

EarlyRetire™ Retirement Plan

Beginning Profile as of 10/12/2009

Name: Greg Smith
 Birthdate: 5/1/1960
 Age: 49.45

Assets and Liabilities

	Stocks	Bonds	Cash Eq	Total
Tax-Free:	\$34,804	\$52,208	\$0	\$87,012
Tax-Deferred:	\$390,622	\$111,817	\$61,055	\$563,494
Taxable:	\$0	\$0	\$6,200	\$6,200
Total Assets:	\$656,706			
Liabilities:	(\$12,000)			
Net Worth:	\$644,706			
Asset Allocation:	62.24%	27.51%	10.24%	
ROI Calculated from Asset Mix:	7.93%			
Federal Tax Rate:	20.00%			
State Tax Rate:	5.00%			
Federal Tax Filing Status:	Married/Joint			
Expected Inflation Rate:	3.10%			
Roth Contribs/Conversions to Date:	\$51,500			

Retirement Goal (Today's Dollars)

Retirement Age:	56.00	(05/2016)
Net Assets at Retirement:	\$872,844	
Tax-Free:	\$156,896	
Tax-Deferred:	\$698,707	
Taxable (including any debts):	\$17,241	
Age to Begin Taking Distributions:	56.00	(05/2016)
Net Annual Retirement Income:	\$54,744	

Pre-Retirement Plan (Today's Dollars)

Total Annual Savings:	\$29,000		
Tax-Free:	\$11,000		
Tax-Deferred:	\$13,000		
Taxable:	\$5,000		
Planned ROI:	7.81%		
Retirement Age:	56.00		
Years to Retirement:	6.55		
Proposed Asset Allocation*:	62.24%	27.51%	10.24%
ROI Calculated from Proposed Mix:	7.93%		

*This is the asset allocation set in the ROI Calculator at the time the report was generated.
 It presumes you have used the ROI Calculator to determine your best allocation for this period.

These results assume taxes on savings contributions and earnings are paid from another source (such as your salary), not from the contributions or earnings themselves.

Post-Retirement Plan (Today's Dollars)

Age to Begin Taking Distributions: 56.00 (05/2016)
 Age to Begin Taking Soc Security: 65.00 (04/2025)

You plan to consume retirement assets to pay living expenses.

Years of Distributions:	34.00		
Life Expectancy:	90.00		
Assets Leftover at Death:	\$0		
Net Annual Retirement Income:	\$54,744		
Social Security Income:		\$14,000	
Other Taxable Income:		\$7,000	
Avg from Assets + Events - Taxes:		\$33,744	
Needed ROI After Retirement:	6.75%		
Proposed Asset Allocation*:	Stocks	Bonds	Cash Eq
	80.03%	12.22%	7.75%
ROI Calculated from Proposed Mix:	7.98%		

*This asset allocation is formula-generated based on your retirement age and life expectancy.

Estimated Living Expenses in Retirement (Today's Dollars)

Monthly Amounts

Food, Clothes, Entertainment:	\$3,000
Utilities:	\$500
Housing (rent/mortgage):	\$0
Home/Auto Maintenance:	\$200
Insurance:	\$300
Medical/Dental:	\$50
Charitable Contributions:	\$0
Other:	\$0

Yearly Amounts

Property Tax:	\$2,000
Travel:	\$4,000
Education:	\$0
Other:	\$0

Total Annual Living Expenses: \$54,600

Planned Financial Events (Today's Dollars)

College Expenses: From 9/1/2011 to 6/1/2015
 Change to Deferred Assets: -\$20,000 per year
 Inflation Adjusted at: 3.10%
 Source is Taxable

Health Insurance: From 1/1/2006 to 5/17/2025
 Change to Deferred Assets: -\$5,000 per year
 Inflation Adjusted at: 7.00%
 Source is Taxable

Reverse Mortgage: From 1/1/2035 to 1/1/2045

Change to Taxable Assets: \$15,000 per year
Inflation Adjusted at: 3.10%
Non-Taxable

Mortgage Payments: From 12/6/2005 to 7/1/2012
Generic Change to Assets: -\$18,000 per year
Generic Sources May Incur Tax

Algorithm Settings (Options used to calculate your distributions)

Always withdraw tax-deferred through exempt amount
Convert excess tax-deferred withdrawals to Roth IRA
Allow 72(t) when appropriate
Method: Amortization at 5.00%
Use 100.00% of tax-deferred assets for 72(t) (You (All Accounts))
Convert to Minimum Distribution method when safe

Annual Savings Schedule 10/12/2009 to 4/30/2016 (Today's Dollars)

Year	Age	Taxable Savings	Tax-Free Savings	Tax-Def'd Savings	Total Savings	Other Income*	Ending Assets
2009	49.4	\$1,110	\$2,441	\$2,885	\$6,436	-\$4,985‡	\$652,672
2010	49.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$22,199‡	\$689,169
2011	50.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$30,247	\$719,444
2012	51.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$39,265	\$742,439
2013	52.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$32,043	\$773,578
2014	53.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$32,310	\$805,708
2015	54.7	\$5,000	\$11,000	\$13,000	\$29,000	-\$17,997	\$853,188
2016	55.7	\$1,649	\$3,627	\$4,287	\$9,563	-\$2,533	\$872,844

