



Flexible Retirement Planner

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[Summary View](#) [Detailed View](#)

Enter retirement plan information below.

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Current Age	40
Retirement Age	65
Life Expectancy	95
Inflation - Average	3.0%
Inflation - Std Dev	0.0%
Investment Tax Rate	15%
Income Tax Rate	20%

Taxable Portfolio Value	\$100,000
Tax Deferred Portfolio Value	\$100,000
Tax Free Portfolio Value	\$100,000
Min IRA/401k Withdrawal Age	60
Taxable Annual Savings	\$4,000
Tax Deferred Annual Savings	\$10,000
Tax Free Annual Savings	

Investing Style	Moderate Risk
(Stocks/Bonds/Int)	41% / 45% / 14%
Return - Average	8.0%
Return - Std Dev	9.9%
Annual Retirement Income	\$10,000
Retirement Income Start Age	67
Annual Retirement Spending	\$50,000
Spending Policy	Flexible

Summary of retirement planner simulation results:

[Sensitivity Analysis](#) [Show All Runs](#)

Median Portfolio Value By Year



Probability of Success

95%

(Average Spending Shortfall: 24%)

Initial Portfolio Value: \$300,000
 Portfolio Value at Retirement: \$1,461,727
 Median Ending Portfolio Value: \$2,172,420
 Withdrawal Rate Range: 2.7% - 3.4%
 Initial Withdrawal: \$50,000 (3.4%)
 Percent of Expenses Funded: 97-106%
 Median Ending Withdrawal: \$57,484 (2.6%)

Graph Controls: Show yearly results Show % of expenses funded Show failures (times money ran out) Show portfolio value bands (10%-90%)

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