



# Flexible Retirement Planner

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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%)

Retirement Planning Software America 17 1471  
Retirement Planning

**RM Cervero**



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## **Table of Contents Retirement Planning Software America 17 1471 Retirement Planning**

1. Understanding the eBook Retirement Planning Software America 17 1471 Retirement Planning
  - The Rise of Digital Reading Retirement Planning Software America 17 1471 Retirement Planning
  - Advantages of eBooks Over Traditional Books
2. Identifying Retirement Planning Software America 17 1471 Retirement Planning
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Retirement Planning Software America 17 1471 Retirement Planning
  - User-Friendly Interface
4. Exploring eBook Recommendations from Retirement Planning Software America 17 1471 Retirement Planning
  - Personalized Recommendations

- Retirement Planning Software America 17 1471 Retirement Planning User Reviews and Ratings
- Retirement Planning Software America 17 1471 Retirement Planning and Bestseller Lists
- 5. Accessing Retirement Planning Software America 17 1471 Retirement Planning Free and Paid eBooks
  - Retirement Planning Software America 17 1471 Retirement Planning Public Domain eBooks
  - Retirement Planning Software America 17 1471 Retirement Planning eBook Subscription Services
  - Retirement Planning Software America 17 1471 Retirement Planning Budget-Friendly Options
- 6. Navigating Retirement Planning Software America 17 1471 Retirement Planning eBook Formats
  - ePub, PDF, MOBI, and More
  - Retirement Planning Software America 17 1471 Retirement Planning Compatibility with Devices
  - Retirement Planning Software America 17 1471 Retirement Planning Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Retirement Planning Software America 17 1471 Retirement Planning
  - Highlighting and Note-Taking Retirement Planning Software America 17 1471 Retirement Planning
  - Interactive Elements Retirement Planning Software America 17 1471 Retirement Planning
- 8. Staying Engaged with Retirement Planning Software America 17 1471 Retirement Planning
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Retirement Planning Software America 17 1471 Retirement Planning
- 9. Balancing eBooks and Physical Books Retirement Planning Software America 17 1471 Retirement Planning
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Retirement Planning Software America 17 1471 Retirement Planning
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Retirement Planning Software America 17 1471 Retirement Planning
  - Setting Reading Goals Retirement Planning Software America 17 1471 Retirement Planning
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Retirement Planning Software America 17 1471 Retirement Planning
  - Fact-Checking eBook Content of Retirement Planning Software America 17 1471 Retirement Planning

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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