



# **Retirement Analysis - Apr 2025**

Prepared for **Brian and Katherine Anderson**

## **Prepared by**

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SAMPLE

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## Methodology and Assumptions

Projections in this analysis begin with the user's inputs, including but not limited to current or future assets, investment objectives, savings, sources of income, expense needs, and time horizon. Using this data, projections in this Analysis are based on the Investment Assumptions (as described below) and two calculation methods: average returns, which are based on the historical returns of certain market indices based on your investment objective, and Monte Carlo simulations. Average returns are used for the percentage of goal funded and cash flow details. Average returns assume a constant average return for every year. The Monte Carlo simulations run 1,000 simulations of different investment return sequences, run over each user's investment time horizon, based on the investment objective choices and underlying Investment Assumptions regarding rates of return, risk, and correlation. The Monte Carlo simulations are used to determine the probability of success as defined as the percentage of scenarios meeting the goal out of all simulations run. Some scenarios assume favorable financial market returns, consistent with some of the best periods in investing history. Some scenarios assume unfavorable financial market returns, consistent with some of 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 and will yield different results with each use and over time, depending on the inputs and assumptions. All values of current and future projections are in current dollars. The Analysis does not consider the returns of actual securities or investments and therefore does not take into account the deduction of commissions, fees, surrender charges, or other charges, which can result in a lower rate of return.

Retirement Goal Assumptions. Projections assume annual retirement contributions and an estimated future expense goal in retirement and life expectancy selected by the user. The initial value of an investor's assets is combined with the value of their annual contributions for every year before retirement, and the total is adjusted by the potential expected returns of the chosen investment objective during pre-retirement and their investment objective post-retirement. Social Security income is estimated based on current income and the receipt of benefits at the full retirement age as provided by the Social Security Administration, or the user may modify Social Security income to reflect a different estimate. Projected taxes assume both current federal and state tax laws and are estimated from retirement income sources and withdrawals of taxable and tax-deferred assets. Expenses increase over the indicated time period using a default inflation rate using the Investment Assumptions below, but the inflation rate may be modified by the user to reflect anticipated rates.

Education Goal Assumptions. Educational projections assume annual contributions and a time horizon selected by the user based on the year education will begin. Anticipated third-party funding sources are deducted from the estimated total education cost on the frequency indicated by the user. Estimates of the cost of education are provided by the National Center for Education Statistics (NCES) and are based on your state of residency, years attending school, and the inflation rate of those costs.

Spending Goal Assumptions. Spending goal projections assume annual contributions and a time horizon selected by the user based on when the major purchase will occur. The date and amount of the goal are estimated by the user and may not be accurate reflections of the future costs and availability or in the user's ability to meet their goal due to other factors.

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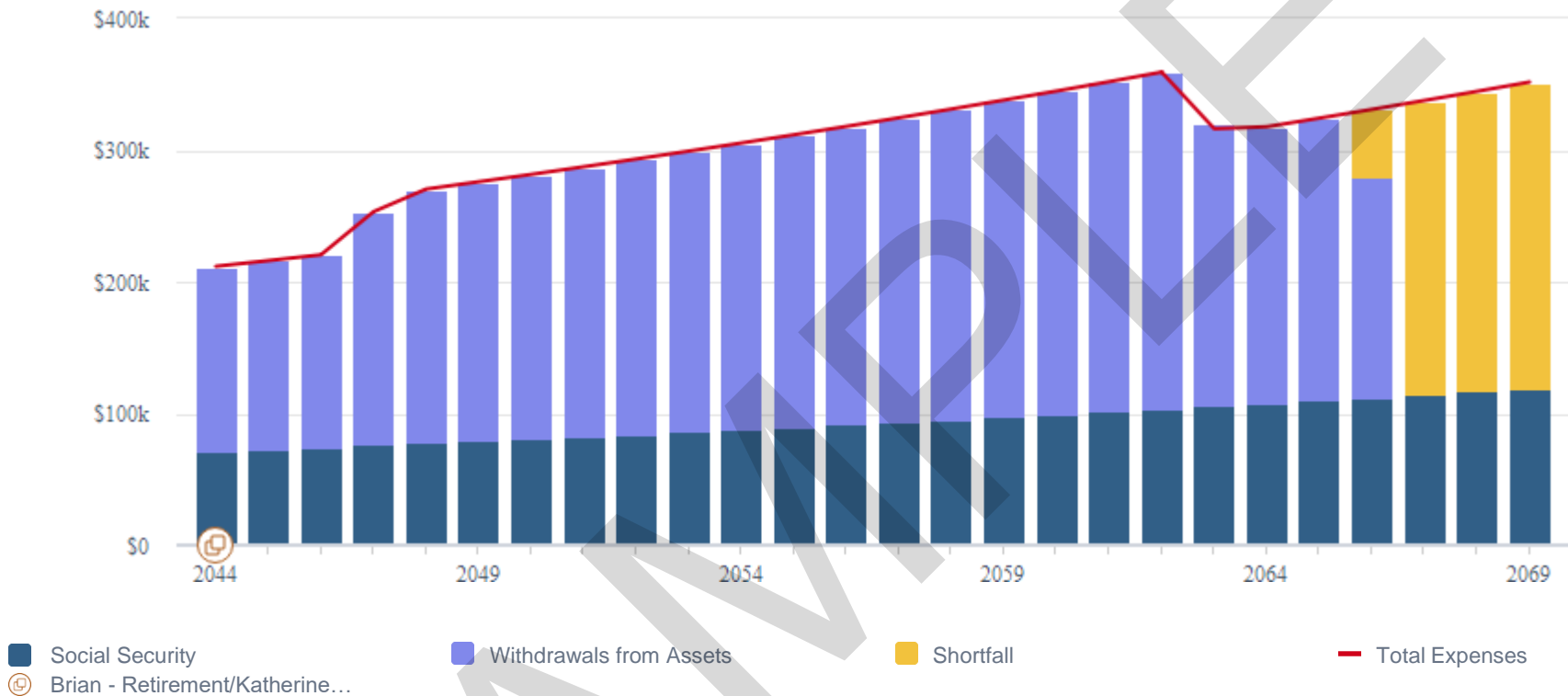
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You are projected to be able to fund your retirement until age 86/86.



