

Financial Simulator

Investments

Sample Simulation: Currently \$85,000 in investments, expect it to grow @6%, inflation of 2%, some gains are taxable so reduce gains by 5% to simulate tax effects on taxable gains and income, currently investing \$5,000/year until retirement in 2040. Expect a one time investment of \$165,000 from sale of property near retirement in 2040 and will pay off home equity line of \$50,000 in 2026.

Information		Amount	Year		Amount	
Current Value of Investment	\$85,000		From	To		
Expected Rate of Return	6.00%		2017	2046	Inflation Rate.	2%
Expected Rate of Return						
Annual Investments		Amount	Year		Annual Withdrawals	
Investment	\$5,000		From	To	Withdrawal	
Investment			2017	2040	Withdrawal	
Investment					Withdrawal	
Investment					Withdrawal	
Est. % Tax on Gain	5%				Est. % Tax on Withdrawal	20%
One Time Investments		Amount	Year		One Time Payments	
Investment	\$165,000		2040		Payment	\$50,000
Investment					Payment	
Investment					Payment	

For Annual Gain calculations Investments and Payments are added at the end of the year and Withdrawals are removed at the beginning of the year.
Withdrawals and Payments, enter as a positive number.

Year	Withdrawals	Taxes on Withdrawals	Net	Rate of Return	Annual Gain	Est. % Tax on Gain	Taxes on Annual Gain	Investments & Payments	Assets Year End	Inflation	Inflation Adjusted
2017	\$0	\$0	\$0	6.0%	\$5,100	5%	\$255	\$5,000	\$94,845	2.0%	\$92,985
2018	\$0	\$0	\$0	6.0%	\$5,691	5%	\$285	\$5,000	\$105,251	2.0%	\$101,164
2019	\$0	\$0	\$0	6.0%	\$6,315	5%	\$316	\$5,000	\$116,250	2.0%	\$109,545
2020	\$0	\$0	\$0	6.0%	\$6,975	5%	\$349	\$5,000	\$127,877	2.0%	\$118,138
2021	\$0	\$0	\$0	6.0%	\$7,673	5%	\$384	\$5,000	\$140,166	2.0%	\$126,952
2022	\$0	\$0	\$0	6.0%	\$8,410	5%	\$420	\$5,000	\$153,155	2.0%	\$135,997
2023	\$0	\$0	\$0	6.0%	\$9,189	5%	\$459	\$5,000	\$166,885	2.0%	\$145,283
2024	\$0	\$0	\$0	6.0%	\$10,013	5%	\$501	\$5,000	\$181,397	2.0%	\$154,821
2025	\$0	\$0	\$0	6.0%	\$10,884	5%	\$544	\$5,000	\$196,737	2.0%	\$164,621
2026	\$0	\$0	\$0	6.0%	\$11,804	5%	\$590	(\$45,000)	\$162,951	2.0%	\$133,677
	\$0	\$0	\$0		\$82,054		\$4,103	\$0			
2027	\$0	\$0	\$0	6.0%	\$9,777	5%	\$489	\$5,000	\$177,239	2.0%	\$142,547
2028	\$0	\$0	\$0	6.0%	\$10,634	5%	\$532	\$5,000	\$192,342	2.0%	\$151,660
2029	\$0	\$0	\$0	6.0%	\$11,541	5%	\$577	\$5,000	\$208,305	2.0%	\$161,027
2030	\$0	\$0	\$0	6.0%	\$12,498	5%	\$625	\$5,000	\$225,179	2.0%	\$170,657
2031	\$0	\$0	\$0	6.0%	\$13,511	5%	\$676	\$5,000	\$243,014	2.0%	\$180,563
2032	\$0	\$0	\$0	6.0%	\$14,581	5%	\$729	\$5,000	\$261,866	2.0%	\$190,755
2033	\$0	\$0	\$0	6.0%	\$15,712	5%	\$786	\$5,000	\$281,792	2.0%	\$201,245
2034	\$0	\$0	\$0	6.0%	\$16,908	5%	\$845	\$5,000	\$302,854	2.0%	\$212,046
2035	\$0	\$0	\$0	6.0%	\$18,171	5%	\$909	\$5,000	\$325,117	2.0%	\$223,170
2036	\$0	\$0	\$0	6.0%	\$19,507	5%	\$975	\$5,000	\$348,649	2.0%	\$234,631
	\$0	\$0	\$0		\$142,840		\$7,142	\$50,000			
2037	\$0	\$0	\$0	6.0%	\$20,919	5%	\$1,046	\$5,000	\$373,522	2.0%	\$246,441
2038	\$0	\$0	\$0	6.0%	\$22,411	5%	\$1,121	\$5,000	\$399,813	2.0%	\$258,614
2039	\$0	\$0	\$0	6.0%	\$23,989	5%	\$1,199	\$5,000	\$427,602	2.0%	\$271,166
2040	\$0	\$0	\$0	6.0%	\$25,656	5%	\$1,283	\$170,000	\$621,975	2.0%	\$386,695
2041	\$0	\$0	\$0	6.0%	\$37,319	5%	\$1,866	\$0	\$657,428	2.0%	\$400,723
2042	\$0	\$0	\$0	6.0%	\$39,446	5%	\$1,972	\$0	\$694,901	2.0%	\$415,259
2043	\$0	\$0	\$0	6.0%	\$41,694	5%	\$2,085	\$0	\$734,510	2.0%	\$430,322
2044	\$0	\$0	\$0	6.0%	\$44,071	5%	\$2,204	\$0	\$776,378	2.0%	\$445,932
2045	\$0	\$0	\$0	6.0%	\$46,583	5%	\$2,329	\$0	\$820,631	2.0%	\$462,107
2046	\$0	\$0	\$0	6.0%	\$49,238	5%	\$2,462	\$0	\$867,407	2.0%	\$478,870
	\$0	\$0	\$0		\$351,324		\$17,566	\$185,000			

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