

RETIREMENT INCOME ANALYSIS

Sample Plan

Current Age	Retirement Age	Planning Through	Horizon	State	Date
58	65	Age 92	34 Years	CA	October 9, 2026

TABLE OF CONTENTS

1.	Executive Summary	
2.	Client Financial Profile	
3.	Account Summary	
4.	Income Streams	
7.	Year-by-Year Projection	
8.	Required Minimum Distribution Schedule	
9.	Disclosures	

1. EXECUTIVE SUMMARY

This **Retirement Income Analysis** was prepared by Retirely for **Sample Plan** and is dated October 9, 2026. The analysis models retirement income sustainability across a **34-year planning horizon** from age 58 through age 92, incorporating portfolio growth, inflation, tax obligations, and income sources specific to this client profile.

FINANCIAL POSITION

The current investment portfolio totals **\$1.40M**, held across 4 accounts spanning pre-tax, Roth, and taxable structures. Assuming a portfolio return of **7.0%** and expense inflation of **3.0%**, the portfolio is projected to reach **\$1.44M** at retirement (age 65).

RETIREMENT INCOME SOURCES

Identified income sources include: Social Security of \$48,000/year (ages 67+). These streams reduce reliance on portfolio withdrawals and meaningfully extend plan sustainability. Lifetime Social Security income is projected at \$1.85M.

SUSTAINABILITY & RISK ASSESSMENT

Under the base-case deterministic model, the portfolio sustains planned spending through your longevity target of age 92, ending with a projected balance of \$2.00M. Monte Carlo stress testing — which simulates 1,000 randomized market sequences to model sequence-of-returns risk — yields a **61% probability of success**, defined as funding every year of required spending through age 92. The Monte Carlo annual spending estimate is **\$60K/year** under the saved assumptions.

REQUIRED MINIMUM DISTRIBUTIONS

Pre-tax retirement accounts are subject to Required Minimum Distributions beginning at the applicable birth-year-based age (75 for people born in 1960 or later, 73 for 1951-1959). The first RMD is projected at approximately \$40K, with total lifetime distributions estimated at \$591K.

TAX PROFILE

Total lifetime federal and state taxes across the planning horizon are estimated at **\$838K**, based on 2026 federal tables held constant in future years, CA effective state tax approximations, and Married Filing Jointly filing status. Tax efficiency strategies, including Roth conversion timing and asset location, may meaningfully reduce this obligation.

Brokerage basis assumption: Brokerage: missing or zero brokerage cost basis is modeled as \$0. Enter basis in Shared finances to refine the tax estimate.

STARTING PORTFOLIO \$1.40M Age 58	AT RETIREMENT \$1.44M Age 65	END OF PLAN \$2.00M Age 92	ANNUAL SPENDING \$60K Monte Carlo estimate	SUCCESS RATE 61% 1,000 MC simulations
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2. CLIENT FINANCIAL PROFILE

DEMOGRAPHICS & ASSUMPTIONS

Birth Year	1968
Current Age	58
Retirement Age	65
Longevity Age	92
State	CA
Filing Status	Married Filing Jointly
Expected Return	7.0%
Cash Return	3.0%
Expense Inflation	3.0%
Cash Floor (yrs)	1.0

3. ACCOUNT SUMMARY

ACCOUNT	TYPE	BALANCE	RATE
401(k)	401(k) Pre-tax	\$700K	—
Brokerage	Brokerage	\$400K	—
Roth IRA	Roth IRA	\$200K	—
Cash	Cash	\$100K	—
Total		\$1.40M	

4. INCOME STREAMS

LABEL	TYPE	ANNUAL AMOUNT	START AGE	END AGE
Social Security	Social Security	\$48,000	67	—

7. YEAR-BY-YEAR PROJECTION

Rows highlighted in blue indicate years with Required Minimum Distributions (starting age 75).

