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# Comparisons

## Total Income

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Income	Total Income
2016	30	30	\$100,000	\$200,000
2017	31	31	\$100,348	\$200,900
2018	32	32	\$100,697	\$201,796
2019	33	33	\$101,048	\$202,687
2020	34	34	\$101,401	\$203,574
2021	35	35	\$101,755	\$204,457
2022	36	36	\$102,110	\$205,335
2023	37	37	\$102,467	\$206,209
2024	38	38	\$102,826	\$207,080
2025	39	39	\$103,186	\$207,947
2026	40	40	\$103,547	\$208,811
2027	41	41	\$103,910	\$209,672
2028	42	42	\$104,274	\$210,526
2029	43	43	\$104,640	\$211,370
2030	44	44	\$105,007	\$212,205
2031	45	45	\$105,376	\$213,032

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Income	Total Income
2032	46	46	\$105,746	\$213,850
2033	47	47	\$106,118	\$214,660
2034	48	48	\$106,491	\$215,461
2035	49	49	\$106,866	\$216,254
2036	50	50	\$107,240	\$217,039
2037	51	51	\$107,613	\$217,816
2038	52	52	\$107,984	\$218,585
2039	53	53	\$108,354	\$219,347
2040	54	54	\$108,723	\$220,100
2041	55	55	\$109,091	\$220,847
2042	56	56	\$109,460	\$221,586
2043	57	57	\$109,829	\$222,317
2044	58	58	\$110,198	\$223,042
2045	59	59	\$110,568	\$223,759
2046	60	60	\$110,939	\$224,469
2047	61	61	\$111,310	\$225,172
2048	62	62	\$111,681	\$225,869
2049	63	63	\$112,053	\$226,558
2050	64	64	\$112,425	\$227,241
2051	65	65	\$112,798	\$227,922

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Income	Total Income
2052	66	66	\$49,237	\$71,824
2053	67	67	\$48,704	\$70,609
2054	68	68	\$48,857	\$70,214
2055	69	69	\$48,448	\$69,104
2056	70	70	\$48,029	\$67,980
2057	71	71	\$47,601	\$66,928
2058	72	72	\$47,162	\$65,861
2059	73	73	\$46,716	\$64,778
2060	74	74	\$46,262	\$63,678
2061	75	75	\$45,801	\$62,565
2062	76	76	\$45,331	\$61,439
2063	77	77	\$44,852	\$60,299
2064	78	78	\$44,362	\$59,146
2065	79	79	\$43,861	\$58,051
2066	80	80	\$43,348	\$56,942
2067	81	81	\$42,822	\$55,821
2068	82	82	\$42,284	\$54,688
2069	83	83	\$41,733	\$53,554
2070	84	84	\$41,170	\$52,423
2071	85	85	\$40,595	\$51,290

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Income	Total Income
2072	86	86	\$40,008	\$50,146
2073	87	87	\$39,406	\$48,991
2074	88	88	\$38,790	\$47,819
2075	89	89	\$38,158	\$46,629
2076	90	90	\$37,503	\$45,415

## Total Spending

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Spending	Total Spending
2016	30	30	\$52,675	\$88,462
2017	31	31	\$52,675	\$88,462
2018	32	32	\$52,675	\$88,462
2019	33	33	\$52,675	\$88,462
2020	34	34	\$52,675	\$88,462
2021	35	35	\$52,675	\$88,462
2022	36	36	\$52,675	\$88,462
2023	37	37	\$52,675	\$88,462
2024	38	38	\$52,675	\$88,462
2025	39	39	\$52,675	\$88,462
2026	40	40	\$52,675	\$88,462
2027	41	41	\$52,675	\$88,462
2028	42	42	\$52,675	\$88,462
2029	43	43	\$52,675	\$88,462
2030	44	44	\$52,675	\$88,462
2031	45	45	\$52,675	\$88,462
2032	46	46	\$52,675	\$88,462



Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Spending	Total Spending
2033	47	47	\$52,675	\$88,462
2034	48	48	\$52,675	\$88,462
2035	49	49	\$52,675	\$88,462
2036	50	50	\$52,675	\$88,462
2037	51	51	\$52,675	\$88,462
2038	52	52	\$52,675	\$88,462
2039	53	53	\$52,675	\$88,462
2040	54	54	\$52,675	\$88,462
2041	55	55	\$52,675	\$88,462
2042	56	56	\$52,675	\$88,462
2043	57	57	\$52,675	\$88,462
2044	58	58	\$52,675	\$88,462
2045	59	59	\$52,675	\$88,462
2046	60	60	\$52,675	\$88,462
2047	61	61	\$52,675	\$88,462
2048	62	62	\$52,675	\$88,462
2049	63	63	\$52,675	\$88,462
2050	64	64	\$52,675	\$88,462
2051	65	65	\$56,202	\$94,106
2052	66	66	\$67,434	\$112,076

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Spending	Total Spending
2053	67	67	\$68,112	\$113,162
2054	68	68	\$60,749	\$104,610
2055	69	69	\$61,120	\$105,352
2056	70	70	\$61,509	\$100,829
2057	71	71	\$61,915	\$101,398
2058	72	72	\$62,340	\$101,993
2059	73	73	\$62,785	\$102,615
2060	74	74	\$63,250	\$103,267
2061	75	75	\$63,736	\$103,948
2062	76	76	\$64,245	\$104,660
2063	77	77	\$64,777	\$105,405
2064	78	78	\$65,334	\$101,121
2065	79	79	\$65,916	\$101,703
2066	80	80	\$66,525	\$102,312
2067	81	81	\$67,162	\$102,949
2068	82	82	\$67,813	\$103,616
2069	83	83	\$68,445	\$104,313
2070	84	84	\$69,058	\$105,042
2071	85	85	\$69,653	\$105,805
2072	86	86	\$70,232	\$106,586

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Total Spending	Total Spending
2073	87	87	\$70,793	\$107,345
2074	88	88	\$71,338	\$108,081
2075	89	89	\$71,867	\$108,796
2076	90	90	\$72,380	\$109,491

## Housing Expenses

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Housing Expenses	Housing Expenses
2016	30	30	\$0	\$0
2017	31	31	\$0	\$0
2018	32	32	\$0	\$0
2019	33	33	\$0	\$0
2020	34	34	\$0	\$0
2021	35	35	\$0	\$0
2022	36	36	\$0	\$0
2023	37	37	\$0	\$0
2024	38	38	\$0	\$0
2025	39	39	\$0	\$0
2026	40	40	\$0	\$0
2027	41	41	\$0	\$0
2028	42	42	\$0	\$0
2029	43	43	\$0	\$0
2030	44	44	\$0	\$0
2031	45	45	\$0	\$0
2032	46	46	\$0	\$0

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Housing Expenses	Housing Expenses
2033	47	47	\$0	\$0
2034	48	48	\$0	\$0
2035	49	49	\$0	\$0
2036	50	50	\$0	\$0
2037	51	51	\$0	\$0
2038	52	52	\$0	\$0
2039	53	53	\$0	\$0
2040	54	54	\$0	\$0
2041	55	55	\$0	\$0
2042	56	56	\$0	\$0
2043	57	57	\$0	\$0
2044	58	58	\$0	\$0
2045	59	59	\$0	\$0
2046	60	60	\$0	\$0
2047	61	61	\$0	\$0
2048	62	62	\$0	\$0
2049	63	63	\$0	\$0
2050	64	64	\$0	\$0
2051	65	65	\$0	\$0
2052	66	66	\$0	\$0

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Housing Expenses	Housing Expenses
2053	67	67	\$0	\$0
2054	68	68	\$0	\$0
2055	69	69	\$0	\$0
2056	70	70	\$0	\$0
2057	71	71	\$0	\$0
2058	72	72	\$0	\$0
2059	73	73	\$0	\$0
2060	74	74	\$0	\$0
2061	75	75	\$0	\$0
2062	76	76	\$0	\$0
2063	77	77	\$0	\$0
2064	78	78	\$0	\$0
2065	79	79	\$0	\$0
2066	80	80	\$0	\$0
2067	81	81	\$0	\$0
2068	82	82	\$0	\$0
2069	83	83	\$0	\$0
2070	84	84	\$0	\$0
2071	85	85	\$0	\$0
2072	86	86	\$0	\$0

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Housing Expenses	Housing Expenses
2073	87	87	\$0	\$0
2074	88	88	\$0	\$0
2075	89	89	\$0	\$0
2076	90	90	\$0	\$0

## Regular Assets

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Regular Assets	Regular Assets
2016	30	30	\$17,900	\$46,371
2017	31	31	\$35,897	\$92,512
2018	32	32	\$53,984	\$138,406
2019	33	33	\$72,143	\$184,068
2020	34	34	\$90,377	\$229,514
2021	35	35	\$108,685	\$274,748
2022	36	36	\$127,067	\$319,781
2023	37	37	\$145,525	\$364,626
2024	38	38	\$164,058	\$409,294
2025	39	39	\$182,666	\$453,791
2026	40	40	\$201,350	\$498,117
2027	41	41	\$220,111	\$542,067
2028	42	42	\$238,948	\$585,550
2029	43	43	\$257,862	\$628,575
2030	44	44	\$276,853	\$671,148
2031	45	45	\$295,921	\$713,278
2032	46	46	\$315,067	\$754,971



Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Regular Assets	Regular Assets
2033	47	47	\$334,291	\$796,235
2034	48	48	\$353,594	\$837,077
2035	49	49	\$372,863	\$877,503
2036	50	50	\$392,057	\$917,519
2037	51	51	\$411,179	\$957,131
2038	52	52	\$430,232	\$996,346
2039	53	53	\$449,221	\$1,035,168
2040	54	54	\$468,191	\$1,073,604
2041	55	55	\$487,181	\$1,111,659
2042	56	56	\$506,191	\$1,149,337
2043	57	57	\$525,222	\$1,186,643
2044	58	58	\$544,275	\$1,223,583
2045	59	59	\$563,351	\$1,260,160
2046	60	60	\$582,450	\$1,296,375
2047	61	61	\$601,574	\$1,332,232
2048	62	62	\$620,723	\$1,367,735
2049	63	63	\$639,898	\$1,402,935
2050	64	64	\$659,098	\$1,438,000
2051	65	65	\$675,139	\$1,467,346
2052	66	66	\$647,694	\$1,404,760

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Regular Assets	Regular Assets
2053	67	67	\$619,605	\$1,341,201
2054	68	68	\$598,527	\$1,284,036
2055	69	69	\$576,963	\$1,226,157
2056	70	70	\$554,892	\$1,172,009
2057	71	71	\$532,299	\$1,117,052
2058	72	72	\$509,328	\$1,061,258
2059	73	73	\$485,964	\$1,004,600
2060	74	74	\$462,188	\$947,269
2061	75	75	\$437,983	\$889,277
2062	76	76	\$413,323	\$830,603
2063	77	77	\$388,099	\$771,224
2064	78	78	\$362,289	\$714,843
2065	79	79	\$335,869	\$657,715
2066	80	80	\$308,816	\$599,987
2067	81	81	\$281,105	\$541,638
2068	82	82	\$252,731	\$483,243
2069	83	83	\$223,723	\$424,992
2070	84	84	\$194,098	\$366,623
2071	85	85	\$163,869	\$307,733
2072	86	86	\$132,888	\$248,217

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Regular Assets	Regular Assets
2073	87	87	\$101,155	\$187,874
2074	88	88	\$68,586	\$126,587
2075	89	89	\$34,877	\$64,076
2076	90	90	\$0	\$0

## Net Worth

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Net Worth	Net Worth
2016	30	30	\$17,900	\$46,371
2017	31	31	\$35,897	\$92,512
2018	32	32	\$53,984	\$138,406
2019	33	33	\$72,143	\$184,068
2020	34	34	\$90,377	\$229,514
2021	35	35	\$108,685	\$274,748
2022	36	36	\$127,067	\$319,781
2023	37	37	\$145,525	\$364,626
2024	38	38	\$164,058	\$409,294
2025	39	39	\$182,666	\$453,791
2026	40	40	\$201,350	\$498,117
2027	41	41	\$220,111	\$542,067
2028	42	42	\$238,948	\$585,550
2029	43	43	\$257,862	\$628,575
2030	44	44	\$276,853	\$671,148
2031	45	45	\$295,921	\$713,278
2032	46	46	\$315,067	\$754,971

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Net Worth	Net Worth
2033	47	47	\$334,291	\$796,235
2034	48	48	\$353,594	\$837,077
2035	49	49	\$372,863	\$877,503
2036	50	50	\$392,057	\$917,519
2037	51	51	\$411,179	\$957,131
2038	52	52	\$430,232	\$996,346
2039	53	53	\$449,221	\$1,035,168
2040	54	54	\$468,191	\$1,073,604
2041	55	55	\$487,181	\$1,111,659
2042	56	56	\$506,191	\$1,149,337
2043	57	57	\$525,222	\$1,186,643
2044	58	58	\$544,275	\$1,223,583
2045	59	59	\$563,351	\$1,260,160
2046	60	60	\$582,450	\$1,296,375
2047	61	61	\$601,574	\$1,332,232
2048	62	62	\$620,723	\$1,367,735
2049	63	63	\$639,898	\$1,402,935
2050	64	64	\$659,098	\$1,438,000
2051	65	65	\$675,139	\$1,467,346
2052	66	66	\$647,694	\$1,404,760

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Net Worth	Net Worth
2053	67	67	\$619,605	\$1,341,201
2054	68	68	\$598,527	\$1,284,036
2055	69	69	\$576,963	\$1,226,157
2056	70	70	\$554,892	\$1,172,009
2057	71	71	\$532,299	\$1,117,052
2058	72	72	\$509,328	\$1,061,258
2059	73	73	\$485,964	\$1,004,600
2060	74	74	\$462,188	\$947,269
2061	75	75	\$437,983	\$889,277
2062	76	76	\$413,323	\$830,603
2063	77	77	\$388,099	\$771,224
2064	78	78	\$362,289	\$714,843
2065	79	79	\$335,869	\$657,715
2066	80	80	\$308,816	\$599,987
2067	81	81	\$281,105	\$541,638
2068	82	82	\$252,731	\$483,243
2069	83	83	\$223,723	\$424,992
2070	84	84	\$194,098	\$366,623
2071	85	85	\$163,869	\$307,733
2072	86	86	\$132,888	\$248,217

Year	Age		Spouse A	Spouse B
	Spouse A	Spouse B	Net Worth	Net Worth
2073	87	87	\$101,155	\$187,874
2074	88	88	\$68,586	\$126,587
2075	89	89	\$34,877	\$64,076
2076	90	90	\$0	\$0

## Couple Reports

## Spouse A

### Annual Recommendations

Spouse A					
Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2016	30	\$52,675	\$52,675	\$17,900	\$0
2017	31	\$52,675	\$52,675	\$17,997	\$0
2018	32	\$52,675	\$52,675	\$18,087	\$0
2019	33	\$52,675	\$52,675	\$18,160	\$0
2020	34	\$52,675	\$52,675	\$18,234	\$0
2021	35	\$52,675	\$52,675	\$18,308	\$0
2022	36	\$52,675	\$52,675	\$18,383	\$0
2023	37	\$52,675	\$52,675	\$18,458	\$0
2024	38	\$52,675	\$52,675	\$18,533	\$0
2025	39	\$52,675	\$52,675	\$18,608	\$0
2026	40	\$52,675	\$52,675	\$18,684	\$0
2027	41	\$52,675	\$52,675	\$18,760	\$0
2028	42	\$52,675	\$52,675	\$18,837	\$0
2029	43	\$52,675	\$52,675	\$18,914	\$0
2030	44	\$52,675	\$52,675	\$18,991	\$0
2031	45	\$52,675	\$52,675	\$19,068	\$0
2032	46	\$52,675	\$52,675	\$19,146	\$0



**Spouse A**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2033	47	\$52,675	\$52,675	\$19,224	\$0
2034	48	\$52,675	\$52,675	\$19,303	\$0
2035	49	\$52,675	\$52,675	\$19,269	\$0
2036	50	\$52,675	\$52,675	\$19,194	\$0
2037	51	\$52,675	\$52,675	\$19,122	\$0
2038	52	\$52,675	\$52,675	\$19,054	\$0
2039	53	\$52,675	\$52,675	\$18,988	\$0
2040	54	\$52,675	\$52,675	\$18,970	\$0
2041	55	\$52,675	\$52,675	\$18,990	\$0
2042	56	\$52,675	\$52,675	\$19,010	\$0
2043	57	\$52,675	\$52,675	\$19,031	\$0
2044	58	\$52,675	\$52,675	\$19,053	\$0
2045	59	\$52,675	\$52,675	\$19,076	\$0
2046	60	\$52,675	\$52,675	\$19,099	\$0
2047	61	\$52,675	\$52,675	\$19,125	\$0
2048	62	\$52,675	\$52,675	\$19,149	\$0
2049	63	\$52,675	\$52,675	\$19,174	\$0
2050	64	\$52,675	\$52,675	\$19,200	\$0
2051	65	\$52,675	\$52,675	\$16,042	\$0
2052	66	\$52,675	\$52,675	\$(27,445)	\$0

**Spouse A**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2053	67	\$52,675	\$52,675	\$(28,089)	\$0
2054	68	\$52,675	\$52,675	\$(21,078)	\$0
2055	69	\$52,675	\$52,675	\$(21,564)	\$0
2056	70	\$52,675	\$52,675	\$(22,071)	\$0
2057	71	\$52,675	\$52,675	\$(22,593)	\$0
2058	72	\$52,675	\$52,675	\$(22,971)	\$0
2059	73	\$52,675	\$52,675	\$(23,364)	\$0
2060	74	\$52,675	\$52,675	\$(23,775)	\$0
2061	75	\$52,675	\$52,675	\$(24,205)	\$0
2062	76	\$52,675	\$52,675	\$(24,660)	\$0
2063	77	\$52,675	\$52,675	\$(25,224)	\$0
2064	78	\$52,675	\$52,675	\$(25,810)	\$0
2065	79	\$52,675	\$52,675	\$(26,419)	\$0
2066	80	\$52,675	\$52,675	\$(27,053)	\$0
2067	81	\$52,675	\$52,675	\$(27,711)	\$0
2068	82	\$52,675	\$52,675	\$(28,375)	\$0
2069	83	\$52,675	\$52,675	\$(29,007)	\$0
2070	84	\$52,675	\$52,675	\$(29,625)	\$0
2071	85	\$52,675	\$52,675	\$(30,229)	\$0
2072	86	\$52,675	\$52,675	\$(30,981)	\$0

**Spouse A**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2073	87	\$52,675	\$52,675	\$(31,732)	\$0
2074	88	\$52,675	\$52,675	\$(32,570)	\$0
2075	89	\$52,675	\$52,675	\$(33,709)	\$0
2076	90	\$52,675	\$52,675	\$(34,877)	\$0

