



SHELTON  
Financial Group

## Retirement

Prepared for John and Mary Smith

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The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in

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investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

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# Net Worth Statement | As of January 20, 2022



ASSETS:	John	Mary	Joint	Total
<b>NON-QUALIFIED ASSETS:</b>				
<i>Taxable Investments:</i>				
John & Mary Fidelity JTWROS (60/40)	--	--	\$67,255	\$67,255
Mary Fidelity TOD (REIT)	--	\$100,116	--	\$100,116
<b>Total: Non-Qualified Assets</b>	<b>--</b>	<b>\$100,116</b>	<b>\$67,255</b>	<b>\$167,371</b>
<b>RETIREMENT ASSETS:</b>				
<i>Qualified Retirement:</i>				
John Employer 401(k) Plan (70/30)	\$67,832	--	--	\$67,832
John Fidelity IRA (80/20)	\$254,954	--	--	\$254,954
John Fidelity IRA (Equity)	\$130,966	--	--	\$130,966
John Fidelity IRA (Equity)	\$266,877	--	--	\$266,877
John Fidelity IRA (Tactical)	\$133,902	--	--	\$133,902
Mary Employer 401(k) Plan (60/40)	--	\$54,967	--	\$54,967
Mary Fidelity IRA (70/30)	--	\$173,078	--	\$173,078
Mary Fidelity IRA (Equity)	--	\$136,232	--	\$136,232
Mary Fidelity IRA (Tactical)	--	\$117,673	--	\$117,673
<b>Total: Retirement Assets</b>	<b>\$854,531</b>	<b>\$481,950</b>	<b>--</b>	<b>\$1,336,481</b>
<b>TOTAL LIQUID ASSETS</b>	<b>\$854,531</b>	<b>\$582,066</b>	<b>\$67,255</b>	<b>\$1,503,852</b>
<b>REAL ESTATE ASSETS:</b>				
Primary Residence	--	--	\$400,000	\$400,000
<b>Total: Real Estate Assets</b>	<b>--</b>	<b>--</b>	<b>\$400,000</b>	<b>\$400,000</b>
<b>PERSONAL ASSETS:</b>				
John & Mary Personal Property	--	--	\$150,000	\$150,000
<b>Total: Personal Assets</b>	<b>--</b>	<b>--</b>	<b>\$150,000</b>	<b>\$150,000</b>
<b>TOTAL ASSETS</b>	<b>\$854,531</b>	<b>\$582,066</b>	<b>\$617,255</b>	<b>\$2,053,852</b>

LIABILITIES:	John	Mary	Joint	Total
<b>LONG TERM LIABILITIES:</b>				
Primary Residence Mortgage	--	--	(\$160,000)	(\$160,000)
<b>Total: Long Term Liabilities</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$160,000)</b>	<b>(\$160,000)</b>
<b>TOTAL LIABILITIES</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$160,000)</b>	<b>(\$160,000)</b>
<b>NET WORTH</b>	<b>\$854,531</b>	<b>\$582,066</b>	<b>\$457,255</b>	<b>\$1,893,852</b>

**TOTAL NET WORTH: \$1,893,852**

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Based upon the assumptions utilized in this report, you are projected to have a retirement **surplus** of **\$2,652,987**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

## Retire Earlier

Without changing any other factors, you can consider retiring earlier than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Earliest retirement would start when **John** is age **63 (2022)** and **Mary** is age **63 (2022)**.

This results in portfolio assets of **\$1,457,478** at retirement, an adjusted retirement cost of **\$5,294,645**, and portfolio assets of **\$521,327** at the end of retirement.

### SUMMARY

#### Retirement Starts

**Ages 65 & 65** (current)

**Ages 63 & 63** (new)

#### Cost of Retirement

**\$5,786,410** (current)

**\$5,294,645** (new)

#### Assets in 2051

**\$2,652,987** (current)

**\$521,327** (new)

## Enhance Your Retirement Lifestyle

Without changing any other factors, you can consider spending more during retirement than originally planned. This option typically increases the total cost of retirement and should be considered carefully.

Based on the assumptions given, you may consider increasing your retirement living expenses of **\$60,000** (in today's dollars) up to a maximum of **\$79,000**.

This results in an adjusted retirement cost of **\$6,092,151**, and portfolio assets of **\$119,743** at the end of retirement.

### SUMMARY

#### Living Expenses

**\$60,000** (current)

**\$79,000** (new)

#### Cost of Retirement

**\$5,786,410** (current)

**\$6,092,151** (new)

#### Assets in 2051

**\$2,652,987** (current)

**\$119,743** (new)

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This *Monte Carlo Analysis* runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

The table below shows an upside case, the median case, and a downside case from the 1000 trials.

