



Flexible Retirement Planner

Run Simulation

Print

Clear Results

Help

Summary View

Detailed View

Enter retirement plan information below.

Additional Inputs

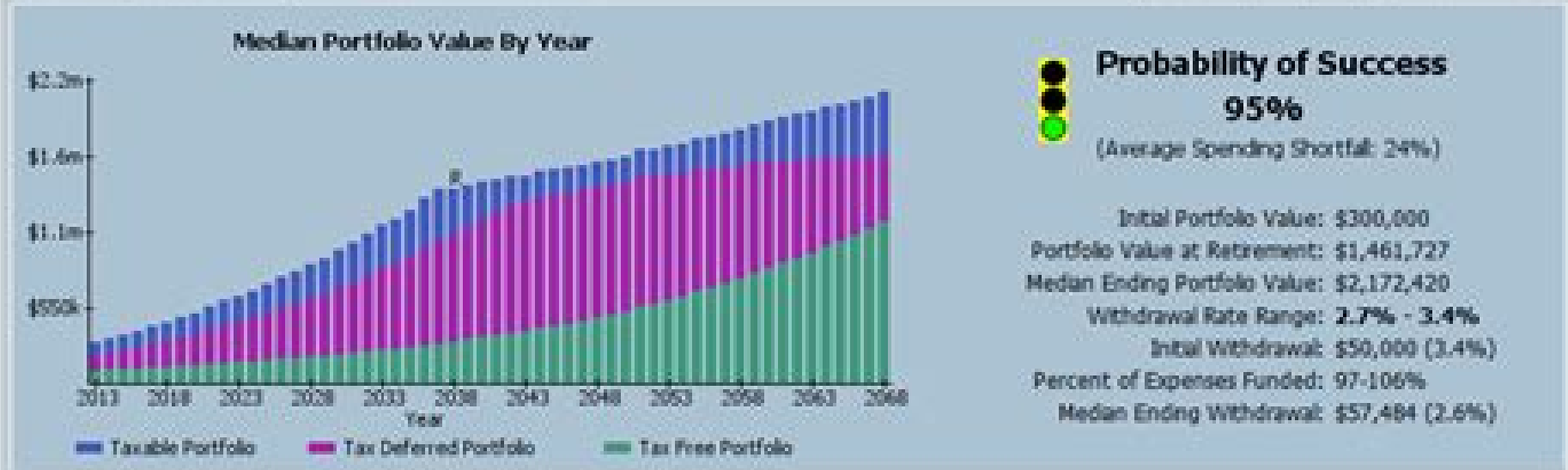
Settings

| | | | | | |
|---------------------|------|------------------------------|-----------|-----------------------------|-----------------|
| 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

**United States. Congress. House.
Select Committee on Aging.
Subcommittee on Retirement Income
and Employment**

The Economics Of Flexible Retirement:

The Economics of Flexible Retirement A. T. Mallier, Thomas Anthony Cheshire Shafto, 1992 An economic and demographic look at the potential for re employing older people and re integrating them into society after the traditional productive years have passed This book examines changing demographic trends and attitudes to ageing especially on the part of employers This book focuses on Britain and the USA It is aimed at demographers labour economists actuaries and researchers Pension Aspects of the Economics of Aging: Present and Future Roles of Private Pensions James H. Schulz, 1970 **The Routledge Handbook of the Economics of Ageing** David E. Bloom, Alfonso Sousa-Poza, Uwe Sunde, 2023-08-16 Ageing populations pose some of the foremost global challenges of this century Drawing on an international pool of scholars this cutting edge Handbook surveys the micro macro and institutional aspects of the economics of ageing Structured in seven parts the volume addresses a broad range of themes including health economics labour economics pensions and social security generational accounting wealth inequality and regional perspectives Each chapter combines a succinct overview of the state of current research with a sketch of a promising future research agenda This Handbook will be an essential resource for advanced students researchers and policymakers looking at the economics of ageing across the disciplines of economics demography public policy public health and beyond The Economics of Individual and Population Aging Robert L. Clark, Joseph J. Spengler, 1980-04-30 This study aims to identify and describe the principle economic issues associated with individual and population ageing In addition the study surveys and assess the existing knowledge including research by scholars of many countries and different fields in the social sciences of the economic and social problems associated with ageing Although the study covers a wide range of issues it focuses primarily on the economic complexities of individual ageing and the macro economic problems that arise from age structure changes in the population The authors giving examples from many countries trace the development of concern for population ageing and examine theoretical concepts and changing demographic conditions Cross national econometric studies are cited along with time series and cross sectional research on individual countries In assessing the state of the literature on the economic problems of ageing the authors have attempted to indicate fruitful avenues for further research **Economics of Aging; Toward a Full Share in Abundance** United States. Congress. Senate. Special Committee on Aging, 1969 **The Rowman & Littlefield Handbook on Aging and Work** Elizabeth F. Fideler, 2021-09-11 The Rowman Littlefield Handbook on Aging and Work is a comprehensive resource for students scholars and practitioners seeking a broad overview of interrelated topics concerning the aging workforce or insightful discussions of specific issues and challenges facing people in the demographic Notably its chapters address the impact of current conditions and developments on the individual worker organizations and employers and society as a whole **Handbook of the Economics of Population Aging** John Piggott, Alan Woodland, 2016-12-01 Handbook of the Economics of Population Aging Volume 1B provides the economic literature on aging