## Regular Assets

Spouse A						
Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2016	30	\$100,000	\$52,675	\$29,425	\$17,900	\$17,900
2017	31	\$100,348	\$52,675	\$29,676	\$17,997	\$35,897
2018	32	\$100,697	\$52,675	\$29,935	\$18,087	\$53,984
2019	33	\$101,048	\$52,675	\$30,214	\$18,160	\$72,143
2020	34	\$101,401	\$52,675	\$30,492	\$18,234	\$90,377
2021	35	\$101,755	\$52,675	\$30,772	\$18,308	\$108,685
2022	36	\$102,110	\$52,675	\$31,053	\$18,383	\$127,067
2023	37	\$102,467	\$52,675	\$31,335	\$18,458	\$145,525
2024	38	\$102,826	\$52,675	\$31,618	\$18,533	\$164,058
2025	39	\$103,186	\$52,675	\$31,902	\$18,608	\$182,666
2026	40	\$103,547	\$52,675	\$32,188	\$18,684	\$201,350
2027	41	\$103,910	\$52,675	\$32,474	\$18,760	\$220,111
2028	42	\$104,274	\$52,675	\$32,762	\$18,837	\$238,948
2029	43	\$104,640	\$52,675	\$33,051	\$18,914	\$257,862
2030	44	\$105,007	\$52,675	\$33,341	\$18,991	\$276,853
2031	45	\$105,376	\$52,675	\$33,632	\$19,068	\$295,921
2032	46	\$105,746	\$52,675	\$33,925	\$19,146	\$315,067
2033	47	\$106,118	\$52,675	\$34,219	\$19,224	\$334,291
2034	48	\$106,491	\$52,675	\$34,513	\$19,303	\$353,594

**Spouse A**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2035	49	\$106,866	\$52,675	\$34,922	\$19,269	\$372,863
2036	50	\$107,240	\$52,675	\$35,371	\$19,194	\$392,057
2037	51	\$107,613	\$52,675	\$35,815	\$19,122	\$411,179
2038	52	\$107,984	\$52,675	\$36,255	\$19,054	\$430,232
2039	53	\$108,354	\$52,675	\$36,691	\$18,988	\$449,221
2040	54	\$108,723	\$52,675	\$37,077	\$18,970	\$468,191
2041	55	\$109,091	\$52,675	\$37,426	\$18,990	\$487,181
2042	56	\$109,460	\$52,675	\$37,775	\$19,010	\$506,191
2043	57	\$109,829	\$52,675	\$38,123	\$19,031	\$525,222
2044	58	\$110,198	\$52,675	\$38,470	\$19,053	\$544,275
2045	59	\$110,568	\$52,675	\$38,818	\$19,076	\$563,351
2046	60	\$110,939	\$52,675	\$39,165	\$19,099	\$582,450
2047	61	\$111,310	\$52,675	\$39,510	\$19,125	\$601,574
2048	62	\$111,681	\$52,675	\$39,857	\$19,149	\$620,723
2049	63	\$112,053	\$52,675	\$40,203	\$19,174	\$639,898
2050	64	\$112,425	\$52,675	\$40,550	\$19,200	\$659,098
2051	65	\$112,798	\$56,202	\$40,554	\$16,042	\$675,139
2052	66	\$49,237	\$67,434	\$9,248	\$(27,445)	\$647,694
2053	67	\$48,704	\$68,113	\$8,680	\$(28,089)	\$619,605
2054	68	\$48,858	\$60,749	\$9,187	\$(21,078)	\$598,527

**Spouse A**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2055	69	\$48,448	\$61,120	\$8,892	\$(21,564)	\$576,963
2056	70	\$48,030	\$61,509	\$8,592	\$(22,071)	\$554,892
2057	71	\$47,601	\$61,915	\$8,279	\$(22,593)	\$532,299
2058	72	\$47,162	\$62,340	\$7,793	\$(22,971)	\$509,328
2059	73	\$46,716	\$62,785	\$7,296	\$(23,364)	\$485,964
2060	74	\$46,263	\$63,250	\$6,788	\$(23,775)	\$462,188
2061	75	\$45,801	\$63,736	\$6,269	\$(24,205)	\$437,983
2062	76	\$45,331	\$64,245	\$5,746	\$(24,660)	\$413,323
2063	77	\$44,852	\$64,777	\$5,299	\$(25,224)	\$388,099
2064	78	\$44,362	\$65,334	\$4,839	\$(25,810)	\$362,289
2065	79	\$43,861	\$65,916	\$4,364	\$(26,419)	\$335,869
2066	80	\$43,348	\$66,525	\$3,876	\$(27,053)	\$308,816
2067	81	\$42,823	\$67,162	\$3,372	\$(27,711)	\$281,105
2068	82	\$42,285	\$67,813	\$2,846	\$(28,375)	\$252,731
2069	83	\$41,734	\$68,445	\$2,296	\$(29,007)	\$223,723
2070	84	\$41,171	\$69,058	\$1,738	\$(29,625)	\$194,098
2071	85	\$40,595	\$69,654	\$1,171	\$(30,229)	\$163,869
2072	86	\$40,008	\$70,232	\$758	\$(30,981)	\$132,888
2073	87	\$39,407	\$70,793	\$346	\$(31,732)	\$101,155
2074	88	\$38,791	\$71,338	\$22	\$(32,570)	\$68,586

**Spouse A**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2075	89	\$38,158	\$71,867	\$0	\$(33,709)	\$34,877
2076	90	\$37,504	\$72,381	\$0	\$(34,877)	\$0

## Total Income

Spouse A						
Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2016	30	\$100,000	\$0	\$0	\$0	\$100,000
2017	31	\$100,000	\$0	\$0	\$348	\$100,348
2018	32	\$100,000	\$0	\$0	\$697	\$100,697
2019	33	\$100,000	\$0	\$0	\$1,048	\$101,048
2020	34	\$100,000	\$0	\$0	\$1,401	\$101,401
2021	35	\$100,000	\$0	\$0	\$1,755	\$101,755
2022	36	\$100,000	\$0	\$0	\$2,110	\$102,110
2023	37	\$100,000	\$0	\$0	\$2,467	\$102,467
2024	38	\$100,000	\$0	\$0	\$2,826	\$102,826
2025	39	\$100,000	\$0	\$0	\$3,186	\$103,186
2026	40	\$100,000	\$0	\$0	\$3,547	\$103,547
2027	41	\$100,000	\$0	\$0	\$3,910	\$103,910
2028	42	\$100,000	\$0	\$0	\$4,274	\$104,274
2029	43	\$100,000	\$0	\$0	\$4,640	\$104,640
2030	44	\$100,000	\$0	\$0	\$5,007	\$105,007
2031	45	\$100,000	\$0	\$0	\$5,376	\$105,376
2032	46	\$100,000	\$0	\$0	\$5,746	\$105,746
2033	47	\$100,000	\$0	\$0	\$6,118	\$106,118



**Spouse A**

Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2034	48	\$100,000	\$0	\$0	\$6,491	\$106,491
2035	49	\$100,000	\$0	\$0	\$6,866	\$106,866
2036	50	\$100,000	\$0	\$0	\$7,240	\$107,240
2037	51	\$100,000	\$0	\$0	\$7,613	\$107,613
2038	52	\$100,000	\$0	\$0	\$7,984	\$107,984
2039	53	\$100,000	\$0	\$0	\$8,354	\$108,354
2040	54	\$100,000	\$0	\$0	\$8,723	\$108,723
2041	55	\$100,000	\$0	\$0	\$9,091	\$109,091
2042	56	\$100,000	\$0	\$0	\$9,460	\$109,460
2043	57	\$100,000	\$0	\$0	\$9,829	\$109,829
2044	58	\$100,000	\$0	\$0	\$10,198	\$110,198
2045	59	\$100,000	\$0	\$0	\$10,568	\$110,568
2046	60	\$100,000	\$0	\$0	\$10,939	\$110,939
2047	61	\$100,000	\$0	\$0	\$11,310	\$111,310
2048	62	\$100,000	\$0	\$0	\$11,681	\$111,681
2049	63	\$100,000	\$0	\$0	\$12,053	\$112,053
2050	64	\$100,000	\$0	\$0	\$12,425	\$112,425
2051	65	\$100,000	\$0	\$0	\$12,798	\$112,798
2052	66	\$36,127	\$0	\$0	\$13,110	\$49,237
2053	67	\$36,127	\$0	\$0	\$12,577	\$48,704

**Spouse A**

Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2054	68	\$36,826	\$0	\$0	\$12,031	\$48,857
2055	69	\$36,826	\$0	\$0	\$11,622	\$48,448
2056	70	\$36,826	\$0	\$0	\$11,203	\$48,029
2057	71	\$36,826	\$0	\$0	\$10,775	\$47,601
2058	72	\$36,826	\$0	\$0	\$10,336	\$47,162
2059	73	\$36,826	\$0	\$0	\$9,890	\$46,716
2060	74	\$36,826	\$0	\$0	\$9,436	\$46,262
2061	75	\$36,826	\$0	\$0	\$8,975	\$45,801
2062	76	\$36,826	\$0	\$0	\$8,505	\$45,331
2063	77	\$36,826	\$0	\$0	\$8,026	\$44,852
2064	78	\$36,826	\$0	\$0	\$7,536	\$44,362
2065	79	\$36,826	\$0	\$0	\$7,035	\$43,861
2066	80	\$36,826	\$0	\$0	\$6,522	\$43,348
2067	81	\$36,826	\$0	\$0	\$5,996	\$42,822
2068	82	\$36,826	\$0	\$0	\$5,458	\$42,284
2069	83	\$36,826	\$0	\$0	\$4,907	\$41,733
2070	84	\$36,826	\$0	\$0	\$4,344	\$41,170
2071	85	\$36,826	\$0	\$0	\$3,769	\$40,595
2072	86	\$36,826	\$0	\$0	\$3,182	\$40,008
2073	87	\$36,826	\$0	\$0	\$2,580	\$39,406