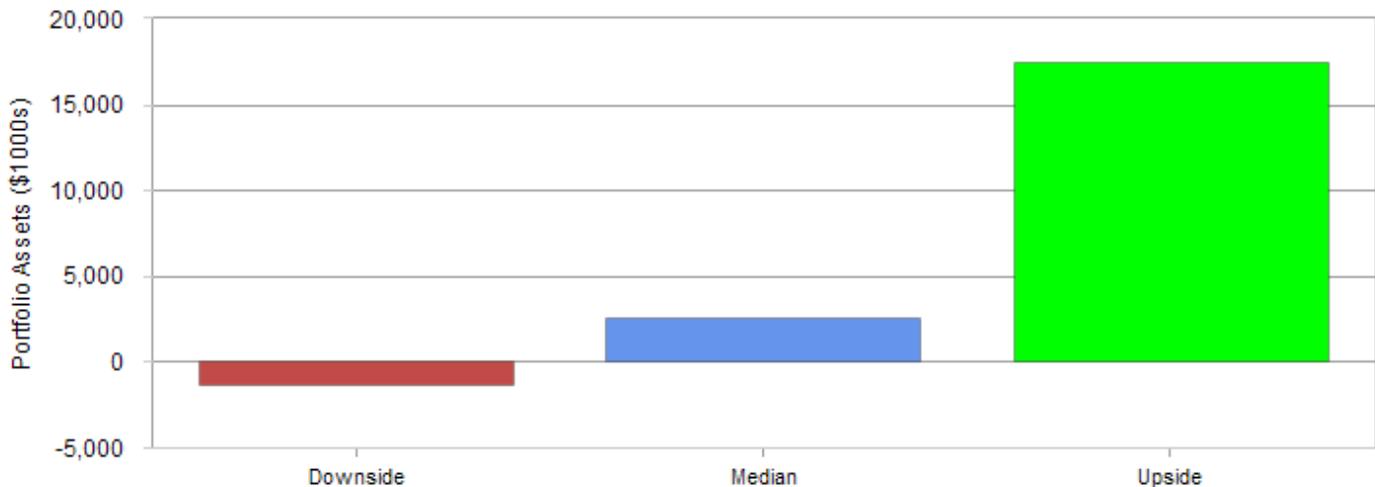
Case	Percentile	Total Portfolio Assets
<b>Upside (Outperform)</b>	97.5	\$17,421,115
<b>Median (Moderate)</b>	50.0	\$2,547,027
<b>Downside (Underperform)</b>	2.5	(\$1,293,738)

This Monte Carlo simulation is successful in **81%** of the trials.

SUMMARY
<b>Upside Case</b> <b>\$17,421,115</b>
<b>Median Case</b> <b>\$2,547,027</b>
<b>Downside Case</b> <b>(\$1,293,738)</b>
<b>Probability of Success</b> <b>81%</b>

## Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

**IMPORTANT:** *The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.*

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Along with your expected retirement income, the other primary resource for funding your retirement is your accumulated portfolio assets. When estimating the portfolio assets you could have available at your retirement, the key assumptions are your current portfolio balance, planned savings, expected growth rate of the portfolio assets and annual cash flow prior to retirement. You can also increase your portfolio assets before or during retirement by liquidating other assets such as a house or business.

**Defined portfolio assets** currently total **\$1,503,852**. In **2022**, savings include **\$8,400** in planned savings and **\$4,200** in employer contributions. From **2022** through **2024** planned savings will total **\$17,018** and employer contributions will total **\$8,509**, for a total of **\$25,527**. Projected asset growth prior to retirement is **\$250,051**.

In the first year of retirement, your portfolio assets are projected to consist of **\$147,245** in taxable assets, **\$0** in cash, **\$1,597,020** in retirement assets, **\$0** in annuities, and **\$0** in life insurance cash value.

Taking into account savings, growth, and cash flow, your portfolio assets are projected to total **\$1,744,265** at the beginning of **2024**.

### SUMMARY

**Planned Savings**  
**\$17,018**

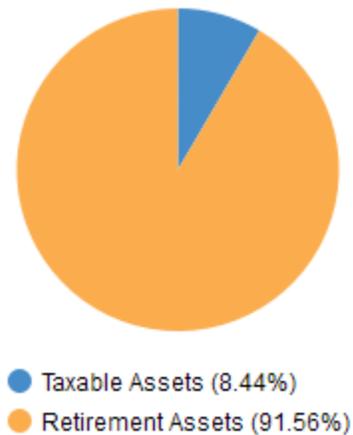
**Employer Contributions**  
**\$8,509**

**Growth**  
**\$250,051**

**Portfolio Assets (2024)**  
**at Beginning of Year**  
**\$1,744,265**

## What Comprises Your Portfolio Assets

The chart below reflects the projected value of portfolio assets at the beginning of 2024.



At the beginning of 2024, the breakdown of portfolio assets is projected to be as follows:

Asset Type	Amount	Percent
Taxable	\$147,245	8.44%
Cash	0	0.00%
Retirement	1,597,020	91.56%
Annuity	0	0.00%
<b>Total</b>	<b>\$1,744,265</b>	<b>100.00%</b>

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There are two main resources at your disposal with which you can fund your retirement; income and portfolio assets. You accumulate portfolio assets during your pre-retirement years through savings and growth. Additionally, various sources may provide you with income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you may be in financing your retirement.

**Over the course of your retirement years**, you can expect total costs of **\$5,786,410**. During this time, you will have total retirement inflows of **\$4,660,102**. At the start of retirement in **2024**, your projected portfolio assets will be **\$1,744,265**. Desired assets remaining at death are **\$0**.

At the end of retirement in **2051**, you are projected to have a **surplus** of **\$2,652,987**.

