Retirement Planner - A plain-language guide to the Retirement Planner's 9-step workflow and 30+ findings

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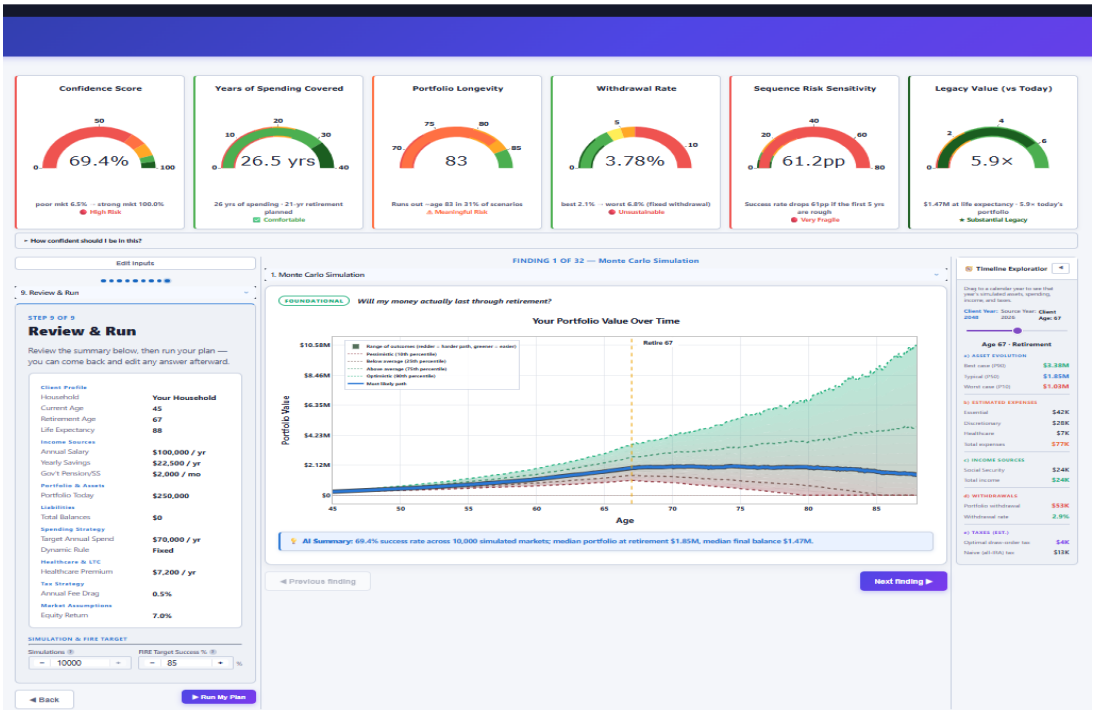
Retirement Planner asks a household a guided set of questions, then runs their exact numbers through thousands of simulated market futures to answer one central question: will the money actually last? This guide explains, in plain language, what information the plan collects and why, and what each of its 30 analysis findings actually shows and roughly how it's calculated — no formulas, no code, just the reasoning behind each chart.

The document is organized into 5 parts. Part-1 describes a 9-step guided workflow followed by part-2 describing the simulation methodology, findings/outputs details. Part-3 describes a few things that user should be aware of looking at the numbers/projections.

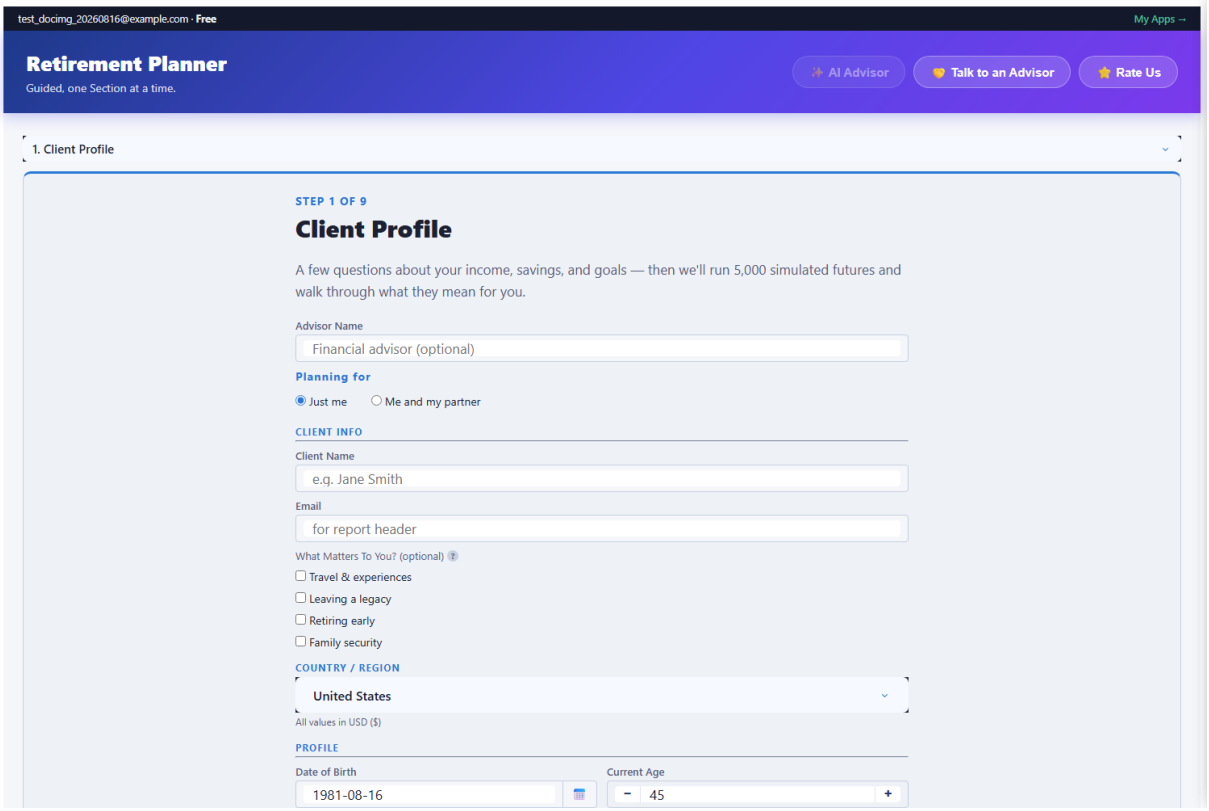


Part 1 — The 9-Step Guided Workflow

Rather than one long, intimidating form, the planner breaks everything it needs to know into 9 short, focused steps. Each step asks only what it needs to, with sensible defaults already filled in, and the final step lets you review and edit anything before running the simulation.

Step 1 — Client Profile

Establishes who the plan is for — a single filer or a couple — and the basic demographic facts (age, retirement timeline, life expectancy) the whole simulation is built around. This matters because everything downstream (income, healthcare, tax filing status) branches off whether it's 'just me' or 'me and my partner.'



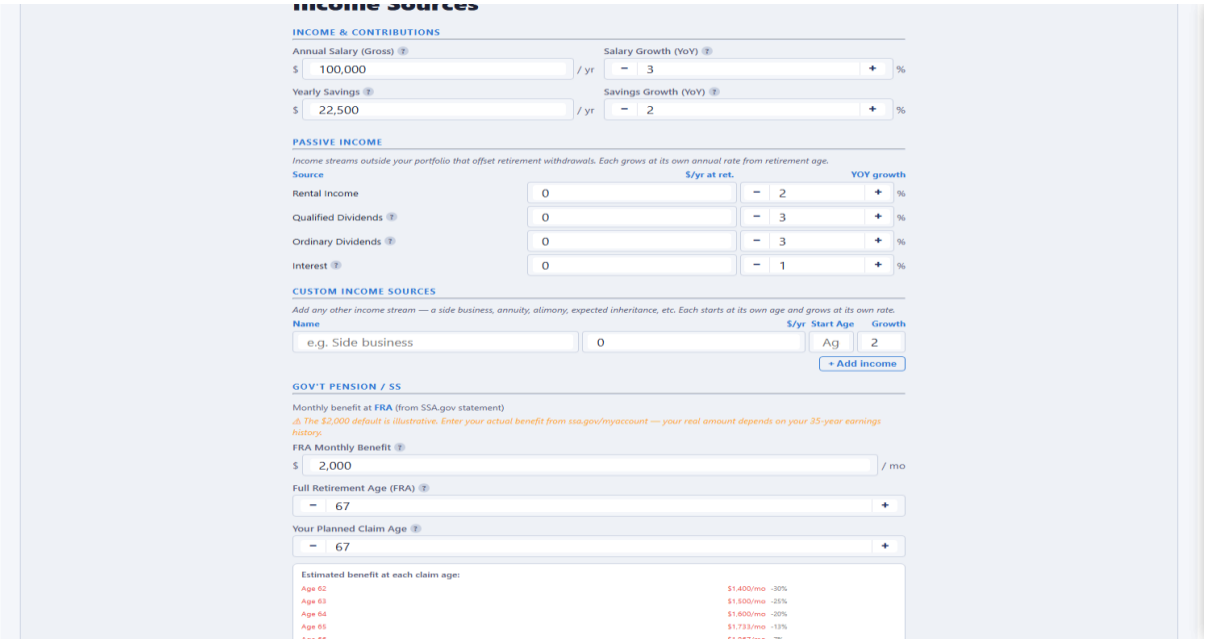
Household: Planning for, Advisor Name, Client Name, Spouse / Partner, Email, What Matters To You? (optional), Country / Region

Profile: Date of Birth, Current Age, Retirement Age, Life Expectancy

Partner B (couple mode only): Date of Birth, Current Age, Retirement Age, Life Expectancy

Step 2 — Income Sources

Captures every dollar coming in before and during retirement — salary and savings rate today, Social Security/pension timing, and any passive income streams — since these income streams directly offset how much the portfolio needs to cover.



Income & Contributions: Annual Salary (Gross), Salary Growth (YoY), Yearly Savings, Savings Growth (YoY)

Partner A / Partner B (couple mode only): Yearly Savings (each), Monthly Pension / SS (each), Pension Claim Age (each), Partner B Annual Salary

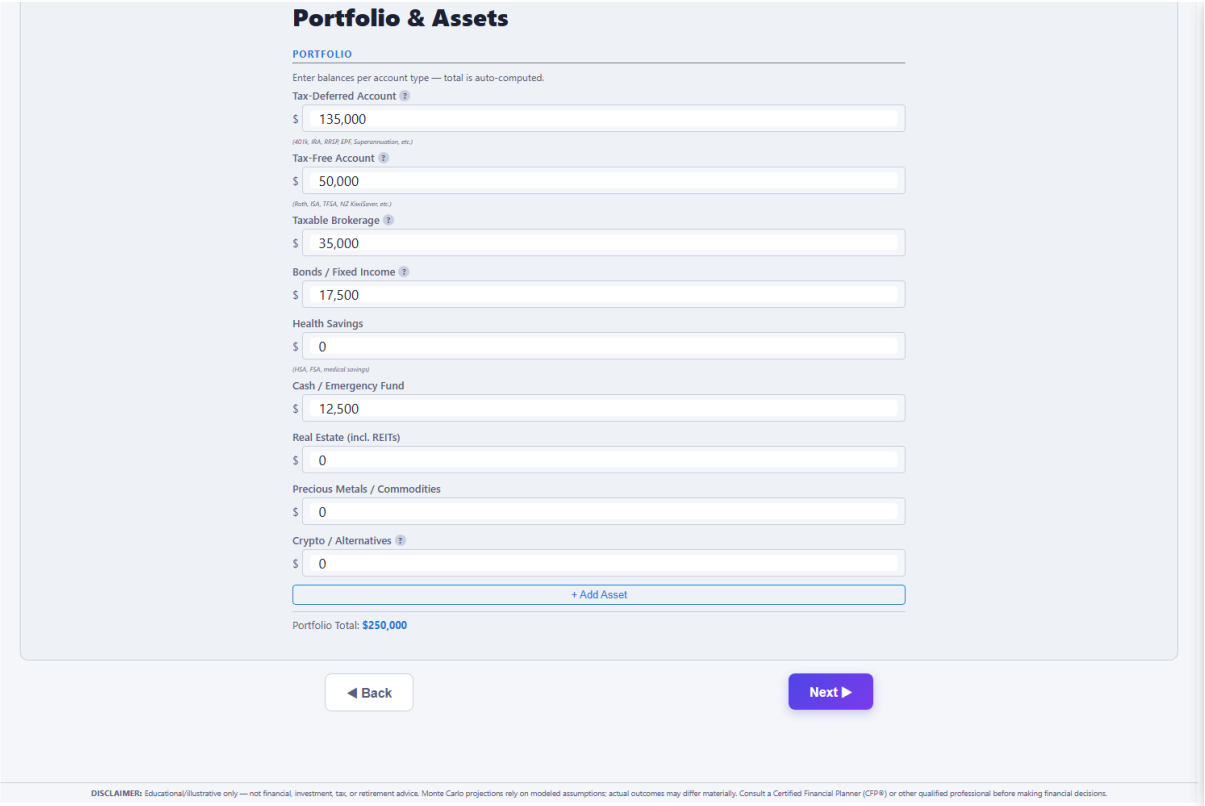
Passive Income: Rental Income + growth, Qualified Dividends + growth, Ordinary Dividends + growth, Interest + growth, Custom Income Source (up to 3)

Gov't Pension / SS: FRA Monthly Benefit, Full Retirement Age (FRA), Your Planned Claim Age

DB Pension & Bridge Income: DB Pension amount/start/COLA, Part-Time (bridge) Income, Other Annual Income

Step 3 — Portfolio & Assets

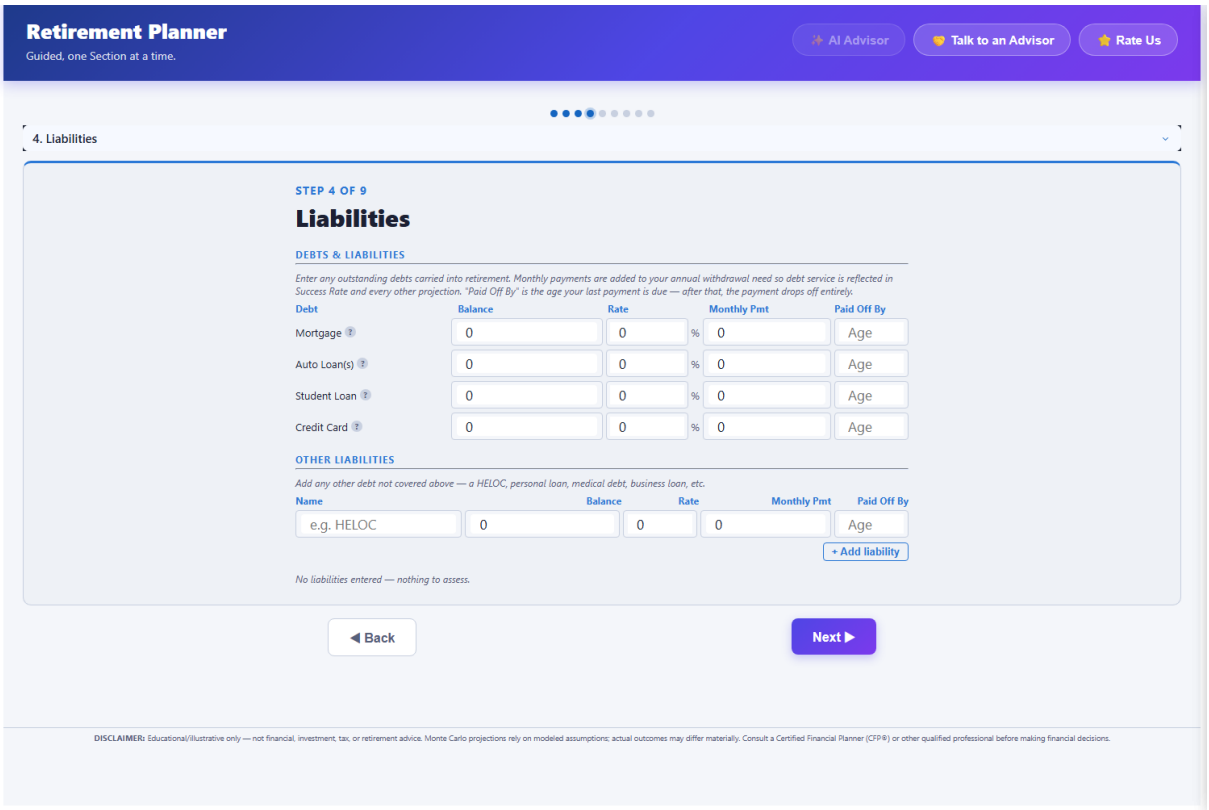
Records exactly what's in the portfolio today, broken down by account type, because each type is taxed differently in retirement (tax-deferred, tax-free, taxable) and the total funds every projection in the simulation.



Account Balances: Tax-Deferred Account, Tax-Free Account, Taxable Brokerage, Bonds / Fixed Income, Health Savings, Cash / Emergency Fund, Real Estate (incl. REITs), Precious Metals / Commodities, Crypto / Alternatives, Custom Asset (up to 2)

Step 4 — Liabilities

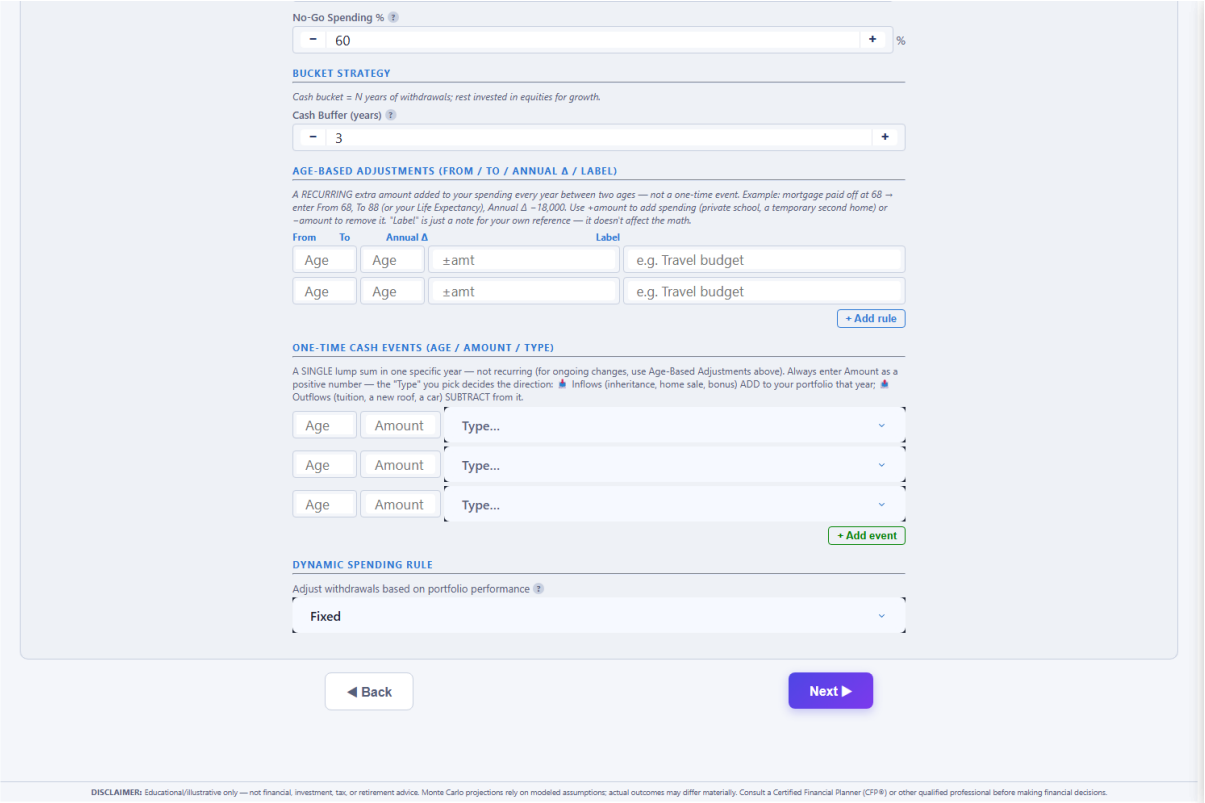
Captures outstanding debt and its payoff timeline, because monthly debt payments get added to the annual withdrawal need until the 'Paid Off By' age — debt service directly affects the plan's success rate, not just net worth.



