



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 3 1688
Retirement Planning Software

**United States. Congress. House.
Committee on Education and the
Workforce**

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Decoding **Retirement Planning Software America 3 1688 Retirement Planning Software**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Retirement Planning Software America 3 1688 Retirement Planning Software**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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