### SUMMARY

**Cost of Retirement**  
**\$5,786,410**

**Retirement Inflows**  
**\$4,660,102**

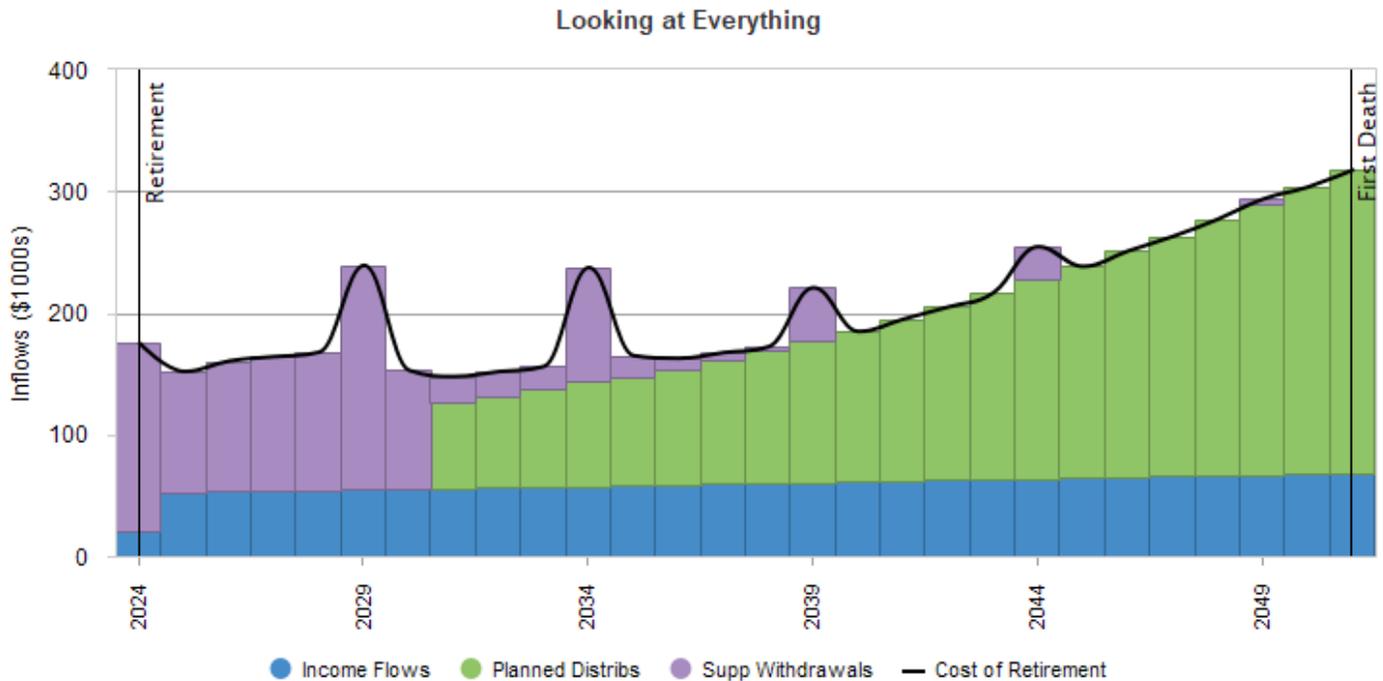
**Supplemental Withdrawals**  
**\$1,126,308**

**Funding Surplus**  
**\$2,652,987**

**Unfunded Years**  
**0**

## Retirement Resource Usage

The chart below illustrates how your income sources and portfolio assets could be used to fund your retirement. Years which are not successfully funded show the amount of shortfall.



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# Looking at Everything in Retirement | Base Facts



Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
<b>2024</b>	<b>65/65</b>	<b>\$21,020</b>	<b>\$0</b>	<b>\$0</b>	<b>\$21,020</b>	<b>\$174,974</b>	<b>\$174,974</b>	<b>(\$153,954)</b>	<b>\$1,732,154</b>
2025	66/66	52,762	0	0	52,762	151,682	151,682	(98,920)	1,779,154
2026	67/67	53,289	0	0	53,289	160,360	160,360	(107,071)	1,820,971
2027	68/68	53,822	0	0	53,822	163,893	163,893	(110,071)	1,862,115
2028	69/69	54,360	0	0	54,360	167,538	167,538	(113,178)	1,902,307
2029	70/70	54,904	0	0	54,904	238,912	238,912	(184,008)	1,873,599
2030	71/71	55,453	0	0	55,453	152,618	152,618	(97,165)	1,926,856
2031	72/72	56,008	0	70,323	126,331	147,588	147,588	(21,257)	1,988,592
2032	73/73	56,568	0	75,041	131,609	151,642	151,642	(20,033)	2,051,586
2033	74/74	57,134	0	80,455	137,589	155,838	155,838	(18,249)	2,115,821
2034	75/75	57,705	0	86,009	143,714	237,109	237,109	(93,395)	2,104,357
2035	76/76	58,282	0	88,792	147,074	164,681	164,681	(17,607)	2,163,603
2036	77/77	58,864	0	94,481	153,345	162,557	162,557	(9,212)	2,230,102
2037	78/78	59,453	0	101,369	160,822	167,220	167,220	(6,398)	2,297,792
2038	79/79	60,048	0	108,900	168,948	172,053	172,053	(3,105)	2,366,661
2039	80/80	60,649	0	117,162	177,811	220,584	220,584	(42,773)	2,393,176
2040	81/81	61,255	0	123,361	184,616	184,616	184,616	0	2,457,813
2041	82/82	61,868	0	132,854	194,722	194,722	194,722	0	2,518,247
2042	83/83	62,487	0	142,274	204,761	204,761	204,761	0	2,574,230

