

RETIREMENT STRATEGY: ROBERT HENDERSON

Report Date: Apr 16, 2026 | Base Assets: \$1,100,000 | ROI: 6.00% | Inflation: 3.00%

Proprietary & Confidential

EXECUTIVE SUMMARY

- Your initial target monthly income under the 30 Year Forecast model is **\$8,500/month**.
- Your initial target monthly income under the Target Legacy Model is **\$8,213/month** resulting in an account balance of **\$250,000** when you turn **AGE 90**.

YOUR ASSET STORY

Based on your input, your total assets as of **April 2026** equal **\$1,100,000**. You plan to contribute through **June 2026**, adding an estimated **\$1,000** more. Upon your first withdrawal in **July 2026**, your projected balance is **\$1,116,512**, assuming a **5.00%** annual ROI during the accumulation phase, transitioning to a **6.00%** annual ROI during retirement.

FIXED INCOME BASELINE (SHARED)

Social Security (You)	March 2030	\$3,479
Social Security (Spouse)	September 2029	\$1,403
Pension (You)	October 2029	\$575

Global Sync Parameters: **Annual ROI:** 6.00% **Annual Inflation:** 3.00% *(Used for 30yr simulation & Legacy calculations)*

Note: Analysis assumes all fixed income sources are active to avoid model distortion.

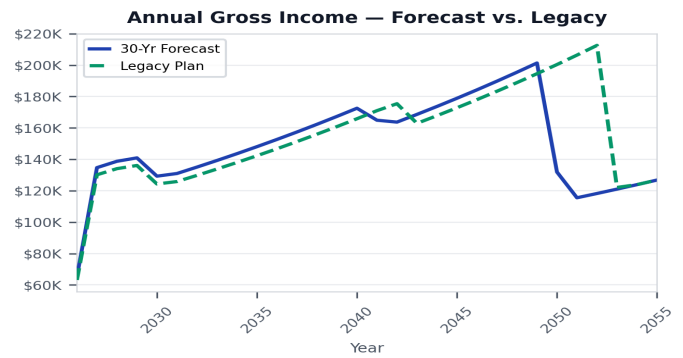
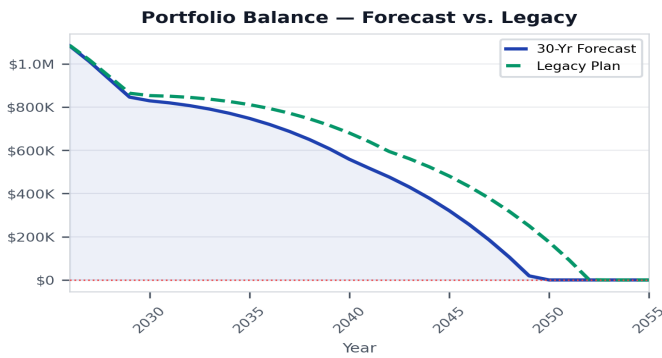
SCENARIO COMPARISON TABLE

We present the two scenarios you have input for your total future retirement plan. On the left-hand side under the **30-Year Forecast**, we have used all the assumptions you have provided to meet your designated gross (pre-tax) monthly income target of **\$8,500**. The model indicates how much money you will need to withdraw from your portfolio versus how much you will receive in fixed income sources.

On the right-hand side, we provide the **Legacy Planning & Target Outcome** scenario in which you have targeted an asset balance of **\$250,000** when you turn **Age 90**. Using the same simulation engine as the 30-Year Forecast, the model solves for a gross (pre-tax) monthly income of **\$8,213** — the maximum sustainable spend that achieves your target balance precisely. By way of comparison, under your lifestyle-driven **30-Year Forecast**, your asset balance at this same age is projected to be **\$18,877**.

Both models are computed using identical tax logic, inflation escalation, SS COLA, and account sequencing. If you set the 30-Year income to the Legacy model's solved amount of **\$8,213**, the portfolio balances will match exactly at Age 90.

METRIC	30-YEAR FORECAST	LEGACY PLANNING
Gross Monthly Income (Pre-Tax)	\$8,500/mo Forecast Target	\$8,213/mo Sustainable Max
Portfolio Draw	\$8,500 draw + \$0 fixed	\$8,213 draw + \$0 fixed
Balance at Age 70	\$846,088	\$864,076
Balance at Age 75	\$771,169	\$825,728
Balance at Age 80	\$607,093	\$715,448
Balance at Age 90	\$18,877	\$250,000
Portfolio Longevity	March 2050	May 2053



Note: Both lines use identical simulation parameters (ROI, inflation, tax, SS COLA). Solid blue = 30-Year Forecast; dashed green = Legacy Plan. Red dotted zero-line marks full portfolio depletion.

EXPLAINING YOUR FIRST MONTH OF RETIREMENT

Withdrawal Commencement: July 2026

Beginning **July 2026**, you will notice that in both your **30-Year Forecast (\$8,500/month)** and your **Legacy Forecast (\$8,213/month)**, the income required to meet your monthly goals is initially drawn solely from your asset accounts. While the specific target amounts differ between the two models, both scenarios reflect a phase where your fixed income sources—including Social Security—have not yet been activated. As these sources come online (culminating in **March 2030**), both forecasts will automatically adjust, reducing the withdrawals from your asset accounts while continuing to ensure your monthly income requirements are met. As a reminder, these requirements will increase over time in both models to reflect the projected impact of inflation on your purchasing power.

Important Notice: Based on the current model, your invested assets will be fully depleted in **March 2050**. After this date, income will be limited to fixed sources, totaling **\$9,405/month**.

Modify Your Plan At Any Time: You may return to the model at any time to modify assumptions (ROI, Inflation, Dates) and generate new scenarios. Each update produces a fresh projection with your revised inputs.

DISCLAIMER: This report is for illustrative and educational planning purposes only. It does not constitute financial, legal, or tax advice. Market returns, tax rates, and inflation are estimates — actual results may vary. Consult a licensed financial advisor before making retirement decisions. The Retirement Modeler is not a registered investment advisor.

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