

## Jeff & Susan Sample

May 24, 2023

## Maximum Retirement Income Plan

Retirement December 31st, 2030

scretionary Cash	\$0						
pital Gains	\$0						
nergency Cash	\$268,929						

Dates & Ages Income & Taxes					Sources of Income							Bucket Assets											
Year Age	Age	May 1 - April 30	Monthly Spendable Income	Annual Spendable Income	Estimated Tax Rate	Annual Gross Income	Jeff's Gross Wages (\$216k per yr.)	Susan's Gross Wages (\$188k per yr.)		Susan's Social Security Estimated 3,345 per mth)	Annual Income from Bucket Assets	Cumulative Income from Bucket Assets	Bucket A	Bucket B	Bucket C	Bucket D	Bucket E	Bucket G	Additions  Jeff's 401(k)	Additions Susan's 401(k)	Additions AstraZeneca RSU(s)	Projected Account Balance	Real Estate (\$0 Mortgage)
					15%				0.50%	0.50%			1%	3%	4%	4%	4%	6%			\$68.34		2%
0 61	56	2023												\$468,693	\$1,908,681			\$1,717,146				\$4,094,520	\$4,362,700
1 62		2023 - 2024	\$24,792	\$297,500	\$52,500	\$350,000	\$189,000	\$161,000						\$482,754	\$1,985,028			\$1,910,078	\$27,000	\$27,000	\$35,903	\$4,377,859	\$4,449,954
2 63 64		2024 - 2025 2025 - 2026	\$24,792 \$24,792	\$297,500 \$297,500	\$52,500 \$52,500	\$350,000 \$350,000	\$189,000 \$189,000	\$161,000 \$161,000						\$497,236 \$512,154	\$2,064,429 \$2,147,006			\$2,107,132 \$2,310,838	\$27,000 \$27,000	\$27,000 \$27,000	\$28,450 \$23,278	\$4,668,798 \$4,969,998	\$4,538,953 \$4,629,732
4 65		2025 - 2026 2026 - 2027	\$24,792 \$24,792	\$297,500	\$52,500 \$52,500	\$350,000	\$189,000	\$161,000						\$512,134 \$527,518	\$2,147,006			\$2,510,838	\$27,000	\$27,000	\$23,278	\$5,263,893	\$4,629,732
5 66		2027 - 2028	\$24,792	\$297,500	\$52,500 \$52,500	\$350,000	\$189,000	\$161,000						\$543,344	\$2,322,202			\$2,707.698	\$27,000	\$27,000		\$5,573,243	\$4.816.773
6 67		2028 - 2029	\$24,792	\$297,500	\$52,500	\$350,000	\$189,000	\$161,000					\$548,777		\$2,415,090			\$2,924,160	\$27,000	\$27,000		\$5,888,027	\$4,913,109
7 68		2029 - 2030	\$24,792	\$297,500	\$52,500	\$350,000	\$189,000	\$161,000					\$554,265		\$2,511,693			\$3,153,609	\$27,000	\$27,000		\$6,219,568	\$5,011,371
8 <b>69</b>	64	2030 - 2031	\$24,792	\$297,500	\$52,500	\$350,000	\$189,000	\$161,000					\$559,808		\$2,612,161			\$3,396,826	\$27,000	\$27,000		\$6,568,795	\$5,111,598
9 70		2031 - 2032	\$25,645	\$307,743	\$54,308	\$362,051				\$40,542	\$280,149	\$280,149	\$282,455		\$2,716,648			\$3,600,636				\$6,599,738	\$5,213,830
10 71		2032 - 2033	\$25,838	\$310,051	\$54,715	\$364,766			7 /	\$40,745	\$282,455	\$562,604	\$0		\$2,825,314			\$3,816,674				\$6,641,987	\$5,318,107
11 72		2033 - 2034	\$26,031	\$312,377	\$55,125	\$367,502			\$41,774	\$40,949	\$284,779	\$847,383	\$2,565,940			\$2,123,678		\$1,794,576				\$6,484,193	\$5,424,469