(\$734,536)

Assets Remaining

The cumulative dollar value of all accounts remaining at the end of the analysis.

86/86

Age Assets Last Until

The age until which assets are available for withdrawals.

22

Years Fully Funded

The number of years in this analysis in which all annual expenses are fully covered by a combination of incomes and withdrawals.

46%

Average Percent Funded in Partially Funded Years

The average of how much of your expenses will likely be covered in years in which not all expenses are covered.

Please see the Fact Summary Report for inputs and assumptions used in this presentation.

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# Year-by-Year Breakdown

 Multiple Events

	Year	Age	Social Security	Withdrawals	Total Income & Withdrawals	Living Expenses	Taxes	Total Expenses	Shortfall
	2044	65/65	\$71,830	\$139,913	\$211,743	\$211,743	\$0	\$211,743	\$0
	2045	66/66	\$73,303	\$142,781	\$216,084	\$216,084	\$0	\$216,084	\$0
	2046	67/67	\$74,806	\$145,708	\$220,514	\$220,514	\$0	\$220,514	\$0
	2047	68/68	\$76,340	\$176,881	\$253,221	\$225,035	\$28,186	\$253,221	\$0
	2048	69/69	\$77,905	\$192,485	\$270,390	\$229,648	\$40,739	\$270,387	\$0
	2049	70/70	\$79,502	\$196,447	\$275,949	\$234,356	\$41,593	\$275,949	\$0
	2050	71/71	\$81,132	\$200,404	\$281,536	\$239,160	\$42,376	\$281,536	\$0
	2051	72/72	\$82,795	\$204,554	\$287,349	\$244,063	\$43,286	\$287,349	\$0
	2052	73/73	\$84,493	\$208,717	\$293,210	\$249,066	\$44,144	\$293,210	\$0
	2053	74/74	\$86,225	\$213,029	\$299,254	\$254,172	\$45,079	\$299,251	\$0
	2054	75/75	\$87,993	\$217,382	\$305,375	\$259,383	\$45,992	\$305,375	\$0
	2055	76/76	\$89,797	\$221,832	\$311,629	\$264,700	\$46,929	\$311,629	\$0
	2056	77/77	\$91,638	\$226,358	\$317,996	\$270,126	\$47,870	\$317,996	\$0
	2057	78/78	\$93,517	\$231,023	\$324,540	\$275,664	\$48,876	\$324,540	\$0
	2058	79/79	\$95,434	\$235,743	\$331,177	\$281,315	\$49,862	\$331,177	\$0
	2059	80/80	\$97,390	\$240,611	\$338,001	\$287,082	\$50,918	\$338,000	\$0
	2060	81/81	\$99,386	\$245,467	\$344,853	\$292,967	\$51,886	\$344,853	\$0
	2061	82/82	\$101,423	\$250,524	\$351,947	\$298,973	\$52,974	\$351,947	\$0
	2062	83/83	\$103,502	\$255,727	\$359,229	\$305,102	\$54,127	\$359,229	\$0
	2063	84/84	\$105,623	\$214,650	\$320,273	\$311,357	\$4,889	\$316,246	\$0
	2064	85/85	\$107,788	\$209,952	\$317,740	\$317,740	\$0	\$317,740	\$0