Debts & Liabilities: Mortgage, Auto Loan(s), Student Loan, Credit Card, Other Liability (up to 3)

Step 5 — Spending Strategy

Defines how much gets spent each year in retirement, how that spending changes across life stages (active 'Go-Go' years to lower-activity 'No-Go' years), a cash-buffer strategy, and any withdrawal-strategy adaptation to market performance — this is the number the plan's success rate is measured against.



Retirement Requirements: Withdrawal Target, Legacy Goal (optional)

Spending Phases: Essential Spending % / Inflation, Discretionary Inflation, Go-Go End Age, No-Go Start Age, Slow-Go / No-Go Spending %

Bucket Strategy: Cash Buffer (years)

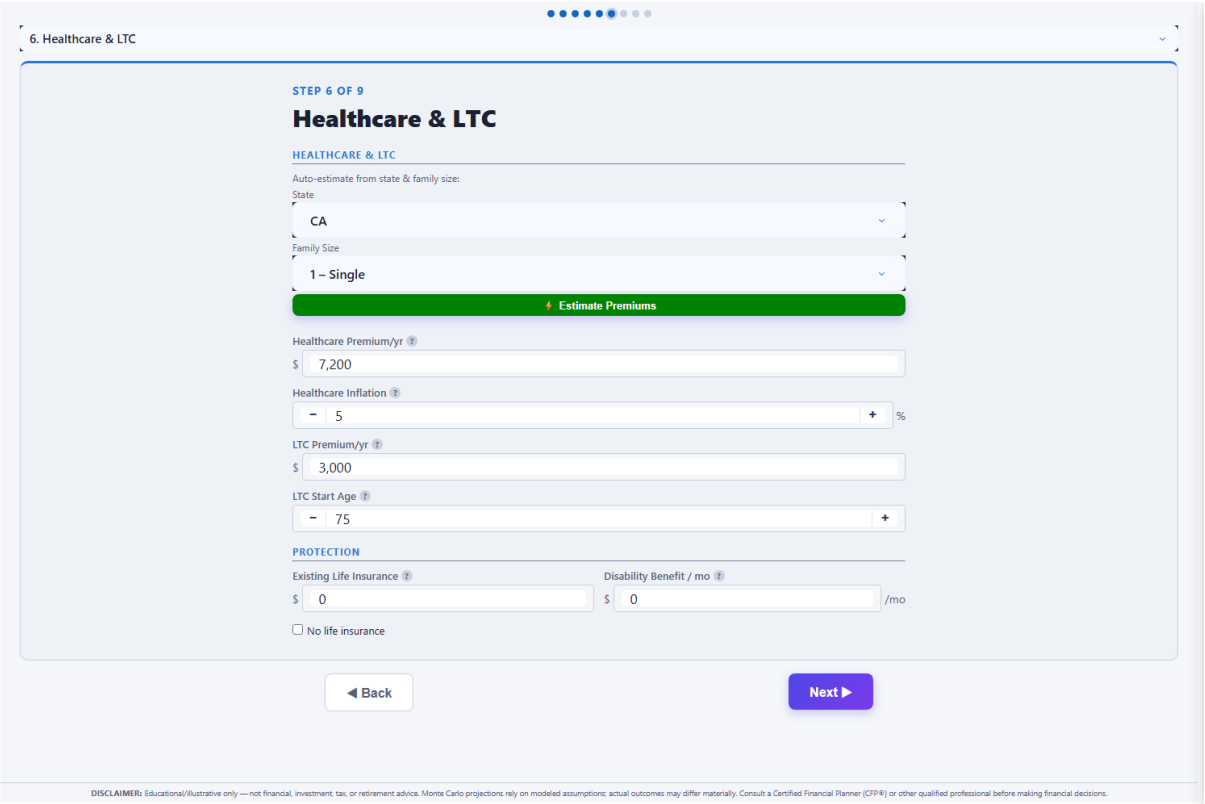
Age-Based Adjustments: Recurring Adjustment Rule (up to 6)

One-Time Cash Events: One-Time Event (up to 8)

Dynamic Spending Rule: Adjust withdrawals based on portfolio performance

Step 6 — Healthcare & LTC

Budgets for health insurance premiums (pre-Medicare and beyond) and Long-Term Care costs — two of the largest and most underestimated retirement expenses — plus a basic check on life/disability insurance protection gaps.



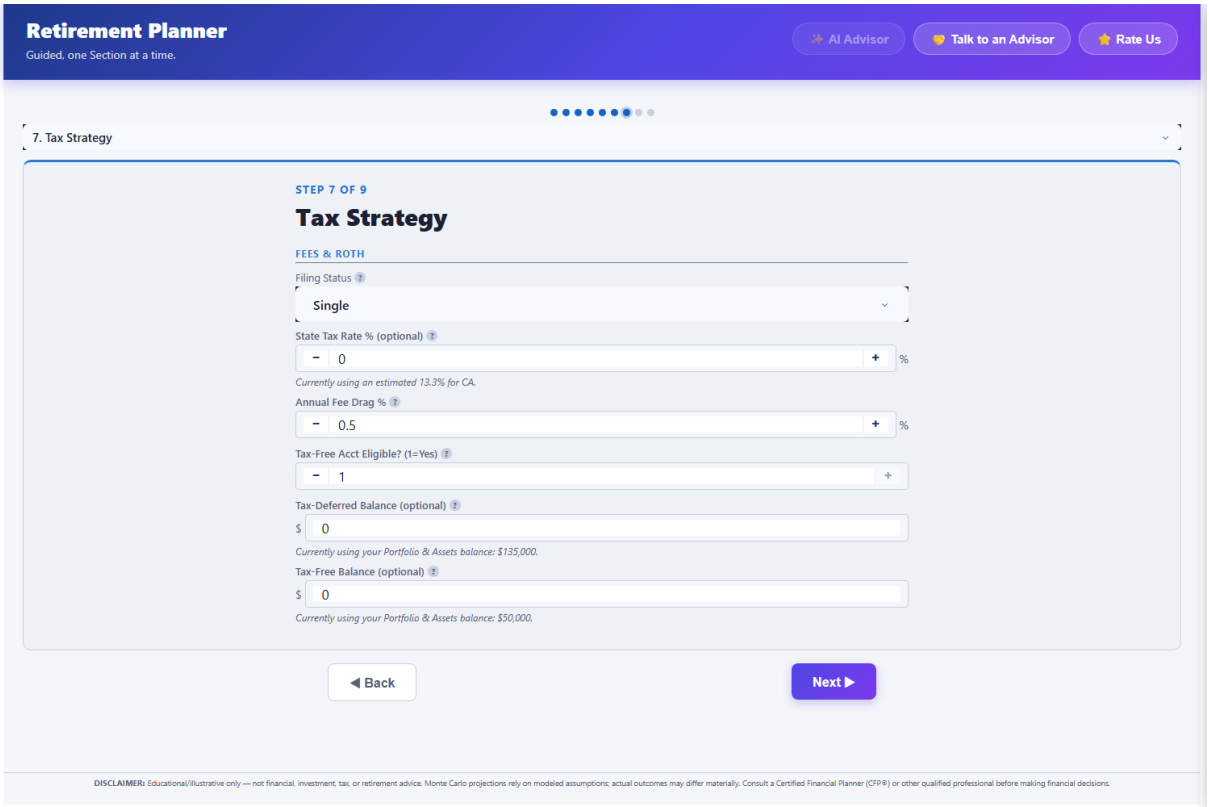
Auto-Estimate Helper: State, Family Size, ⚡ Estimate Premiums button

Healthcare & LTC: Healthcare Premium / Inflation, LTC Premium / Start Age

Protection: Existing Life Insurance, No life insurance, Disability Benefit / mo

Step 7 — Tax Strategy

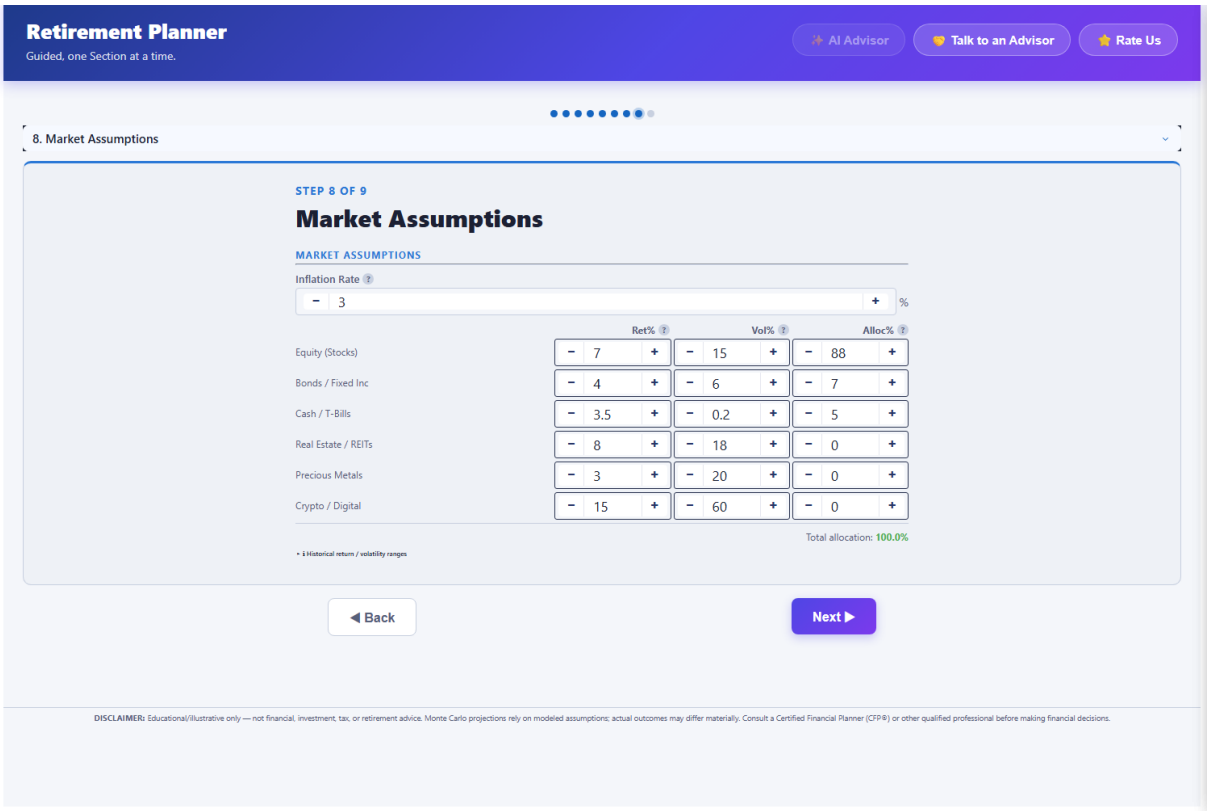
Sets the tax-filing assumptions, ongoing investment fee drag, and Roth-eligibility/balance inputs used specifically by the Roth Conversion Ladder analysis.



Fees & Roth: Filing Status, State Tax Rate % (optional), Annual Fee Drag %, Tax-Free Acct Eligible?, Tax-Deferred Balance (optional), Tax-Free Balance (optional)

Step 8 — Market Assumptions

Sets the expected return, volatility, and allocation % for every asset class in the portfolio — the statistical engine behind the Monte Carlo simulation — plus the overall inflation rate.

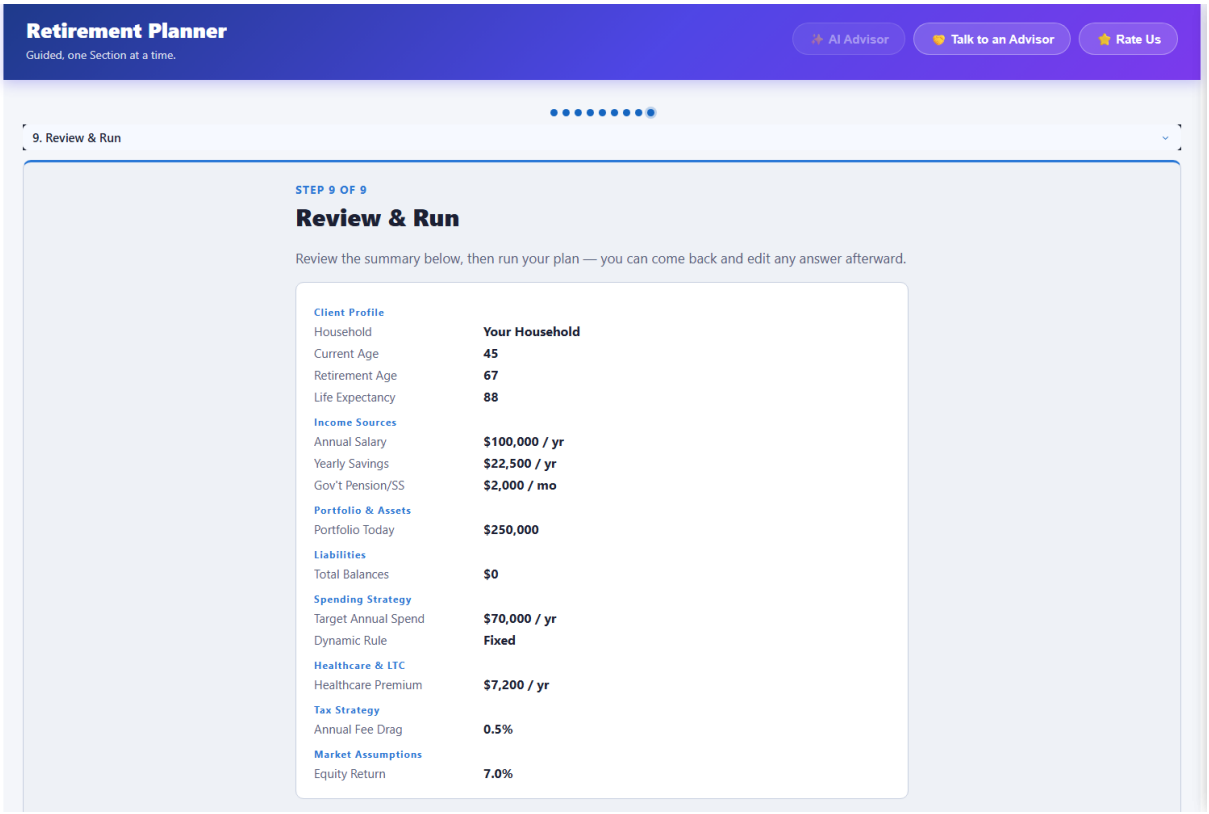


General: Inflation Rate

Asset Classes (Return % / Volatility % / Allocation %): Equity (Stocks), Bonds / Fixed Income, Cash / T-Bills, Real Estate / REITs, Precious Metals, Crypto / Digital, Custom Asset (up to 2)

Step 9 — Review & Run

The final checkpoint — a live, auto-generated recap of every prior step (household, ages, income, portfolio, liabilities, spending target, healthcare, fees, market return) so the user can sanity-check everything in one place, jump back to fix anything, then trigger the actual Monte Carlo simulation.



Simulation & FIRE Target: Simulations, FIRE Target Success %

Part 2 — How the Simulation Works, in Plain Terms

Once every step is filled in, the planner runs the whole plan through a Monte Carlo simulation — a technique that, instead of projecting one single "average" future, generates thousands of different, independently random possible futures for market returns and replays the household's exact income, spending, and withdrawals against each one. The guided wizard runs 10,000 of these simulated futures by default (the standalone planner dashboard defaults to 5,000); each one draws its own random sequence of yearly investment returns, so a run of bad luck early in retirement is treated as a real, distinct possible outcome — not smoothed away by an average.

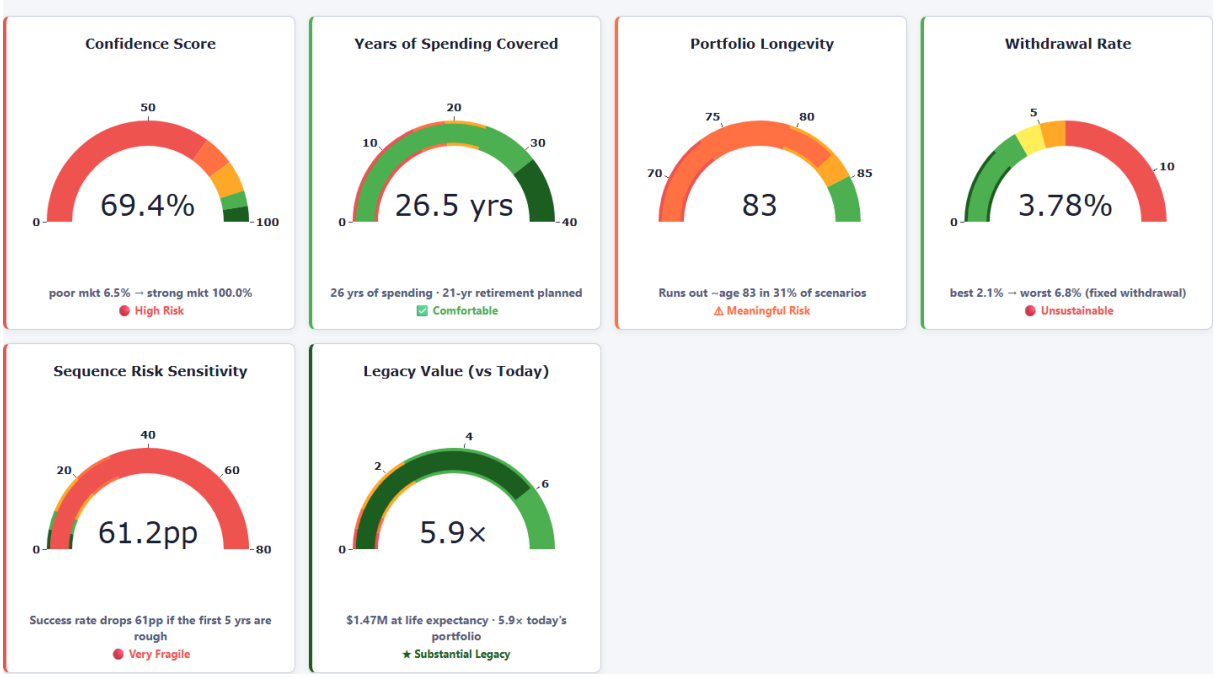
A simulated future counts as a "success" if the portfolio still has money left — more than $0 — at the household's life expectancy. The "success rate" quoted throughout the report is simply the share of the thousands of simulated futures that met that bar. It does not require leaving behind an inheritance, only not running out.

