Input Data For Retirement Model

|  |  |  |
| :--- | ---: | ---: |
| Age Now | 30 |  |
| Age at Retirement | 67 |  |
|  |  |  |
| Starting Balance | $\$ 0.00$ |  |
|  |  |  |
| Contributions Person 1 | $\$ 1,200.00$ | $\$ 14,400.00$ |
| Contributions Person 2 | $\$ 800.00$ | $\$ 9,600.00$ |
|  | $\$ 2,900.00$ | $\$ 34,800.00$ |
| Social Security Person 1 | $\$ 2,000.00$ | $\$ 24,000.00$ |
| Social Security Person 2 | $0.50 \%$ |  |
| Social Security COLA |  |  |
|  | $6.00 \%$ |  |
| Market Return | $2.50 \%$ |  |
| Inflation |  |  |
|  |  |  |
| Expenses |  | $\$ 64,000.00$ |


| Year | Age | Balance | Contributions | Rate of Return | Balance |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 2017 | 30 | $\$ 0.00$ | $\$ 24,000.00$ | $\$ 1,080.00$ | $\$ 25,080.00$ |
| 2018 | 31 | $\$ 25,080.00$ | $\$ 24,000.00$ | $\$ 2,208.60$ | $\$ 51,288.60$ |
| 2019 | 32 | $\$ 51,288.60$ | $\$ 24,000.00$ | $\$ 3,387.99$ | $\$ 78,676.59$ |
| 2020 | 33 | $\$ 78,676.59$ | $\$ 24,000.00$ | $\$ 4,620.45$ | $\$ 107,297.03$ |
| 2021 | 34 | $\$ 107,297.03$ | $\$ 24,000.00$ | $\$ 5,908.37$ | $\$ 137,205.40$ |
| 2022 | 35 | $\$ 137,205.40$ | $\$ 24,000.00$ | $\$ 7,254.24$ | $\$ 168,459.64$ |
| 2023 | 36 | $\$ 168,459.64$ | $\$ 24,000.00$ | $\$ 8,660.68$ | $\$ 201,120.33$ |
| 2024 | 37 | $\$ 201,120.33$ | $\$ 24,000.00$ | $\$ 10,130.41$ | $\$ 235,250.74$ |
| 2025 | 38 | $\$ 235,250.74$ | $\$ 24,000.00$ | $\$ 11,666.28$ | $\$ 270,917.02$ |
| 2026 | 39 | $\$ 270,917.02$ | $\$ 24,000.00$ | $\$ 13,271.27$ | $\$ 308,188.29$ |
| 2027 | 40 | $\$ 308,188.29$ | $\$ 24,000.00$ | $\$ 14,948.47$ | $\$ 347,136.76$ |
| 2028 | 41 | $\$ 347,136.76$ | $\$ 24,000.00$ | $\$ 16,701.15$ | $\$ 387,837.92$ |
| 2029 | 42 | $\$ 387,837.92$ | $\$ 24,000.00$ | $\$ 18,532.71$ | $\$ 430,370.62$ |
| 2030 | 43 | $\$ 430,370.62$ | $\$ 24,000.00$ | $\$ 20,446.68$ | $\$ 474,817.30$ |
| 2031 | 44 | $\$ 474,817.30$ | $\$ 24,000.00$ | $\$ 22,446.78$ | $\$ 521,264.08$ |
| 2032 | 45 | $\$ 521,264.08$ | $\$ 24,000.00$ | $\$ 24,536.88$ | $\$ 569,800.97$ |
| 2033 | 46 | $\$ 569,800.97$ | $\$ 24,000.00$ | $\$ 26,721.04$ | $\$ 620,522.01$ |
| 2034 | 47 | $\$ 620,522.01$ | $\$ 24,000.00$ | $\$ 29,003.49$ | $\$ 673,525.50$ |
| 2035 | 48 | $\$ 673,525.50$ | $\$ 24,000.00$ | $\$ 31,388.65$ | $\$ 728,914.15$ |
| 2036 | 49 | $\$ 728,914.15$ | $\$ 24,000.00$ | $\$ 33,881.14$ | $\$ 786,795.28$ |
| 2037 | 50 | $\$ 786,795.28$ | $\$ 24,000.00$ | $\$ 36,485.79$ | $\$ 847,281.07$ |
| 2038 | 51 | $\$ 847,281.07$ | $\$ 24,000.00$ | $\$ 39,207.65$ | $\$ 910,488.72$ |
| 2039 | 52 | $\$ 910,488.72$ | $\$ 24,000.00$ | $\$ 42,051.99$ | $\$ 976,540.71$ |
| 2040 | 53 | $\$ 976,540.71$ | $\$ 24,000.00$ | $\$ 45,024.33$ | $\$ 1,045,565.04$ |
| 2041 | 54 | $\$ 1,045,565.04$ | $\$ 24,000.00$ | $\$ 48,130.43$ | $\$ 1,117,695.47$ |
| 2042 | 55 | $\$ 1,117,695.47$ | $\$ 24,000.00$ | $\$ 51,376.30$ | $\$ 1,193,071.77$ |
| 2043 | 56 | $\$ 1,193,071.77$ | $\$ 24,000.00$ | $\$ 54,768.23$ | $\$ 1,271,840.00$ |
| 2044 | 57 | $\$ 1,271,840.00$ | $\$ 24,000.00$ | $\$ 58,312.80$ | $\$ 1,354,152.80$ |
| 2045 | 58 | $\$ 1,354,152.80$ | $\$ 24,000.00$ | $\$ 62,016.88$ | $\$ 1,440,169.67$ |
| 2046 | 59 | $\$ 1,440,169.67$ | $\$ 24,000.00$ | $\$ 65,887.64$ | $\$ 1,530,057.31$ |
| 2047 | 60 | $\$ 1,530,057.31$ | $\$ 24,000.00$ | $\$ 69,932.58$ | $\$ 1,623,989.89$ |
| 2048 | 61 | $\$ 1,623,989.89$ | $\$ 24,000.00$ | $\$ 74,159.54$ | $\$ 1,722,149.43$ |
| 2049 | 62 | $\$ 1,722,149.43$ | $\$ 24,000.00$ | $\$ 78,576.72$ | $\$ 1,824,726.16$ |
| 2050 | 63 | $\$ 1,824,726.16$ | $\$ 24,000.00$ | $\$ 83,192.68$ | $\$ 1,931,918.83$ |
| 2051 | 64 | $\$ 1,931,918.83$ | $\$ 24,000.00$ | $\$ 88,016.35$ | $\$ 2,043,935.18$ |
| 2052 | 65 | $\$ 2,043,935.18$ | $\$ 24,000.00$ | $\$ 93,057.08$ | $\$ 2,160,992.26$ |
| 2053 | 66 | $\$ 2,160,992.26$ | $\$ 24,000.00$ | $\$ 98,324.65$ | $\$ 2,283,316.91$ |
| 2054 | 67 | $\$ 2,283,316.91$ | $\$ 0.00$ | $\$ 102,749.26$ | $\$ 2,386,066.18$ |
| 2055 | 68 | $\$ 2,285,585.86$ | $\$ 0.00$ | $\$ 102,851.36$ | $\$ 2,388,437.22$ |
| 2056 | 69 | $\$ 2,284,263.02$ | $\$ 0.00$ | $\$ 102,791.84$ | $\$ 2,387,054.85$ |
| 2057 | 70 | $\$ 2,279,088.50$ | $\$ 0.00$ | $\$ 102,558.98$ | $\$ 2,381,647.49$ |


