



Sample Presentation

Prepared for Frank and Joanna Miller

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Other (i.e. not listed below)

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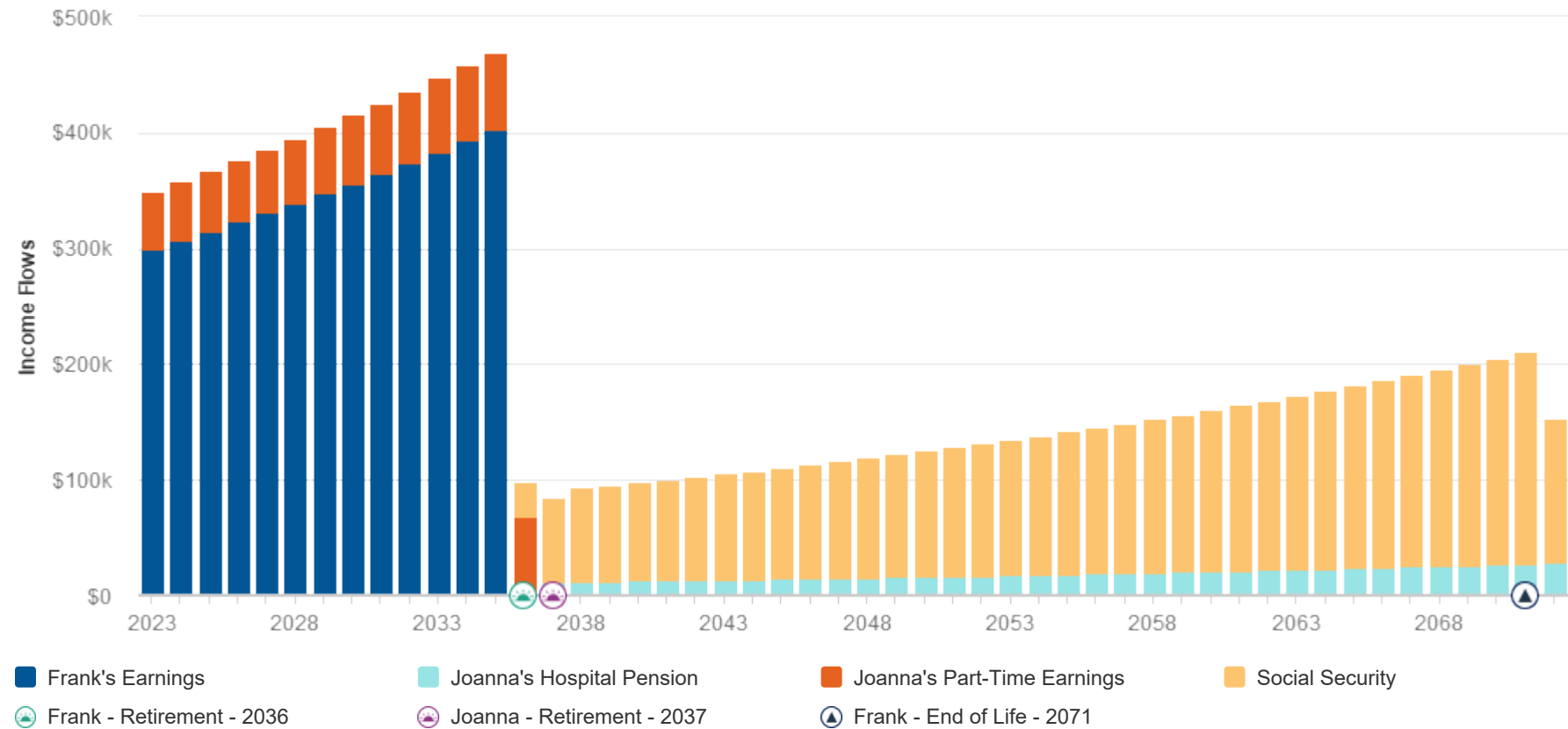


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Cash Flow - Income Flows | Base Facts (All Years)



The Income Flows report illustrates your projected Cash in-flows.