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Non-Asset Income</b>	<b>Other Income</b>	<b>Retirement Withdrawals</b>	<b>Regular Assets Income</b>	<b>Total Income</b>
2074	88	\$36,826	\$0	\$0	\$1,964	\$38,790
2075	89	\$36,826	\$0	\$0	\$1,332	\$38,158
2076	90	\$36,826	\$0	\$0	\$677	\$37,503

## Total Spending

Spouse A				
Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2016	30	\$52,675	\$0	\$52,675
2017	31	\$52,675	\$0	\$52,675
2018	32	\$52,675	\$0	\$52,675
2019	33	\$52,675	\$0	\$52,675
2020	34	\$52,675	\$0	\$52,675
2021	35	\$52,675	\$0	\$52,675
2022	36	\$52,675	\$0	\$52,675
2023	37	\$52,675	\$0	\$52,675
2024	38	\$52,675	\$0	\$52,675
2025	39	\$52,675	\$0	\$52,675
2026	40	\$52,675	\$0	\$52,675
2027	41	\$52,675	\$0	\$52,675
2028	42	\$52,675	\$0	\$52,675
2029	43	\$52,675	\$0	\$52,675
2030	44	\$52,675	\$0	\$52,675
2031	45	\$52,675	\$0	\$52,675
2032	46	\$52,675	\$0	\$52,675
2033	47	\$52,675	\$0	\$52,675
2034	48	\$52,675	\$0	\$52,675

**Spouse A**

Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2035	49	\$52,675	\$0	\$52,675
2036	50	\$52,675	\$0	\$52,675
2037	51	\$52,675	\$0	\$52,675
2038	52	\$52,675	\$0	\$52,675
2039	53	\$52,675	\$0	\$52,675
2040	54	\$52,675	\$0	\$52,675
2041	55	\$52,675	\$0	\$52,675
2042	56	\$52,675	\$0	\$52,675
2043	57	\$52,675	\$0	\$52,675
2044	58	\$52,675	\$0	\$52,675
2045	59	\$52,675	\$0	\$52,675
2046	60	\$52,675	\$0	\$52,675
2047	61	\$52,675	\$0	\$52,675
2048	62	\$52,675	\$0	\$52,675
2049	63	\$52,675	\$0	\$52,675
2050	64	\$52,675	\$0	\$52,675
2051	65	\$52,675	\$3,527	\$56,202
2052	66	\$52,675	\$14,759	\$67,434
2053	67	\$52,675	\$15,437	\$68,112
2054	68	\$52,675	\$8,074	\$60,749

**Spouse A**

Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2055	69	\$52,675	\$8,445	\$61,120
2056	70	\$52,675	\$8,834	\$61,509
2057	71	\$52,675	\$9,240	\$61,915
2058	72	\$52,675	\$9,665	\$62,340
2059	73	\$52,675	\$10,110	\$62,785
2060	74	\$52,675	\$10,575	\$63,250
2061	75	\$52,675	\$11,061	\$63,736
2062	76	\$52,675	\$11,570	\$64,245
2063	77	\$52,675	\$12,102	\$64,777
2064	78	\$52,675	\$12,659	\$65,334
2065	79	\$52,675	\$13,241	\$65,916
2066	80	\$52,675	\$13,850	\$66,525
2067	81	\$52,675	\$14,487	\$67,162
2068	82	\$52,675	\$15,138	\$67,813
2069	83	\$52,675	\$15,770	\$68,445
2070	84	\$52,675	\$16,383	\$69,058
2071	85	\$52,675	\$16,978	\$69,653
2072	86	\$52,675	\$17,557	\$70,232
2073	87	\$52,675	\$18,118	\$70,793
2074	88	\$52,675	\$18,663	\$71,338

**Spouse A**

Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2075	89	\$52,675	\$19,192	\$71,867
2076	90	\$52,675	\$19,705	\$72,380

## Non-Asset Income

Spouse A					
Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2016	30	\$100,000	\$0	\$0	\$100,000
2017	31	\$100,000	\$0	\$0	\$100,000
2018	32	\$100,000	\$0	\$0	\$100,000
2019	33	\$100,000	\$0	\$0	\$100,000
2020	34	\$100,000	\$0	\$0	\$100,000
2021	35	\$100,000	\$0	\$0	\$100,000
2022	36	\$100,000	\$0	\$0	\$100,000
2023	37	\$100,000	\$0	\$0	\$100,000
2024	38	\$100,000	\$0	\$0	\$100,000
2025	39	\$100,000	\$0	\$0	\$100,000
2026	40	\$100,000	\$0	\$0	\$100,000
2027	41	\$100,000	\$0	\$0	\$100,000
2028	42	\$100,000	\$0	\$0	\$100,000
2029	43	\$100,000	\$0	\$0	\$100,000
2030	44	\$100,000	\$0	\$0	\$100,000
2031	45	\$100,000	\$0	\$0	\$100,000
2032	46	\$100,000	\$0	\$0	\$100,000
2033	47	\$100,000	\$0	\$0	\$100,000
2034	48	\$100,000	\$0	\$0	\$100,000



**Spouse A**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2035	49	\$100,000	\$0	\$0	\$100,000
2036	50	\$100,000	\$0	\$0	\$100,000
2037	51	\$100,000	\$0	\$0	\$100,000
2038	52	\$100,000	\$0	\$0	\$100,000
2039	53	\$100,000	\$0	\$0	\$100,000
2040	54	\$100,000	\$0	\$0	\$100,000
2041	55	\$100,000	\$0	\$0	\$100,000
2042	56	\$100,000	\$0	\$0	\$100,000
2043	57	\$100,000	\$0	\$0	\$100,000
2044	58	\$100,000	\$0	\$0	\$100,000
2045	59	\$100,000	\$0	\$0	\$100,000
2046	60	\$100,000	\$0	\$0	\$100,000
2047	61	\$100,000	\$0	\$0	\$100,000
2048	62	\$100,000	\$0	\$0	\$100,000
2049	63	\$100,000	\$0	\$0	\$100,000
2050	64	\$100,000	\$0	\$0	\$100,000
2051	65	\$100,000	\$0	\$0	\$100,000
2052	66	\$0	\$0	\$36,127	\$36,127
2053	67	\$0	\$0	\$36,127	\$36,127
2054	68	\$0	\$0	\$36,826	\$36,826

**Spouse A**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2055	69	\$0	\$0	\$36,826	\$36,826
2056	70	\$0	\$0	\$36,826	\$36,826
2057	71	\$0	\$0	\$36,826	\$36,826
2058	72	\$0	\$0	\$36,826	\$36,826
2059	73	\$0	\$0	\$36,826	\$36,826
2060	74	\$0	\$0	\$36,826	\$36,826
2061	75	\$0	\$0	\$36,826	\$36,826
2062	76	\$0	\$0	\$36,826	\$36,826
2063	77	\$0	\$0	\$36,826	\$36,826
2064	78	\$0	\$0	\$36,826	\$36,826
2065	79	\$0	\$0	\$36,826	\$36,826
2066	80	\$0	\$0	\$36,826	\$36,826
2067	81	\$0	\$0	\$36,826	\$36,826
2068	82	\$0	\$0	\$36,826	\$36,826
2069	83	\$0	\$0	\$36,826	\$36,826
2070	84	\$0	\$0	\$36,826	\$36,826
2071	85	\$0	\$0	\$36,826	\$36,826
2072	86	\$0	\$0	\$36,826	\$36,826
2073	87	\$0	\$0	\$36,826	\$36,826
2074	88	\$0	\$0	\$36,826	\$36,826

**Spouse A**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2075	89	\$0	\$0	\$36,826	\$36,826
2076	90	\$0	\$0	\$36,826	\$36,826

## Taxes

Spouse A					
Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2016	30	\$18,184	\$3,591	\$7,650	\$29,425
2017	31	\$18,401	\$3,625	\$7,650	\$29,676
2018	32	\$18,627	\$3,658	\$7,650	\$29,935
2019	33	\$18,873	\$3,691	\$7,650	\$30,214
2020	34	\$19,119	\$3,723	\$7,650	\$30,492
2021	35	\$19,367	\$3,755	\$7,650	\$30,772
2022	36	\$19,616	\$3,787	\$7,650	\$31,053
2023	37	\$19,866	\$3,819	\$7,650	\$31,335
2024	38	\$20,117	\$3,851	\$7,650	\$31,618
2025	39	\$20,369	\$3,883	\$7,650	\$31,902
2026	40	\$20,622	\$3,916	\$7,650	\$32,188
2027	41	\$20,876	\$3,949	\$7,650	\$32,474
2028	42	\$21,131	\$3,981	\$7,650	\$32,762
2029	43	\$21,387	\$4,014	\$7,650	\$33,051
2030	44	\$21,644	\$4,047	\$7,650	\$33,341
2031	45	\$21,902	\$4,081	\$7,650	\$33,632
2032	46	\$22,161	\$4,114	\$7,650	\$33,925
2033	47	\$22,421	\$4,147	\$7,650	\$34,219
2034	48	\$22,683	\$4,181	\$7,650	\$34,513