| 2058 | 71 | $\$ 2,269,788.25$ | $\$ 0.00$ | $\$ 102,140.47$ | $\$ 2,371,928.72$ |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 2059 | 72 | $\$ 2,256,073.31$ | $\$ 0.00$ | $\$ 101,523.30$ | $\$ 2,357,596.61$ |
| 2060 | 73 | $\$ 2,237,639.11$ | $\$ 0.00$ | $\$ 100,693.76$ | $\$ 2,338,332.87$ |
| 2061 | 74 | $\$ 2,214,164.72$ | $\$ 0.00$ | $\$ 99,637.41$ | $\$ 2,313,802.13$ |
| 2062 | 75 | $\$ 2,185,311.99$ | $\$ 0.00$ | $\$ 98,339.04$ | $\$ 2,283,651.02$ |
| 2063 | 76 | $\$ 2,150,724.76$ | $\$ 0.00$ | $\$ 96,782.61$ | $\$ 2,247,507.37$ |
| 2064 | 77 | $\$ 2,110,027.96$ | $\$ 0.00$ | $\$ 94,951.26$ | $\$ 2,204,979.21$ |
| 2065 | 78 | $\$ 2,062,826.67$ | $\$ 0.00$ | $\$ 92,827.20$ | $\$ 2,155,653.87$ |
| 2066 | 79 | $\$ 2,008,705.20$ | $\$ 0.00$ | $\$ 90,391.73$ | $\$ 2,099,096.93$ |
| 2067 | 80 | $\$ 1,947,226.00$ | $\$ 0.00$ | $\$ 87,625.17$ | $\$ 2,034,851.17$ |
| 2068 | 81 | $\$ 1,842,954.70$ | $\$ 0.00$ | $\$ 82,932.96$ | $\$ 1,925,887.66$ |
| 2069 | 82 | $\$ 1,728,632.20$ | $\$ 0.00$ | $\$ 77,788.45$ | $\$ 1,806,420.65$ |
| 2070 | 83 | $\$ 1,603,669.43$ | $\$ 0.00$ | $\$ 72,165.12$ | $\$ 1,675,834.55$ |
| 2071 | 84 | $\$ 1,467,447.35$ | $\$ 0.00$ | $\$ 66,035.13$ | $\$ 1,533,482.48$ |
| 2072 | 85 | $\$ 1,319,315.57$ | $\$ 0.00$ | $\$ 59,369.20$ | $\$ 1,378,684.77$ |
| 2073 | 86 | $\$ 1,158,590.79$ | $\$ 0.00$ | $\$ 52,136.59$ | $\$ 1,210,727.38$ |
| 2074 | 87 | $\$ 984,555.31$ | $\$ 0.00$ | $\$ 44,304.99$ | $\$ 1,028,860.29$ |
| 2075 | 88 | $\$ 796,455.29$ | $\$ 0.00$ | $\$ 35,840.49$ | $\$ 832,295.78$ |
| 2076 | 89 | $\$ 593,499.13$ | $\$ 0.00$ | $\$ 26,707.46$ | $\$ 620,206.59$ |
| 2077 | 90 | $\$ 374,855.59$ | $\$ 0.00$ | $\$ 16,868.50$ | $\$ 391,724.09$ |
| 2078 | 91 | $\$ 139,651.97$ | $\$ 0.00$ | $\$ 6,284.34$ | $\$ 145,936.31$ |
| 2079 | 92 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2080 | 93 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |  |
| 2081 | 94 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 00$ |
| 2082 | 95 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2083 | 96 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2084 | 97 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2085 | 98 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2086 | 99 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |
| 2087 | 100 | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ |