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Year	Age	Social Security	Withdrawals	Total Income & Withdrawals	Living Expenses	Taxes	Total Expenses	Shortfall
2065	86/86	\$109,998	\$214,256	\$324,254	\$324,254	\$0	\$324,254	\$0
2066	87/87	\$112,253	\$167,318	\$279,571	\$330,901	\$0	\$330,901	\$51,330
2067	88/88	\$114,554	\$0	\$114,554	\$337,684	\$0	\$337,684	\$223,130
2068	89/89	\$116,903	\$0	\$116,903	\$344,607	\$0	\$344,607	\$227,704
2069	90/90	\$119,299	\$0	\$119,299	\$351,671	\$0	\$351,671	\$232,372

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# Probability of Success - Retirement Summary

## You are projected to fund your retirement **50%** of the time.

In order to more closely match real world market behavior, this analysis is based on 1000 projections with varying market conditions. Successful projections are where your retirement goal is fully funded. The probability of success in this analysis means that you are funding your retirement goal in **50%** of these projections.



■ Low (0% - 69%)

■ Medium (70% - 81%)

■ High (82% - 100%)

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# What are your Options?

Here are some scenarios that would make sure your expenses are covered for your entire life.

Categories	Current Assessment	Minimum Additional Savings	Maximum Retirement Spending	Earliest Retirement Age
	Age Assets Last Until <b>86/86</b> Assets Remaining: <b>(\$734,536)</b>	Age Assets Last Until <b>90/90</b> Assets Remaining: <b>\$3,006</b>	Age Assets Last Until <b>90/90</b> Assets Remaining: <b>\$69,607</b>	Age Assets Last Until <b>90/90</b> Assets Remaining: <b>\$197,579</b>
Pre-Tax Contributions	\$1,000 per month	<b>\$1,125</b> per month	\$1,000 per month	\$1,000 per month
Taxable Contributions	\$0 per month	\$0 per month	\$0 per month	\$0 per month
Roth Contributions	\$0 per month	\$0 per month	\$0 per month	\$0 per month
Retirement Expenses	\$12,000 per month	\$12,000 per month	<b>\$11,333</b> per month	\$12,000 per month
Retirement Ages	65/65 Brian/Katherine	65/65 Brian/Katherine	65/65 Brian/Katherine	<b>66/66</b> Brian/Katherine
Social Security (Full Retirement Age Amount)	\$4,750 per month	\$4,750 per month	\$4,750 per month	\$4,750 per month
Other Retirement Income	\$0 per year	\$0 per year	\$0 per year	\$0 per year
Other Retirement Income End Year	2069	2069	2069	2069

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# Fact Summary

## Family Information

<b>Client's First Name:</b> Brian	<b>Client's Last Name:</b> Anderson	<b>Client's Date of Birth:</b> 04/05/1979
<b>Spouse's First Name:</b> Katherine	<b>Spouse's Last Name:</b> Anderson	<b>Spouse's Date of Birth:</b> 01/14/1979
<b>Marital Status:</b> Married	<b>State of Residence:</b> California	

## Cost of Retirement

<b>Client's Retirement Age:</b> 65 (2044)	<b>Spouse's Retirement Age:</b> 65 (2044)	<b>Client's Life Expectancy:</b> 90 (2069)
<b>Spouse's Life Expectancy:</b> 90 (2069)	<b>Living Expenses:</b> \$12,000 Monthly	<b>Living Expenses Indexed At:</b> Inflation (2.05%)

## Savings & Contributions

<b>Pre-Tax Retirement Accounts:</b> \$400,000	<b>Roth Retirement Accounts:</b> \$75,000	<b>Taxable Accounts &amp; Cash:</b> \$125,000
<b>Pre-Retirement Growth Rate:</b> Growth with Inc (6.43%)	<b>Post-Retirement Growth Rate:</b> Inc with Mod Growth (5.33%)	<b>Pre-Tax Retirement Contributions:</b> \$1,000 Monthly
<b>Roth Account Contributions:</b> \$0 Monthly	<b>Taxable &amp; Cash Contributions:</b> \$0 Monthly	<b>Employee Contributions Indexed At:</b> No Growth (0.00%)
<b>Employer Match:</b> \$500 Monthly	<b>Employer Contributions Indexed At:</b> No Growth (0.00%)	

## Retirement Income

<b>Client's Social Security (Full Retirement Age Amount):</b> \$2,750 Monthly	<b>Spouse's Social Security (Full Retirement Age Amount):</b> \$2,000 Monthly	<b>Social Security (Full Retirement Age Amount) Indexed At:</b> Inflation (2.05%)
<b>Other Retirement Income:</b> \$0	<b>Other Retirement Income End Year:</b> 2069	<b>Other Retirement Income Indexed At:</b> Inflation (2.05%)

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