**Spouse A**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2035	49	\$22,945	\$4,209	\$7,768	\$34,922
2036	50	\$23,207	\$4,234	\$7,930	\$35,371
2037	51	\$23,468	\$4,260	\$8,088	\$35,815
2038	52	\$23,728	\$4,286	\$8,242	\$36,255
2039	53	\$23,987	\$4,311	\$8,393	\$36,691
2040	54	\$24,245	\$4,340	\$8,493	\$37,077
2041	55	\$24,503	\$4,370	\$8,554	\$37,426
2042	56	\$24,761	\$4,400	\$8,614	\$37,775
2043	57	\$25,019	\$4,430	\$8,673	\$38,123
2044	58	\$25,278	\$4,460	\$8,732	\$38,470
2045	59	\$25,537	\$4,491	\$8,790	\$38,818
2046	60	\$25,796	\$4,521	\$8,848	\$39,165
2047	61	\$26,056	\$4,550	\$8,904	\$39,510
2048	62	\$26,315	\$4,581	\$8,961	\$39,857
2049	63	\$26,576	\$4,611	\$9,016	\$40,203
2050	64	\$26,836	\$4,642	\$9,072	\$40,550
2051	65	\$26,737	\$4,691	\$9,126	\$40,554
2052	66	\$8,130	\$1,118	\$0	\$9,248
2053	67	\$7,602	\$1,078	\$0	\$8,680
2054	68	\$8,207	\$980	\$0	\$9,187

**Spouse A**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2055	69	\$7,951	\$941	\$0	\$8,892
2056	70	\$7,689	\$902	\$0	\$8,592
2057	71	\$7,417	\$862	\$0	\$8,279
2058	72	\$6,963	\$830	\$0	\$7,793
2059	73	\$6,499	\$797	\$0	\$7,296
2060	74	\$6,024	\$764	\$0	\$6,788
2061	75	\$5,538	\$731	\$0	\$6,269
2062	76	\$5,049	\$697	\$0	\$5,746
2063	77	\$4,642	\$657	\$0	\$5,299
2064	78	\$4,222	\$617	\$0	\$4,839
2065	79	\$3,788	\$576	\$0	\$4,364
2066	80	\$3,341	\$534	\$0	\$3,876
2067	81	\$2,880	\$492	\$0	\$3,372
2068	82	\$2,407	\$440	\$0	\$2,846
2069	83	\$1,926	\$371	\$0	\$2,296
2070	84	\$1,437	\$300	\$0	\$1,738
2071	85	\$942	\$229	\$0	\$1,171
2072	86	\$603	\$155	\$0	\$758
2073	87	\$262	\$84	\$0	\$346
2074	88	\$0	\$22	\$0	\$22

**Spouse A**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2075	89	\$0	\$0	\$0	\$0
2076	90	\$0	\$0	\$0	\$0

## Estate

Spouse A							
Year	Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Accounts	Home Equity	Net Estate
2016	30	\$17,900	\$0	\$0	\$0	\$0	\$17,900
2017	31	\$35,897	\$0	\$0	\$0	\$0	\$35,897
2018	32	\$53,984	\$0	\$0	\$0	\$0	\$53,984
2019	33	\$72,143	\$0	\$0	\$0	\$0	\$72,143
2020	34	\$90,377	\$0	\$0	\$0	\$0	\$90,377
2021	35	\$108,685	\$0	\$0	\$0	\$0	\$108,685
2022	36	\$127,067	\$0	\$0	\$0	\$0	\$127,067
2023	37	\$145,525	\$0	\$0	\$0	\$0	\$145,525
2024	38	\$164,058	\$0	\$0	\$0	\$0	\$164,058
2025	39	\$182,666	\$0	\$0	\$0	\$0	\$182,666
2026	40	\$201,350	\$0	\$0	\$0	\$0	\$201,350
2027	41	\$220,111	\$0	\$0	\$0	\$0	\$220,111
2028	42	\$238,948	\$0	\$0	\$0	\$0	\$238,948
2029	43	\$257,862	\$0	\$0	\$0	\$0	\$257,862
2030	44	\$276,853	\$0	\$0	\$0	\$0	\$276,853
2031	45	\$295,921	\$0	\$0	\$0	\$0	\$295,921
2032	46	\$315,067	\$0	\$0	\$0	\$0	\$315,067
2033	47	\$334,291	\$0	\$0	\$0	\$0	\$334,291



**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2034	48	\$353,594	\$0	\$0	\$0	\$0	\$353,594
2035	49	\$372,863	\$0	\$0	\$0	\$0	\$372,863
2036	50	\$392,057	\$0	\$0	\$0	\$0	\$392,057
2037	51	\$411,179	\$0	\$0	\$0	\$0	\$411,179
2038	52	\$430,232	\$0	\$0	\$0	\$0	\$430,232
2039	53	\$449,221	\$0	\$0	\$0	\$0	\$449,221
2040	54	\$468,191	\$0	\$0	\$0	\$0	\$468,191
2041	55	\$487,181	\$0	\$0	\$0	\$0	\$487,181
2042	56	\$506,191	\$0	\$0	\$0	\$0	\$506,191
2043	57	\$525,222	\$0	\$0	\$0	\$0	\$525,222
2044	58	\$544,275	\$0	\$0	\$0	\$0	\$544,275
2045	59	\$563,351	\$0	\$0	\$0	\$0	\$563,351
2046	60	\$582,450	\$0	\$0	\$0	\$0	\$582,450
2047	61	\$601,574	\$0	\$0	\$0	\$0	\$601,574
2048	62	\$620,723	\$0	\$0	\$0	\$0	\$620,723
2049	63	\$639,898	\$0	\$0	\$0	\$0	\$639,898
2050	64	\$659,098	\$0	\$0	\$0	\$0	\$659,098
2051	65	\$675,139	\$0	\$0	\$0	\$0	\$675,139
2052	66	\$647,694	\$0	\$0	\$0	\$0	\$647,694
2053	67	\$619,605	\$0	\$0	\$0	\$0	\$619,605

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2054	68	\$598,527	\$0	\$0	\$0	\$0	\$598,527
2055	69	\$576,963	\$0	\$0	\$0	\$0	\$576,963
2056	70	\$554,892	\$0	\$0	\$0	\$0	\$554,892
2057	71	\$532,299	\$0	\$0	\$0	\$0	\$532,299
2058	72	\$509,328	\$0	\$0	\$0	\$0	\$509,328
2059	73	\$485,964	\$0	\$0	\$0	\$0	\$485,964
2060	74	\$462,188	\$0	\$0	\$0	\$0	\$462,188
2061	75	\$437,983	\$0	\$0	\$0	\$0	\$437,983
2062	76	\$413,323	\$0	\$0	\$0	\$0	\$413,323
2063	77	\$388,099	\$0	\$0	\$0	\$0	\$388,099
2064	78	\$362,289	\$0	\$0	\$0	\$0	\$362,289
2065	79	\$335,869	\$0	\$0	\$0	\$0	\$335,869
2066	80	\$308,816	\$0	\$0	\$0	\$0	\$308,816
2067	81	\$281,105	\$0	\$0	\$0	\$0	\$281,105
2068	82	\$252,731	\$0	\$0	\$0	\$0	\$252,731
2069	83	\$223,723	\$0	\$0	\$0	\$0	\$223,723
2070	84	\$194,098	\$0	\$0	\$0	\$0	\$194,098
2071	85	\$163,869	\$0	\$0	\$0	\$0	\$163,869
2072	86	\$132,888	\$0	\$0	\$0	\$0	\$132,888
2073	87	\$101,155	\$0	\$0	\$0	\$0	\$101,155

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2074	88	\$68,586	\$0	\$0	\$0	\$0	\$68,586
2075	89	\$34,877	\$0	\$0	\$0	\$0	\$34,877
2076	90	\$0	\$0	\$0	\$0	\$0	\$0

## Social Security

Spouse A								
Year	Age	Retirement Benefits	Spousal Benefits	Survivor Benefits	Children's Benefits	Earnings Deduction for Parent	Earnings Deduction for Children	Net Benefit
2016	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2017	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2018	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2019	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2020	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2021	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2022	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2034	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	65	\$9,032	\$0	\$0	\$0	\$9,032	\$0	\$0
2052	66	\$36,127	\$0	\$0	\$0	\$0	\$0	\$36,127

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2053	67	\$36,127	\$0	\$0	\$0	\$0	\$0	\$36,127
2054	68	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2055	69	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2056	70	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2057	71	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2058	72	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2059	73	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2060	74	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2061	75	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2062	76	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2063	77	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2064	78	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2065	79	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2066	80	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2067	81	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2068	82	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2069	83	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2070	84	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2071	85	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826

**Spouse A**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2072	86	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2073	87	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2074	88	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2075	89	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826
2076	90	\$36,826	\$0	\$0	\$0	\$0	\$0	\$36,826

## Net Worth

Spouse A						
Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2016	30	\$17,900	\$0	\$0	\$0	\$17,900
2017	31	\$35,897	\$0	\$0	\$0	\$35,897
2018	32	\$53,984	\$0	\$0	\$0	\$53,984
2019	33	\$72,143	\$0	\$0	\$0	\$72,143
2020	34	\$90,377	\$0	\$0	\$0	\$90,377
2021	35	\$108,685	\$0	\$0	\$0	\$108,685
2022	36	\$127,067	\$0	\$0	\$0	\$127,067
2023	37	\$145,525	\$0	\$0	\$0	\$145,525
2024	38	\$164,058	\$0	\$0	\$0	\$164,058
2025	39	\$182,666	\$0	\$0	\$0	\$182,666
2026	40	\$201,350	\$0	\$0	\$0	\$201,350
2027	41	\$220,111	\$0	\$0	\$0	\$220,111
2028	42	\$238,948	\$0	\$0	\$0	\$238,948
2029	43	\$257,862	\$0	\$0	\$0	\$257,862
2030	44	\$276,853	\$0	\$0	\$0	\$276,853
2031	45	\$295,921	\$0	\$0	\$0	\$295,921
2032	46	\$315,067	\$0	\$0	\$0	\$315,067
2033	47	\$334,291	\$0	\$0	\$0	\$334,291
2034	48	\$353,594	\$0	\$0	\$0	\$353,594