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Year	Age	Frank's Earnings	Joanna's Hospital Pension	Joanna's Part-Time Earnings	Social Security	Income Flows
2023	52/51	\$300,000	\$0	\$50,000	\$0	\$350,000
2024	53/52	\$307,470	\$0	\$51,245	\$0	\$358,715
2025	54/53	\$315,126	\$0	\$52,521	\$0	\$367,647
2026	55/54	\$322,973	\$0	\$53,829	\$0	\$376,802
2027	56/55	\$331,015	\$0	\$55,169	\$0	\$386,184
2028	57/56	\$339,257	\$0	\$56,543	\$0	\$395,800
2029	58/57	\$347,704	\$0	\$57,951	\$0	\$405,655
2030	59/58	\$356,362	\$0	\$59,394	\$0	\$415,756
2031	60/59	\$365,235	\$0	\$60,873	\$0	\$426,108
2032	61/60	\$374,329	\$0	\$62,389	\$0	\$436,718
2033	62/61	\$383,650	\$0	\$63,942	\$0	\$447,592
2034	63/62	\$393,203	\$0	\$65,534	\$0	\$458,737
2035	64/63	\$402,994	\$0	\$67,166	\$0	\$470,160
 2036	65/64	\$0	\$0	\$68,838	\$30,127	\$98,965
 2037	66/65	\$0	\$12,000	\$0	\$72,774	\$84,774
2038	67/66	\$0	\$12,299	\$0	\$81,365	\$93,664
2039	68/67	\$0	\$12,605	\$0	\$83,390	\$95,995
2040	69/68	\$0	\$12,919	\$0	\$85,467	\$98,386
2041	70/69	\$0	\$13,241	\$0	\$87,596	\$100,837
2042	71/70	\$0	\$13,571	\$0	\$89,777	\$103,348
2043	72/71	\$0	\$13,909	\$0	\$92,012	\$105,921
2044	73/72	\$0	\$14,255	\$0	\$94,303	\$108,558
2045	74/73	\$0	\$14,610	\$0	\$96,651	\$111,261
2046	75/74	\$0	\$14,974	\$0	\$99,059	\$114,033

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Year	Age	Frank's Earnings	Joanna's Hospital Pension	Joanna's Part-Time Earnings	Social Security	Income Flows
2047	76/75	\$0	\$15,347	\$0	\$101,525	\$116,872
2048	77/76	\$0	\$15,729	\$0	\$104,054	\$119,783
2049	78/77	\$0	\$16,121	\$0	\$106,645	\$122,766
2050	79/78	\$0	\$16,522	\$0	\$109,301	\$125,823
2051	80/79	\$0	\$16,933	\$0	\$112,024	\$128,957
2052	81/80	\$0	\$17,355	\$0	\$114,813	\$132,168
2053	82/81	\$0	\$17,787	\$0	\$117,672	\$135,459
2054	83/82	\$0	\$18,230	\$0	\$120,603	\$138,833
2055	84/83	\$0	\$18,684	\$0	\$123,605	\$142,289
2056	85/84	\$0	\$19,149	\$0	\$126,682	\$145,831
2057	86/85	\$0	\$19,626	\$0	\$129,836	\$149,462
2058	87/86	\$0	\$20,115	\$0	\$133,069	\$153,184
2059	88/87	\$0	\$20,616	\$0	\$136,382	\$156,998
2060	89/88	\$0	\$21,129	\$0	\$139,777	\$160,906
2061	90/89	\$0	\$21,655	\$0	\$143,258	\$164,913
2062	91/90	\$0	\$22,194	\$0	\$146,826	\$169,020
2063	92/91	\$0	\$22,747	\$0	\$150,482	\$173,229
2064	93/92	\$0	\$23,313	\$0	\$154,228	\$177,541
2065	94/93	\$0	\$23,893	\$0	\$158,069	\$181,962
2066	95/94	\$0	\$24,488	\$0	\$162,005	\$186,493
2067	96/95	\$0	\$25,098	\$0	\$166,039	\$191,137
2068	97/96	\$0	\$25,723	\$0	\$170,174	\$195,897
2069	98/97	\$0	\$26,364	\$0	\$174,411	\$200,775
2070	99/98	\$0	\$27,020	\$0	\$178,754	\$205,774