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Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2043	84/84	63,112	0	153,228	216,340	216,340	216,340	0	2,623,892
2044	85/85	63,744	0	163,992	227,736	254,266	254,266	(26,530)	2,640,405
2045	86/86	64,381	0	173,710	238,091	238,091	238,091	0	2,674,802
2046	87/87	65,024	0	185,749	250,773	250,773	250,773	0	2,700,106
2047	88/88	65,674	0	197,088	262,762	262,762	262,762	0	2,716,305
2048	89/89	66,330	0	210,565	276,895	276,895	276,895	0	2,720,547
2049	90/90	66,993	0	222,996	289,989	293,371	293,371	(3,382)	2,709,556
2050	91/91	67,663	0	235,613	303,276	303,276	303,276	0	2,688,646
<b>2051</b>	<b>92/92</b>	<b>68,339</b>	<b>0</b>	<b>248,949</b>	<b>317,288</b>	<b>317,288</b>	<b>317,288</b>	<b>0</b>	<b>2,652,987</b>
<b>Totals</b>		<b>\$1,647,191</b>	<b>\$0</b>	<b>\$3,012,911</b>	<b>\$4,660,102</b>	<b>\$5,786,410</b>	<b>\$5,786,410</b>		

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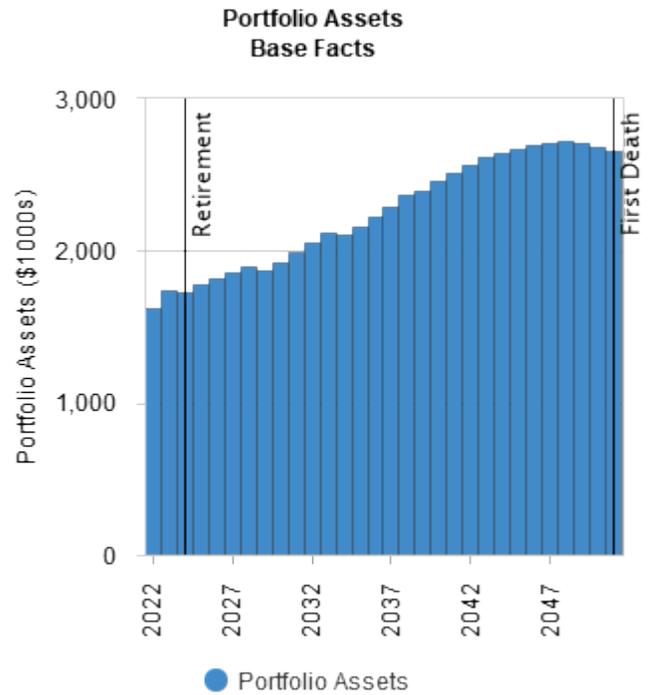
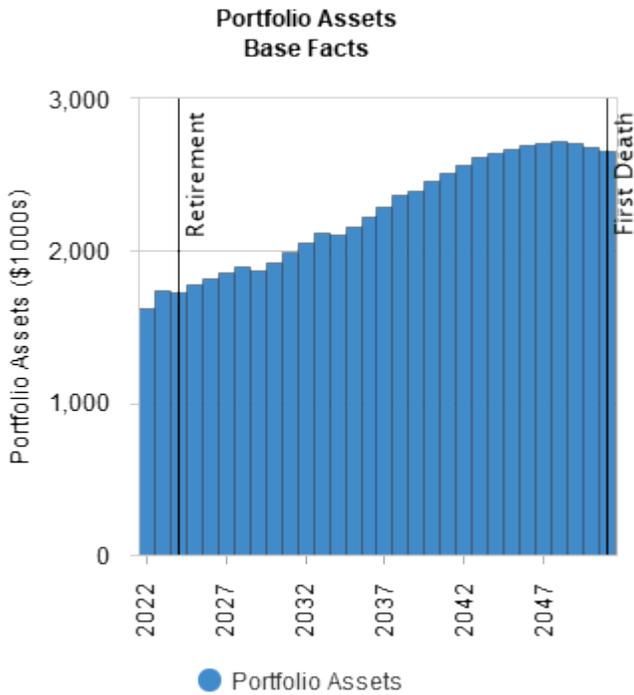
# Cash Flow | Base Facts vs. Base Facts (All Years)



The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2051** (age **92/92**).

Based upon the levels of income and spending in the *Base Facts*, your portfolio assets will last through at least **2051** (age **92/92**).



RELEVANT FACTS	
John's Retirement:	2024 (65)
Mary's Retirement:	2024 (65)
First Death (John):	2051 (92/92)
LIVING EXPENSES	
Current:	\$60,000
Semi-Retirement:	\$60,000
Retirement:	\$60,000
Advanced Years:	\$60,000
After First Death:	\$60,000
Indexed at:	2.60%
Inflation Rate:	2.60%

RELEVANT FACTS	
John's Retirement:	2024 (65)
Mary's Retirement:	2024 (65)
First Death (John):	2051 (92/92)
LIVING EXPENSES	
Current:	\$60,000
Semi-Retirement:	\$60,000
Retirement:	\$60,000
Advanced Years:	\$60,000
After First Death:	\$60,000
Indexed at:	2.60%
Inflation Rate:	2.60%

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# Cash Flow | Base Facts vs. Base Facts (All Years)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.