AGE	YEAR	PORTFOLIO	PRE-TAX	ROTH	OTHER	RMD	SS	OTHER INC.	GROSS INC.	FED TAX	STATE TAX	EXPENSES	SURPLUS
58	2026	\$1.42M	\$749K	\$214K	\$454K	—	—	—	\$3K	—	\$4K	\$70K	\$0
59	2027	\$1.43M	\$801K	\$229K	\$398K	—	—	—	\$2K	—	\$7K	\$72K	\$0
60	2028	\$1.44M	\$858K	\$245K	\$336K	—	—	—	\$2K	—	\$8K	\$74K	\$0
61	2029	\$1.45M	\$918K	\$262K	\$266K	—	—	—	\$2K	—	\$8K	\$76K	\$0
62	2030	\$1.45M	\$982K	\$281K	\$189K	—	—	—	\$2K	—	\$8K	\$79K	\$0
63	2031	\$1.45M	\$1.05M	\$300K	\$104K	—	—	—	\$2K	—	\$8K	\$81K	\$0
64	2032	\$1.45M	\$1.06M	\$321K	\$70K	—	—	—	\$2K	\$3K	\$9K	\$84K	\$0
65	2033	\$1.44M	\$1.03M	\$344K	\$70K	—	—	—	\$2K	\$8K	\$10K	\$86K	\$0
66	2034	\$1.42M	\$986K	\$368K	\$70K	—	—	—	\$2K	\$8K	\$10K	\$89K	\$0
67	2035	\$1.46M	\$993K	\$393K	\$70K	—	\$48K	—	\$50K	\$8K	\$9K	\$91K	\$0
68	2036	\$1.49M	\$998K	\$421K	\$70K	—	\$49K	—	\$52K	\$8K	\$10K	\$94K	\$0
69	2037	\$1.52M	\$1.00M	\$450K	\$70K	—	\$51K	—	\$53K	\$8K	\$10K	\$97K	\$0
70	2038	\$1.55M	\$1.00M	\$482K	\$70K	—	\$52K	—	\$55K	\$9K	\$10K	\$100K	\$0
71	2039	\$1.59M	\$1.00M	\$516K	\$70K	—	\$54K	—	\$56K	\$9K	\$11K	\$103K	\$0
72	2040	\$1.62M	\$998K	\$552K	\$70K	—	\$56K	—	\$58K	\$10K	\$11K	\$106K	\$0
73	2041	\$1.65M	\$992K	\$590K	\$70K	—	\$57K	—	\$59K	\$10K	\$11K	\$109K	\$0
74	2042	\$1.68M	\$983K	\$632K	\$70K	—	\$59K	—	\$61K	\$11K	\$12K	\$112K	\$0
75	2043	\$1.72M	\$970K	\$676K	\$70K	\$40K	\$61K	—	\$103K	\$11K	\$12K	\$116K	\$0
76	2044	\$1.75M	\$955K	\$723K	\$70K	\$41K	\$63K	—	\$106K	\$11K	\$12K	\$119K	\$0
77	2045	\$1.78M	\$934K	\$774K	\$70K	\$42K	\$65K	—	\$108K	\$12K	\$13K	\$123K	\$0
78	2046	\$1.81M	\$909K	\$828K	\$70K	\$42K	\$66K	—	\$111K	\$14K	\$13K	\$126K	\$0

AGE	YEAR	PORTFOLIO	PRE-TAX	ROTH	OTHER	RMD	SS	OTHER INC.	GROSS INC.	FED TAX	STATE TAX	EXPENSES	SURPLUS
79	2047	\$1.83M	\$878K	\$886K	\$70K	\$43K	\$68K	—	\$114K	\$15K	\$14K	\$130K	\$0
80	2048	\$1.86M	\$842K	\$948K	\$70K	\$43K	\$70K	—	\$116K	\$16K	\$14K	\$134K	\$0
81	2049	\$1.88M	\$799K	\$1.01M	\$70K	\$43K	\$73K	—	\$118K	\$17K	\$15K	\$138K	\$0
82	2050	\$1.90M	\$749K	\$1.09M	\$70K	\$43K	\$75K	—	\$120K	\$18K	\$15K	\$142K	\$0
83	2051	\$1.92M	\$692K	\$1.16M	\$70K	\$42K	\$77K	—	\$121K	\$19K	\$16K	\$147K	\$0
84	2052	\$1.94M	\$626K	\$1.24M	\$70K	\$41K	\$79K	—	\$123K	\$21K	\$16K	\$151K	\$0
85	2053	\$1.95M	\$551K	\$1.33M	\$70K	\$39K	\$82K	—	\$123K	\$22K	\$17K	\$155K	\$0
86	2054	\$1.96M	\$467K	\$1.42M	\$70K	\$36K	\$84K	—	\$123K	\$23K	\$18K	\$160K	\$0
87	2055	\$1.96M	\$372K	\$1.52M	\$70K	\$32K	\$87K	—	\$121K	\$25K	\$18K	\$165K	\$0
88	2056	\$1.96M	\$266K	\$1.63M	\$70K	\$27K	\$89K	—	\$119K	\$26K	\$19K	\$170K	\$0
89	2057	\$1.96M	\$147K	\$1.74M	\$70K	\$21K	\$92K	—	\$115K	\$28K	\$19K	\$175K	\$0
90	2058	\$1.95M	\$15K	\$1.87M	\$70K	\$12K	\$95K	—	\$109K	\$29K	\$20K	\$180K	\$0
91	2059	\$1.97M	\$0	\$1.90M	\$70K	\$1K	\$98K	—	\$101K	\$8K	\$9K	\$186K	\$0
92	2060	\$2.00M	\$0	\$1.93M	\$70K	—	\$101K	—	\$103K	\$6K	\$8K	\$191K	\$0

