



# 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%

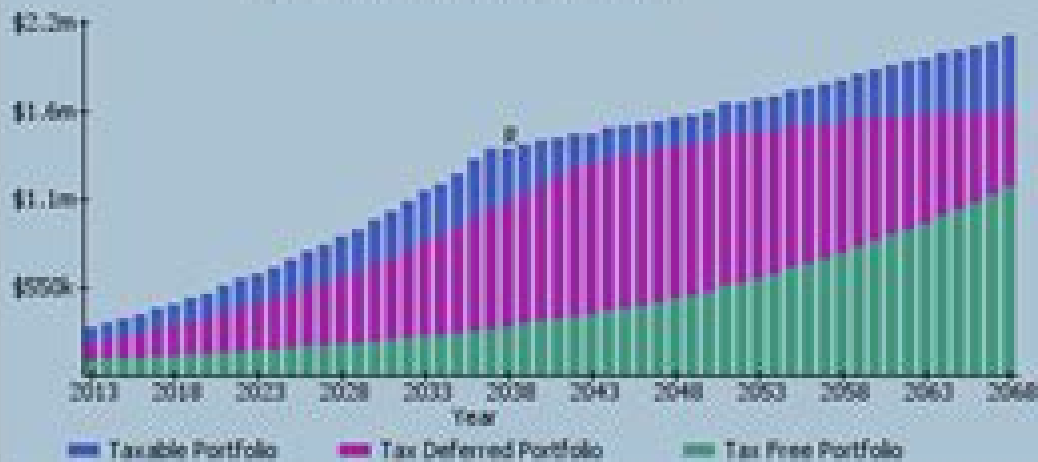
Taxable Portfolio Value	\$100,000
Tax Deferred Portfolio Value	\$100,000
Tax Free Portfolio Value	\$100,000
Min IRA/401k Withdrawal Age	60
Taxable Annual Savings	\$4,000
Tax Deferred Annual Savings	\$10,000
Tax Free Annual Savings	

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 Tools For Startups 79 2003

## Retirement Planning

**RJ Shavelson**



**Retirement Planning Tools For Startups 79 2003 Retirement Planning:**

The Enigmatic Realm of **Retirement Planning Tools For Startups 79 2003 Retirement Planning**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Retirement Planning Tools For Startups 79 2003 Retirement Planning** a literary masterpiece penned by a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of people who partake in its reading experience.

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