

Retirement Income Planning

Sample

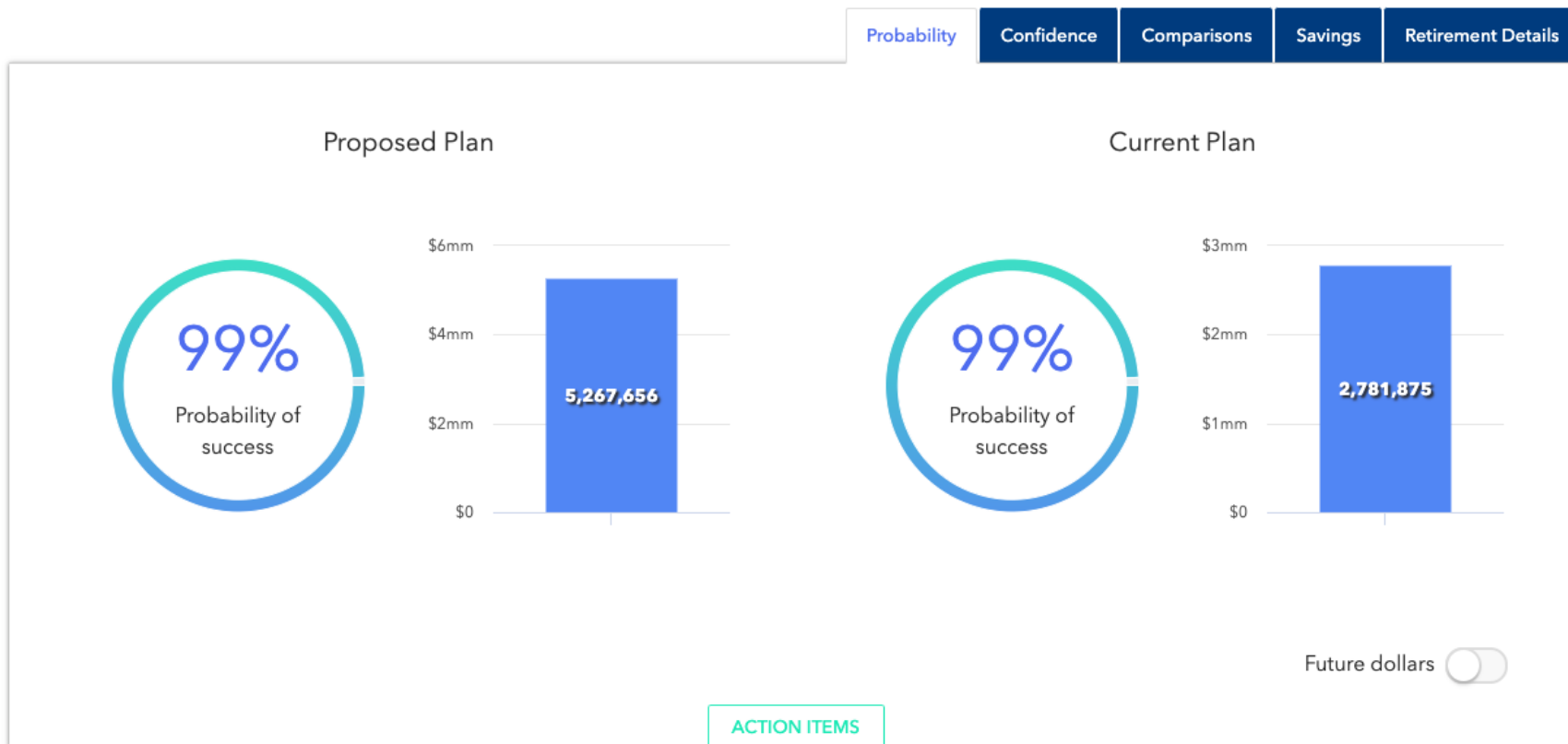
Cash Flows - Current Plan

Summary

Year	Age	Cash Inflows				Cash Outflows					Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	
2021	67/66	177,888	0	0	177,888	88,112	10,000	32,145	26,000	156,257	21,631
2022	68/67	81,201	0	0	81,201	91,582	10,250	1,271	0	103,103	(21,902)
2023	69/68	87,261	0	0	87,261	93,727	10,506	1,404	0	105,637	(18,376)
2024	70/69	88,351	0	0	88,351	95,929	10,769	1,374	0	108,072	(19,721)
2025	71/70	89,459	0	0	89,459	98,192	11,038	1,646	0	110,876	(21,417)
2026	72/71	90,585	31,605	0	122,190	100,516	11,314	11,157	0	122,987	(797)
2027	73/72	91,730	52,305	0	144,035	102,903	11,597	18,471	0	132,971	11,065
2028	74/73	92,895	55,617	0	148,513	105,354	11,887	19,320	0	136,561	11,952
2029	75/74	94,079	59,069	0	153,149	107,873	12,184	20,217	0	140,274	12,875
2030	76/75	95,284	62,644	0	157,928	107,982	12,489	21,158	0	141,628	16,300
2031	77/76	96,507	66,245	0	162,752	102,824	12,801	22,121	0	137,746	25,006
2032	78/77	97,752	70,134	0	167,886	105,554	0	23,223	0	128,777	39,109
2033	79/78	99,017	74,363	0	173,380	108,359	0	24,524	0	132,884	40,496
