



Flexible Retirement Planner

Run Simulation

Print

Clear Results

Help

Summary View

Detailed View

Enter retirement plan information below.

Additional Inputs

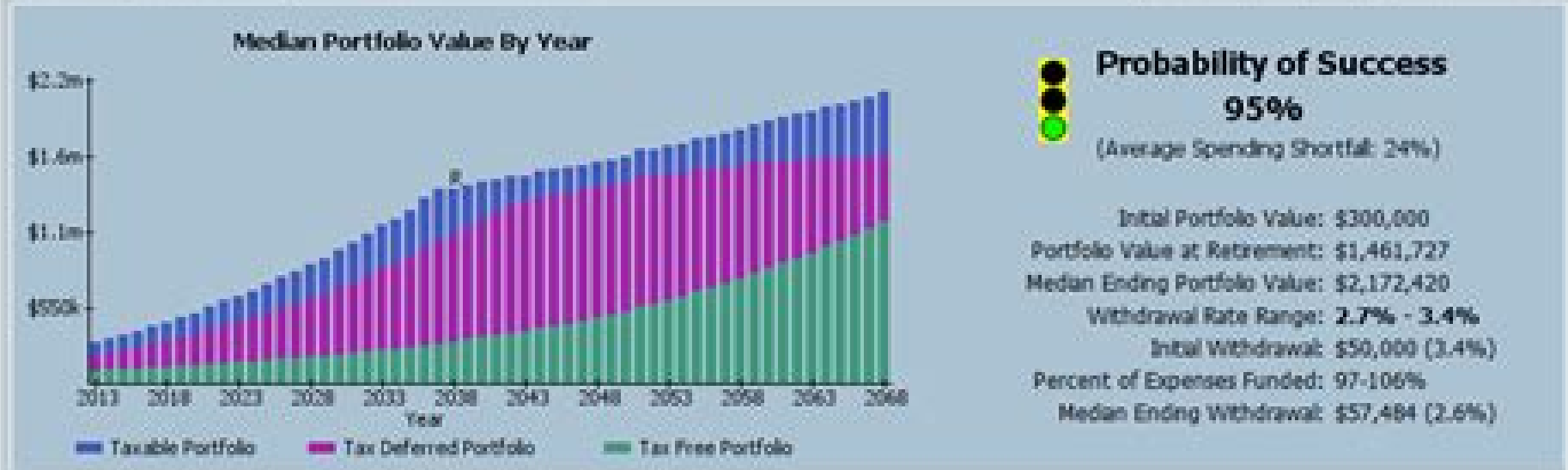
Settings

| | | | | | |
|---------------------|------|------------------------------|-----------|-----------------------------|-----------------|
| Current Age | 40 | Taxable Portfolio Value | \$100,000 | Investing Style | Moderate Risk |
| Retirement Age | 65 | Tax Deferred Portfolio Value | \$100,000 | (Stocks/Bonds/Int) | 41% / 45% / 14% |
| Life Expectancy | 95 | Tax Free Portfolio Value | \$100,000 | Return - Average | 8.0% |
| | | Min IRA/401k Withdrawal Age | 60 | Return - Std Dev | 9.9% |
| Inflation - Average | 3.0% | | | | |
| Inflation - Std Dev | 0.0% | Taxable Annual Savings | \$4,000 | Annual Retirement Income | \$10,000 |
| | | Tax Deferred Annual Savings | \$10,000 | Retirement Income Start Age | 67 |
| Investment Tax Rate | 15% | Tax Free Annual Savings | | Annual Retirement Spending | \$50,000 |
| Income Tax Rate | 20% | | | Spending Policy | Flexible |

Summary of retirement planner simulation results:

Sensitivity Analysis

Show All Runs



Graph Controls:

☐ Show yearly results

☐ Show % of expenses funded

☐ Show failures (times money ran out)

☐ Show portfolio value bands (10%-90%)

The Economics Of Flexible Retirement

Yicheng Fang



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