12 <b>73</b> 13 <b>74</b>		2034 - 2035 2035 - 2036	\$26,227 \$26,423	\$314,720 \$317,080	\$55,539 \$55,955	\$370,258 \$373,035				\$41,154 \$41,359	\$287,122 \$289,483	\$1,134,505 \$1,423,988	\$2,301,606 \$2,032,244			\$2,208,625 \$2,296,970		\$1,902,250 \$2,016,385				\$6,412,481 \$6,345,599	\$5,532,958 \$5,643,618
13 74		2036 - 2037	\$26,423 \$26,622	\$317,080	\$55,955 \$56,375	\$375,833				\$41,566	\$289,483	\$1,423,988	\$1,757,785			\$2,388,849		\$2,016,383				\$6,284,002	\$5,756,490
15 76		2037 - 2038	\$26,821	\$319,438	\$56,798	\$378,652				\$41,774	\$294,262	\$2,010,113	\$1,478,158	4		\$2,386,649		\$2,157,508				\$6,228,171	\$5,730,490
16 77		2038 - 2039	\$27,022	\$324,268	\$57,224	\$381,492			7 /	\$41,983	\$296,680	\$2,306,793	\$1,193,293			\$2,583,779		\$2,401,547				\$6,178,619	\$5,989,052
17 <b>78</b>		2039 - 2040	\$27,225	\$326,700	\$57,653	\$384,353				\$42,193	\$299,117	\$2,605,910	\$903,118	•		\$2,687,130		\$2,545,640				\$6,135,887	\$6,108,833
18 <b>79</b>	74	2040 - 2041	\$27,429	\$329,150	\$58,085	\$387,235			\$43,258	\$42,404	\$301,574	\$2,907,484	\$607,559			\$2,794,615		\$2,698,378				\$6,100,553	\$6,231,010
19 <b>80</b>	75	2041 - 2042	\$27,635	\$331,619	\$58,521	\$390,140				\$42,616	\$304,049	\$3,211,533	\$306,545			\$2,906,400		\$2,860,281				\$6,073,226	\$6,355,630
20 81		2042 - 2043	\$27,842	\$334,106	\$58,960	\$393,066			. ,	\$42,829	\$306,545	\$3,518,079	\$0			\$3,022,656		\$3,031,898				\$6,054,553	\$6,482,743
21 82		2043 - 2044	\$28,051	\$336,612	\$59,402	\$396,014			* - /	\$43,043	\$309,060	\$3,827,139	\$2,740,731				\$3,031,898	\$0				\$5,772,629	\$6,612,398
22 83		2044 - 2045	\$28,191	\$338,295	\$59,699	\$397,994				\$43,258	\$310,606	\$4,137,745	\$2,454,427 \$2,163,691				\$3,153,174	\$0 \$0				\$5,607,600	\$6,744,646
23 <b>84</b> 24 <b>85</b>		2045 - 2046 2046 - 2047	\$28,332 \$28,474	\$339,986 \$341,686	\$59,998 \$60,298	\$399,984 \$401,984				\$43,474 \$43,692	\$312,159 \$313,720	\$4,449,904 \$4,763,623	\$2,163,691				\$3,279,300 \$3,410,472	\$0 \$0				\$5,442,991 \$5,278,943	\$6,879,538 \$7,017,129
25 86		2046 - 2047 2047 - 2048	\$28,616	\$343,395	\$60,599	\$403,994				\$43,910	\$315,720	\$5,078,911	\$1,568,714	4			\$3,546,891	50 \$0				\$5,278,945	\$7,017,129
26 87		2048 - 2049	\$28,759	\$345,112	\$60,902	\$406.014			\$45,019	\$44,130	\$316,865	\$5,395,776	\$1,264,368				\$3,688,767	\$0 \$0				\$4,953,135	\$7,300.621
27 88		2049 - 2050	\$28,903	\$346,837	\$61,207	\$408,044				\$44,351	\$318,449	\$5,714,225	\$955,378	•			\$3,836,318	\$0				\$4,791,696	\$7,446,634
28 89		2050 - 2051	\$29,048	\$348,571	\$61,513	\$410,084				\$44,572	\$320,041	\$6,034,266	\$641,691				\$3,989,770	\$0				\$4,631,461	\$7,595,566
