

There are two main resources at your disposal with which you can fund your retirement; income and portfolio assets. You accumulate portfolio assets during your pre-retirement years through savings and growth. Additionally, various sources may provide you with income during retirement. By comparing the combination of these resources with your expected retirement expenses, you can get a picture of how successful you may be in financing your retirement.

Over the course of your retirement years, you can expect total costs of **\$7,897,655**. During this time, you will have total retirement inflows of **\$8,082,310**. At the start of retirement in **2036**, your projected portfolio assets will be **\$4,027,764**. Desired assets remaining at death are **\$0**.

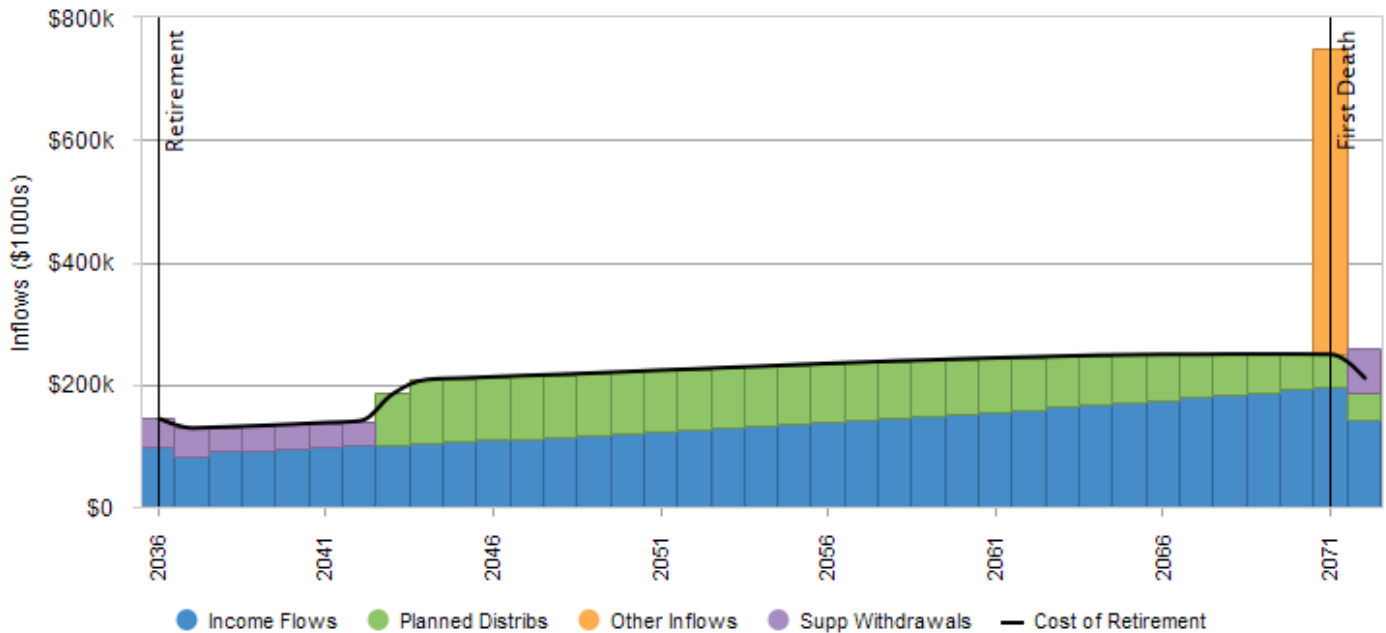
At the end of retirement in **2072**, you are projected to have a **surplus** of **\$1,522,749**.

SUMMARY	
Cost of Retirement	\$7,897,655
Retirement Inflows	\$8,082,310
Supplemental Withdrawals	\$365,345
Funding Surplus	\$1,522,749
Unfunded Years	0

Retirement Resource Usage

The chart below illustrates how your income sources and portfolio assets could be used to fund your retirement. Years which are not successfully funded show the amount of shortfall.