**Spouse A**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2035	49	\$372,863	\$0	\$0	\$0	\$372,863
2036	50	\$392,057	\$0	\$0	\$0	\$392,057
2037	51	\$411,179	\$0	\$0	\$0	\$411,179
2038	52	\$430,232	\$0	\$0	\$0	\$430,232
2039	53	\$449,221	\$0	\$0	\$0	\$449,221
2040	54	\$468,191	\$0	\$0	\$0	\$468,191
2041	55	\$487,181	\$0	\$0	\$0	\$487,181
2042	56	\$506,191	\$0	\$0	\$0	\$506,191
2043	57	\$525,222	\$0	\$0	\$0	\$525,222
2044	58	\$544,275	\$0	\$0	\$0	\$544,275
2045	59	\$563,351	\$0	\$0	\$0	\$563,351
2046	60	\$582,450	\$0	\$0	\$0	\$582,450
2047	61	\$601,574	\$0	\$0	\$0	\$601,574
2048	62	\$620,723	\$0	\$0	\$0	\$620,723
2049	63	\$639,898	\$0	\$0	\$0	\$639,898
2050	64	\$659,098	\$0	\$0	\$0	\$659,098
2051	65	\$675,139	\$0	\$0	\$0	\$675,139
2052	66	\$647,694	\$0	\$0	\$0	\$647,694
2053	67	\$619,605	\$0	\$0	\$0	\$619,605
2054	68	\$598,527	\$0	\$0	\$0	\$598,527

**Spouse A**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2055	69	\$576,963	\$0	\$0	\$0	\$576,963
2056	70	\$554,892	\$0	\$0	\$0	\$554,892
2057	71	\$532,299	\$0	\$0	\$0	\$532,299
2058	72	\$509,328	\$0	\$0	\$0	\$509,328
2059	73	\$485,964	\$0	\$0	\$0	\$485,964
2060	74	\$462,188	\$0	\$0	\$0	\$462,188
2061	75	\$437,983	\$0	\$0	\$0	\$437,983
2062	76	\$413,323	\$0	\$0	\$0	\$413,323
2063	77	\$388,099	\$0	\$0	\$0	\$388,099
2064	78	\$362,289	\$0	\$0	\$0	\$362,289
2065	79	\$335,869	\$0	\$0	\$0	\$335,869
2066	80	\$308,816	\$0	\$0	\$0	\$308,816
2067	81	\$281,105	\$0	\$0	\$0	\$281,105
2068	82	\$252,731	\$0	\$0	\$0	\$252,731
2069	83	\$223,723	\$0	\$0	\$0	\$223,723
2070	84	\$194,098	\$0	\$0	\$0	\$194,098
2071	85	\$163,869	\$0	\$0	\$0	\$163,869
2072	86	\$132,888	\$0	\$0	\$0	\$132,888
2073	87	\$101,155	\$0	\$0	\$0	\$101,155
2074	88	\$68,586	\$0	\$0	\$0	\$68,586

**Spouse A**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2075	89	\$34,877	\$0	\$0	\$0	\$34,877
2076	90	\$0	\$0	\$0	\$0	\$0

## Spouse B

### Annual Recommendations

Spouse B					
Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2016	30	\$88,462	\$88,462	\$46,371	\$0
2017	31	\$88,462	\$88,462	\$46,140	\$0
2018	32	\$88,462	\$88,462	\$45,894	\$0
2019	33	\$88,462	\$88,462	\$45,662	\$0
2020	34	\$88,462	\$88,462	\$45,447	\$0
2021	35	\$88,462	\$88,462	\$45,234	\$0
2022	36	\$88,462	\$88,462	\$45,033	\$0
2023	37	\$88,462	\$88,462	\$44,845	\$0
2024	38	\$88,462	\$88,462	\$44,668	\$0
2025	39	\$88,462	\$88,462	\$44,497	\$0
2026	40	\$88,462	\$88,462	\$44,326	\$0
2027	41	\$88,462	\$88,462	\$43,950	\$0
2028	42	\$88,462	\$88,462	\$43,483	\$0
2029	43	\$88,462	\$88,462	\$43,024	\$0
2030	44	\$88,462	\$88,462	\$42,573	\$0
2031	45	\$88,462	\$88,462	\$42,130	\$0
2032	46	\$88,462	\$88,462	\$41,693	\$0

**Spouse B**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2033	47	\$88,462	\$88,462	\$41,264	\$0
2034	48	\$88,462	\$88,462	\$40,842	\$0
2035	49	\$88,462	\$88,462	\$40,426	\$0
2036	50	\$88,462	\$88,462	\$40,016	\$0
2037	51	\$88,462	\$88,462	\$39,612	\$0
2038	52	\$88,462	\$88,462	\$39,215	\$0
2039	53	\$88,462	\$88,462	\$38,823	\$0
2040	54	\$88,462	\$88,462	\$38,436	\$0
2041	55	\$88,462	\$88,462	\$38,054	\$0
2042	56	\$88,462	\$88,462	\$37,678	\$0
2043	57	\$88,462	\$88,462	\$37,306	\$0
2044	58	\$88,462	\$88,462	\$36,939	\$0
2045	59	\$88,462	\$88,462	\$36,577	\$0
2046	60	\$88,462	\$88,462	\$36,215	\$0
2047	61	\$88,462	\$88,462	\$35,857	\$0
2048	62	\$88,462	\$88,462	\$35,503	\$0
2049	63	\$88,462	\$88,462	\$35,200	\$0
2050	64	\$88,462	\$88,462	\$35,065	\$0
2051	65	\$88,462	\$88,462	\$29,345	\$0
2052	66	\$88,462	\$88,462	\$(62,586)	\$0

**Spouse B**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2053	67	\$88,462	\$88,462	\$(63,559)	\$0
2054	68	\$88,462	\$88,462	\$(57,164)	\$0
2055	69	\$88,462	\$88,462	\$(57,880)	\$0
2056	70	\$88,462	\$88,462	\$(54,148)	\$0
2057	71	\$88,462	\$88,462	\$(54,957)	\$0
2058	72	\$88,462	\$88,462	\$(55,794)	\$0
2059	73	\$88,462	\$88,462	\$(56,658)	\$0
2060	74	\$88,462	\$88,462	\$(57,331)	\$0
2061	75	\$88,462	\$88,462	\$(57,992)	\$0
2062	76	\$88,462	\$88,462	\$(58,674)	\$0
2063	77	\$88,462	\$88,462	\$(59,379)	\$0
2064	78	\$88,462	\$88,462	\$(56,381)	\$0
2065	79	\$88,462	\$88,462	\$(57,127)	\$0
2066	80	\$88,462	\$88,462	\$(57,728)	\$0
2067	81	\$88,462	\$88,462	\$(58,349)	\$0
2068	82	\$88,462	\$88,462	\$(58,395)	\$0
2069	83	\$88,462	\$88,462	\$(58,252)	\$0
2070	84	\$88,462	\$88,462	\$(58,368)	\$0
2071	85	\$88,462	\$88,462	\$(58,890)	\$0
2072	86	\$88,462	\$88,462	\$(59,516)	\$0

**Spouse B**

Year	Age	Discretionary Spending	Living Standard	Saving	Life Insurance
2073	87	\$88,462	\$88,462	\$(60,342)	\$0
2074	88	\$88,462	\$88,462	\$(61,288)	\$0
2075	89	\$88,462	\$88,462	\$(62,511)	\$0
2076	90	\$88,462	\$88,462	\$(64,076)	\$0

## Regular Assets

Spouse B						
Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2016	30	\$200,000	\$88,462	\$65,167	\$46,371	\$46,371
2017	31	\$200,900	\$88,462	\$66,298	\$46,140	\$92,512
2018	32	\$201,796	\$88,462	\$67,440	\$45,894	\$138,406
2019	33	\$202,687	\$88,462	\$68,564	\$45,662	\$184,068
2020	34	\$203,574	\$88,462	\$69,665	\$45,447	\$229,514
2021	35	\$204,457	\$88,462	\$70,761	\$45,234	\$274,748
2022	36	\$205,335	\$88,462	\$71,840	\$45,033	\$319,781
2023	37	\$206,209	\$88,462	\$72,903	\$44,845	\$364,626
2024	38	\$207,080	\$88,462	\$73,950	\$44,668	\$409,294
2025	39	\$207,947	\$88,462	\$74,988	\$44,497	\$453,791
2026	40	\$208,811	\$88,462	\$76,023	\$44,326	\$498,117
2027	41	\$209,672	\$88,462	\$77,260	\$43,950	\$542,067
2028	42	\$210,526	\$88,462	\$78,580	\$43,483	\$585,550
2029	43	\$211,370	\$88,462	\$79,883	\$43,024	\$628,575
2030	44	\$212,205	\$88,462	\$81,170	\$42,573	\$671,148
2031	45	\$213,032	\$88,462	\$82,440	\$42,130	\$713,278
2032	46	\$213,850	\$88,462	\$83,694	\$41,693	\$754,971
2033	47	\$214,660	\$88,462	\$84,933	\$41,264	\$796,235
2034	48	\$215,461	\$88,462	\$86,157	\$40,842	\$837,077