Ending Asset Breakdown
 Tax-Free: \$156,896
 Tax-Deferred: \$698,707
 Taxable: \$17,241

*Social Security and Financial Events
 ‡Borrowing in this year

Annual Distribution Schedule 5/1/2016 to 4/30/2050 (Today's Dollars)

Year	Age	Taxable Distrib	Tax-Free Distrib	Tax-Def'd Distrib	Other Income*	Estim'd RMD	Income Tax	Net Income	Ending Assets
2016	56.0	-\$3,135	\$0	\$46,365	\$469	\$46,365†	\$7,103	\$36,596	\$849,616
2017	56.7	\$15,347	\$0	\$44,971	\$464	\$44,971†	\$6,037	\$54,744	\$817,455
2018	57.7	\$6,102	\$10,490	\$43,619	\$217	\$43,619†	\$5,684	\$54,744	\$784,254
2019	58.7	\$0	\$17,898	\$42,307	-\$40	\$42,307†	\$5,422	\$54,744	\$749,874
2020	59.7	\$0	\$33,111	\$23,846	-\$307	\$23,846† ²	\$1,906	\$54,744	\$717,515
2021	60.7	\$0	\$0	\$64,768	-\$583	\$0	\$9,442	\$54,744	\$676,190
2022	61.7	\$0	\$0	\$65,123	-\$870	\$0	\$9,509	\$54,744	\$633,038
2023	62.7	\$0	\$0	\$65,490	-\$1,167	\$0	\$9,579	\$54,744	\$587,979
2024	63.7	\$0	\$0	\$65,872	-\$1,477	\$0	\$9,652	\$54,744	\$540,932
2025	64.7	\$0	\$0	\$48,596	\$12,995	\$0	\$6,847	\$54,744	\$510,008
2026	65.7	\$0	\$0	\$39,252	\$21,000	\$0	\$5,508	\$54,744	\$487,617
2027	66.7	\$0	\$0	\$39,252	\$21,000	\$0	\$5,508	\$54,744	\$464,433
2028	67.7	\$0	\$0	\$39,252	\$21,000	\$0	\$5,508	\$54,744	\$440,428
2029	68.7	\$0	\$0	\$39,252	\$21,000	\$0	\$5,508	\$54,744	\$415,574
2030	69.7	\$0	\$0	\$39,252	\$21,000	\$9,177	\$5,508	\$54,744	\$389,839
2031	70.7	\$0	\$0	\$39,252	\$21,000	\$8,298	\$5,508	\$54,744	\$363,193
2032	71.7	\$0	\$20,472	\$14,438	\$21,000	\$7,314	\$1,167	\$54,744	\$339,946
2033	72.7	\$0	\$20,472	\$14,438	\$21,000	\$7,245	\$1,167	\$54,744	\$315,876
2034	73.7	\$0	\$21,522	\$13,272	\$21,000	\$7,159	\$1,050	\$54,744	\$291,070
2035	74.7	\$0	\$6,604	\$13,272	\$35,918	\$7,104	\$1,050	\$54,744	\$280,832
2036	75.7	\$0	\$6,522	\$13,272	\$36,000	\$7,032	\$1,050	\$54,744	\$270,317
2037	76.7	\$0	\$6,522	\$13,272	\$36,000	\$6,907	\$1,050	\$54,744	\$259,430
2038	77.7	\$0	\$6,522	\$13,272	\$36,000	\$6,792	\$1,050	\$54,744	\$248,157
2039	78.7	\$0	\$6,522	\$13,272	\$36,000	\$6,616	\$1,050	\$54,744	\$236,485
2040	79.7	\$0	\$6,522	\$13,272	\$36,000	\$6,409	\$1,050	\$54,744	\$224,399
2041	80.7	\$0	\$6,522	\$13,272	\$36,000	\$6,164	\$1,050	\$54,744	\$211,886
2042	81.7	\$0	\$6,522	\$13,272	\$36,000	\$5,878	\$1,050	\$54,744	\$198,930
2043	82.7	\$0	\$6,522	\$13,272	\$36,000	\$5,542	\$1,050	\$54,744	\$185,515
2044	83.7	\$0	\$6,522	\$13,272	\$36,000	\$5,147	\$1,050	\$54,744	\$171,626
2045	84.7	\$0	\$21,440	\$13,272	\$21,082	\$4,653	\$1,050	\$54,744	\$141,798
2046	85.7	\$0	\$21,522	\$13,272	\$21,000	\$4,083	\$1,050	\$54,744	\$110,830
2047	86.7	\$0	\$21,522	\$13,272	\$21,000	\$3,423	\$1,050	\$54,744	\$78,765
2048	87.7	\$0	\$21,522	\$13,272	\$21,000	\$2,657	\$1,050	\$54,744	\$45,565
2049	88.7	\$0	\$21,522	\$13,272	\$21,000	\$1,767	\$1,050	\$54,744	\$11,190
2050	89.7	\$0	\$2,972	\$8,214	\$6,962	\$720	\$0	\$18,148	\$0

*Social Security, Financial Events, and Other Taxable Income

†Using 72(t) (SEPP) rule to withdraw tax-deferred assets

(Tax-deferred assets may need to be rearranged to implement this 72(t) plan)

²Converted 72(t) to Minimum Distribution method

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