> *"Each simulated future gets its own independent, randomly generated sequence of market returns — so the model genuinely captures the risk of retiring right before a downturn, not just an average market over many years."*

Before this main simulation runs, the planner also blends every asset class in the portfolio (stocks, bonds, cash, real estate, precious metals, crypto, and any custom holdings) into one combined expected return and one combined risk level, factoring in a modest diversification benefit from stocks and bonds not always moving together. That single blended number is what actually powers the headline Monte Carlo chart and most of the other findings in this report.

The Results Dashboard: Six KPI Dials

Before any of the individual findings, the app shows one more thing first: a row of 6 gauge dials summarizing the whole plan at a glance. This banner sits above everything else and stays the same no matter which finding you're looking at below it.

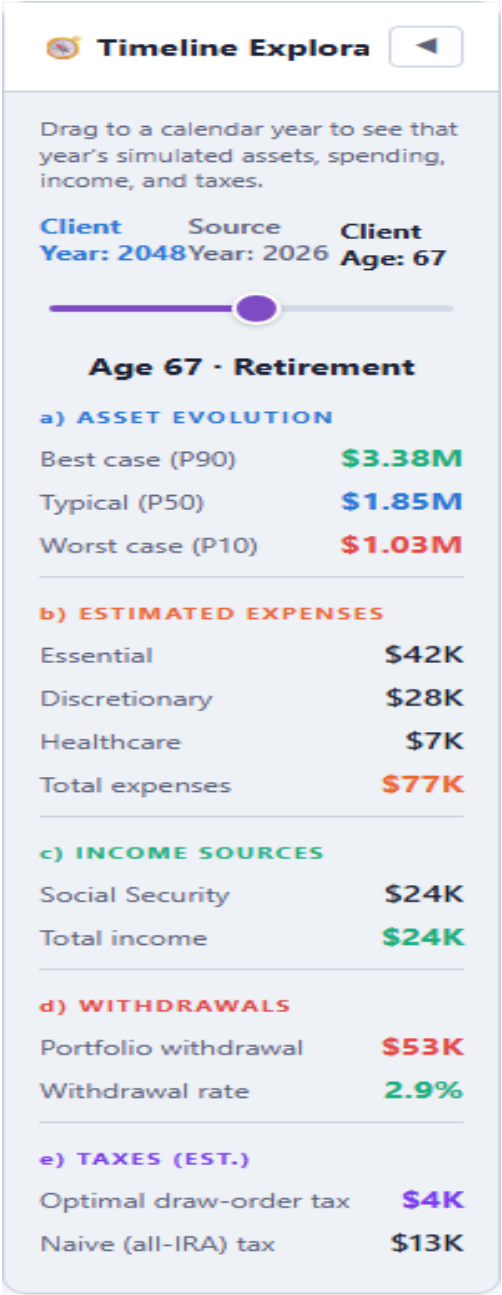


What the dials dashboard looks like in the app

Before showing any of the 30 individual findings, the very first thing the app shows after a run is a row of 6 gauge dials — a dashboard-style summary of the whole plan at a glance. Confidence Score is the headline number: your plan's overall probability of success, colored conservatively off the worst-case scenario even when the number itself shows a more favorable best case. Years of Spending Covered is a simple, easy-to-sanity-check comparison: how many years your portfolio could cover at your target spending, versus how long your retirement is actually planned to last. Portfolio Longevity answers a different question — not whether the plan fails, but roughly when it tends to fail, in the scenarios where it does. Withdrawal Rate compares your plan against the well-known “4% rule” guideline. Sequence Risk Sensitivity is the one dial that measures fragility specifically to a bad market right after you retire — the single risk factor that tends to matter most in real retirements. And Legacy Value shows what's typically left over, as a multiple of what you started with, which matters most when a plan is comfortably overfunded rather than underfunded. Every dial is colored using a conservative, worst-case-first convention, so a good-looking headline number never quietly hides a more concerning detail underneath it.

The Timeline Exploration Panel

Alongside every one of the 32 screens that follow, the app also shows two pieces of persistent screen furniture that aren't part of the finding itself: a recap of your answers on the left (covered already in Part 1), and this panel on the right, which the app calls “Timeline Exploration.” Because it's the same panel shown next to every single finding rather than something unique to any one of them, it's explained once here — every finding screenshot from this point on shows just the finding itself.



Every one of the 32 screens shares a third panel, alongside the finding itself and the input recap — a slider you can drag to any calendar year to see that specific year's numbers in full: the range of possible portfolio values, what's expected to be spent that year (broken into essentials, discretionary, healthcare, and long-term care), what guaranteed income arrives that year, how much has to come out of the portfolio, and an estimated tax bill. It always opens on the plan's retirement year by default. Before retirement it shows a simpler view, since there's no withdrawal or retirement income yet — just the contribution being made that year. Every number in this panel is pulled from the exact same underlying calculations as the charts elsewhere in the report, so it never disagrees with what's shown in the findings themselves — it's simply a year-by-year lens on the same plan.

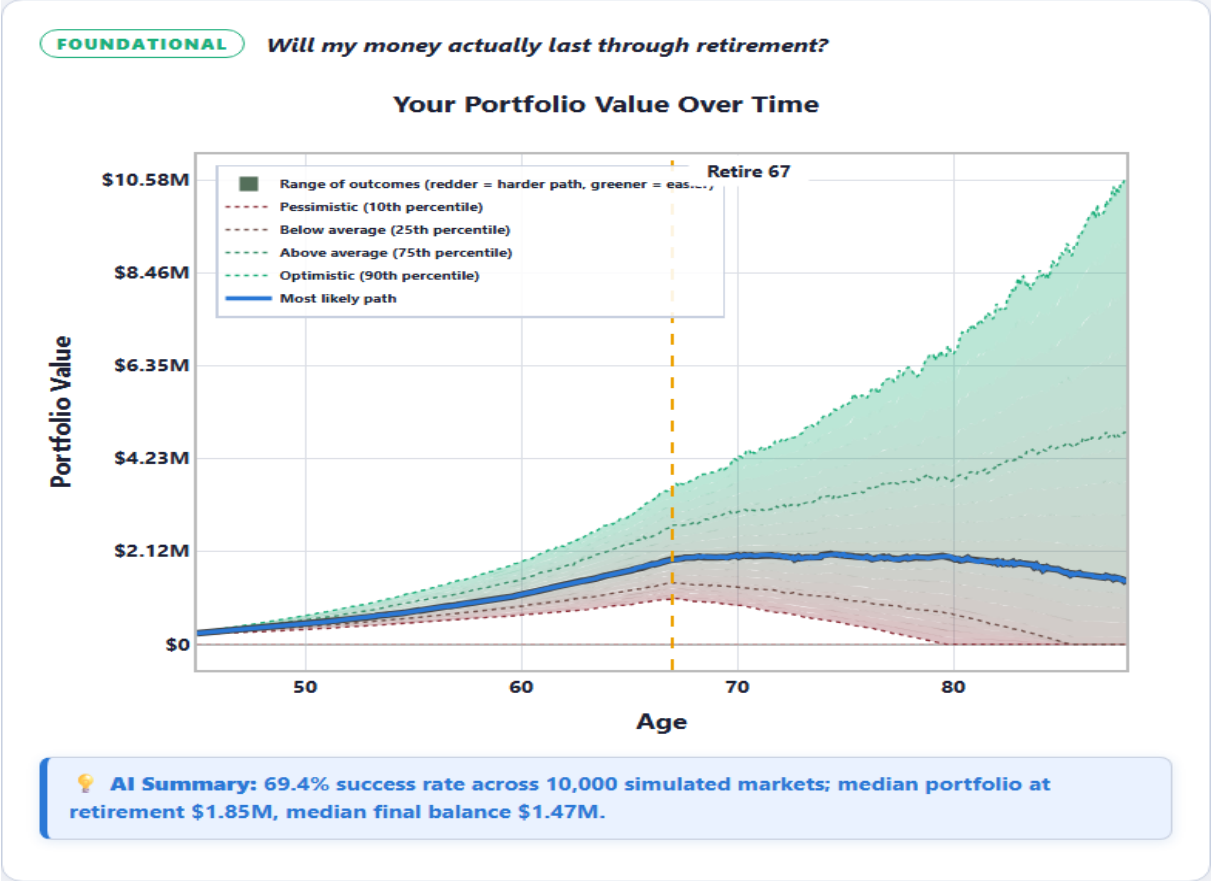
Part 3 — The 30+ Findings

After the simulation runs, the app walks through 30 individual findings, organized into three tiers of increasing depth. Each finding answers one specific, plain-English question a good financial advisor would ask.

Foundational — "Am I basically okay?"

1. Monte Carlo Simulation

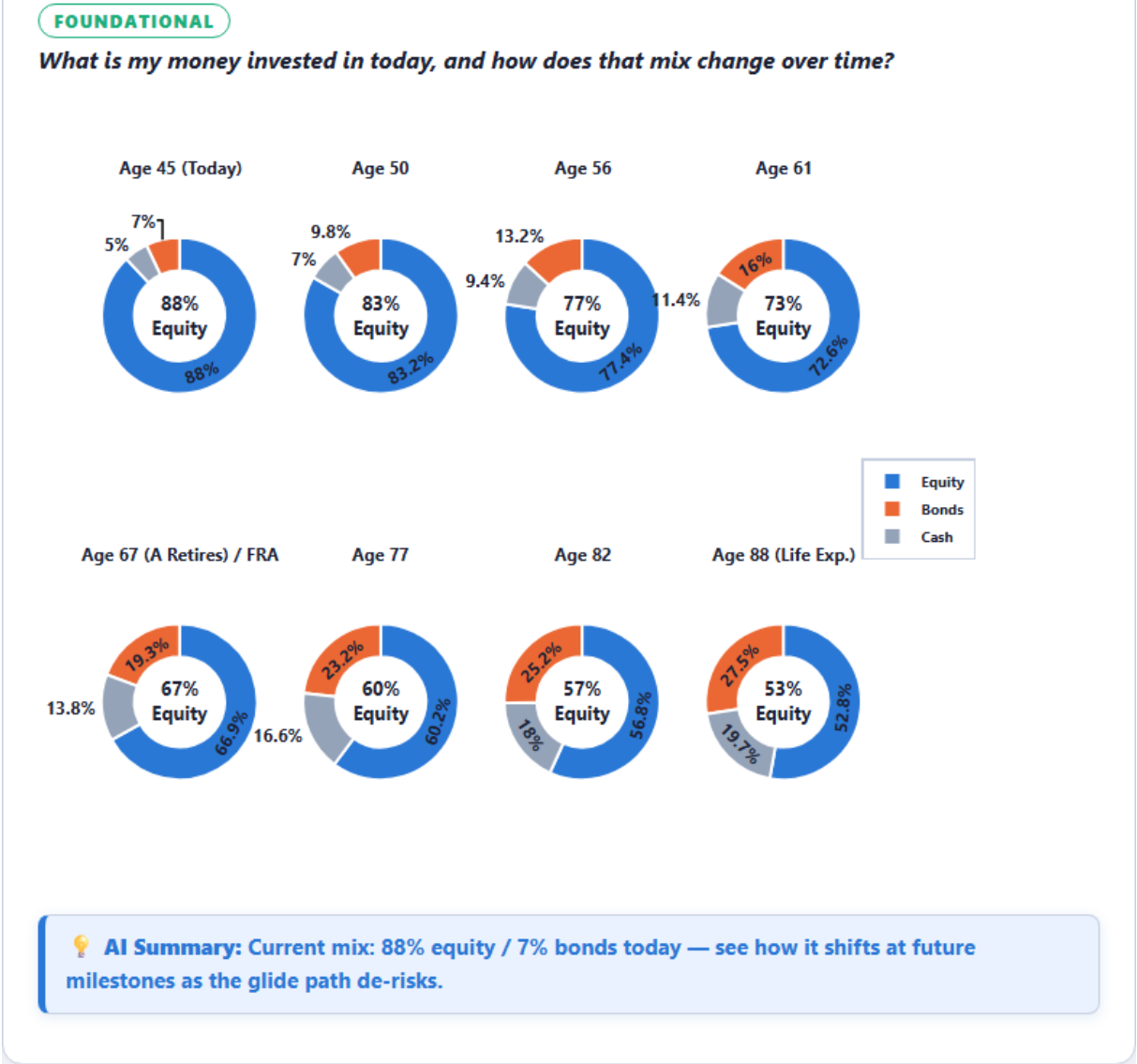
Will my money actually last through retirement?



This chart shows the plausible range of how the portfolio could evolve from today through life expectancy, based on thousands of simulated alternate futures (5,000 in the standalone planner, 10,000 in the guided wizard) that each apply a different random sequence of market ups and downs. The bold middle line is the median outcome; the colored band around it shades from red (a tougher 1-in-10 market) to green (a favorable 1-in-10 market). The quoted 'success rate' is simply the share of those simulated futures in which the portfolio still had money left at life expectancy — it doesn't require leaving an inheritance, only not running out.

2. Portfolio Allocation

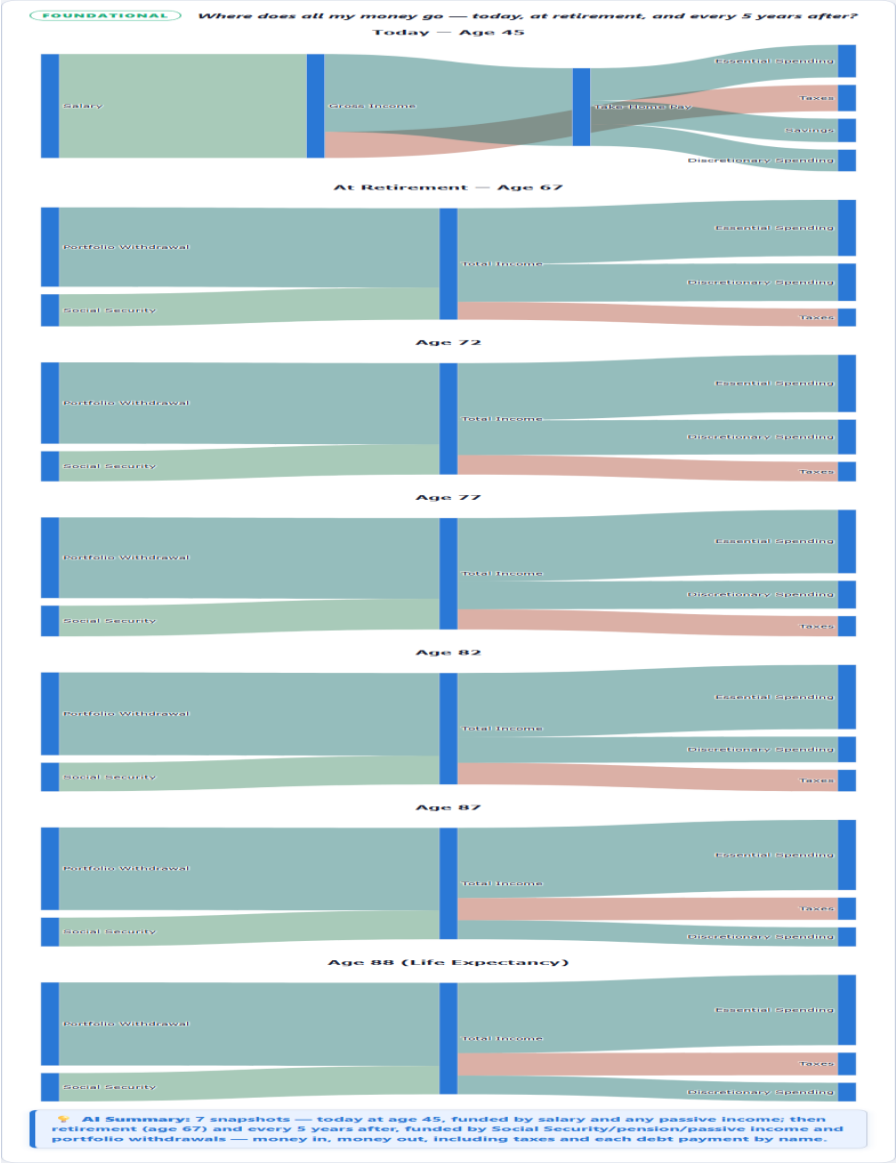
What is my money invested in today, and how does that mix change over time?



This chart shows how the portfolio's mix of stocks, bonds, cash, real estate, precious metals, and crypto is expected to shift over time — starting from today's actual allocation and gradually becoming more conservative as retirement approaches and progresses. The riskiest holdings (crypto, then equities, then real estate) get trimmed back the most by life expectancy, while bonds and cash are never trimmed and instead absorb whatever gets freed up. The specific pace shown is a built-in planning assumption, not something derived from the user's real trading activity.

3. Where Does My Money Go?

Where does all my money go — today, at retirement, and every 5 years after?

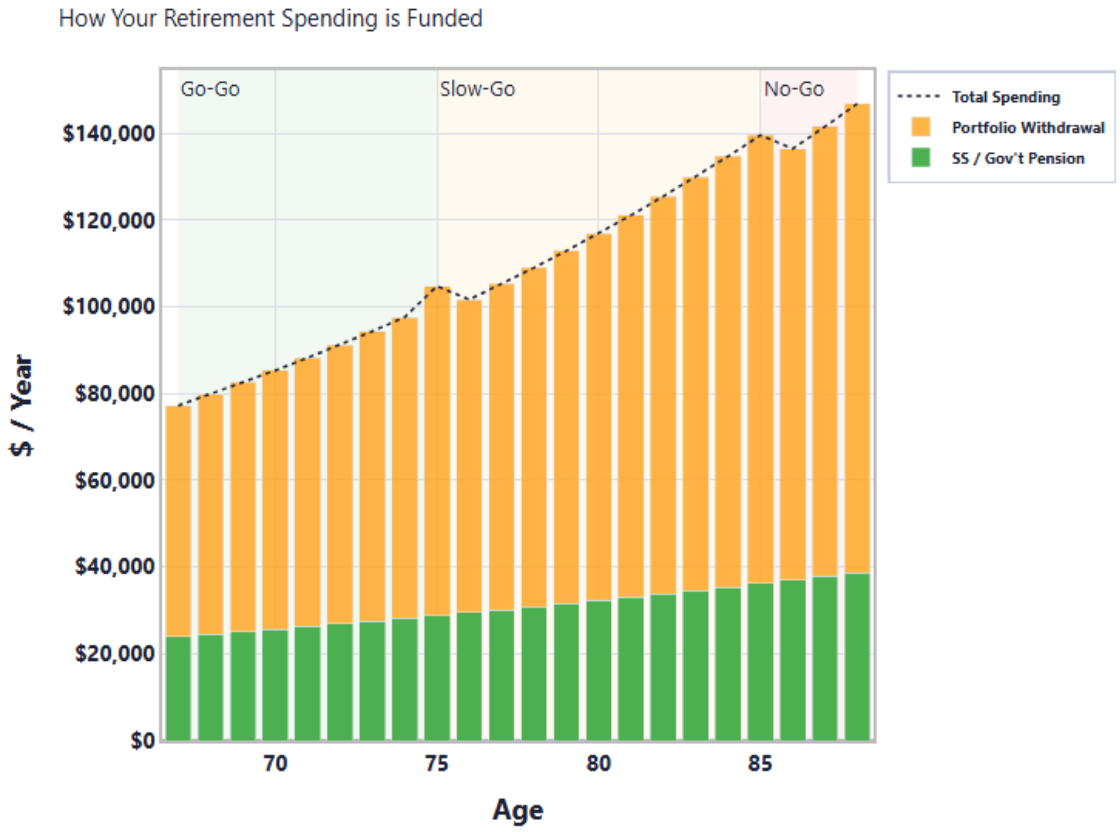


This chart traces exactly where a household's money comes from and where it goes, redrawn at several life stages — today, the moment of retirement, and roughly every five years afterward. Before retirement it follows a paycheck through taxes, savings, debt payments, and everyday spending; after retirement it shows Social Security, pension, other investment income, and portfolio withdrawals flowing in to cover essential needs, discretionary spending, taxes, and remaining debts. Because a separate diagram exists for each age, it's easy to see how the portfolio's share of the funding mix grows over time.