## \$3,000,000

\$2,400,000
\$1,800,000


| Expenses | Soc Sec | Total |
| :---: | :---: | :---: |
| \$0.00 | \$0.00 | \$25,080.00 |
| \$0.00 | \$0.00 | \$51,288.60 |
| \$0.00 | \$0.00 | \$78,676.59 |
| \$0.00 | \$0.00 | \$107,297.03 |
| \$0.00 | \$0.00 | \$137,205.40 |
| \$0.00 | \$0.00 | \$168,459.64 |
| \$0.00 | \$0.00 | \$201,120.33 |
| \$0.00 | \$0.00 | \$235,250.74 |
| \$0.00 | \$0.00 | \$270,917.02 |
| \$0.00 | \$0.00 | \$308,188.29 |
| \$0.00 | \$0.00 | \$347,136.76 |
| \$0.00 | \$0.00 | \$387,837.92 |
| \$0.00 | \$0.00 | \$430,370.62 |
| \$0.00 | \$0.00 | \$474,817.30 |
| \$0.00 | \$0.00 | \$521,264.08 |
| \$0.00 | \$0.00 | \$569,800.97 |
| \$0.00 | \$0.00 | \$620,522.01 |
| \$0.00 | \$0.00 | \$673,525.50 |
| \$0.00 | \$0.00 | \$728,914.15 |
| \$0.00 | \$0.00 | \$786,795.28 |
| \$0.00 | \$0.00 | \$847,281.07 |
| \$0.00 | \$0.00 | \$910,488.72 |
| \$0.00 | \$0.00 | \$976,540.71 |
| \$0.00 | \$0.00 | \$1,045,565.04 |
| \$0.00 | \$0.00 | \$1,117,695.47 |
| \$0.00 | \$0.00 | \$1,193,071.77 |
| \$0.00 | \$0.00 | \$1,271,840.00 |
| \$0.00 | \$0.00 | \$1,354,152.80 |
| \$0.00 | \$0.00 | \$1,440,169.67 |
| \$0.00 | \$0.00 | \$1,530,057.31 |
| \$0.00 | \$0.00 | \$1,623,989.89 |
| \$0.00 | \$0.00 | \$1,722,149.43 |
| \$0.00 | \$0.00 | \$1,824,726.16 |
| \$0.00 | \$0.00 | \$1,931,918.83 |
| \$0.00 | \$0.00 | \$2,043,935.18 |
| \$0.00 | \$0.00 | \$2,160,992.26 |
| \$0.00 | \$0.00 | \$2,283,316.91 |
| \$159,574.32 | \$59,094.00 | \$2,285,585.86 |
| \$163,563.67 | \$59,389.47 | \$2,284,263.02 |
| \$167,652.77 | \$59,686.42 | \$2,279,088.50 |
| \$171,844.09 | \$59,984.85 | \$2,269,788.25 |


