.82	\$29,910.97	\$70,309.41	\$70,309.41	\$254,624.18	\$184,314.77	\$196,602.42	\$20,479.42	\$18,431.48	\$5,599,719.84	\$1,643,681.15	\$490,818.95	\$7,243,400.99
2057	88	87	\$60,261.38	\$30,359.63	\$71,364.05	\$71,364.05	\$262,262.91	\$190,898.86	\$203,625.45	\$21,210.98	\$19,089.89	\$5,719,860.06	\$1,719,818.38	\$500,032.81	\$7,439,678.44
2058	89	88	\$61,165.31	\$30,815.03	\$72,434.51	\$72,434.51	\$270,130.80	\$197,696.28	\$210,876.04	\$21,966.25	\$19,769.63	\$5,839,523.06	\$1,799,723.25	\$509,078.97	\$7,639,246.31
2059	90	89	\$62,082.78	\$31,277.25	\$73,521.03	\$73,521.03	\$278,234.72	\$204,713.69	\$218,361.27	\$22,745.97	\$20,471.37	\$5,958,431.50	\$1,883,595.92	\$517,924.06	\$7,842,027.43
2060	91	90	\$63,014.03	\$31,746.41	\$74,623.85	\$74,623.85	\$286,581.76	\$211,957.92	\$226,088.44	\$23,550.88	\$21,195.79	\$6,076,283.64	\$1,971,647.75	\$526,531.97	\$8,047,931.39
2061	92	91	\$63,959.24		\$50,367.90	\$50,367.90	\$295,179.21	\$244,811.31	\$261,132.07	\$27,201.26	\$24,481.13	\$6,164,060.67	\$2,061,113.28	\$532,173.88	\$8,225,173.95
2062	93	92	\$64,918.63		\$51,123.42	\$51,123.42	\$304,034.59	\$252,911.17	\$269,771.92	\$28,101.24	\$25,291.12	\$6,247,946.07	\$2,154,992.76	\$537,295.73	\$8,402,938.83
2063	94	93	\$65,892.40		\$51,890.27	\$51,890.27	\$313,155.63	\$261,265.36	\$278,683.05	\$29,029.48	\$26,126.54	\$6,327,418.81	\$2,253,521.07	\$541,839.35	\$8,580,939.88
2064	95	94													