Year	Age	Base Facts			Total Portfolio Assets	Base Facts			Total Portfolio Assets
		Total Inflows	Total Outflows	Net Cash Flow		Total Inflows	Total Outflows	Net Cash Flow	
2022	63/63	\$140,000	\$157,729	(\$17,729)	\$1,618,464	\$140,000	\$157,729	(\$17,729)	\$1,618,464
2023	64/64	143,640	161,076	(17,436)	1,744,265	143,640	161,076	(17,436)	1,744,265
2024	65/65	<b>21,020</b>	<b>174,974</b>	<b>(153,954)</b>	<b>1,732,154</b>	<b>21,020</b>	<b>174,974</b>	<b>(153,954)</b>	<b>1,732,154</b>
2025	66/66	52,762	151,682	(98,920)	1,779,154	52,762	151,682	(98,920)	1,779,154
2026	67/67	53,289	160,360	(107,071)	1,820,971	53,289	160,360	(107,071)	1,820,971
2027	68/68	53,822	163,893	(110,071)	1,862,115	53,822	163,893	(110,071)	1,862,115
2028	69/69	54,360	167,538	(113,178)	1,902,307	54,360	167,538	(113,178)	1,902,307
2029	70/70	54,904	238,912	(184,008)	1,873,599	54,904	238,912	(184,008)	1,873,599
2030	71/71	55,453	152,618	(97,165)	1,926,856	55,453	152,618	(97,165)	1,926,856
2031	72/72	126,331	147,588	(21,257)	1,988,592	126,331	147,588	(21,257)	1,988,592
2032	73/73	131,609	151,642	(20,033)	2,051,586	131,609	151,642	(20,033)	2,051,586
2033	74/74	137,589	155,838	(18,249)	2,115,821	137,589	155,838	(18,249)	2,115,821
2034	75/75	143,714	237,109	(93,395)	2,104,357	143,714	237,109	(93,395)	2,104,357
2035	76/76	147,074	164,681	(17,607)	2,163,603	147,074	164,681	(17,607)	2,163,603
2036	77/77	153,345	162,557	(9,212)	2,230,102	153,345	162,557	(9,212)	2,230,102
2037	78/78	160,822	167,220	(6,398)	2,297,792	160,822	167,220	(6,398)	2,297,792
2038	79/79	168,948	172,053	(3,105)	2,366,661	168,948	172,053	(3,105)	2,366,661
2039	80/80	177,811	220,584	(42,773)	2,393,176	177,811	220,584	(42,773)	2,393,176
2040	81/81	184,616	184,616	0	2,457,813	184,616	184,616	0	2,457,813
2041	82/82	194,722	194,722	0	2,518,247	194,722	194,722	0	2,518,247
2042	83/83	204,761	204,761	0	2,574,230	204,761	204,761	0	2,574,230
2043	84/84	216,340	216,340	0	2,623,892	216,340	216,340	0	2,623,892
2044	85/85	227,736	254,266	(26,530)	2,640,405	227,736	254,266	(26,530)	2,640,405
2045	86/86	238,091	238,091	0	2,674,802	238,091	238,091	0	2,674,802
2046	87/87	250,773	250,773	0	2,700,106	250,773	250,773	0	2,700,106
2047	88/88	262,762	262,762	0	2,716,305	262,762	262,762	0	2,716,305
2048	89/89	276,895	276,895	0	2,720,547	276,895	276,895	0	2,720,547
2049	90/90	289,989	293,371	(3,382)	2,709,556	289,989	293,371	(3,382)	2,709,556
2050	91/91	303,276	303,276	0	2,688,646	303,276	303,276	0	2,688,646
2051	92/92	<b>317,288</b>	<b>317,288</b>	<b>0</b>	<b>2,652,987</b>	<b>317,288</b>	<b>317,288</b>	<b>0</b>	<b>2,652,987</b>

