

## Financial Simulator

### Inheritance

**Sample Simulation:** Currently \$100,000 to invest from an inheritance in 2015 (change date to 2015), expect it to grow @7% from now until retirement in 2037, then become more conservative expecting it to grow @ 5%, inflation of 2%, realized gains and income are taxable so reduce annual gain by 10% to simulate tax effects on taxable gains and income.

<b>Information</b>		Amount		Year			
Current Value of Investment	\$100,000	From		To		Amount	
Expected Rate of Return	7.00%	2017		2037		Inflation Rate.	2%
Expected Rate of Return	5.00%	2038		2044		Year	
<b>Annual Investments</b>		From		To		<b>Annual Withdrawals</b>	
Investment						Withdrawal	
Investment						Withdrawal	
Investment						Withdrawal	
Investment						Withdrawal	
Est. % Tax on Gain	10%					Est. % Tax on Withdrawal	
<b>One Time Investments</b>		Year				<b>One Time Payments</b>	
Investment						Payment	
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
2015	\$0	\$0	\$0	0.0%	\$0	10%	\$0	\$0	\$100,000	2.0%	\$98,039
2016	\$0	\$0	\$0	0.0%	\$0	10%	\$0	\$0	\$100,000	2.0%	\$96,117
2017	\$0	\$0	\$0	7.0%	\$7,000	10%	\$700	\$0	\$106,300	2.0%	\$100,169
2018	\$0	\$0	\$0	7.0%	\$7,441	10%	\$744	\$0	\$112,997	2.0%	\$104,392
2019	\$0	\$0	\$0	7.0%	\$7,910	10%	\$791	\$0	\$120,116	2.0%	\$108,792
2020	\$0	\$0	\$0	7.0%	\$8,408	10%	\$841	\$0	\$127,683	2.0%	\$113,379
2021	\$0	\$0	\$0	7.0%	\$8,938	10%	\$894	\$0	\$135,727	2.0%	\$118,159
2022	\$0	\$0	\$0	7.0%	\$9,501	10%	\$950	\$0	\$144,278	2.0%	\$123,140
2023	\$0	\$0	\$0	7.0%	\$10,099	10%	\$1,010	\$0	\$153,367	2.0%	\$128,331
2024	\$0	\$0	\$0	7.0%	\$10,736	10%	\$1,074	\$0	\$163,029	2.0%	\$133,741
	\$0	\$0	\$0		\$70,033		\$7,003	\$0			
2025	\$0	\$0	\$0	7.0%	\$11,412	10%	\$1,141	\$0	\$173,300	2.0%	\$139,379
2026	\$0	\$0	\$0	7.0%	\$12,131	10%	\$1,213	\$0	\$184,218	2.0%	\$145,255
2027	\$0	\$0	\$0	7.0%	\$12,895	10%	\$1,290	\$0	\$195,824	2.0%	\$151,378
2028	\$0	\$0	\$0	7.0%	\$13,708	10%	\$1,371	\$0	\$208,161	2.0%	\$157,760
2029	\$0	\$0	\$0	7.0%	\$14,571	10%	\$1,457	\$0	\$221,275	2.0%	\$164,411
2030	\$0	\$0	\$0	7.0%	\$15,489	10%	\$1,549	\$0	\$235,215	2.0%	\$171,342
2031	\$0	\$0	\$0	7.0%	\$16,465	10%	\$1,647	\$0	\$250,034	2.0%	\$178,565
2032	\$0	\$0	\$0	7.0%	\$17,502	10%	\$1,750	\$0	\$265,786	2.0%	\$186,093
2033	\$0	\$0	\$0	7.0%	\$18,605	10%	\$1,861	\$0	\$282,531	2.0%	\$193,938
2034	\$0	\$0	\$0	7.0%	\$19,777	10%	\$1,978	\$0	\$300,330	2.0%	\$202,114
	\$0	\$0	\$0		\$152,556		\$15,256	\$0			
2035	\$0	\$0	\$0	7.0%	\$21,023	10%	\$2,102	\$0	\$319,251	2.0%	\$210,634
2036	\$0	\$0	\$0	7.0%	\$22,348	10%	\$2,235	\$0	\$339,364	2.0%	\$219,514
2037	\$0	\$0	\$0	7.0%	\$23,755	10%	\$2,376	\$0	\$360,744	2.0%	\$228,768
2038	\$0	\$0	\$0	5.0%	\$18,037	10%	\$1,804	\$0	\$376,977	2.0%	\$234,375
2039	\$0	\$0	\$0	5.0%	\$18,849	10%	\$1,885	\$0	\$393,941	2.0%	\$240,119
2040	\$0	\$0	\$0	5.0%	\$19,697	10%	\$1,970	\$0	\$411,668	2.0%	\$246,004
2041	\$0	\$0	\$0	5.0%	\$20,583	10%	\$2,058	\$0	\$430,193	2.0%	\$252,034
2042	\$0	\$0	\$0	5.0%	\$21,510	10%	\$2,151	\$0	\$449,552	2.0%	\$258,211
2043	\$0	\$0	\$0	5.0%	\$22,478	10%	\$2,248	\$0	\$469,782	2.0%	\$264,540
2044	\$0	\$0	\$0	5.0%	\$23,489	10%	\$2,349	\$0	\$490,922	2.0%	\$271,024
	\$0	\$0	\$0		\$211,769		\$21,177	\$0			

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