

# Planning Assumptions: Base Case

## Assets

- \$930k current portfolio assets (real estate not included)

## Savings Goals

- \$9,250/yr. into 403b until age 62
- \$7,200 PTO pay out at retirement

## Investment Growth

- 6%/yr. pre-retirement & 5.5% post-retirement

## Income Sources

- Pension brings \$17,820/yr. at age 65
- Social Security starts at each age 62
- IRA distributions start at each age 75

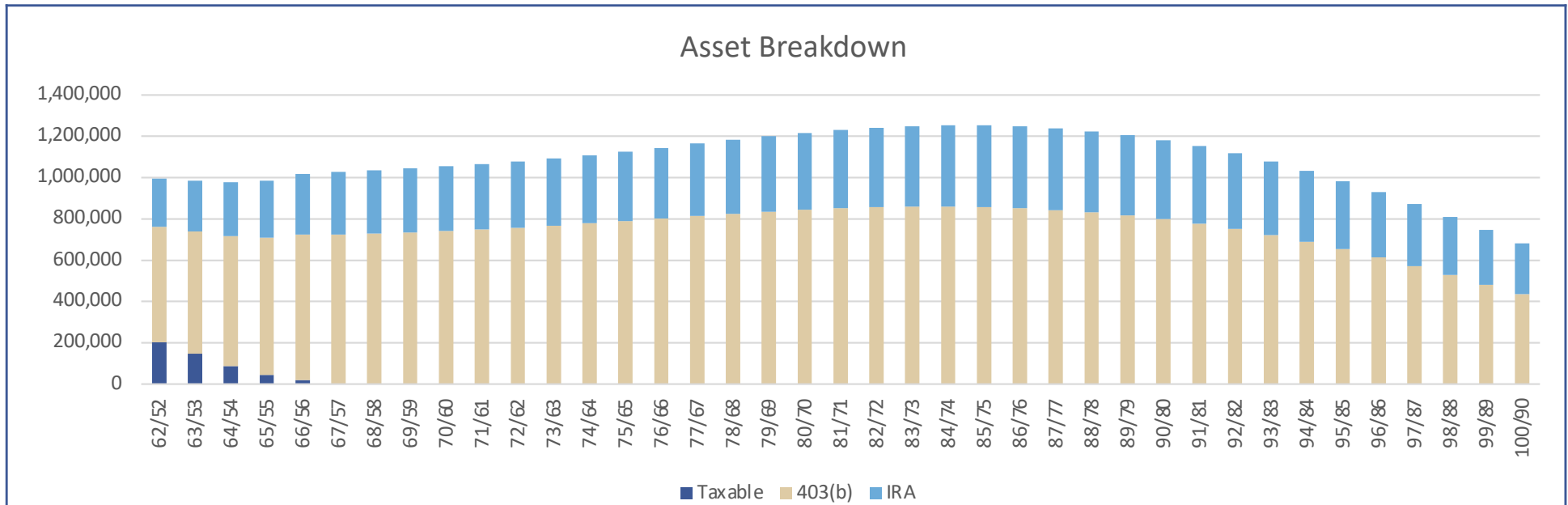
## Spending

- \$90,000/yr. estimated spending from portfolio in retirement starting at age 62
- Healthcare costs added age 63-65
- Spending to decline by 5% at age 80 and 87

## Taxes

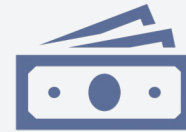
- Are calculated separately and included as an additional cash out lay

# Financial Check-up



## Assumptions

**Retire at age 62 - 12/31/26**  
**Estimated retirement spending \$90,000/yr.**  
**Annual Growth 6% pre/5.5% post-retirement**



## Accumulation

<b>Age 65 \$985k</b>	<b>Age 80 \$1.2M</b>
<b>Age 70 \$1.1M</b>	<b>Age 90 \$1.2M</b>

**Base Case: Over 90% of Monte Carlo simulations result in assets remaining**

# Important Disclosure Information

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