4. How Your Retirement Spending is Funded

What income sources cover my retirement spending?

FOUNDATIONAL ***What income sources cover my retirement spending?***



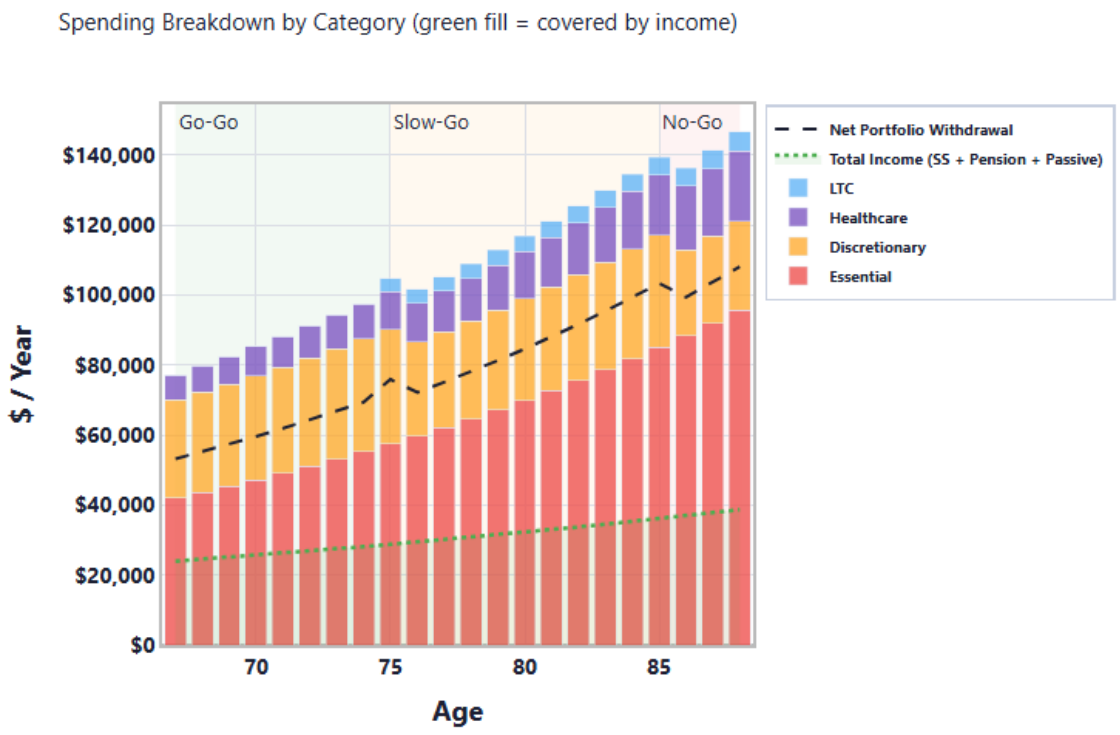
AI Summary: From age 67 onward, Social Security/pension and passive income cover part of each year's spending — the portfolio withdrawal (orange) fills the rest, and typically grows as a share of the total over time.

This chart shows, year by year through retirement, how each dollar of spending actually gets paid for — how much comes from guaranteed sources like Social Security and pension, how much from other income like rental or dividends, and how much has to come out of the portfolio itself. The portfolio's share typically grows over time because guaranteed income only gets modest annual increases while spending — especially essential costs — tends to inflate faster.

5. Spending Breakdown by Category

What am I actually spending money on?

FOUNDATIONAL ***What am I actually spending money on?***



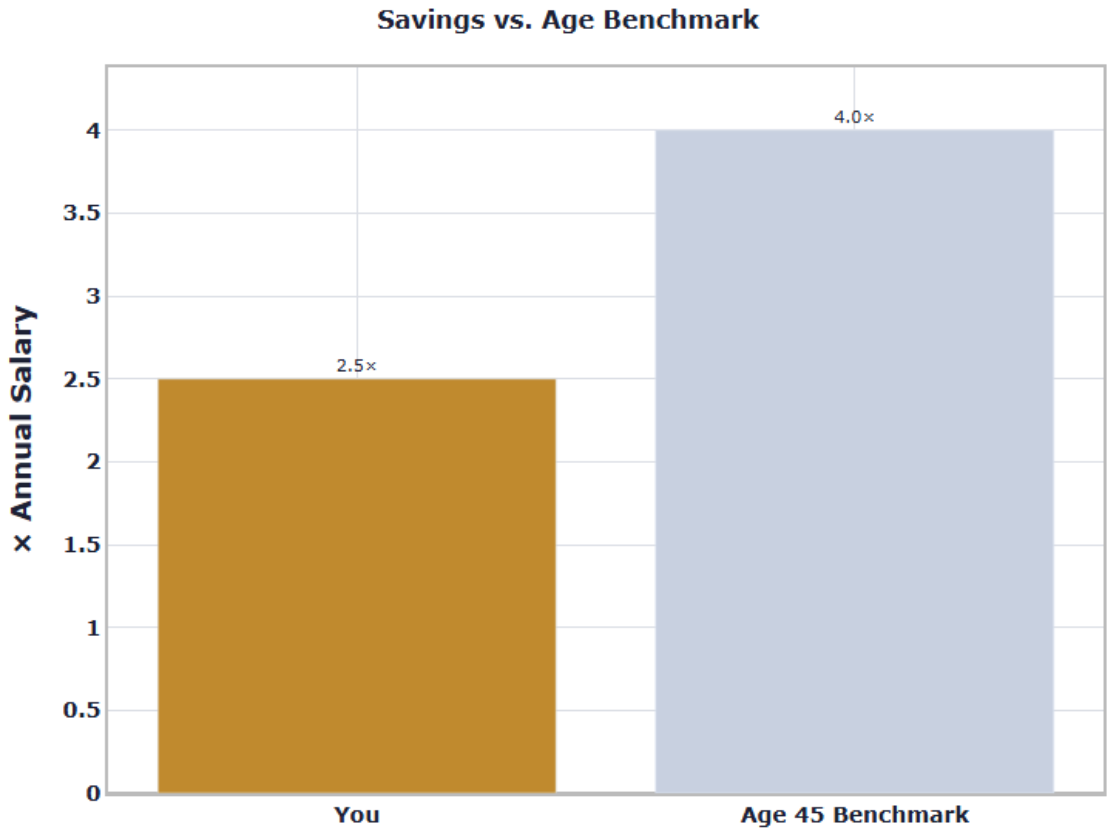
AI Summary: Essential spending (60% of your target) grows at 4%/yr and doesn't shrink in later phases — discretionary spending grows slower (2%/yr) and pulls back in the Slow-Go/No-Go years.

This chart splits retirement spending into four categories — essentials, discretionary wants, healthcare premiums, and long-term care — and shows how each grows differently: essentials (60% of the target budget by default) inflate faster (4%/yr) and never shrink, discretionary spending inflates more slowly (2%/yr) and is assumed to pull back in the later 'Slow-Go' and 'No-Go' phases of retirement, and healthcare premiums are assumed to rise fastest of all (5%/yr), reflecting historical medical-cost inflation. The green line shows how much of the total is covered by guaranteed and passive income; the gap is what the portfolio has to supply.

6. Am I On Track For My Age?

Am I on track for my age, versus common savings benchmarks?

FOUNDATIONAL *Am I on track for my age, versus common savings benchmarks?*



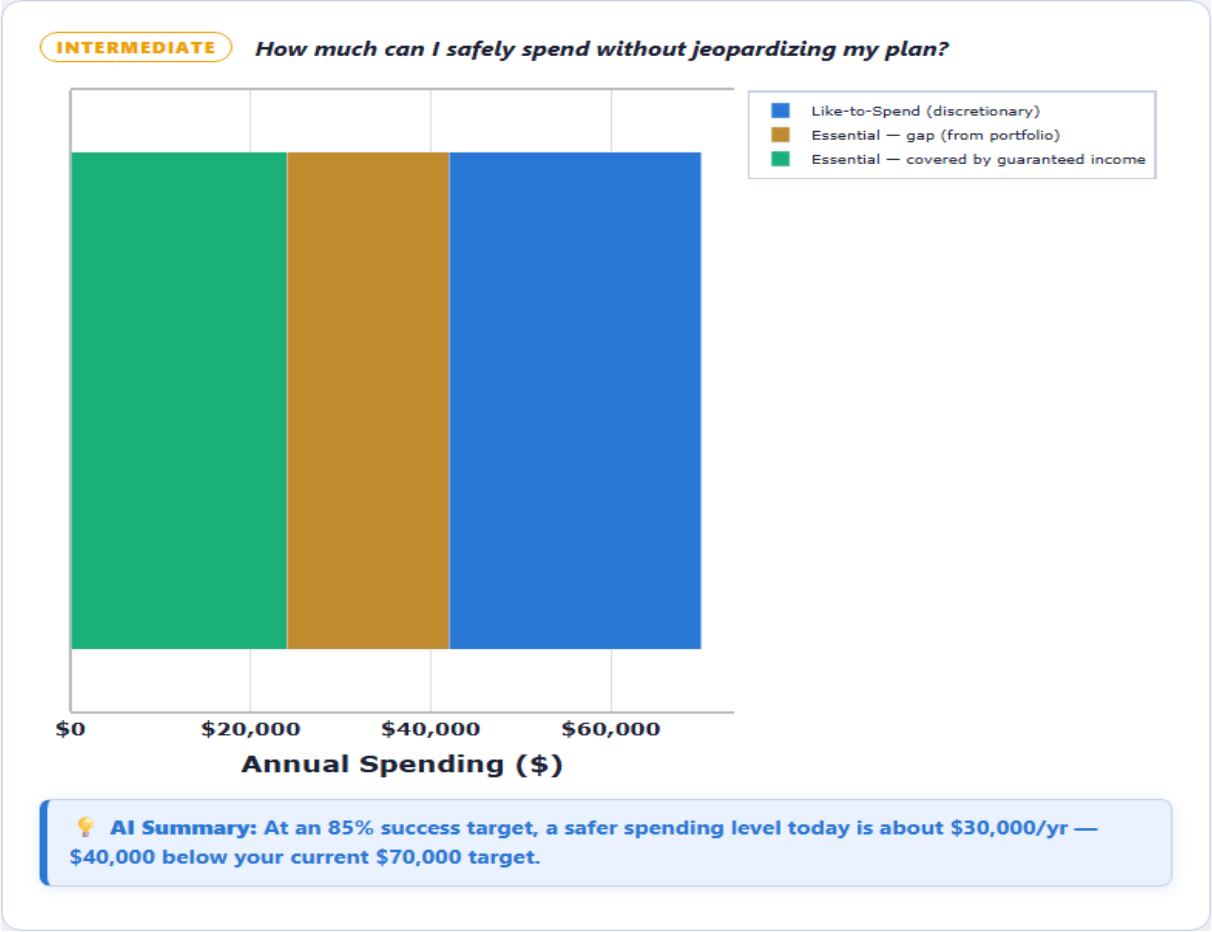
💡 **AI Summary:** You have 2.5× your salary saved — behind the common 4× benchmark for age 45.

This is a quick 'are you roughly on pace' check that compares total portfolio savings, expressed as a multiple of annual salary, against a simple built-in table (save about 1x salary by 30, 4x by 45, 10x by 67). It's a rough sanity check against a common savings-pacing guideline, not a personalized projection tied to the plan's own Monte Carlo results.

Intermediate — “What should I actually do?”

7. How Much Can I Safely Spend?

How much can I safely spend without jeopardizing my plan?



This finding answers two related questions. First, the narrative text tells you the highest annual spending level that still keeps at least an 85% chance of not running out of money, found by testing many spending levels against a 'guardrails' strategy that automatically trims spending 10% when the withdrawal rate climbs too high, and allows a 10% raise when the portfolio is comfortably ahead. Second, the bar breaks target spending into three pieces: essential spending already covered by guaranteed income, an 'essential gap' guaranteed income doesn't reach, and truly discretionary spending — separating the non-negotiable core of the budget from the flexible portion.

8. 3-Bucket Withdrawal Strategy

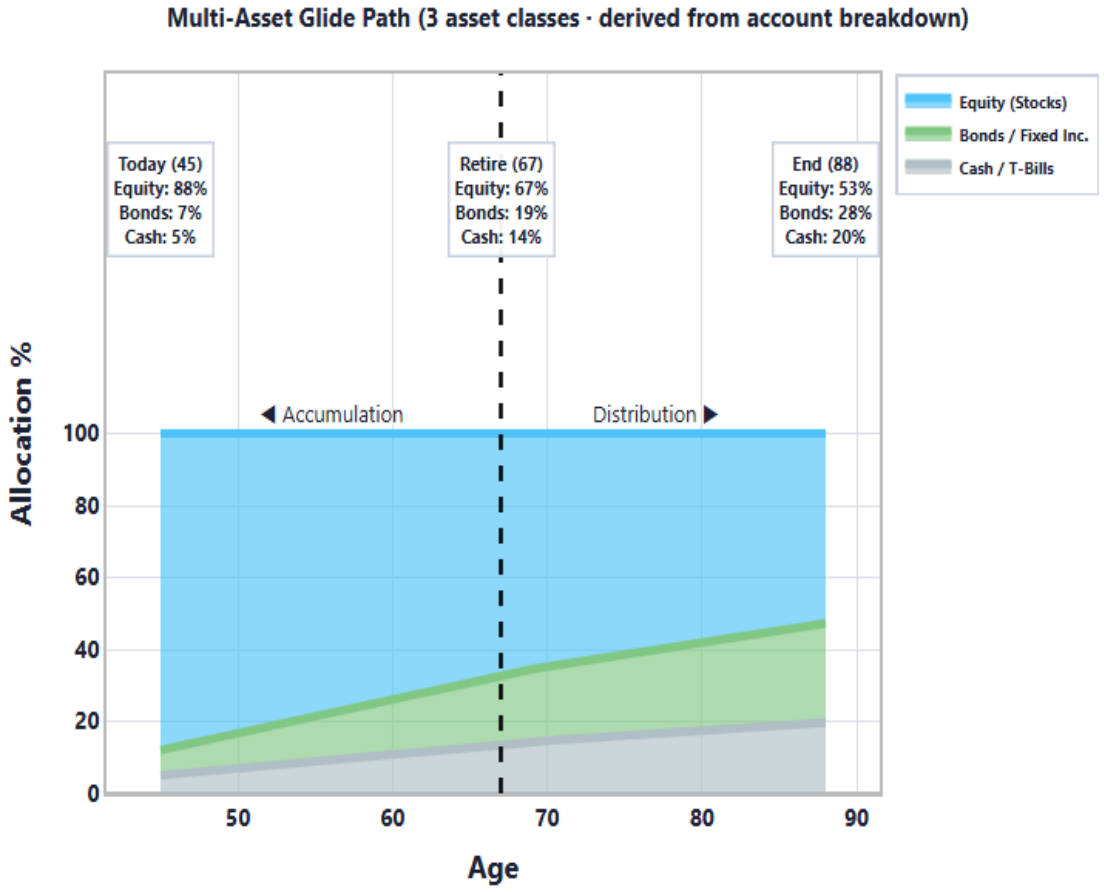
How should I structure withdrawals across accounts?

This chart illustrates splitting savings into three 'buckets' by time horizon instead of one undifferentiated pool: a cash bucket covers a few years of near-term spending so nothing has to be sold during a downturn; a bonds bucket is a medium-term buffer refilled from growth; and a stocks bucket does the long-term growing, refilling the bond bucket periodically. The point is tactical and psychological — it never forces a stock sale at a bad moment just to cover this year's groceries.

9. Multi-Asset Glide Path

How should my asset allocation shift as I get older?

INTERMEDIATE *How should my asset allocation shift as I get older?*



AI Summary: Starts at 88% equities today and shifts toward capital preservation through age 88.

This chart shows the same gradual shift from growth assets toward safety assets as the Portfolio Allocation finding, but as a continuous line across every age rather than a handful of snapshots — useful for seeing exactly how smooth (or lumpy) the transition looks, and how it lines up with major planned life events and debt payoff dates on the same timeline.

10. Social Security Claiming Strategy

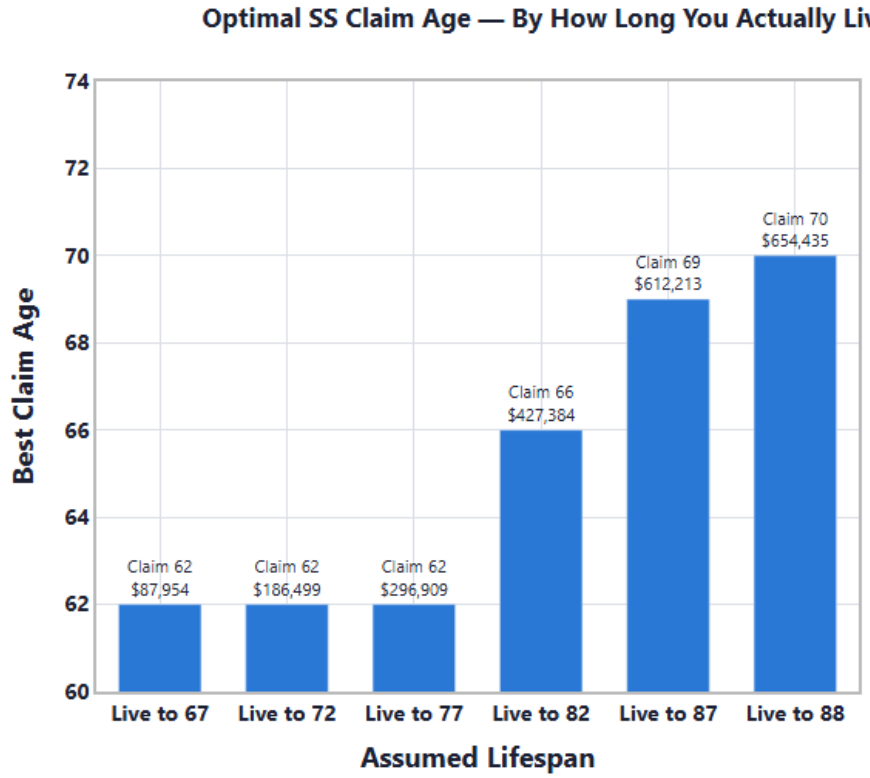
At what age should I claim Social Security, vs my Full Retirement Age?