29 <b>90</b>		2051 - 2052	\$29,193	\$350,314	\$61,820	\$412,134				\$44,795	\$321,641	\$6,355,908	\$323,250				\$4,149,361	\$0				\$4,472,611	\$7,747,478
30 91		2052 - 2053	\$29,339	\$352,066	\$62,129	\$414,195			1 - /	\$45,019	\$323,250	\$6,679,157	\$0				\$4,315,336	\$0				\$4,315,336	\$7,902,427
31 92		2053 - 2054	\$29,486	\$353,826	\$62,440	\$416,266				\$45,244	\$324,866	\$7,004,023	\$4,030,375					\$0				\$4,030,375	\$8,060,476
32 93		2054 - 2055	\$29,633	\$355,595	\$62,752	\$418,347				\$45,470	\$326,490	\$7,330,513	\$3,740,923					\$0 50				\$3,740,923	\$8,221,685
33 <b>94</b> 34 <b>95</b>		2055 - 2056	\$29,781 \$29,930	\$357,373 \$359,160	\$63,066 \$63,381	\$420,439 \$422,541				\$45,698 \$45,926	\$328,123 \$329,763	\$7,658,636	\$3,446,928 \$3,148,337					\$0 \$0				\$3,446,928 \$3,148,337	\$8,386,119 \$8,553,841
34 95 35 96		2056 - 2057 2057 - 2058	\$29,930 \$30.080	\$359,160 \$360.956	\$63,381 \$63,698	\$422,541 \$424.654				\$45,926 \$46,156	\$329,763	\$7,988,399 \$8,319,812	\$3,148,337 \$2,845,094	4				50 \$0				\$3,148,337	\$8,553,841
36 97		2058 - 2059	\$30,230	\$362,761	\$64,017	\$426,777			\$47,321	\$46,387	\$333,069	\$8,652,881	\$2,537,145					\$0 \$0				\$2,537,145	\$8,899,417
37 <b>98</b>		2059 - 2060	\$30,381	\$364,574	\$64,337	\$428,911				\$46,619	\$334,734	\$8,987,615	\$2,224,435	•				\$0 \$0				\$2,224,435	\$9,077,405
38 99		2060 - 2061	\$30,533	\$366,397	\$64,658	\$431,056				\$46,852	\$336,408	\$9,324,023	\$1,906,907					\$0				\$1,906,907	\$9,258,953
39	95	2061 - 2062	\$30,686	\$368,229	\$64,982	\$433,211				\$48,035	\$385,176	\$9,709,199	\$1,536,948					\$0				\$1,536,948	\$9,444,132
40		2062 - 2063	\$30,839	\$370,070	\$65,307	\$435,377				\$48,275	\$387,102	\$10,096,302	\$1,161,344					\$0				\$1,161,344	\$9,633,015
41		2063 - 2064	\$30,993	\$371,921	\$65,633	\$437,554				\$48,516	\$389,038	\$10,485,339	\$780,030					\$0				\$780,030	\$9,825,675
42		2064 - 2065	\$31,148	\$373,780	\$65,961	\$439,742				\$48,759	\$390,983	\$10,876,322	\$392,938					<b>\$0</b>				\$392,938	\$10,022,188
43	99	2065 - 2066	\$31,304	\$375,649 112,292	\$66,291 \$2,543,346	\$441,940 \$16,955,637	\$1,512,000	\$1,288,000	\$2,886,37	\$49,003	\$392,938 \$11,26	\$11,269,259	\$0					\$0	\$216,000	\$216,000	\$87.631	\$0 \$0	\$10,222,632 \$10,222,632
	Kev		\$14,4	<u> </u>	\$2,543,346 otes	310,935,037	31,512,000	\$1,288,000	\$2,000,37	10	311,20	07,237							3210,000	\$210,000	367,031	- 30	\$10,222,032

Key Change in Plan Non-Bucket A Distribution Funds Added from Red

1) Plan Year 9 (2030-2031): Planned Retirement Date of December 31st, 2030

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4)

<u>Financial Planner</u>: Jim Black & Shane Perry <u>Associate Planner</u>: Wesley McBratney

## What's your number?