

Financial Simulator Retirement Income

Sample Simulation: Just retired with \$325,000 in investments in both taxable and tax deferred accounts, expect it to grow @7% then more conservatively in 2027, inflation of 2%, some gains and income are taxable so reduce gains by 6% to simulate tax effects on taxable gains and income, start withdrawing \$15,000/year from tax deferred account in 2019, increase by \$4,000 every six years. Tax on withdrawals @15%.

Information		Amount	Year	
Current Value of Investment		\$325,000	From	To
Expected Rate of Return		7.00%	2017	2026
Expected Rate of Return		5.00%	2027	2046

Annual Investments		Amount	Year	
Investment			From	To
Investment				
Investment				
Investment				
Est. % Tax on Gain		6%		

One Time Investments		Amount	Year	
Investment				
Investment				
Investment				

Annual Withdrawals		Amount	Year	
Withdrawal		\$15,000	2019	2024
Withdrawal		\$19,000	2025	2030
Withdrawal		\$23,000	2031	2036
Withdrawal		\$27,000	2037	2046
Est. % Tax on Withdrawal		15%		

One Time Payments		Amount	Year	
Payment				
Payment				
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	7.0%	\$22,750	6%	\$1,365	\$0	\$346,385	2.0%	\$339,593
2018	\$0	\$0	\$0	7.0%	\$24,247	6%	\$1,455	\$0	\$369,177	2.0%	\$354,842
2019	\$15,000	\$2,250	\$12,750	7.0%	\$24,792	6%	\$1,488	\$0	\$377,482	2.0%	\$355,710
2020	\$15,000	\$2,250	\$12,750	7.0%	\$25,374	6%	\$1,522	\$0	\$386,333	2.0%	\$356,912
2021	\$15,000	\$2,250	\$12,750	7.0%	\$25,993	6%	\$1,560	\$0	\$395,767	2.0%	\$358,458
2022	\$15,000	\$2,250	\$12,750	7.0%	\$26,654	6%	\$1,599	\$0	\$405,822	2.0%	\$360,358
2023	\$15,000	\$2,250	\$12,750	7.0%	\$27,358	6%	\$1,641	\$0	\$416,538	2.0%	\$362,621
2024	\$15,000	\$2,250	\$12,750	7.0%	\$28,108	6%	\$1,686	\$0	\$427,959	2.0%	\$365,259
2025	\$19,000	\$2,850	\$16,150	7.0%	\$28,627	6%	\$1,718	\$0	\$435,868	2.0%	\$364,715
2026	\$19,000	\$2,850	\$16,150	7.0%	\$29,181	6%	\$1,751	\$0	\$444,298	2.0%	\$364,479
	\$128,000		\$108,800		\$263,083		\$15,785	\$0			
2027	\$19,000	\$2,850	\$16,150	5.0%	\$21,265	6%	\$1,276	\$0	\$445,287	2.0%	\$358,128
2028	\$19,000	\$2,850	\$16,150	5.0%	\$21,314	6%	\$1,279	\$0	\$446,323	2.0%	\$351,922
2029	\$19,000	\$2,850	\$16,150	5.0%	\$21,366	6%	\$1,282	\$0	\$447,407	2.0%	\$345,860
2030	\$19,000	\$2,850	\$16,150	5.0%	\$21,420	6%	\$1,285	\$0	\$448,542	2.0%	\$339,939
2031	\$23,000	\$3,450	\$19,550	5.0%	\$21,277	6%	\$1,277	\$0	\$445,542	2.0%	\$331,045
2032	\$23,000	\$3,450	\$19,550	5.0%	\$21,127	6%	\$1,268	\$0	\$442,402	2.0%	\$322,266
2033	\$23,000	\$3,450	\$19,550	5.0%	\$20,970	6%	\$1,258	\$0	\$439,114	2.0%	\$313,599
2034	\$23,000	\$3,450	\$19,550	5.0%	\$20,806	6%	\$1,248	\$0	\$435,671	2.0%	\$305,039
2035	\$23,000	\$3,450	\$19,550	5.0%	\$20,634	6%	\$1,238	\$0	\$432,067	2.0%	\$296,584
2036	\$23,000	\$3,450	\$19,550	5.0%	\$20,453	6%	\$1,227	\$0	\$428,293	2.0%	\$288,229
	\$214,000		\$181,900		\$210,633		\$12,638	\$0			
2037	\$27,000	\$4,050	\$22,950	5.0%	\$20,065	6%	\$1,204	\$0	\$420,154	2.0%	\$277,207
2038	\$27,000	\$4,050	\$22,950	5.0%	\$19,658	6%	\$1,179	\$0	\$411,632	2.0%	\$266,260
2039	\$27,000	\$4,050	\$22,950	5.0%	\$19,232	6%	\$1,154	\$0	\$402,709	2.0%	\$255,381
2040	\$27,000	\$4,050	\$22,950	5.0%	\$18,785	6%	\$1,127	\$0	\$393,368	2.0%	\$244,565
2041	\$27,000	\$4,050	\$22,950	5.0%	\$18,318	6%	\$1,099	\$0	\$383,587	2.0%	\$233,808
2042	\$27,000	\$4,050	\$22,950	5.0%	\$17,829	6%	\$1,070	\$0	\$373,347	2.0%	\$223,104
2043	\$27,000	\$4,050	\$22,950	5.0%	\$17,317	6%	\$1,039	\$0	\$362,625	2.0%	\$212,448
2044	\$27,000	\$4,050	\$22,950	5.0%	\$16,781	6%	\$1,007	\$0	\$351,399	2.0%	\$201,835
2045	\$27,000	\$4,050	\$22,950	5.0%	\$16,220	6%	\$973	\$0	\$339,646	2.0%	\$191,259
2046	\$27,000	\$4,050	\$22,950	5.0%	\$15,632	6%	\$938	\$0	\$327,341	2.0%	\$180,715
	\$270,000		\$229,500		\$179,838		\$10,790	\$0			

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