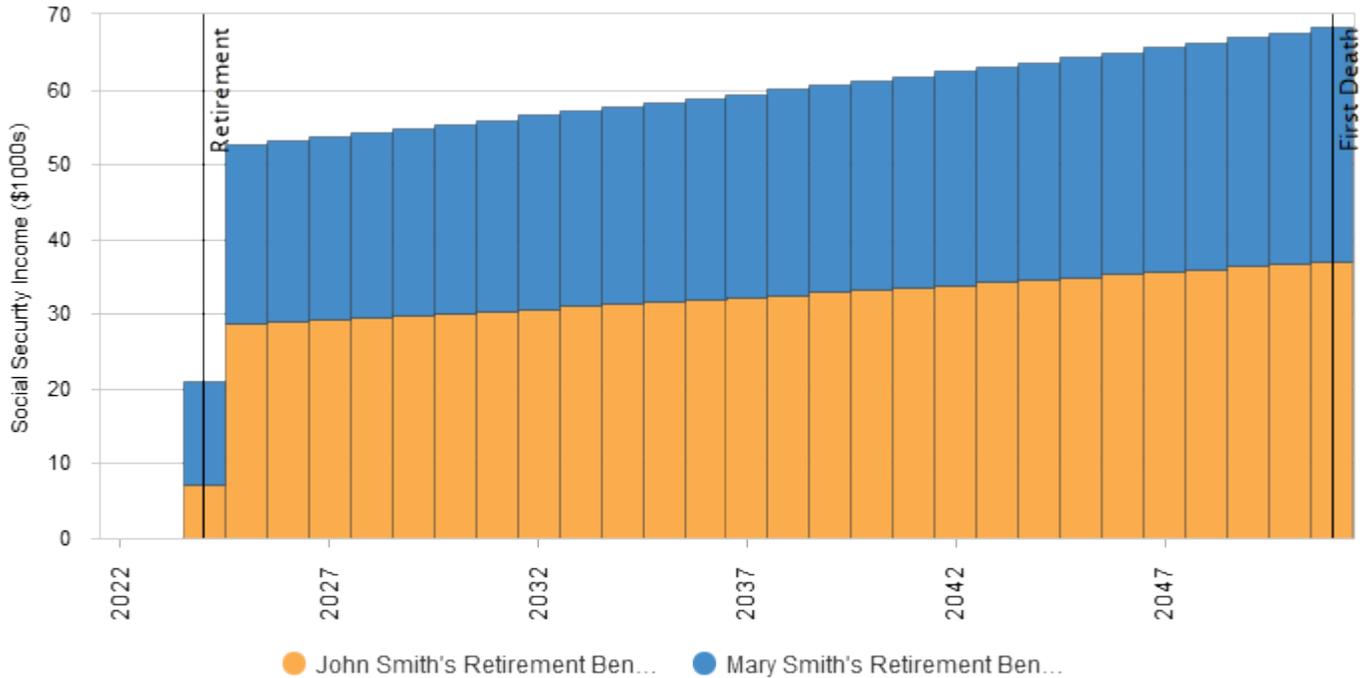
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# Cash Flow - Social Security | Base Facts (All Years)

The Social Security report illustrates the breakdown of your projected Cash in-flows from Social Security.



### Social Security Breakdown



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# Cash Flow - Social Security | Base Facts (All Years)

The Social Security report illustrates the breakdown of your projected Cash in-flows from Social Security.



Year	Age	John Smith's Retirement Benefit	Mary Smith's Retirement Benefit	Total Social Security Income
2022	63/63	\$0	\$0	\$0
2023	64/64	0	0	0
<b>2024</b>	<b>65/65</b>	<b>7,089</b>	<b>13,931</b>	<b>21,020</b>
2025	66/66	28,641	24,121	52,762
2026	67/67	28,927	24,362	53,289
2027	68/68	29,216	24,606	53,822
2028	69/69	29,508	24,852	54,360
2029	70/70	29,803	25,101	54,904
2030	71/71	30,101	25,352	55,453
2031	72/72	30,402	25,606	56,008
2032	73/73	30,706	25,862	56,568
2033	74/74	31,013	26,121	57,134
2034	75/75	31,323	26,382	57,705
2035	76/76	31,636	26,646	58,282
2036	77/77	31,952	26,912	58,864
2037	78/78	32,272	27,181	59,453
2038	79/79	32,595	27,453	60,048
2039	80/80	32,921	27,728	60,649
2040	81/81	33,250	28,005	61,255
2041	82/82	33,583	28,285	61,868
2042	83/83	33,919	28,568	62,487
2043	84/84	34,258	28,854	63,112
2044	85/85	34,601	29,143	63,744
2045	86/86	34,947	29,434	64,381
2046	87/87	35,296	29,728	65,024
2047	88/88	35,649	30,025	65,674
2048	89/89	36,005	30,325	66,330
2049	90/90	36,365	30,628	66,993
2050	91/91	36,729	30,934	67,663
<b>2051</b>	<b>92/92</b>	<b>37,096</b>	<b>31,243</b>	<b>68,339</b>