Looking at Everything



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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2036	65/64	\$98,204	\$0	\$0	\$0	\$98,204	\$139,144	\$4,858	\$144,002	(\$45,798)	\$3,989,727
2037	66/65	82,136	0	0	0	82,136	128,571	0	128,571	(46,435)	3,944,488
2038	67/66	90,768	0	0	0	90,768	130,380	0	130,380	(39,612)	3,906,100
2039	68/67	92,919	0	0	0	92,919	132,477	0	132,477	(39,558)	3,867,795
2040	69/68	95,121	0	0	0	95,121	134,789	0	134,789	(39,668)	3,829,410
2041	70/69	97,375	0	0	0	97,375	137,521	0	137,521	(40,146)	3,790,577
2042	71/70	99,682	0	0	0	99,682	140,355	0	140,355	(40,673)	3,751,248
2043	72/71	102,045	0	83,124	0	185,169	185,169	0	185,169	0	3,669,500
2044	73/72	104,464	0	103,299	0	207,763	207,763	0	207,763	0	3,567,610
2045	74/73	106,939	0	103,221	0	210,160	210,160	0	210,160	0	3,465,831
2046	75/74	109,474	0	102,884	0	212,358	212,358	0	212,358	0	3,364,423
2047	76/75	112,068	0	102,453	0	214,521	214,521	0	214,521	0	3,263,481
2048	77/76	114,724	0	101,651	0	216,375	216,375	0	216,375	0	3,163,377
2049	78/77	117,443	0	101,104	0	218,547	218,547	0	218,547	0	3,063,857
2050	79/78	120,227	0	100,629	0	220,856	220,856	0	220,856	0	2,964,849
2051	80/79	123,077	0	100,134	0	223,211	223,211	0	223,211	0	2,866,375
2052	81/80	125,994	0	99,208	0	225,202	225,202	0	225,202	0	2,768,866
2053	82/81	128,980	0	98,576	0	227,556	227,556	0	227,556	0	2,672,029
2054	83/82	132,037	0	97,577	0	229,614	229,614	0	229,614	0	2,576,232

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2055	84/83	135,166	0	96,892	0	232,058	232,058	0	232,058	0	2,481,163
2056	85/84	138,370	0	95,806	0	234,176	234,176	0	234,176	0	2,387,223
2057	86/85	141,649	0	94,559	0	236,208	236,208	0	236,208	0	2,294,574
2058	87/86	145,006	0	93,259	0	238,265	238,265	0	238,265	0	2,203,270
2059	88/87	148,443	0	91,366	0	239,809	239,809	0	239,809	0	2,113,906
2060	89/88	151,961	0	89,833	0	241,794	241,794	0	241,794	0	2,026,122
2061	90/89	155,562	0	87,787	0	243,349	243,349	0	243,349	0	1,940,433
2062	91/90	159,249	0	85,523	0	244,772	244,772	0	244,772	0	1,857,057
2063	92/91	163,023	0	83,177	0	246,200	246,200	0	246,200	0	1,776,078
2064	93/92	166,886	0	80,738	0	247,624	247,624	0	247,624	0	1,697,590
2065	94/93	170,841	0	77,542	0	248,383	248,383	0	248,383	0	1,622,352
2066	95/94	174,890	0	74,102	0	248,992	248,992	0	248,992	0	1,550,608
2067	96/95	179,035	0	69,912	0	248,947	248,947	0	248,947	0	1,483,110
2068	97/96	183,278	0	66,207	0	249,485	249,485	0	249,485	0	1,419,374
2069	98/97	187,622	0	61,908	0	249,530	249,530	0	249,530	0	1,359,996
2070	99/98	192,069	0	57,421	0	249,490	249,490	0	249,490	0	1,305,165
2071	100/99	196,621	0	52,282	500,000	748,903	248,903	0	248,903	500,000	1,591,016
2072	101/100	141,976	0	44,812	0	186,788	210,243	0	210,243	(23,455)	1,522,749
Totals		\$4,985,324	\$0	\$2,596,986	\$500,000	\$8,082,310	\$7,892,797	\$4,858	\$7,897,655		

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