| $\$ 176,140.19$ | $\$ 60,284.77$ | $\$ 2,256,073.31$ |
| :--- | ---: | ---: |
| $\$ 180,543.69$ | $\$ 60,586.20$ | $\$ 2,237,639.11$ |
| $\$ 185,057.28$ | $\$ 60,889.13$ | $\$ 2,214,164.72$ |
| $\$ 189,683.72$ | $\$ 61,193.57$ | $\$ 2,185,311.99$ |
| $\$ 194,425.81$ | $\$ 61,499.54$ | $\$ 2,150,724.76$ |
| $\$ 199,286.46$ | $\$ 61,807.04$ | $\$ 2,110,027.96$ |
| $\$ 204,268.62$ | $\$ 62,116.07$ | $\$ 2,062,826.67$ |
| $\$ 209,375.33$ | $\$ 62,426.66$ | $\$ 2,008,705.20$ |
| $\$ 214,609.72$ | $\$ 62,738.79$ | $\$ 1,947,226.00$ |
| $\$ 219,974.96$ | $\$ 28,078.48$ | $\$ 1,842,954.70$ |
| $\$ 225,474.33$ | $\$ 28,218.87$ | $\$ 1,728,632.20$ |
| $\$ 231,111.19$ | $\$ 28,359.97$ | $\$ 1,603,669.43$ |
| $\$ 236,888.97$ | $\$ 28,501.77$ | $\$ 1,467,447.35$ |
| $\$ 242,811.19$ | $\$ 28,644.28$ | $\$ 1,319,315.57$ |
| $\$ 248,881.47$ | $\$ 28,787.50$ | $\$ 1,158,590.79$ |
| $\$ 255,103.51$ | $\$ 28,931.44$ | $\$ 984,555.31$ |
| $\$ 261,481.10$ | $\$ 29,076.09$ | $\$ 796,455.29$ |
| $\$ 268,018.13$ | $\$ 29,221.47$ | $\$ 593,499.13$ |
| $\$ 274,718.58$ | $\$ 29,367.58$ | $\$ 374,855.59$ |
| $\$ 281,586.54$ | $\$ 29,514.42$ | $\$ 139,651.97$ |
| $\$ 288,626.21$ | $\$ 29,661.99$ | $\$ 0.00$ |
| $\$ 295,841.86$ | $\$ 29,810.30$ | $\$ 0.00$ |
| $\$ 303,237.91$ | $\$ 29,959.35$ | $\$ 0.00$ |
| $\$ 310,818.86$ | $\$ 30,109.15$ | $\$ 0.00$ |
| $\$ 318,589.33$ | $\$ 30,259.70$ | $\$ 0.00$ |
| $\$ 326,554.06$ | $\$ 30,410.99$ | $\$ 0.00$ |
| $\$ 334,717.91$ | $\$ 30,563.05$ | $\$ 0.00$ |
| $\$ 343,085.86$ | $\$ 30,715.86$ | $\$ 0.00$ |
| $\$ 351,663.01$ | $\$ 30,869.44$ | $\$ 0.00$ |
| $\$ 360,454.58$ | $\$ 31,023.79$ | $\$ 0.00$ |