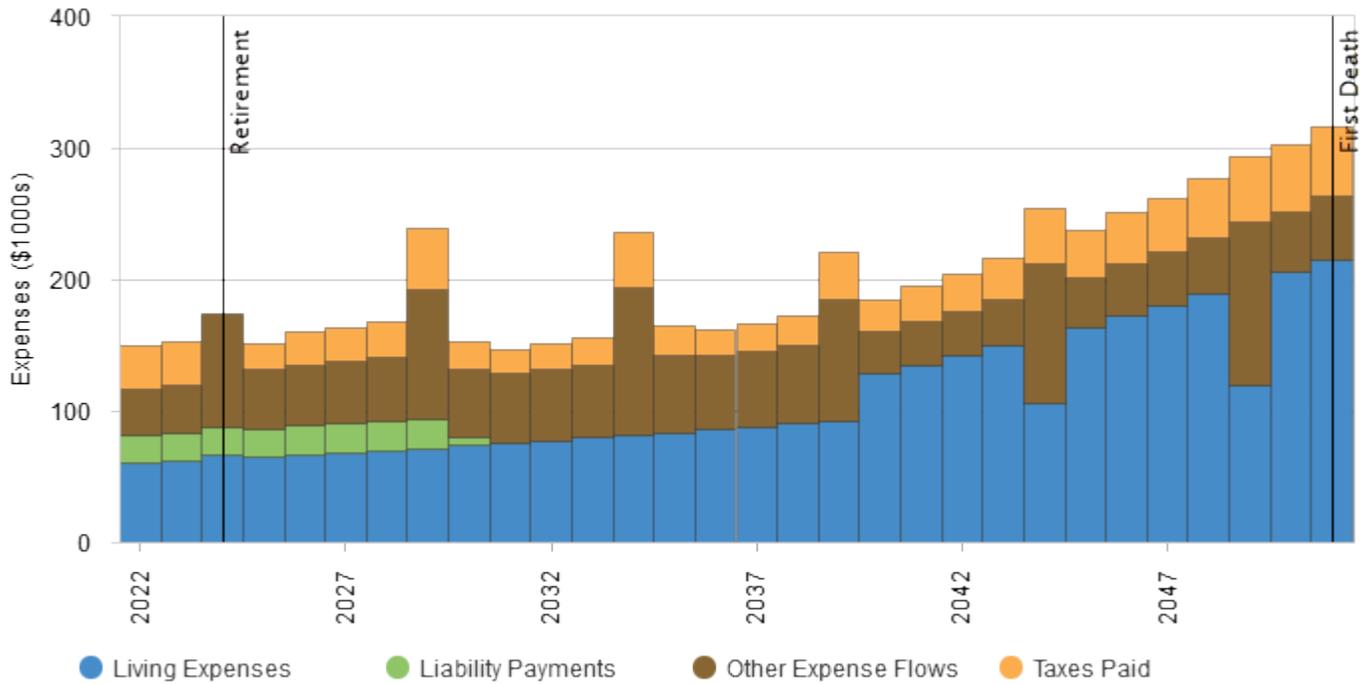
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# Cash Flow - Expenses | Base Facts (All Years)

The Expenses report illustrates your projected cash expenditures.



Expenses Breakdown



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# Cash Flow - Expenses | Base Facts (All Years)

The Expenses report illustrates your projected cash expenditures.



Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Taxes Paid	Total Expenses
2022	63/63	\$60,022	\$22,272	\$35,000	\$32,035	\$149,329
2023	64/64	61,581	22,272	35,780	32,825	152,458
<b>2024</b>	<b>65/65</b>	<b>66,219</b>	<b>22,272</b>	<b>85,832</b>	<b>651</b>	<b>174,974</b>
2025	66/66	64,803	22,272	44,904	19,703	151,682
2026	67/67	66,488	22,272	46,123	25,477	160,360
2027	68/68	68,217	22,272	47,381	26,023	163,893
2028	69/69	69,991	22,272	48,682	26,593	167,538
2029	70/70	71,811	22,272	97,898	46,931	238,912
2030	71/71	73,679	6,377	51,415	21,147	152,618
2031	72/72	75,594	0	52,851	19,143	147,588
2032	73/73	77,559	0	54,336	19,747	151,642
2033	74/74	79,576	0	55,872	20,390	155,838
2034	75/75	81,645	0	111,888	43,576	237,109
2035	76/76	83,768	0	59,105	21,808	164,681
2036	77/77	85,947	0	55,806	20,804	162,557
2037	78/78	88,181	0	57,565	21,474	167,220
2038	79/79	90,474	0	59,385	22,194	172,053
2039	80/80	92,826	0	92,207	35,551	220,584
2040	81/81	128,750	0	31,471	24,395	184,616
2041	82/82	135,425	0	32,664	26,633	194,722
2042	83/83	142,003	0	33,905	28,853	204,761
2043	84/84	149,658	0	35,199	31,483	216,340
2044	85/85	105,538	0	106,902	41,826	254,266
2045	86/86	163,825	0	37,952	36,314	238,091
2046	87/87	172,101	0	39,417	39,255	250,773
2047	88/88	179,881	0	40,944	41,937	262,762
2048	89/89	189,131	0	42,536	45,228	276,895
2049	90/90	119,989	0	124,185	49,197	293,371
2050	91/91	206,122	0	45,925	51,229	303,276
<b>2051</b>	<b>92/92</b>	<b>215,169</b>	<b>0</b>	<b>47,728</b>	<b>54,391</b>	<b>317,288</b>