2034	80/79	100,303	78,840	0	179,143	111,241	0	25,931	0	137,173	41,970
2035	81/80	101,609	83,303	0	184,912	114,202	0	27,370	0	141,572	43,339
2036	82/81	102,940	88,138	0	191,078	117,244	0	28,957	0	146,201	44,877
2037	83/82	104,291	93,079	0	197,369	120,370	0	30,615	0	150,985	46,385
2038	84/83	105,666	98,442	0	204,107	123,581	0	32,441	0	156,022	48,085
2039	85/84	107,064	103,895	0	210,959	126,881	0	34,342	0	161,223	49,735
2040	86/85	108,483	109,364	0	217,848	130,272	0	36,299	0	166,571	51,277
2041	87/86	109,929	115,064	0	224,993	133,756	0	38,377	0	172,134	52,859
2042	88/87	111,395	120,430	0	231,825	137,337	0	40,416	0	177,753	54,072

Retirement Analysis

Use of a detailed retirement analysis tool is important to help determine whether you are on track for a successful retirement. Monte Carlo simulations, stress tests, and viewing specific scenarios can help you evaluate your retirement plans and see the impact of potential changes.

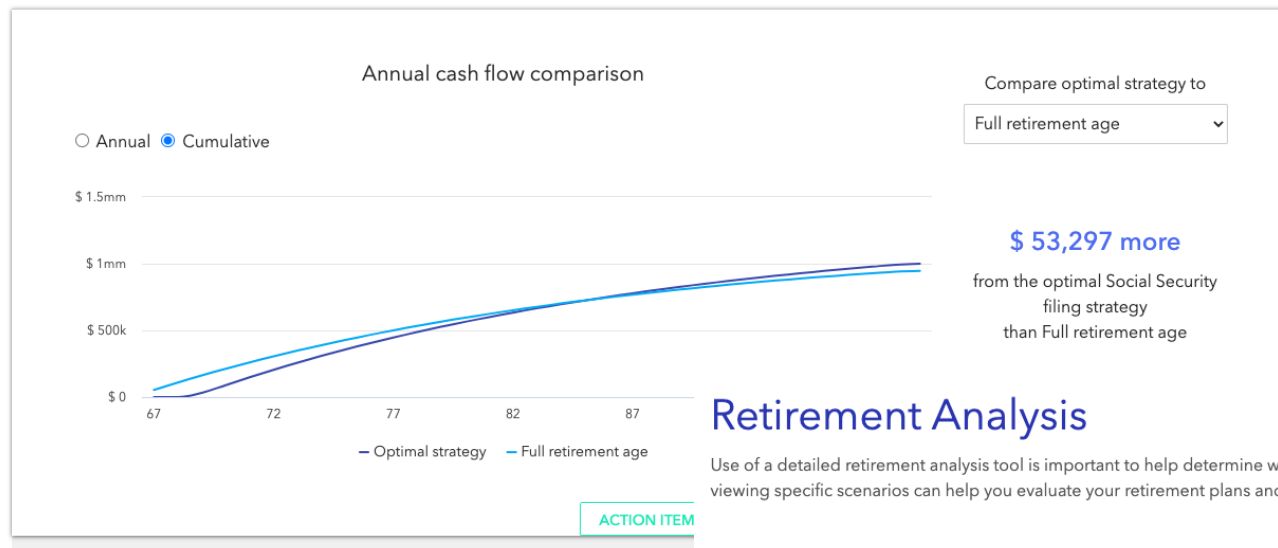


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Optimal Social Security Strategy

There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.



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