8. REQUIRED MINIMUM DISTRIBUTION SCHEDULE

Under SECURE 2.0, Required Minimum Distributions from pre-tax retirement accounts (401(k), Traditional IRA) begin at 75 for birth years 1960 onward, and 73 for 1951-1959. Each year's RMD equals the prior December 31 balance divided by the applicable IRS Uniform Lifetime Table factor. RMDs are taxed as ordinary income and may increase your effective tax rate.

AGE	YEAR	RMD AMOUNT	PRE-TAX BALANCE (YR-END)	FEDERAL TAX	STATE TAX
75	2043	\$40K	\$970K	\$11K	\$12K
76	2044	\$41K	\$955K	\$11K	\$12K
77	2045	\$42K	\$934K	\$12K	\$13K
78	2046	\$42K	\$909K	\$14K	\$13K
79	2047	\$43K	\$878K	\$15K	\$14K
80	2048	\$43K	\$842K	\$16K	\$14K
81	2049	\$43K	\$799K	\$17K	\$15K
82	2050	\$43K	\$749K	\$18K	\$15K
83	2051	\$42K	\$692K	\$19K	\$16K
84	2052	\$41K	\$626K	\$21K	\$16K
85	2053	\$39K	\$551K	\$22K	\$17K
86	2054	\$36K	\$467K	\$23K	\$18K
87	2055	\$32K	\$372K	\$25K	\$18K
88	2056	\$27K	\$266K	\$26K	\$19K
89	2057	\$21K	\$147K	\$28K	\$19K
90	2058	\$12K	\$15K	\$29K	\$20K
91	2059	\$1K	\$0	\$8K	\$9K
Lifetime Total		\$591K			

9. DISCLOSURES & IMPORTANT INFORMATION

Prepared by: Retirely (retirelyus.com). This report was generated on October 9, 2026 using user-supplied financial data and assumptions.

For Illustrative Purposes Only. This Retirement Income Analysis is provided for educational and illustrative purposes only. It does not constitute financial, investment, tax, or legal advice. Retirely is not a registered investment advisor, broker-dealer, or financial planner. The projections contained herein are hypothetical and do not represent actual investment results or guarantee future outcomes.

Assumptions & Limitations. All projections are based on user-provided inputs including portfolio balances, income streams, expenses, expected rates of return, and inflation assumptions. Actual returns will vary. Past performance is not indicative of future results. Inflation, tax law changes, Social Security policy changes, healthcare costs, and other factors may materially affect outcomes.

Brokerage taxes. Sales use proportional cost basis and long-term capital-gains rates. New savings increase basis; investment growth does not. Missing basis uses your estimated gains percentage when provided; otherwise it is modeled as zero and flagged. Short-term gains, capital-loss deductions and carryforwards, and net investment income tax are not modeled.

Monte Carlo Simulation. Monte Carlo results are based on randomized sequences of simulated returns drawn from a simplified normal distribution around your assumed returns. The "probability of success" metric reflects the percentage of simulated scenarios in which the portfolio sustains planned withdrawals through the stated longevity age. It does not guarantee any outcome and should be interpreted alongside the deterministic base-case projection.

Tax Information. Tax estimates are approximations based on current federal and state tax brackets and are not a substitute for professional tax advice. Tax laws are subject to change. Consult a qualified tax professional before making decisions based on these projections.

Required Minimum Distributions. RMD calculations are based on the IRS Uniform Lifetime Table under SECURE 2.0 (effective 2023). Future legislative changes may alter RMD rules and amounts.

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