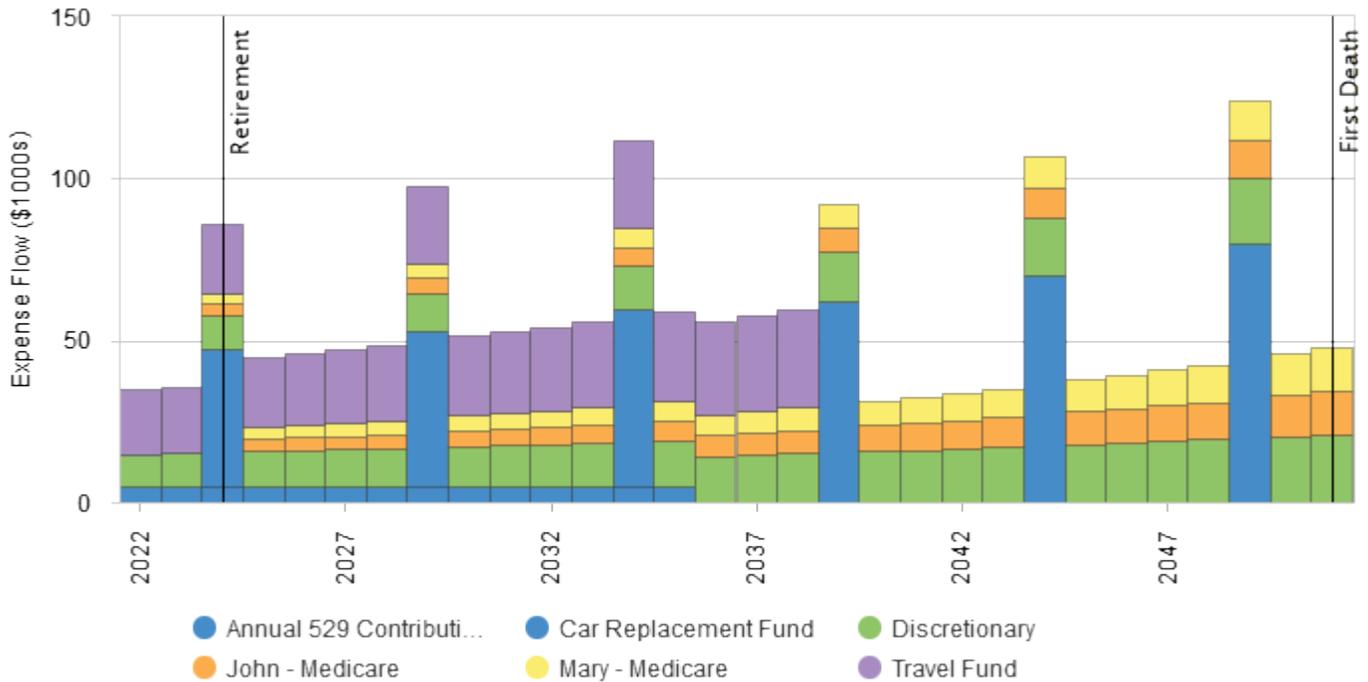
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# Cash Flow - Expense Flows | Base Facts (All Years)

The Expense Flows report illustrates your projected cash expenditures.



Expense Flow Breakdown



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# Cash Flow - Expense Flows | Base Facts (All Years)

The Expense Flows report illustrates your projected cash expenditures.



Year	Age	Annual 529 Contribution	Car Replacement Fund	Discretionary	John - Medicare	Mary - Medicare	Travel Fund	Total Expense Flows
2022	63/63	\$5,000	\$0	\$10,000	\$0	\$0	\$20,000	\$35,000
2023	64/64	5,000	0	10,260	0	0	20,520	35,780
<b>2024</b>	<b>65/65</b>	<b>5,000</b>	<b>42,107</b>	<b>10,527</b>	<b>3,572</b>	<b>3,572</b>	<b>21,054</b>	<b>85,832</b>
2025	66/66	5,000	0	10,801	3,751	3,751	21,601	44,904
2026	67/67	5,000	0	11,082	3,939	3,939	22,163	46,123
2027	68/68	5,000	0	11,370	4,136	4,136	22,739	47,381
2028	69/69	5,000	0	11,666	4,343	4,343	23,330	48,682
2029	70/70	5,000	47,872	11,969	4,560	4,560	23,937	97,898
2030	71/71	5,000	0	12,280	4,788	4,788	24,559	51,415
2031	72/72	5,000	0	12,599	5,027	5,027	25,198	52,851
2032	73/73	5,000	0	12,927	5,278	5,278	25,853	54,336
2033	74/74	5,000	0	13,263	5,542	5,542	26,525	55,872
2034	75/75	5,000	54,427	13,608	5,819	5,819	27,215	111,888
2035	76/76	5,000	0	13,962	6,110	6,110	27,923	59,105
2036	77/77	0	0	14,325	6,416	6,416	28,649	55,806
2037	78/78	0	0	14,697	6,737	6,737	29,394	57,565
2038	79/79	0	0	15,079	7,074	7,074	30,158	59,385
2039	80/80	0	61,880	15,471	7,428	7,428	0	92,207
2040	81/81	0	0	15,873	7,799	7,799	0	31,471
2041	82/82	0	0	16,286	8,189	8,189	0	32,664
2042	83/83	0	0	16,709	8,598	8,598	0	33,905
2043	84/84	0	0	17,143	9,028	9,028	0	35,199
2044	85/85	0	70,355	17,589	9,479	9,479	0	106,902
2045	86/86	0	0	18,046	9,953	9,953	0	37,952
2046	87/87	0	0	18,515	10,451	10,451	0	39,417
2047	88/88	0	0	18,996	10,974	10,974	0	40,944
2048	89/89	0	0	19,490	11,523	11,523	0	42,536
2049	90/90	0	79,990	19,997	12,099	12,099	0	124,185
2050	91/91	0	0	20,517	12,704	12,704	0	45,925
<b>2051</b>	<b>92/92</b>	<b>0</b>	<b>0</b>	<b>21,050</b>	<b>13,339</b>	<b>13,339</b>	<b>0</b>	<b>47,728</b>

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