**Spouse B**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2035	49	\$216,254	\$88,462	\$87,366	\$40,426	\$877,503
2036	50	\$217,039	\$88,462	\$88,561	\$40,016	\$917,519
2037	51	\$217,816	\$88,462	\$89,741	\$39,612	\$957,131
2038	52	\$218,585	\$88,462	\$90,908	\$39,215	\$996,346
2039	53	\$219,347	\$88,462	\$92,062	\$38,823	\$1,035,168
2040	54	\$220,100	\$88,462	\$93,202	\$38,436	\$1,073,604
2041	55	\$220,847	\$88,462	\$94,330	\$38,054	\$1,111,659
2042	56	\$221,586	\$88,462	\$95,445	\$37,678	\$1,149,337
2043	57	\$222,317	\$88,462	\$96,549	\$37,306	\$1,186,643
2044	58	\$223,042	\$88,462	\$97,640	\$36,939	\$1,223,583
2045	59	\$223,759	\$88,462	\$98,720	\$36,577	\$1,260,160
2046	60	\$224,469	\$88,462	\$99,792	\$36,215	\$1,296,375
2047	61	\$225,172	\$88,462	\$100,853	\$35,857	\$1,332,232
2048	62	\$225,869	\$88,462	\$101,903	\$35,503	\$1,367,735
2049	63	\$226,558	\$88,462	\$102,895	\$35,200	\$1,402,935
2050	64	\$227,241	\$88,462	\$103,714	\$35,065	\$1,438,000
2051	65	\$227,922	\$94,106	\$104,471	\$29,345	\$1,467,346
2052	66	\$71,824	\$112,076	\$22,335	\$(62,586)	\$1,404,760
2053	67	\$70,609	\$113,162	\$21,006	\$(63,559)	\$1,341,201
2054	68	\$70,214	\$104,610	\$22,768	\$(57,164)	\$1,284,036

**Spouse B**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2055	69	\$69,104	\$105,353	\$21,631	\$(57,880)	\$1,226,157
2056	70	\$67,980	\$100,829	\$21,298	\$(54,148)	\$1,172,009
2057	71	\$66,928	\$101,398	\$20,487	\$(54,957)	\$1,117,052
2058	72	\$65,861	\$101,993	\$19,662	\$(55,794)	\$1,061,258
2059	73	\$64,778	\$102,616	\$18,820	\$(56,658)	\$1,004,600
2060	74	\$63,678	\$103,267	\$17,742	\$(57,331)	\$947,269
2061	75	\$62,564	\$103,948	\$16,609	\$(57,992)	\$889,277
2062	76	\$61,438	\$104,660	\$15,452	\$(58,674)	\$830,603
2063	77	\$60,299	\$105,405	\$14,273	\$(59,379)	\$771,224
2064	78	\$59,146	\$101,121	\$14,406	\$(56,381)	\$714,843
2065	79	\$58,051	\$101,703	\$13,475	\$(57,127)	\$657,715
2066	80	\$56,942	\$102,312	\$12,358	\$(57,728)	\$599,987
2067	81	\$55,821	\$102,950	\$11,221	\$(58,349)	\$541,638
2068	82	\$54,688	\$103,616	\$9,467	\$(58,395)	\$483,243
2069	83	\$53,554	\$104,313	\$7,493	\$(58,252)	\$424,992
2070	84	\$52,423	\$105,042	\$5,749	\$(58,368)	\$366,623
2071	85	\$51,290	\$105,805	\$4,375	\$(58,890)	\$307,733
2072	86	\$50,146	\$106,586	\$3,076	\$(59,516)	\$248,217
2073	87	\$48,991	\$107,345	\$1,988	\$(60,342)	\$187,874
2074	88	\$47,819	\$108,081	\$1,025	\$(61,288)	\$126,587

**Spouse B**

Year	Age	Total Income	Total Spending	Taxes	Saving	Regular Assets
2075	89	\$46,629	\$108,797	\$343	\$(62,511)	\$64,076
2076	90	\$45,415	\$109,491	\$0	\$(64,076)	\$0

## Total Income

Spouse B						
Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2016	30	\$200,000	\$0	\$0	\$0	\$200,000
2017	31	\$200,000	\$0	\$0	\$900	\$200,900
2018	32	\$200,000	\$0	\$0	\$1,796	\$201,796
2019	33	\$200,000	\$0	\$0	\$2,687	\$202,687
2020	34	\$200,000	\$0	\$0	\$3,574	\$203,574
2021	35	\$200,000	\$0	\$0	\$4,457	\$204,457
2022	36	\$200,000	\$0	\$0	\$5,335	\$205,335
2023	37	\$200,000	\$0	\$0	\$6,209	\$206,209
2024	38	\$200,000	\$0	\$0	\$7,080	\$207,080
2025	39	\$200,000	\$0	\$0	\$7,947	\$207,947
2026	40	\$200,000	\$0	\$0	\$8,811	\$208,811
2027	41	\$200,000	\$0	\$0	\$9,672	\$209,672
2028	42	\$200,000	\$0	\$0	\$10,526	\$210,526
2029	43	\$200,000	\$0	\$0	\$11,370	\$211,370
2030	44	\$200,000	\$0	\$0	\$12,205	\$212,205
2031	45	\$200,000	\$0	\$0	\$13,032	\$213,032
2032	46	\$200,000	\$0	\$0	\$13,850	\$213,850
2033	47	\$200,000	\$0	\$0	\$14,660	\$214,660

Spouse B						
Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2034	48	\$200,000	\$0	\$0	\$15,461	\$215,461
2035	49	\$200,000	\$0	\$0	\$16,254	\$216,254
2036	50	\$200,000	\$0	\$0	\$17,039	\$217,039
2037	51	\$200,000	\$0	\$0	\$17,816	\$217,816
2038	52	\$200,000	\$0	\$0	\$18,585	\$218,585
2039	53	\$200,000	\$0	\$0	\$19,347	\$219,347
2040	54	\$200,000	\$0	\$0	\$20,100	\$220,100
2041	55	\$200,000	\$0	\$0	\$20,847	\$220,847
2042	56	\$200,000	\$0	\$0	\$21,586	\$221,586
2043	57	\$200,000	\$0	\$0	\$22,317	\$222,317
2044	58	\$200,000	\$0	\$0	\$23,042	\$223,042
2045	59	\$200,000	\$0	\$0	\$23,759	\$223,759
2046	60	\$200,000	\$0	\$0	\$24,469	\$224,469
2047	61	\$200,000	\$0	\$0	\$25,172	\$225,172
2048	62	\$200,000	\$0	\$0	\$25,869	\$225,869
2049	63	\$200,000	\$0	\$0	\$26,558	\$226,558
2050	64	\$200,000	\$0	\$0	\$27,241	\$227,241
2051	65	\$200,000	\$0	\$0	\$27,922	\$227,922
2052	66	\$43,332	\$0	\$0	\$28,492	\$71,824
2053	67	\$43,332	\$0	\$0	\$27,277	\$70,609

**Spouse B**

Year	Age	Non-Asset Income	Other Income	Retirement Withdrawals	Regular Assets Income	Total Income
2054	68	\$44,171	\$0	\$0	\$26,043	\$70,214
2055	69	\$44,171	\$0	\$0	\$24,933	\$69,104
2056	70	\$44,171	\$0	\$0	\$23,809	\$67,980
2057	71	\$44,171	\$0	\$0	\$22,757	\$66,928
2058	72	\$44,171	\$0	\$0	\$21,690	\$65,861
2059	73	\$44,171	\$0	\$0	\$20,607	\$64,778
2060	74	\$44,171	\$0	\$0	\$19,507	\$63,678
2061	75	\$44,171	\$0	\$0	\$18,394	\$62,565
2062	76	\$44,171	\$0	\$0	\$17,268	\$61,439
2063	77	\$44,171	\$0	\$0	\$16,128	\$60,299
2064	78	\$44,171	\$0	\$0	\$14,975	\$59,146
2065	79	\$44,171	\$0	\$0	\$13,880	\$58,051
2066	80	\$44,171	\$0	\$0	\$12,771	\$56,942
2067	81	\$44,171	\$0	\$0	\$11,650	\$55,821
2068	82	\$44,171	\$0	\$0	\$10,517	\$54,688
2069	83	\$44,171	\$0	\$0	\$9,383	\$53,554
2070	84	\$44,171	\$0	\$0	\$8,252	\$52,423
2071	85	\$44,171	\$0	\$0	\$7,119	\$51,290
2072	86	\$44,171	\$0	\$0	\$5,975	\$50,146
2073	87	\$44,171	\$0	\$0	\$4,820	\$48,991

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Non-Asset Income</b>	<b>Other Income</b>	<b>Retirement Withdrawals</b>	<b>Regular Assets Income</b>	<b>Total Income</b>
2074	88	\$44,171	\$0	\$0	\$3,648	\$47,819
2075	89	\$44,171	\$0	\$0	\$2,458	\$46,629
2076	90	\$44,171	\$0	\$0	\$1,244	\$45,415