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	Year	Age	Frank's Earnings	Joanna's Hospital Pension	Joanna's Part-Time Earnings	Social Security	Income Flows
	2071	100/99	\$0	\$27,693	\$0	\$183,205	\$210,898
	2072	101/100	\$0	\$28,383	\$0	\$125,196	\$153,579

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Retirement Expenses | Base Facts



Planning for expenses in retirement is important. With a longer than average life expectancy, you could spend a third of your life in retirement. A key first step in creating a retirement plan is understanding the cost of Retirement.

Retirement is assumed to start in 2036 when **Frank** is age **65**. Retirement for **Joanna** starts in **2037** at age **65**. Annual living expenses during retirement are expected to be **\$140,000** (in today's dollars) and are projected to grow at **2.49%** beginning immediately.

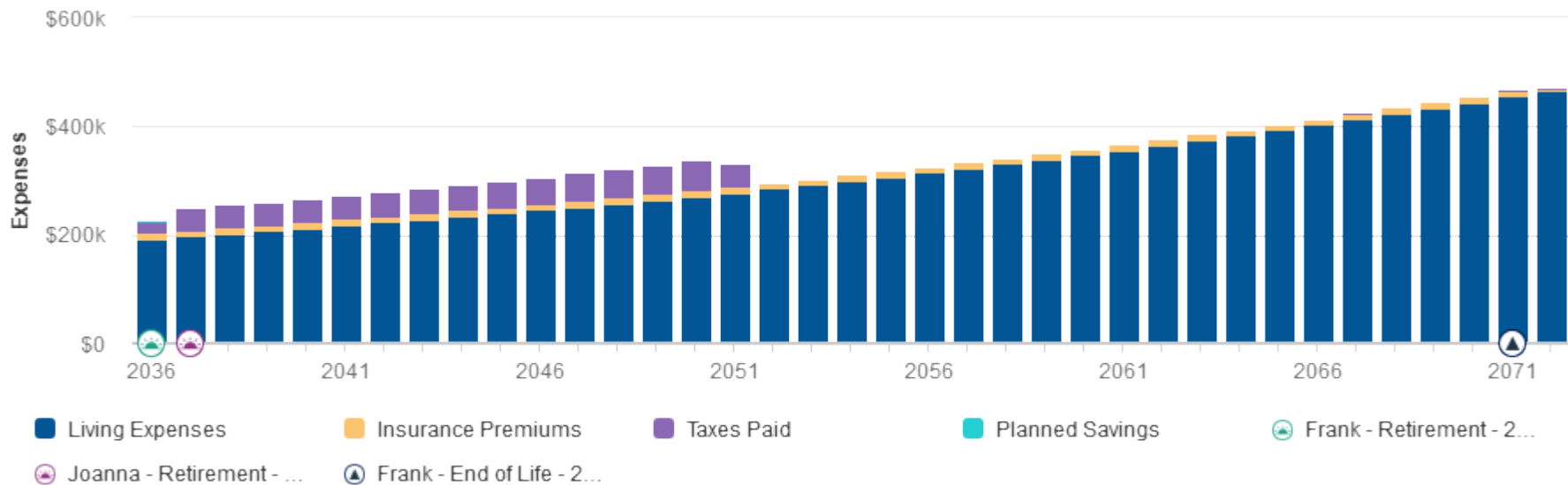
Cost of Retirement includes living expenses, taxes, insurance premiums, and other expenses. It also includes **\$4,819** in planned savings during retirement.

Summary

Retirement Lasts: 2036 - 2072 (37 years)	Living Expenses (2036): \$192,747
Living Expenses: \$11,490,238	Retirement Expenses: \$12,652,738
Cost of Retirement: \$12,657,557	

How Will Your Expenses Grow?

The chart below illustrates the cost of your retirement over time.



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