This chart applies the real Social Security rules to answer 'when should I actually claim?' Claiming early permanently shrinks the monthly check (just over half a percent per month for the first 3 years early, a bit less beyond that); claiming later earns an 8%-per-year bonus up to age 70. The chart runs every age from 62 to 70 through those rules, assumes a modest annual cost-of-living adjustment, and projects total lifetime dollars collected. The best age is highlighted along with the 'break-even age' — how long someone needs to live for delaying to actually pay off versus claiming at Full Retirement Age.

11. Optimal SS Claim Age — By How Long You Actually Live

Does my best claiming age change depending on how long I actually live?

INTERMEDIATE *Does my best claiming age change depending on how long I actually live?*

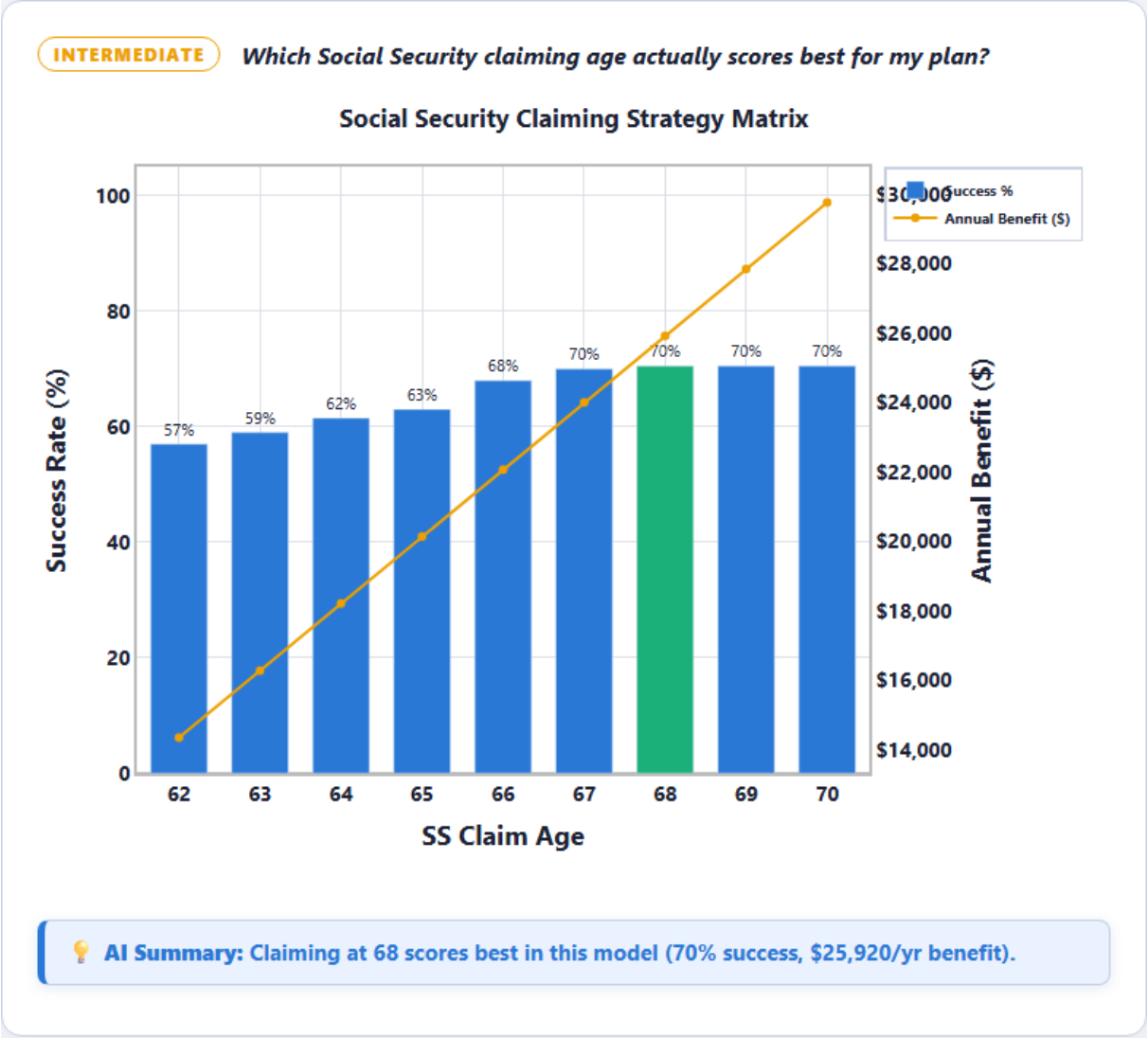


AI Summary: If you only live to 67, claiming at 62 nets the most ($87,954). If you live to 88 or beyond, delaying to 70 nets far more ($654,435) — the longer your realistic timeline, the more it pays to delay.

Rather than assuming one fixed life expectancy, this chart asks the same 'when should I claim?' question across a realistic range of how long someone might actually live — in roughly 5-year steps from retirement age up through full life expectancy. For each 'what if I only live to X' scenario, it re-runs the full lifetime-value math to find the winning claiming age. The usual pattern: a shorter expected lifespan favors claiming earlier; a longer one favors delaying — helping a user see whether 'claim later' is a safe bet across most plausible lifespans or only in a best-case, long-life scenario.

12. Social Security Strategy

Which Social Security claiming age actually scores best for my plan?

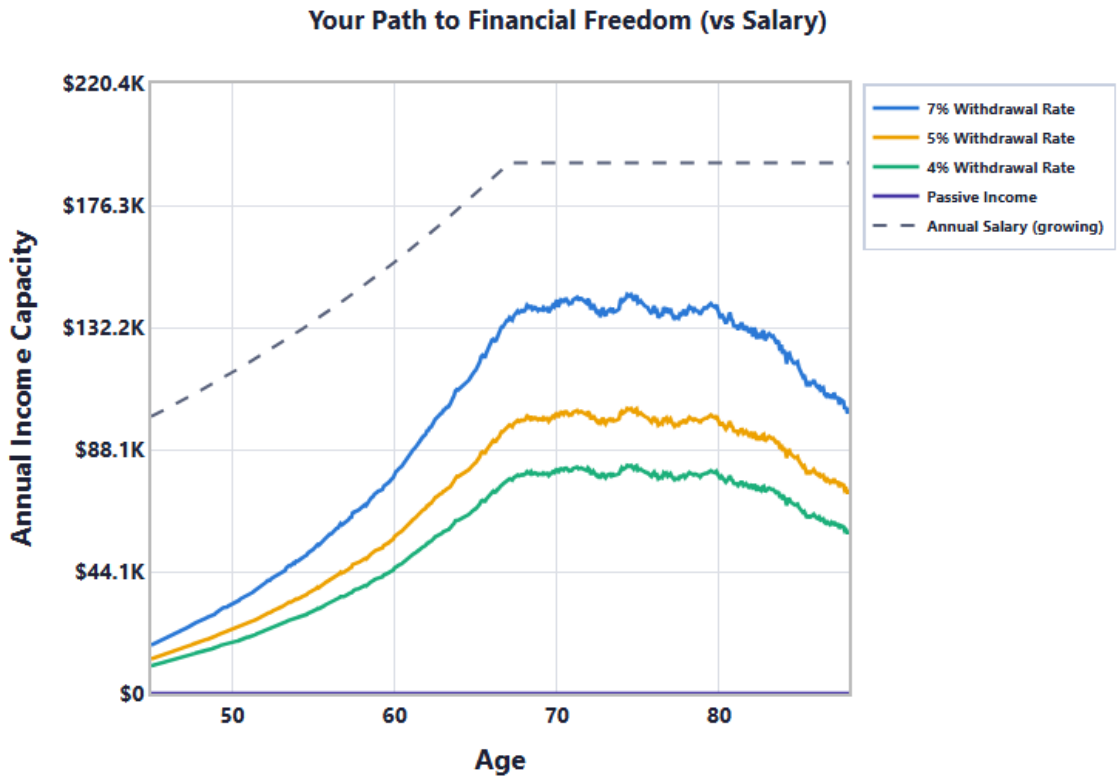


This chart also tests every claiming age from 62 to 70, but instead of comparing lifetime benefit dollars, it plugs each claiming age into a full Monte Carlo simulation of the whole retirement plan and asks 'does claiming at this age make my overall plan more likely to succeed?' This can give a different answer than a pure lifetime-dollars comparison because it accounts for how the timing of that income interacts with market risk and portfolio withdrawals, not just the raw benefit total.

13. Your Path to Financial Freedom (vs Salary)

At what age does my portfolio's income first match my salary?

INTERMEDIATE *At what age does my portfolio's income first match my salary?*



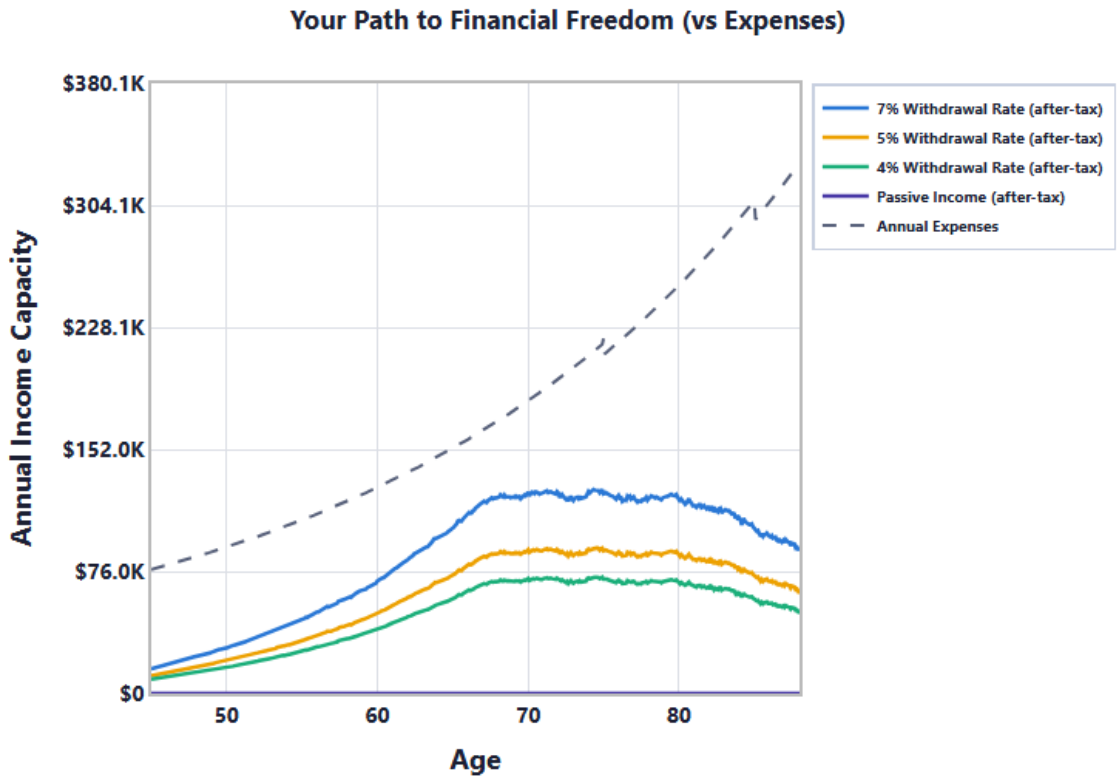
AI Summary: Tracks the age your portfolio's withdrawal capacity (at 7%/5%/4% rates) and real passive income first reach your $100.0K annual salary (growing at your assumed YoY rate through retirement) — the milestones on the way to financial independence.

This chart pinpoints the age at which the portfolio could realistically start replacing a paycheck. It compares four measures of 'portfolio income' — what a 7%, 5%, and 4% withdrawal rate would generate off the median simulated portfolio balance (increasingly conservative assumptions), plus actual real passive income like rental and dividends — against a projected salary line. Each time one of those four income measures first catches up to salary, that age is marked as a financial-independence milestone. The passive-income crossing is the most meaningful of the four since it reflects real cash flow rather than a hypothetical withdrawal assumption.

14. Your Path to Financial Freedom (vs Expenses)

At what age does my portfolio's income first cover my actual living expenses?

INTERMEDIATE *At what age does my portfolio's income first cover my actual living expenses?*

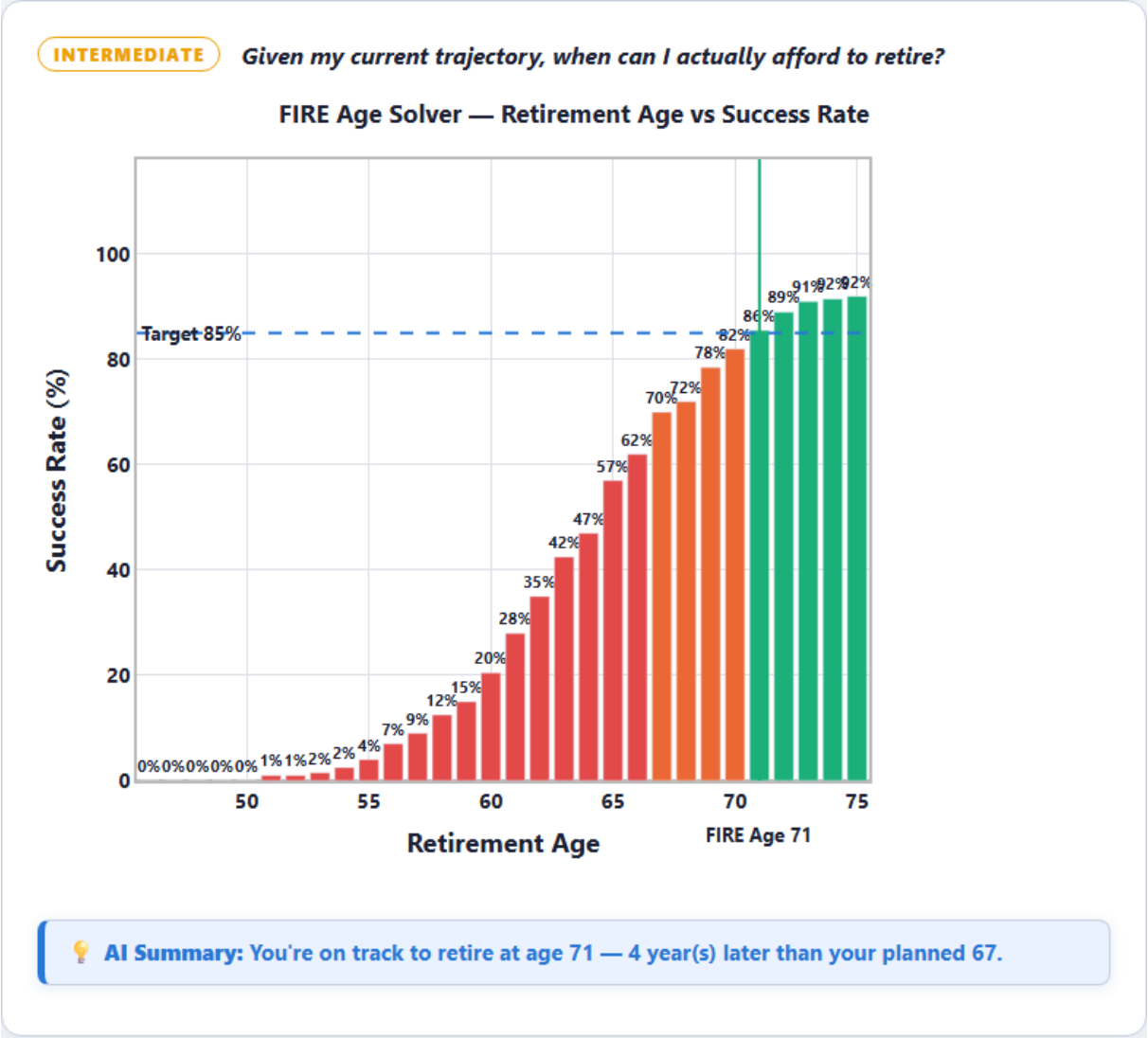


💡 **AI Summary:** Same milestones, but against actual living expenses (inflating forward, not a flat number) rather than salary — a more realistic target for anyone saving a meaningful share of income, since salary usually overstates what's actually needed to sustain. Today that's about $77.2K/yr — that's your $70.0K target spend plus $7.2K/yr healthcare premium. Withdrawal capacity and passive income are shown after an estimated blended tax rate here, since expenses are an after-tax, spendable-dollars figure.

This is the same 'when does my portfolio start paying for my life' analysis, but measured against actual living costs rather than salary — which matters because salary usually overstates true financial need for anyone saving a meaningful share of income. Because living expenses are what someone actually gets to spend after tax, the portfolio-income side is also converted to an after-tax estimate using the plan's account mix and an approximate blended tax rate, making it an apples-to-apples comparison. For many people this expense-based milestone is an earlier, more attainable target than matching full salary.

15. When Can I Actually Retire?

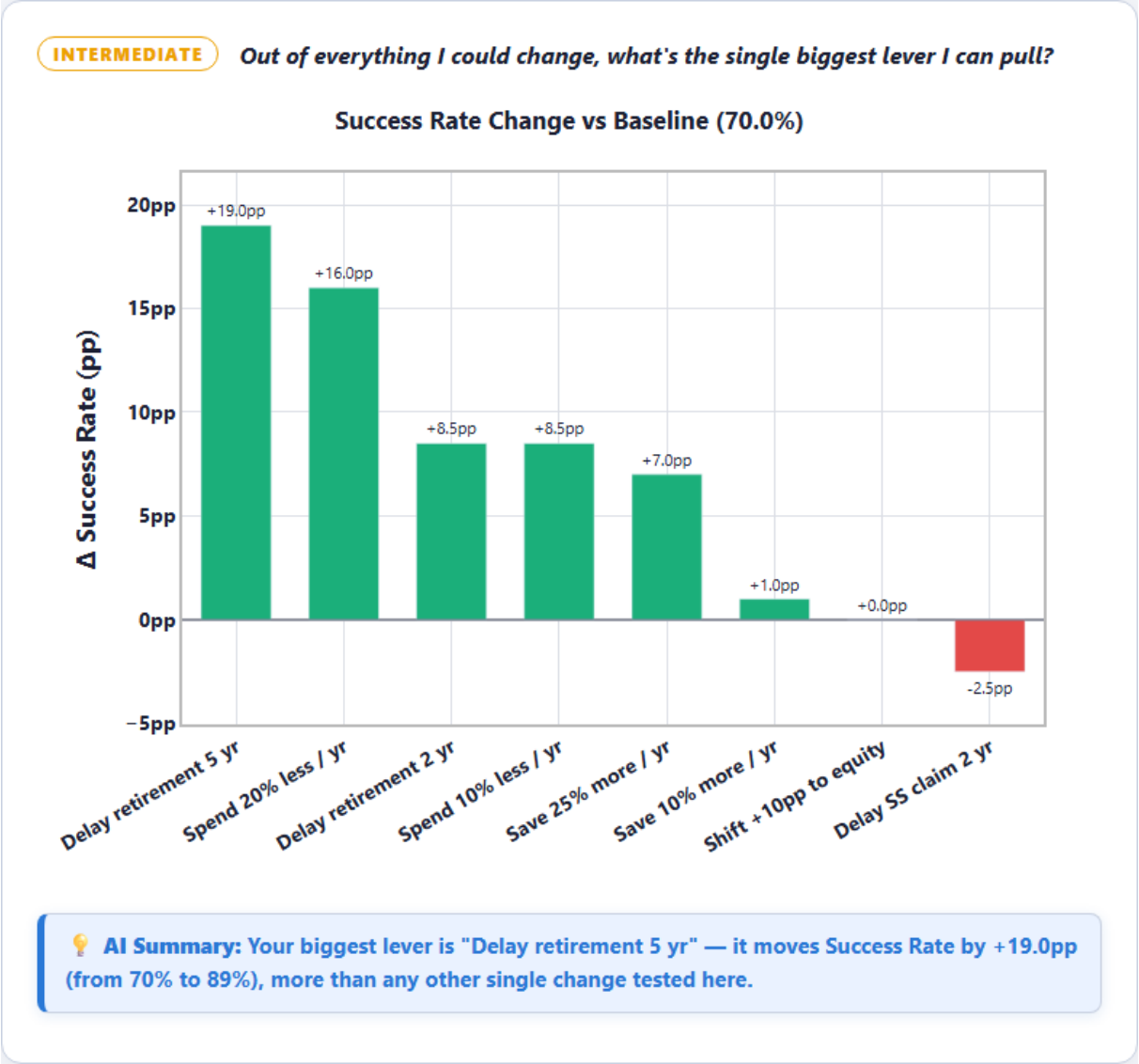
Given my current trajectory, when can I actually afford to retire?



