

RETIREMENT STRATEGY REPORT

Prepared for: John Sample | Current working session — as of Sunday, September 20, 2026

Report Date: Sep 20, 2026 | Base Assets: \$785,250 | ROI: 6.00% | Inflation: 3.00%

Black Tupelo, LLC
The Retirement Modeler
Proprietary & Confidential

MONTHLY INCOME TARGET

\$8,500

gross pre-tax per month

PORTFOLIO AT COMMENCEMENT

\$817,835

projected at first withdrawal

PORTFOLIO LONGEVITY

May 2044

forecast depletion date

EXECUTIVE SUMMARY

- Your initial target monthly income under the Forecast to Age 100 model is **\$8,500/month**.
- Your initial target monthly income under the Target Legacy Model is **\$6,868/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 **September 2026** equal **\$785,250**. Upon your first withdrawal in **July 2027**, your projected balance is **\$817,835**, 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)	April 2025	\$2,296
Social Security (Spouse)	September 2027	\$1,066
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

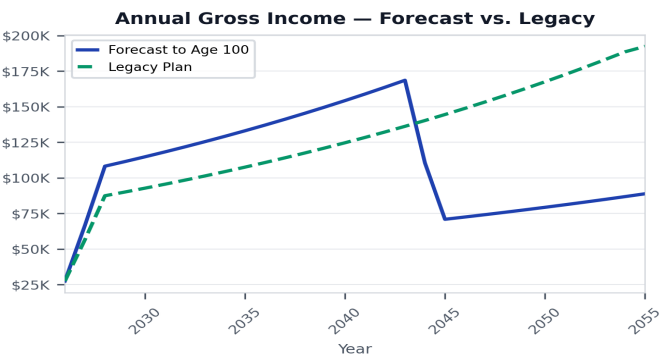
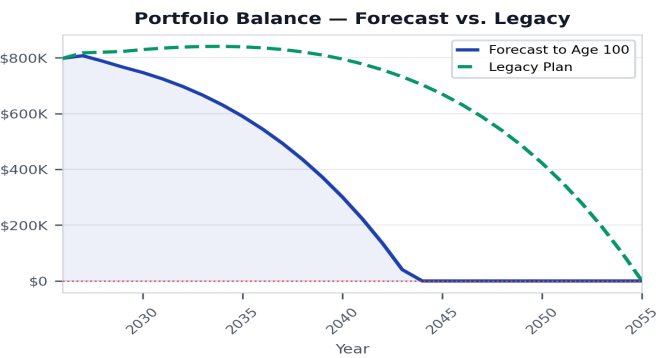
We present the two scenarios you have input for your total future retirement plan. On the left-hand side under the **Forecast to Age 100**, we have used all the assumptions you have provided to meet your designated gross (pre-tax) monthly income target of **\$8,500**. The model indicates how much money 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 Forecast to Age 100, the model solves for a gross (pre-tax) monthly income of **\$6,868** — the maximum sustainable spend that achieves your target balance

precisely. By way of comparison, under your lifestyle-driven **Forecast to Age 100**, your asset balance at this same age is projected to be **\$0**.

Both models are computed using identical tax logic, inflation escalation, SS COLA, and account sequencing. If you set the Forecast to Age 100 income to the Legacy model's solved amount of **\$6,868**, the portfolio balances will match exactly at Age 90.

METRIC	FORECAST TO AGE 100	LEGACY PLANNING
Gross Monthly Income (Pre-Tax)	\$8,500/mo Forecast Target	\$6,868/mo Sustainable Max
Portfolio Draw	\$6,204/mo draw + \$2,296/mo fixed	\$4,572/mo draw + \$2,296/mo fixed
Balance at Age 70	\$687,237	\$839,058
Balance at Age 75	\$474,632	\$826,832
Balance at Age 80	\$104,756	\$748,846
Balance at Age 90	\$0	\$250,019
Portfolio Longevity	May 2044	September 2056



Note: Both lines use identical simulation parameters (ROI, inflation, tax, SS COLA). Solid blue = Forecast to Age 100; dashed green = Legacy Plan. Red dotted zero-line marks full portfolio depletion.

EXPLAINING YOUR FIRST MONTH OF RETIREMENT

Withdrawal Commencement: July 2027

Beginning **July 2027**, you will notice that in both your **Forecast to Age 100 (\$8,500/month)** and your **Legacy Forecast (\$6,868/month)**, some fixed income sources are already active, but not all. Both models have adjusted the portfolio draw to bridge the remaining income gap. As the outstanding fixed income sources come online (culminating in **October 2029**), both forecasts will automatically scale back your portfolio withdrawals—ensuring your monthly income requirements continue to be 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 **May 2044**. After this date, income will be limited to fixed sources, totaling **\$5,778/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.

KEY ASSUMPTIONS & INPUTS

Fixed Income Source	Monthly	Initiation
Social Security (You)	\$2,296	April 2025
Social Security (Spouse)	\$1,066	September 2027
Pension (You)	\$575	October 2029
Assumed Rate of Inflation		3.00%
Assumed Rate of Return (ROI)		6.00%

Note: Social Security benefits grow at 2.5%/yr (SSA COLA) annually. Your spending goal grows at your chosen inflation rate (3.00%) each year.

Account Balances, Contributions & Key Dates

Current Asset Balance (As of September 2026)	\$785,250
Planned Contribution End Date	June 2026
Contribution amount until June 2026	\$12,000/yr
Projected balance at contribution stop on June 2026	\$785,250
Expected balance when you begin to drawdown on July 2027	\$817,835

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