and associated subjects presenting comprehensive portraits of both social and theoretical issues As the second of two volumes in this series on the economics of population aging it continues the discussion delving deeper into topics such as the labor market and human resource issues gerontology history and the sociological and political ramifications of this fascinating topic whose inception dates back to the late 1970 s This volume includes literature that has appeared in general economics journals in various field journals in economics especially but not exclusively those covering labor market and human resource issues information from interdisciplinary social science and life science journals and data presented in papers by economists published in journals associated with gerontology history sociology political science and demography amongst others Presents comprehensive portraits of social and theoretical issues that can be used by both policymakers and scholars Readers receive diverse perspectives on subjects that can be closely associated with national and regional concerns Chapters offer comprehensive critical reviews and expositions on the essential aspects of the economics of population aging

Social Security Bulletin, 1977 The Economics of Imperfect Labor Markets, Third Edition Tito Boeri, Jan van Ours, 2021-01-26 The leading textbook on imperfect labor markets and the institutions that affect them now completely updated and expanded Today s labor markets are witnessing seismic changes brought on by such factors as rising self employment temporary employment zero hour contracts and the growth of the sharing economy This fully updated and revised third edition of *The Economics of Imperfect Labor Markets* reflects these and other critical changes in imperfect labor markets and it has been significantly expanded to discuss topics such as workplace safety regulations on self employment and disability and absence from work This new edition also features engaging case studies that illustrate key aspects of imperfect labor markets Authoritative and accessible this textbook examines the many institutions that affect the behavior of workers and employers in imperfect labor markets These include minimum wages employment protection legislation unemployment benefits family policies equal opportunity legislation collective bargaining early retirement programs and education and migration policies Written for advanced undergraduates and beginning graduate students the book carefully defines and measures these institutions to accurately characterize their effects and discusses how these institutions are being transformed today Fully updated to reflect today s changing labor markets Significantly expanded to discuss a wealth of new topics including the impact of the COVID 19 pandemic Features quantitative examples new case studies data sets that enable users to replicate results in the literature technical appendixes and end of chapter exercises Unique focus on institutions in imperfect labor markets Self contained chapters cover each of the most important labor market institutions Instructor s manual available to professors now with new exercises and solutions **The Party's Over** Alfred C. Mierzejewski, 2020-11-13 *The Party's Over* *The End of the Welfare State Boom in Western Europe* provides the first comprehensive account of the West German Pension Reform Law 1972 Rentenreformgesetz 1972 RRG 1972 which marked the end of the period of rapid welfare state growth in Western Europe after World War II Alfred C Mierzejewski uses

extensive archival research to explore how the law was conceived how it was modified and expanded during parliamentary debate and the effects that it had after it was enacted Mierzejewski puts the reform into Western European context by comparing it with British and French efforts to develop their public pension systems since the seventeenth century In doing so The Party s Over highlights both the general trends in post World War II Western European welfare state development as well as the differences in how these three countries organized and managed their pension plans Mierzejewski underscores the political risk that endangers old age pensions delivered by government mandated pay as you go systems and demonstrates how policy matters revealing how the end of the West European welfare state boom is relevant and significant for both workers and retirees today *Alternatives to Retirement* United States. Congress. House. Select Committee on Aging. Subcommittee on Retirement Income and Employment,1977

Promoting an Age-Inclusive Workforce Living, Learning and Earning Longer OECD,2020-12-16 All OECD economies are undergoing rapid population ageing leading to more age diversity in workplaces than ever before as people are not only living longer but working longer This report presents a business case for embracing greater age diversity at the workplace and debunks several myths about generational differences in work performance attitudes and motivations towards work

Elimination of Mandatory Retirement at Age 70 United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits,1977

The Economic Implications of Aging Societies Steven A. Nyce,Sylvester J. Schieber,2005-01-17 This book documents challenging consequences aging societies face fewer workers stretched pensions questionable economic sustainability

The Journal of Land & Public Utility Economics ,1926 Includes book reviews and bibliographical references

Studies of the Aged and Aging: and Suppl. Employment. 2 v United States. Congress. Senate. Committee on Labor and Public Welfare,1957

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Pension System Reform in China Yi Lin,1997

Aging workforce : what does it mean for businesses and the economy? : hearing , *The Economics of Labor Force Participation* William G. Bowen,T. Aldrich Finegan,2015-12-08 This comprehensive and detailed analysis of the factors that determine who is in the labor force in the United States is equally interesting for the light it sheds on what people are not working or seeking work and why they are not The effects on labor force participation rates of both individual characteristics e g age marital status color educational attainment and labor market conditions unemployment earnings industry mix are analyzed for specific population groups prime age males single women married women older persons and younger persons The book concludes with a discussion of the sensitivity of participation rates to the tightness of labor markets as revealed by both time series and cross sectional analyses Originally published in 1969 The Princeton Legacy Library uses the latest print on demand technology to again make available previously out of print books from the distinguished backlist of Princeton University Press These editions preserve the original texts of these important books while presenting them in durable paperback and

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