This chart answers 'what's the earliest age I could actually retire and still feel confident my money will last?' It re-runs the full Monte Carlo simulation for every possible retirement age from 45 to 75 and records the success probability at each one, then reports the youngest age that clears an 85% comfort threshold as the 'FIRE age.' If retiring earlier than the currently planned age still clears 85%, the app says the plan is ahead of schedule; if it takes longer, it reports how many extra years of work the model suggests.

16. What's My Single Best Move?

Out of everything I could change, what's the single biggest lever I can pull?



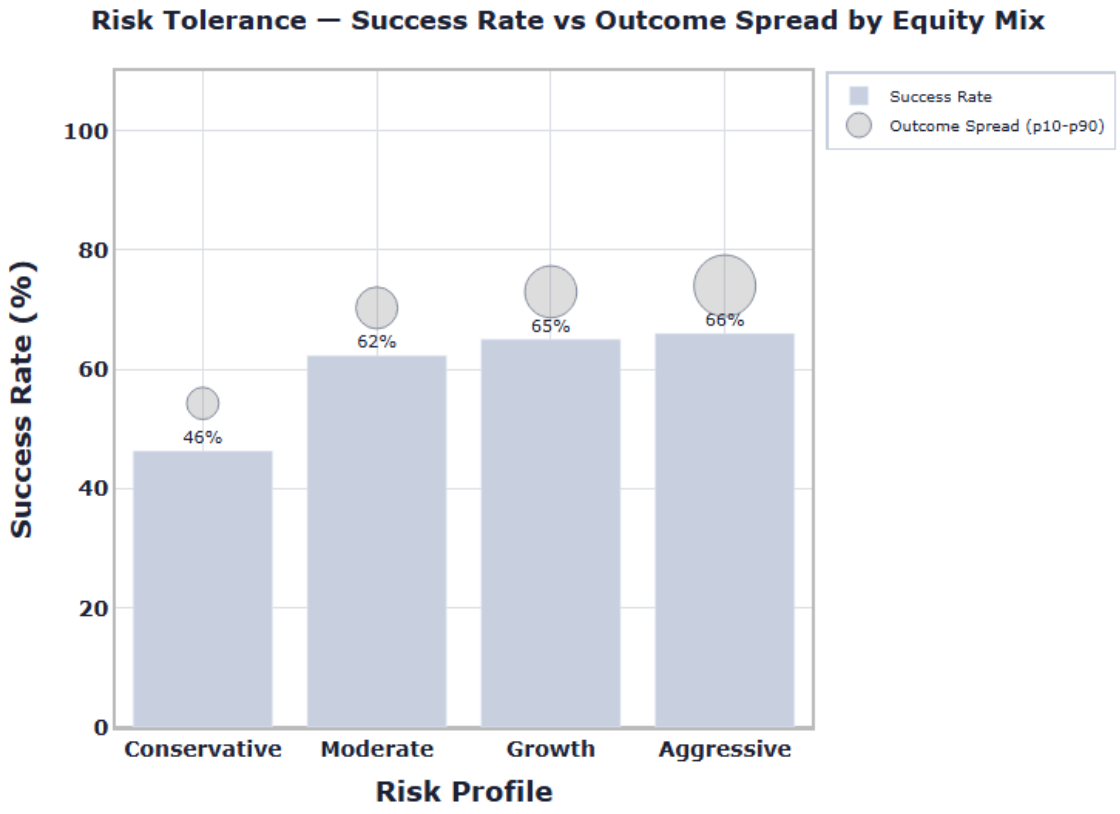
This chart tests eight common retirement adjustments — delaying retirement 2 or 5 years, saving 10% or 25% more, cutting spending 10% or 20%, shifting 10 percentage points more into stocks, or delaying Social Security by 2 years — one at a time, each starting from the current plan unchanged in every other respect. For each, the app re-runs the full simulation and measures exactly how many percentage points it moves the plan's success rate, ranked so the single most impactful change appears first. Worth flagging: because each lever is tested in isolation, the chart doesn't show what combining several levers together would do, and the Social Security delay lever specifically understates its real-world benefit since it doesn't credit the delayed-claiming bonus the way the dedicated Social Security charts do.

Advanced — “How robust or optimized is this, really?”

17. Risk Tolerance — What Different Choices Would Look Like

What would happen to my outcomes if I took on more, or less, investment risk?

ADVANCED *What would happen to my outcomes if I took on more, or less, investment risk?*



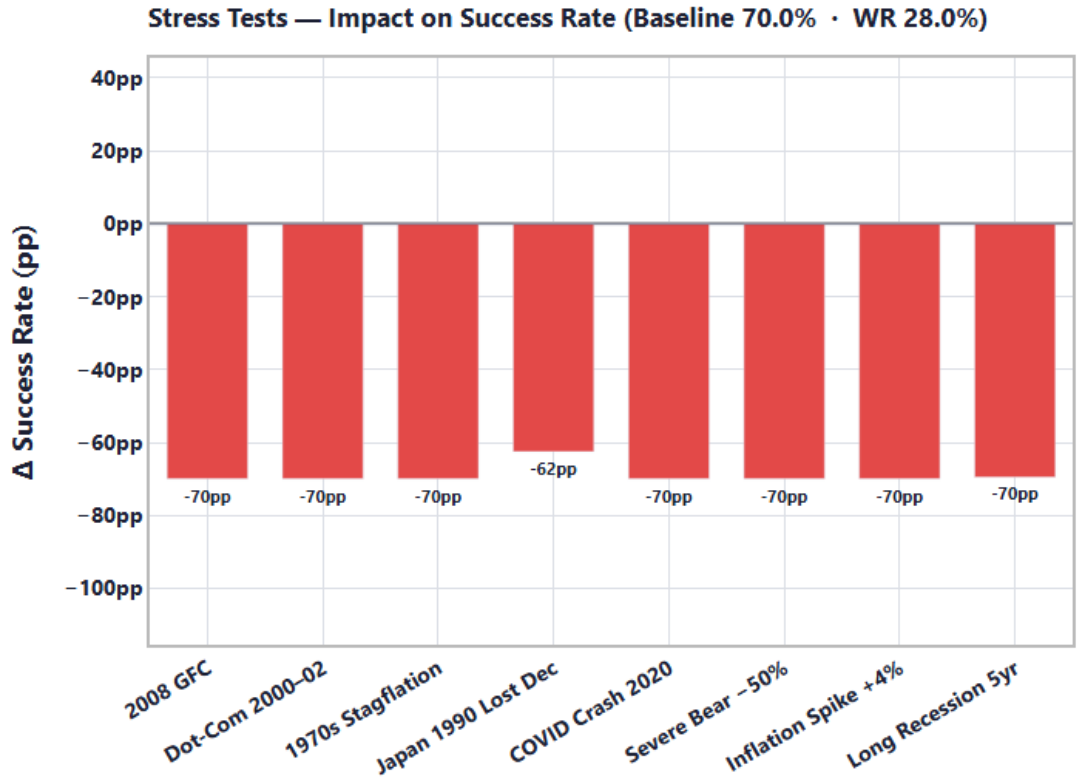
💡 **AI Summary:** Moving from Conservative to Aggressive changes Success Rate by +20pp but roughly 7.7x's the spread of possible outcomes — not free money, a genuine trade-off.

This chart answers 'what would happen if I dialed my investment risk up or down?' by re-running the entire plan four times — as a Conservative (30% stocks), Moderate (55%), Growth (75%), and Aggressive (90%) investor — while holding everything else constant. It shows both how often the money lasts (success rate) and how wide the range of possible outcomes is (a bigger marker means a bigger gap between a bad market and a great one), framing the choice as a genuine trade-off rather than a strictly better/worse decision.

18. Stress Tests

How does my plan hold up under historical crisis scenarios?

ADVANCED *How does my plan hold up under historical crisis scenarios?*

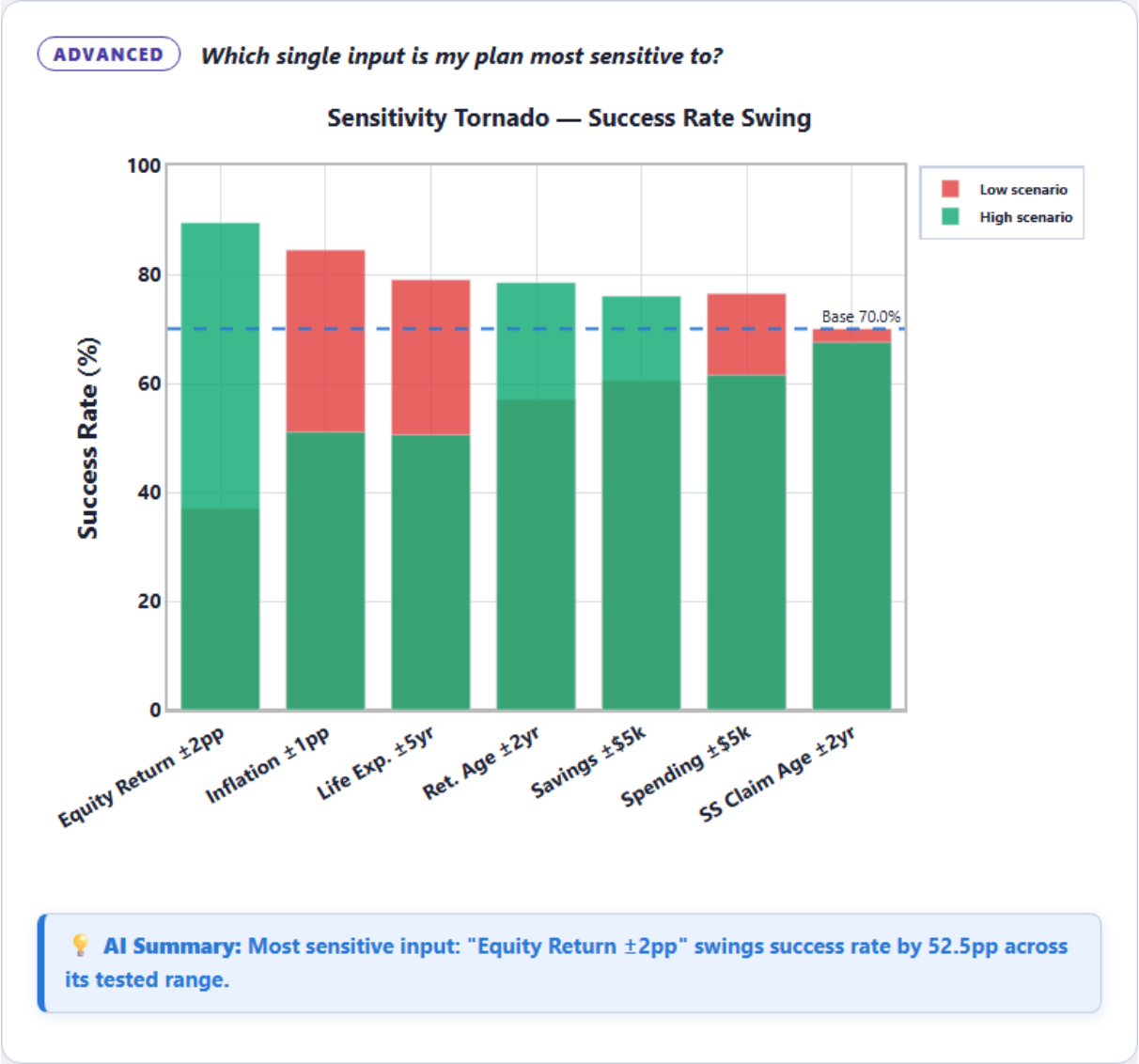


💡 **AI Summary:** Worst modeled scenario ("2008 GFC") drops success rate to 0% (-70.0pp vs baseline).

This finding tests the plan against eight real historical shocks — the 2008 financial crisis, the dot-com crash, 1970s stagflation, Japan's 1990s 'lost decade,' the 2020 COVID crash, a generic severe bear market, an inflation spike, and a 5-year recession — by applying that episode's historical magnitude of loss evenly across the plan's full retirement horizon, then re-checking how often the money still lasts. The bars show how many percentage points the success rate would fall under each scenario, revealing which type of crisis a specific plan is most vulnerable to. Long, grinding shocks (like Japan's Lost Decade) typically hurt far more than short sharp ones (like COVID) because the drag compounds for much longer under this model.

19. Sensitivity (Tornado Chart)

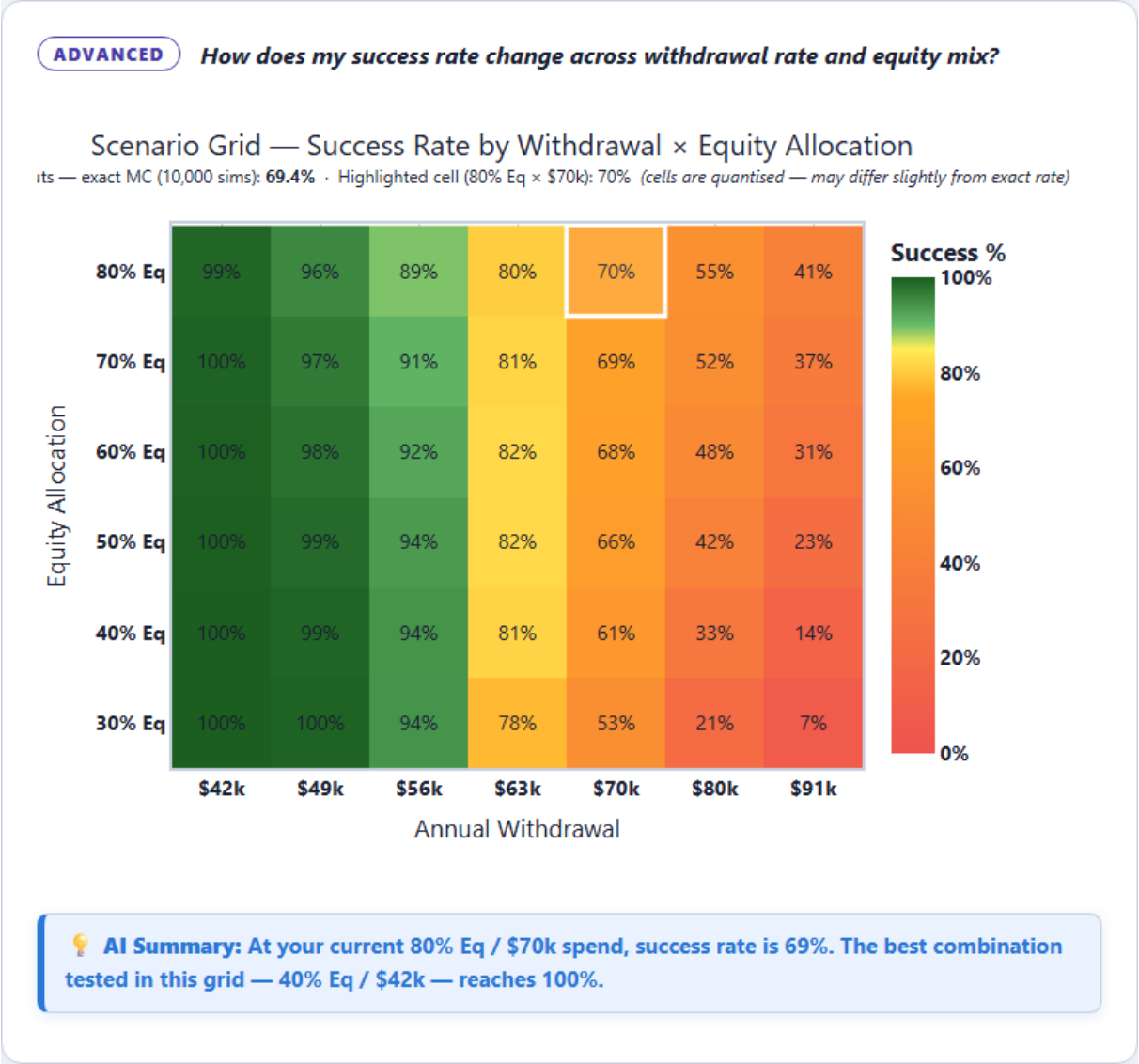
Which single input is my plan most sensitive to?



This chart nudges one input at a time — market returns, inflation, spending, savings, retirement age, life expectancy, and Social Security claiming age — up and down by a realistic fixed amount, holding everything else steady, and re-checks the plan's success rate each time. The bars are sorted so the input that swings the outcome most sits at the top, showing where forecasting risk actually concentrates and which assumption is most worth double-checking or actively managing.

20. Scenario Grid — Withdrawal x Equity

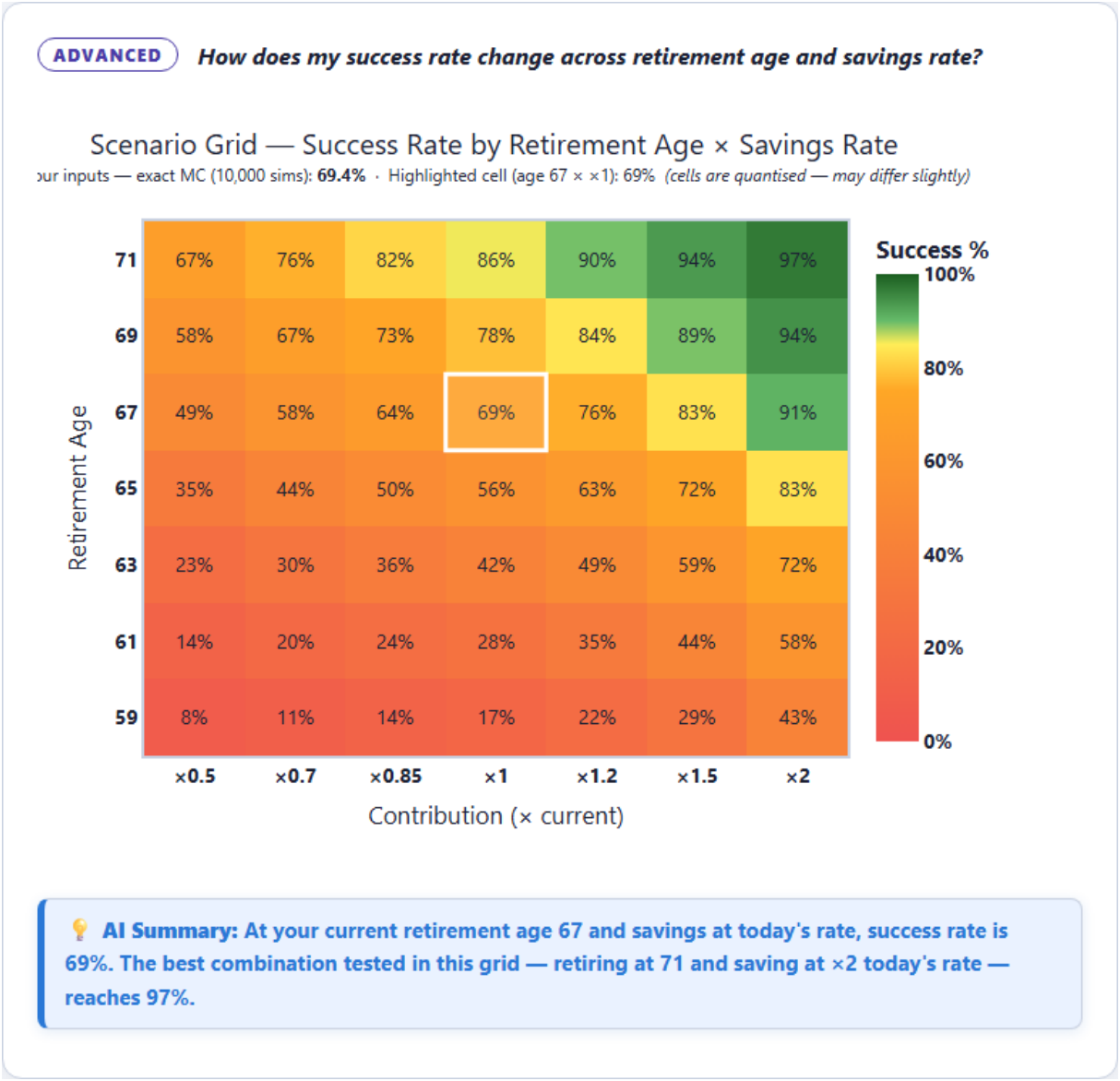
How does my success rate change across withdrawal rate and equity mix?



This heatmap answers 'if I spent a bit more or less, and held more or less in stocks, how would my odds change?' It builds a 7x6 grid — seven spending levels from 60% to 130% of current withdrawal, against six stock-allocation levels from 30% to 80% — running a full Monte Carlo simulation for all 42 combinations. The actual current combination is highlighted so it's easy to see how close the plan is to the best-performing combination tested, and how sensitive the outcome is to modest changes in either direction.

21. Scenario Grid — Retirement Age x Savings Rate

How does my success rate change across retirement age and savings rate?



This second grid answers 'what if I retired earlier or later, and saved more or less aggressively?' It tests retirement ages roughly 8 years before to 8 years after the current plan against seven savings-rate multipliers from half to double the current contribution, re-running a Monte Carlo simulation for every combination. The current age and savings rate are highlighted, showing at a glance whether working a bit longer or saving meaningfully more would move the plan into a noticeably safer zone.

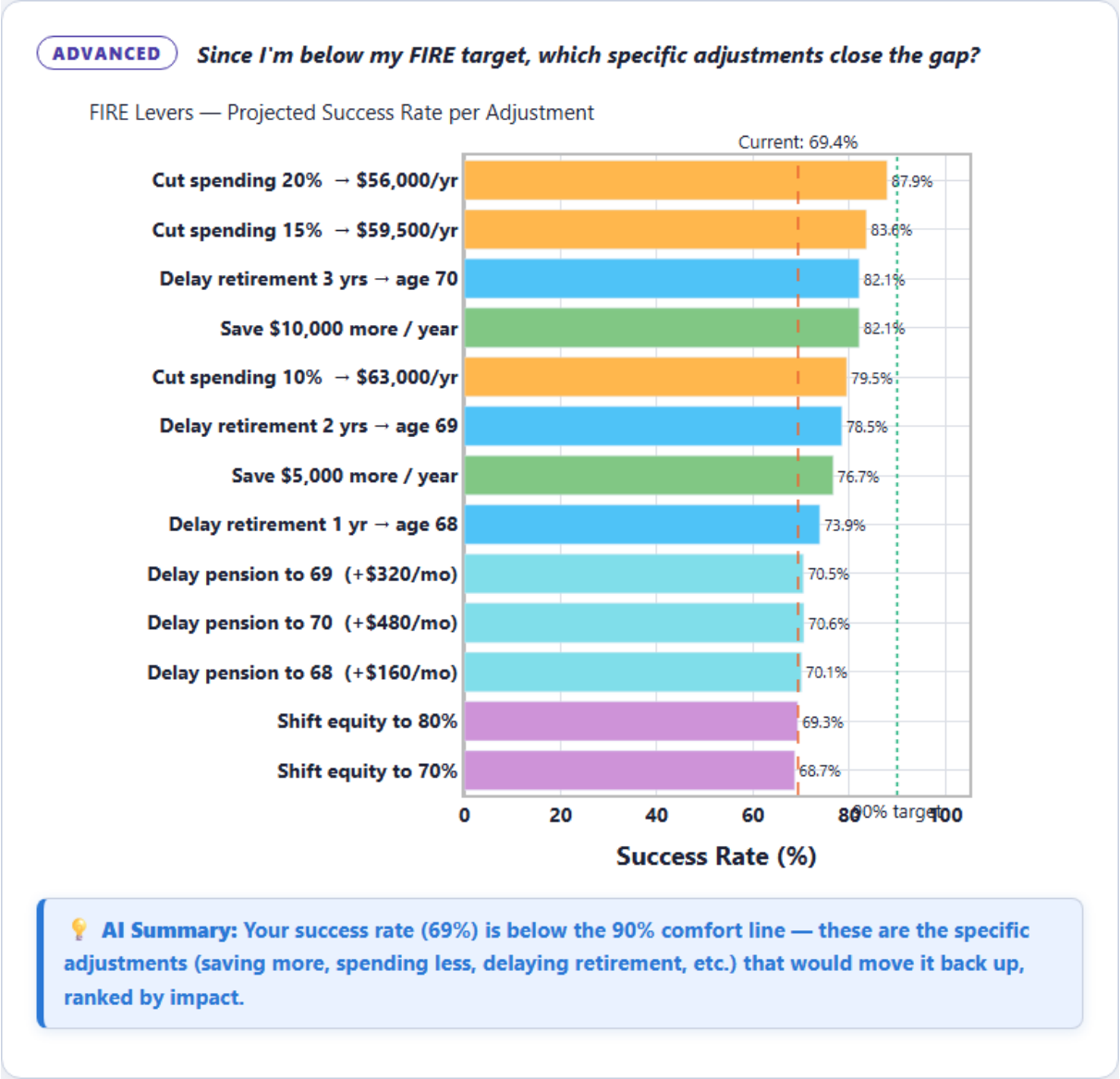
22. Success Rate vs Retirement Age

How much does success rate change for every year I move retirement earlier or later?

This chart answers 'if I worked longer than currently planned, how much safer would retirement become?' It re-runs the simulation at the current planned retirement age and then one, two, three years later (up to 8 years out), showing how the success rate climbs. A shaded band and dotted line mark the personal target success rate — 85% by default, adjustable in plan settings — and a star marks the first age at which the curve crosses into that target zone: the earliest 'safe' retirement date under this model.

23. FIRE Levers — Adjustment Impact

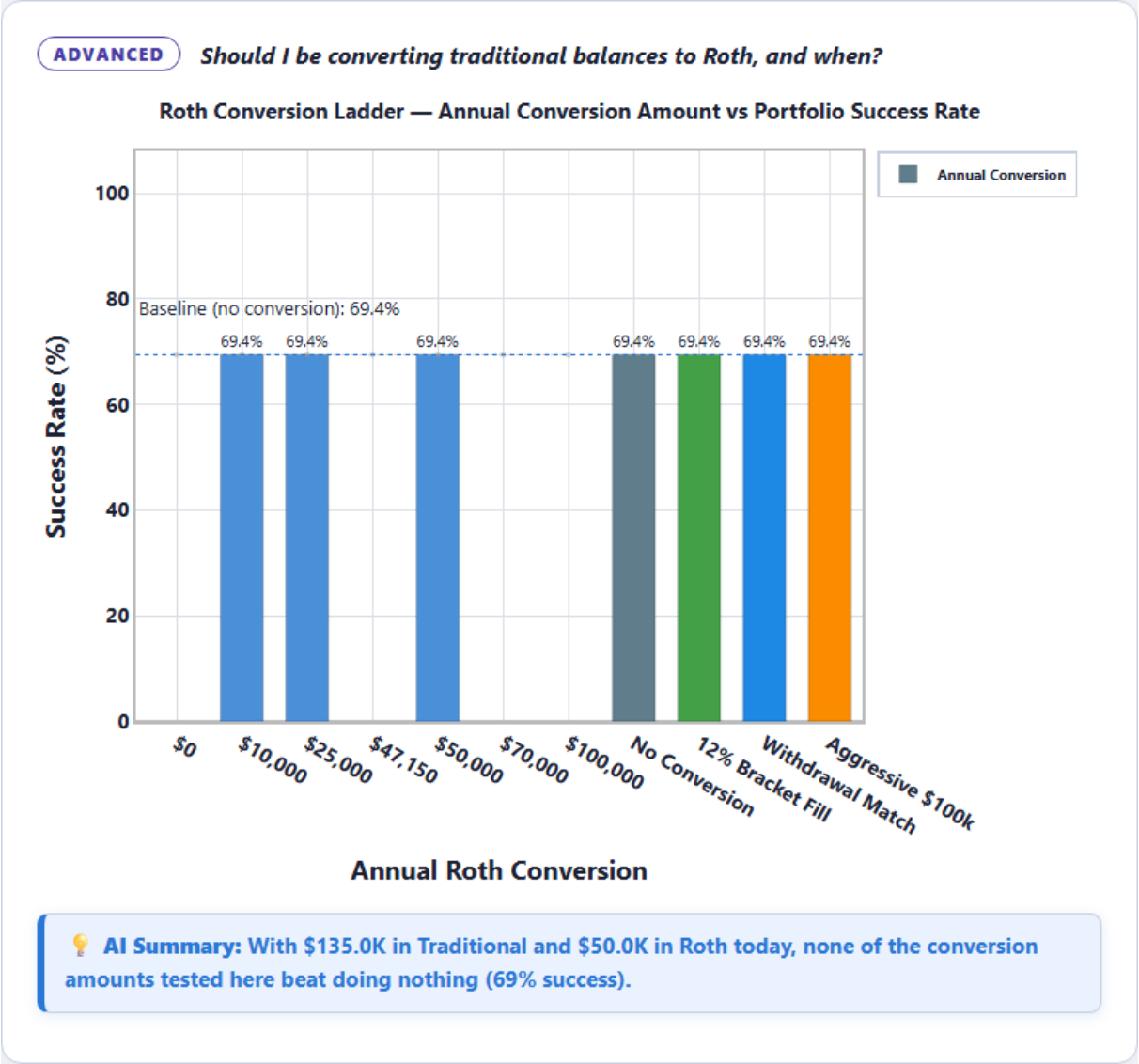
Since I'm below my FIRE target, which specific adjustments close the gap?



This chart appears only when a plan's success rate is below a 90% comfort line, and shows the specific, ranked list of changes that would move it back above that line — delaying retirement 1-3 years, saving an extra $5,000-$10,000/yr, cutting spending 10-20%, shifting more into stocks, or delaying Social Security (correctly crediting the real delayed-claiming bonus this time). If the plan is already comfortably above 90%, this chart is swapped out for a 'Spending Freedom' chart showing how much extra could safely be spent instead — so which chart appears is itself informative about whether the plan needs tightening or has room to loosen.

24. Roth Conversion Ladder

Should I be converting traditional balances to Roth, and when?

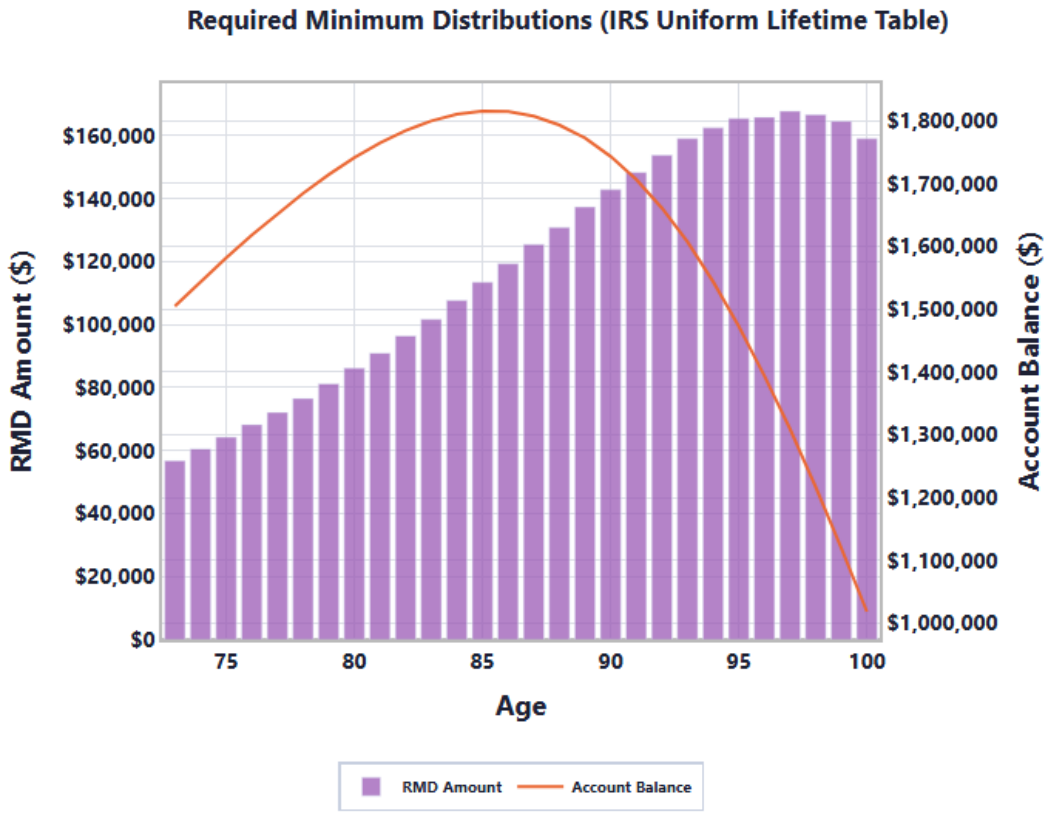


This chart is meant to show whether converting some Traditional IRA/401(k) balance into a Roth IRA today would improve the plan's long-term success rate, testing a hardcoded 'top of the 12% tax bracket' amount ($47,150) alongside the user's own withdrawal amount and a $100,000 aggressive scenario. It only appears for US plans, since Roth conversions are a US tax-code feature. Important caveat: as currently implemented, the underlying simulation does not actually see the account split it's testing, so the bars are effectively measuring the same portfolio math each time — any differences shown are noise, not a genuine tax-optimization signal. Conversion tax owed and the resulting reduction in future RMDs are also not modeled in this specific chart.

25. Required Minimum Distributions

What will my Required Minimum Distributions look like, and when do they start?

ADVANCED *What will my Required Minimum Distributions look like, and when do they start?*

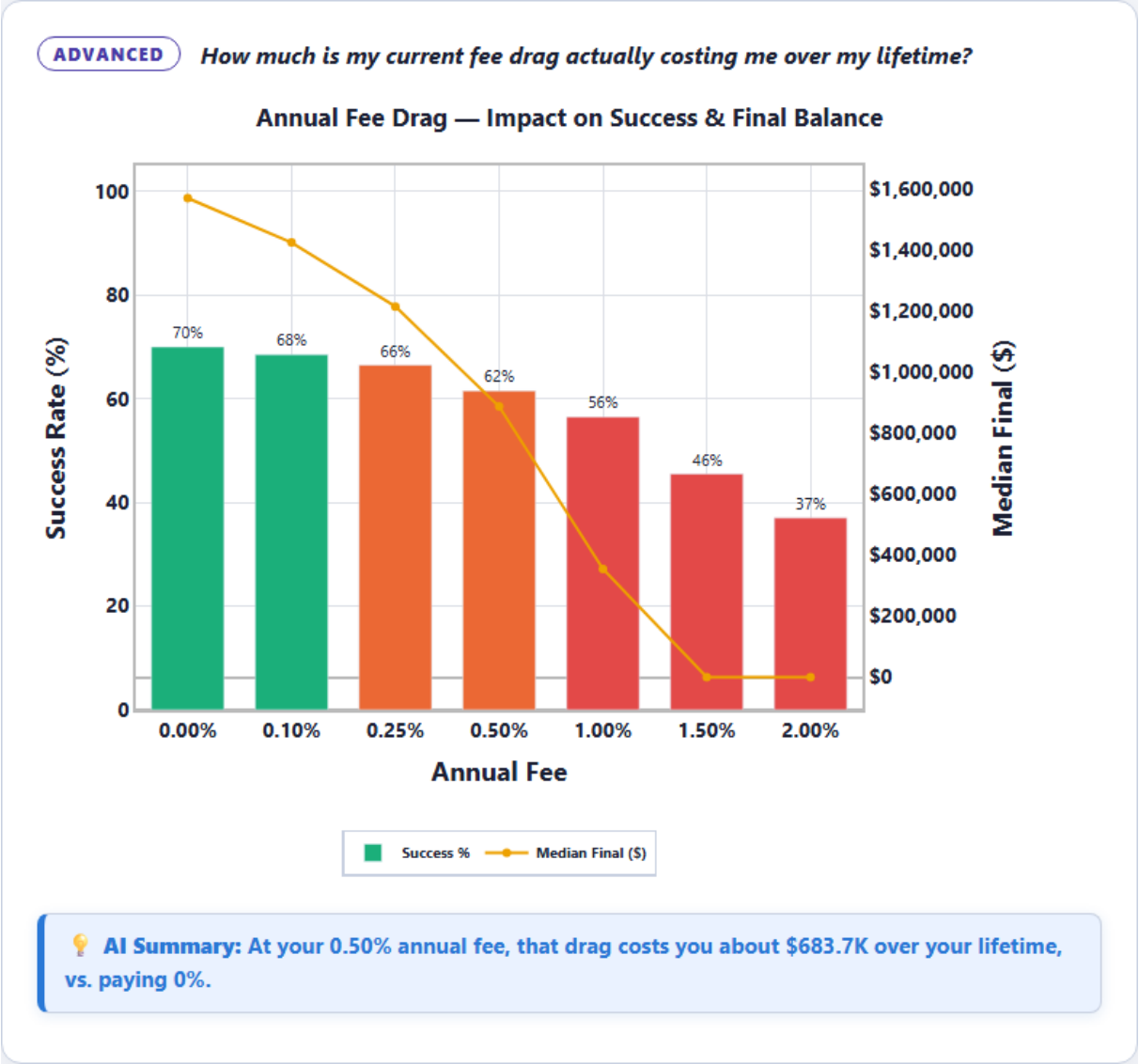


AI Summary: In about 28 years (age 73), your projected pre-tax balance of ~$1.50M triggers a required withdrawal of about $56,778 that year, taxed as ordinary income whether you need the cash or not.

This chart projects the government-mandated withdrawals ('Required Minimum Distributions') the IRS forces on Traditional IRA/401(k) balances starting at age 73, whether or not the money is actually needed that year — each year's forced withdrawal is a fixed fraction of the balance drawn from the real IRS Uniform Lifetime Table, and it's fully taxable as ordinary income. The chart grows the current pre-tax balance forward at the plan's expected return up to age 73, then shows the shrinking sequence of mandatory withdrawals. It's US-only since RMDs are a US IRS rule, and helps a user see the size of a tax bill that arrives automatically in their 70s — one reason people consider Roth conversions earlier.

26. Am I Paying Too Much in Fees?

How much is my current fee drag actually costing me over my lifetime?

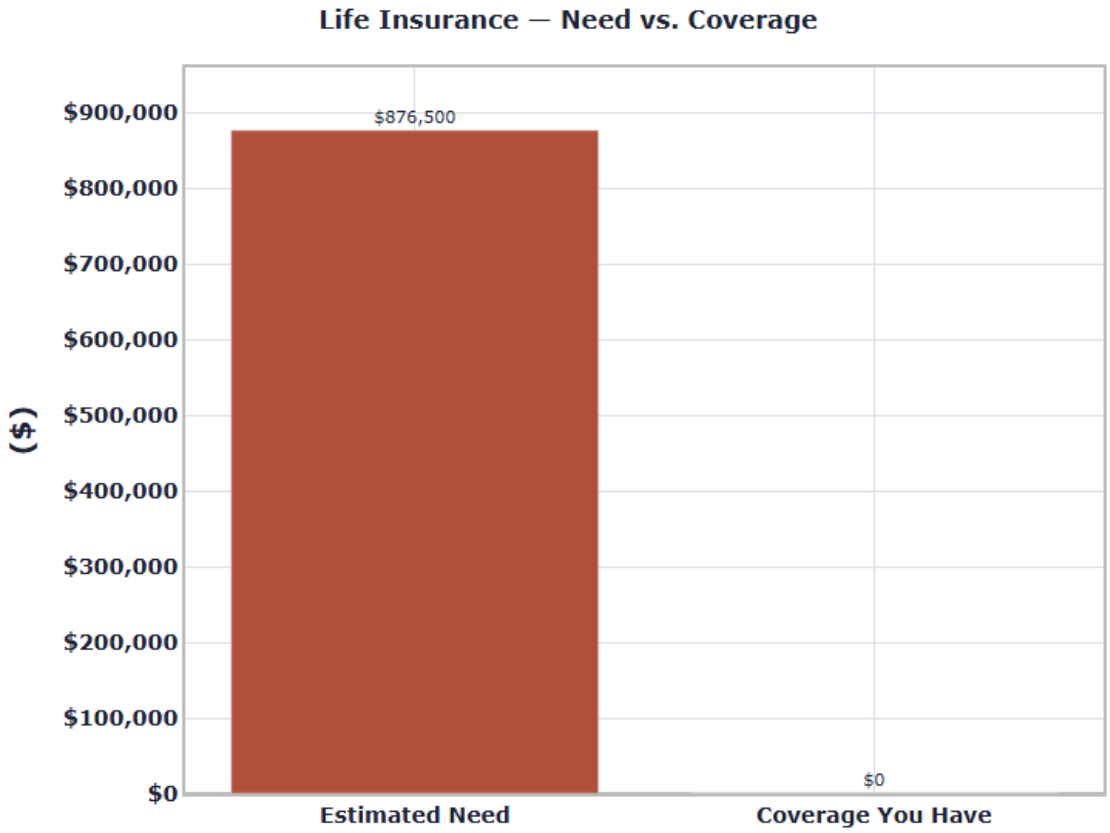


This finding quantifies the real cost of portfolio fees (fund expense ratios, advisor fees) by re-running the full simulation at seven fee levels from 0% to 2%/year and comparing each to a hypothetical zero-fee version of the same plan. Each fee level is modeled by shaving that percentage directly off the expected stock-market return before simulating thousands of possible futures, showing both the success-rate drop and the smaller typical ending balance as fees rise. The lifetime dollar figure quoted is the gap between the actual fee level's median outcome and the zero-fee outcome — illustrating how small annual fees compound into a large lifetime cost.

27. What Happens If I Die or Can't Work?

If I died or couldn't work tomorrow, would I be financially protected?

ADVANCED *If I died or couldn't work tomorrow, would I be financially protected?*



AI Summary: Estimated life insurance gap: about $876,500 more coverage than you have today. If you couldn't work starting today, your liquid savings would cover the gap for about 14 months before needing to tap retirement accounts.

This finding estimates two financial cushions: how much life insurance a household would need if the primary earner died, and how long savings would last if someone became unable to work. The life insurance 'need' is essential annual spending (about 60% of target spending) multiplied by years remaining until planned retirement, plus outstanding debt, minus readily available cash and brokerage savings — then compared against existing coverage. The disability figure looks at how many months liquid savings would cover essential expenses after netting out any disability benefit already in place. This is a simplified, directional planning estimate, not an underwriting-grade insurance calculation.

28. Household Retirement Timeline

How do our two retirement timelines line up as a household?

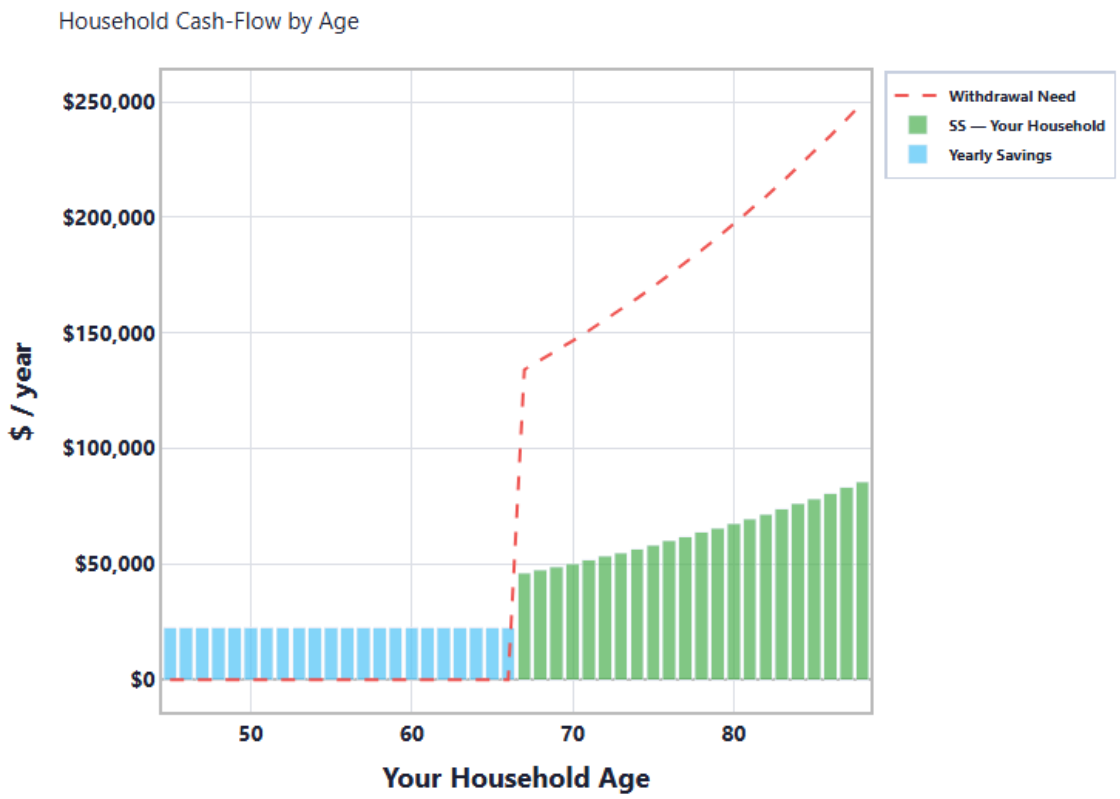
This chart lays out both partners' retirement journeys side by side on the same age timeline — each person's working years, any gap between stopping work and claiming Social Security, and the years after Social Security begins — through the household's shared life-expectancy assumption. It makes visible at a glance whether one partner retires well before the other, and whether either partner has a stretch of retirement with no Social Security income yet coming in. For a single-person plan it simply shows one person's timeline; only the caption sentence changes wording.

29. Household Cash-Flow by Age

How does our household cash flow change as each of us moves through retirement?

ADVANCED

How does our household cash flow change as each of us moves through retirement?



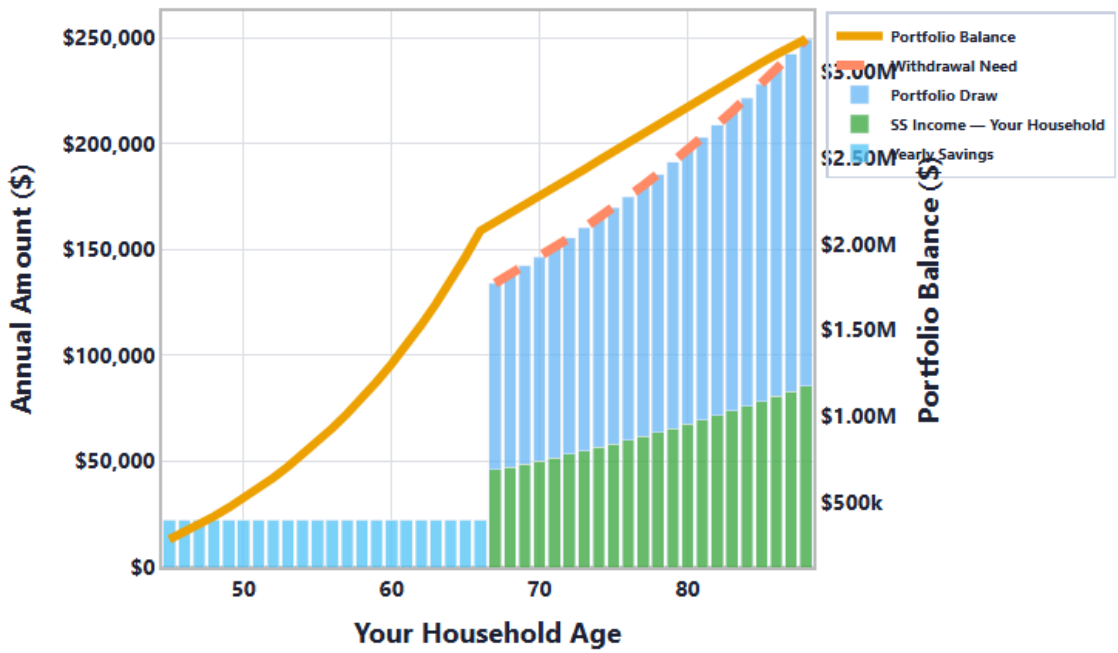
💡 **AI Summary:** Your savings and Social Security income through retirement, against your total withdrawal need (red dashed line).

This chart adds up household income sources — each partner's ongoing savings while still working, plus each partner's Social Security once they individually start claiming — and stacks them year by year against one combined household spending target. Both Social Security streams start on their own separate claiming ages and are inflation-adjusted, but the spending need only switches on once at least one partner retires and uses one shared figure. It's a quick visual for whether guaranteed income is keeping pace with what the household actually needs each year.

30. Household Withdrawal Funding

How is our combined household withdrawal need funded, age by age?

ADVANCED *How is our combined household withdrawal need funded, age by age?*



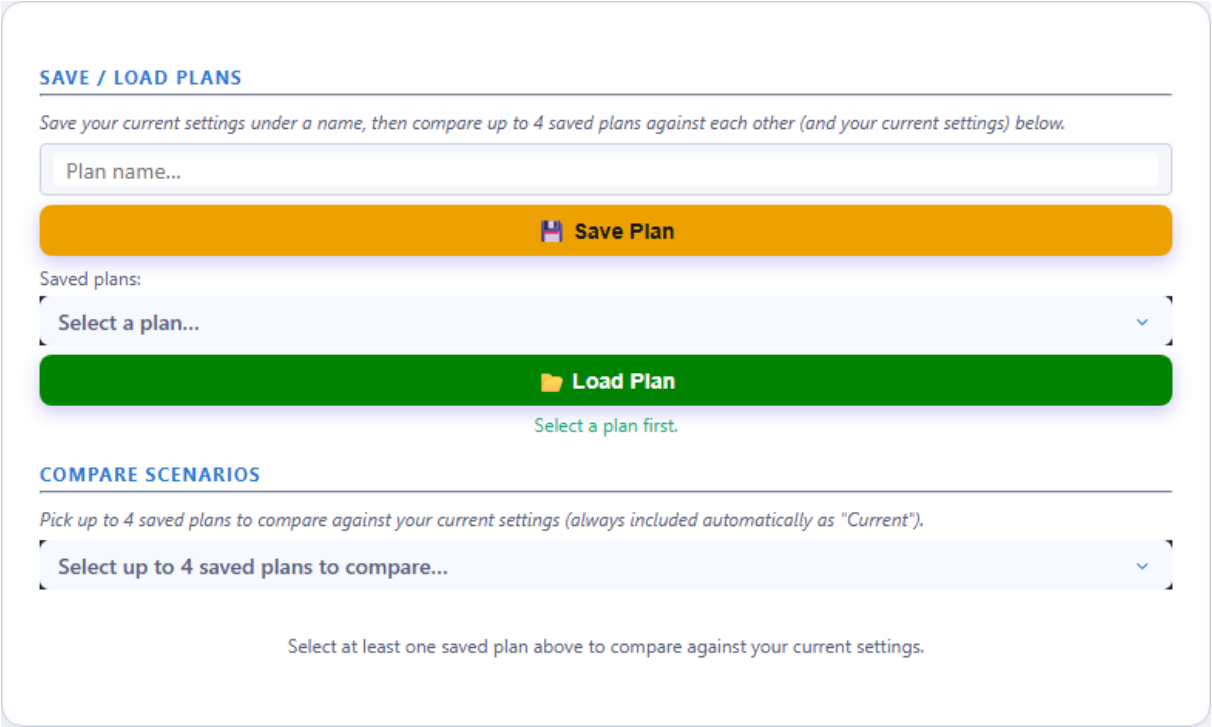
AI Summary: How your withdrawal need gets funded each year — Social Security, passive income, and portfolio draws — with your portfolio balance overlaid on the right axis.

This chart shows, year by year, exactly how the household's total spending gets paid for — first from guaranteed sources (both partners' Social Security and passive income), then from the portfolio if that isn't enough, growing the portfolio each year at its expected return and adding savings or one-time windfalls as they occur. If even the full portfolio isn't enough to cover the gap in some future year, that shortfall is shown explicitly in red with a marker at the age the money runs out. Unlike the Monte Carlo Simulation chart, this is a single 'expected' scenario using average assumed returns, not a range of outcomes — it's meant to make the mechanics of 'where does this year's spending money actually come from' concrete for a two-income household.

Two More Screens You'll See

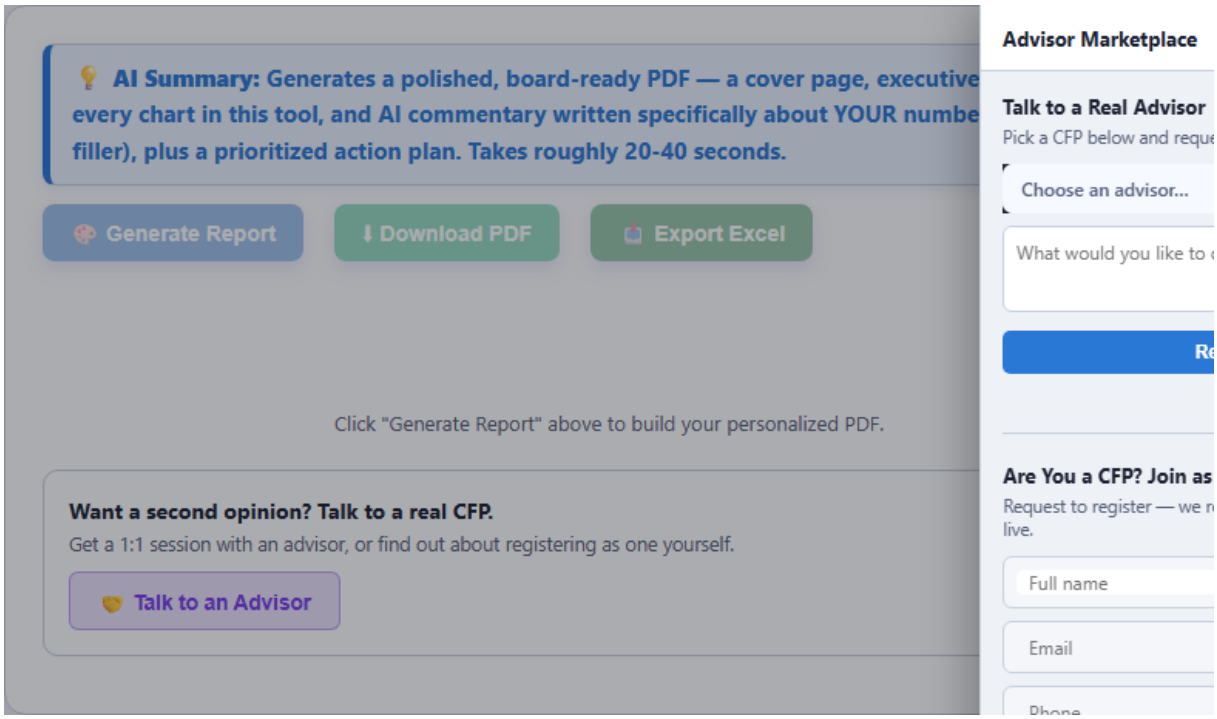
After the 30 findings above, the app shows two more screens, numbered 31 and 32 in its own counter. Neither one is an analysis — they're where you save/compare plans and download your results — but they're included here since they're part of the same guided sequence.

31. Compare & Save Scenarios



This screen isn't an analysis chart like the 30 findings before it — it's a save/compare utility. It lets you name and save the current plan, reload a previously saved one, and line up to 4 saved plans side by side against your current settings, so you can compare, for example, a plan where you retire at 65 against one where you retire at 68. Saved plans live in your browser, not your account, so they're tied to the device you're using.

32. Download Your Report



The final screen turns everything the simulation found into a take-away document: a polished PDF with a cover page, executive summary, every chart from the report, and commentary written specifically about your own numbers, plus a prioritized action plan — or a full Excel workbook with every input and one worksheet per finding. On the free tier these export buttons are intentionally disabled, with a prompt instead to talk to a real financial advisor for a second opinion.

Part 6 — Things Worth Knowing

No planning tool is perfect, and a few honest caveats are worth keeping in mind when reading certain findings above:

- The Roth Conversion Ladder chart is currently more illustrative than decision-grade — its comparison bars don't yet fully capture the effect of the account split it's testing, so it shouldn't be relied on alone for a real Roth-conversion decision.
- In the general “What's My Single Best Move?” ranking, the “delay Social Security” option understates its true benefit, because it doesn't yet credit the real delayed-claiming bonus the dedicated Social Security charts apply correctly elsewhere in the report.
- A couple of “confidence target” thresholds used behind the scenes (85% vs. 90%) aren't perfectly unified across every finding — in rare cases this can mean one chart implies a plan needs work while another treats the same plan as already on track.
- The “Am I On Track For My Age?” benchmark table is a built-in internal guideline, not a citation to any specific named financial-industry source — treat it as a rough sanity check, not an authoritative standard.