## Total Spending

Spouse B				
Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2016	30	\$88,462	\$0	\$88,462
2017	31	\$88,462	\$0	\$88,462
2018	32	\$88,462	\$0	\$88,462
2019	33	\$88,462	\$0	\$88,462
2020	34	\$88,462	\$0	\$88,462
2021	35	\$88,462	\$0	\$88,462
2022	36	\$88,462	\$0	\$88,462
2023	37	\$88,462	\$0	\$88,462
2024	38	\$88,462	\$0	\$88,462
2025	39	\$88,462	\$0	\$88,462
2026	40	\$88,462	\$0	\$88,462
2027	41	\$88,462	\$0	\$88,462
2028	42	\$88,462	\$0	\$88,462
2029	43	\$88,462	\$0	\$88,462
2030	44	\$88,462	\$0	\$88,462
2031	45	\$88,462	\$0	\$88,462
2032	46	\$88,462	\$0	\$88,462
2033	47	\$88,462	\$0	\$88,462
2034	48	\$88,462	\$0	\$88,462



**Spouse B**

Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2035	49	\$88,462	\$0	\$88,462
2036	50	\$88,462	\$0	\$88,462
2037	51	\$88,462	\$0	\$88,462
2038	52	\$88,462	\$0	\$88,462
2039	53	\$88,462	\$0	\$88,462
2040	54	\$88,462	\$0	\$88,462
2041	55	\$88,462	\$0	\$88,462
2042	56	\$88,462	\$0	\$88,462
2043	57	\$88,462	\$0	\$88,462
2044	58	\$88,462	\$0	\$88,462
2045	59	\$88,462	\$0	\$88,462
2046	60	\$88,462	\$0	\$88,462
2047	61	\$88,462	\$0	\$88,462
2048	62	\$88,462	\$0	\$88,462
2049	63	\$88,462	\$0	\$88,462
2050	64	\$88,462	\$0	\$88,462
2051	65	\$88,462	\$5,644	\$94,106
2052	66	\$88,462	\$23,614	\$112,076
2053	67	\$88,462	\$24,700	\$113,162
2054	68	\$88,462	\$16,148	\$104,610

**Spouse B**

Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2055	69	\$88,462	\$16,890	\$105,352
2056	70	\$88,462	\$12,367	\$100,829
2057	71	\$88,462	\$12,936	\$101,398
2058	72	\$88,462	\$13,531	\$101,993
2059	73	\$88,462	\$14,153	\$102,615
2060	74	\$88,462	\$14,805	\$103,267
2061	75	\$88,462	\$15,486	\$103,948
2062	76	\$88,462	\$16,198	\$104,660
2063	77	\$88,462	\$16,943	\$105,405
2064	78	\$88,462	\$12,659	\$101,121
2065	79	\$88,462	\$13,241	\$101,703
2066	80	\$88,462	\$13,850	\$102,312
2067	81	\$88,462	\$14,487	\$102,949
2068	82	\$88,462	\$15,154	\$103,616
2069	83	\$88,462	\$15,851	\$104,313
2070	84	\$88,462	\$16,580	\$105,042
2071	85	\$88,462	\$17,343	\$105,805
2072	86	\$88,462	\$18,124	\$106,586
2073	87	\$88,462	\$18,883	\$107,345
2074	88	\$88,462	\$19,619	\$108,081

Spouse B				
Year	Age	Discretionary Spending	Non-Discretionary Spending	Total Spending
2075	89	\$88,462	\$20,334	\$108,796
2076	90	\$88,462	\$21,029	\$109,491

## Non-Asset Income

Spouse B					
Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2016	30	\$200,000	\$0	\$0	\$200,000
2017	31	\$200,000	\$0	\$0	\$200,000
2018	32	\$200,000	\$0	\$0	\$200,000
2019	33	\$200,000	\$0	\$0	\$200,000
2020	34	\$200,000	\$0	\$0	\$200,000
2021	35	\$200,000	\$0	\$0	\$200,000
2022	36	\$200,000	\$0	\$0	\$200,000
2023	37	\$200,000	\$0	\$0	\$200,000
2024	38	\$200,000	\$0	\$0	\$200,000
2025	39	\$200,000	\$0	\$0	\$200,000
2026	40	\$200,000	\$0	\$0	\$200,000
2027	41	\$200,000	\$0	\$0	\$200,000
2028	42	\$200,000	\$0	\$0	\$200,000
2029	43	\$200,000	\$0	\$0	\$200,000
2030	44	\$200,000	\$0	\$0	\$200,000
2031	45	\$200,000	\$0	\$0	\$200,000
2032	46	\$200,000	\$0	\$0	\$200,000
2033	47	\$200,000	\$0	\$0	\$200,000
2034	48	\$200,000	\$0	\$0	\$200,000

**Spouse B**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2035	49	\$200,000	\$0	\$0	\$200,000
2036	50	\$200,000	\$0	\$0	\$200,000
2037	51	\$200,000	\$0	\$0	\$200,000
2038	52	\$200,000	\$0	\$0	\$200,000
2039	53	\$200,000	\$0	\$0	\$200,000
2040	54	\$200,000	\$0	\$0	\$200,000
2041	55	\$200,000	\$0	\$0	\$200,000
2042	56	\$200,000	\$0	\$0	\$200,000
2043	57	\$200,000	\$0	\$0	\$200,000
2044	58	\$200,000	\$0	\$0	\$200,000
2045	59	\$200,000	\$0	\$0	\$200,000
2046	60	\$200,000	\$0	\$0	\$200,000
2047	61	\$200,000	\$0	\$0	\$200,000
2048	62	\$200,000	\$0	\$0	\$200,000
2049	63	\$200,000	\$0	\$0	\$200,000
2050	64	\$200,000	\$0	\$0	\$200,000
2051	65	\$200,000	\$0	\$0	\$200,000
2052	66	\$0	\$0	\$43,332	\$43,332
2053	67	\$0	\$0	\$43,332	\$43,332
2054	68	\$0	\$0	\$44,171	\$44,171

**Spouse B**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2055	69	\$0	\$0	\$44,171	\$44,171
2056	70	\$0	\$0	\$44,171	\$44,171
2057	71	\$0	\$0	\$44,171	\$44,171
2058	72	\$0	\$0	\$44,171	\$44,171
2059	73	\$0	\$0	\$44,171	\$44,171
2060	74	\$0	\$0	\$44,171	\$44,171
2061	75	\$0	\$0	\$44,171	\$44,171
2062	76	\$0	\$0	\$44,171	\$44,171
2063	77	\$0	\$0	\$44,171	\$44,171
2064	78	\$0	\$0	\$44,171	\$44,171
2065	79	\$0	\$0	\$44,171	\$44,171
2066	80	\$0	\$0	\$44,171	\$44,171
2067	81	\$0	\$0	\$44,171	\$44,171
2068	82	\$0	\$0	\$44,171	\$44,171
2069	83	\$0	\$0	\$44,171	\$44,171
2070	84	\$0	\$0	\$44,171	\$44,171
2071	85	\$0	\$0	\$44,171	\$44,171
2072	86	\$0	\$0	\$44,171	\$44,171
2073	87	\$0	\$0	\$44,171	\$44,171
2074	88	\$0	\$0	\$44,171	\$44,171

**Spouse B**

Year	Age	Labor Income	Pension Income	Social Security Benefits	Total Non-Asset Income
2075	89	\$0	\$0	\$44,171	\$44,171
2076	90	\$0	\$0	\$44,171	\$44,171

## Taxes

Spouse B					
Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2016	30	\$46,139	\$8,781	\$10,247	\$65,167
2017	31	\$46,857	\$8,885	\$10,556	\$66,298
2018	32	\$47,596	\$8,989	\$10,855	\$67,440
2019	33	\$48,331	\$9,092	\$11,141	\$68,564
2020	34	\$49,062	\$9,194	\$11,408	\$69,665
2021	35	\$49,790	\$9,297	\$11,674	\$70,761
2022	36	\$50,515	\$9,398	\$11,926	\$71,840
2023	37	\$51,236	\$9,500	\$12,167	\$72,903
2024	38	\$51,955	\$9,600	\$12,395	\$73,950
2025	39	\$52,670	\$9,701	\$12,617	\$74,988
2026	40	\$53,383	\$9,801	\$12,839	\$76,023
2027	41	\$54,298	\$9,900	\$13,061	\$77,260
2028	42	\$55,299	\$9,999	\$13,282	\$78,580
2029	43	\$56,284	\$10,097	\$13,503	\$79,883
2030	44	\$57,254	\$10,194	\$13,723	\$81,170
2031	45	\$58,209	\$10,289	\$13,942	\$82,440
2032	46	\$59,150	\$10,384	\$14,160	\$83,694
2033	47	\$60,077	\$10,478	\$14,378	\$84,933
2034	48	\$60,991	\$10,570	\$14,596	\$86,157



**Spouse B**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2035	49	\$61,891	\$10,662	\$14,813	\$87,366
2036	50	\$62,778	\$10,753	\$15,030	\$88,561
2037	51	\$63,652	\$10,843	\$15,246	\$89,741
2038	52	\$64,514	\$10,932	\$15,462	\$90,908
2039	53	\$65,363	\$11,020	\$15,678	\$92,062
2040	54	\$66,201	\$11,107	\$15,894	\$93,202
2041	55	\$67,027	\$11,194	\$16,110	\$94,330
2042	56	\$67,841	\$11,279	\$16,325	\$95,445
2043	57	\$68,644	\$11,364	\$16,541	\$96,549
2044	58	\$69,436	\$11,448	\$16,757	\$97,640
2045	59	\$70,217	\$11,531	\$16,972	\$98,720
2046	60	\$70,987	\$11,617	\$17,188	\$99,792
2047	61	\$71,747	\$11,702	\$17,404	\$100,853
2048	62	\$72,497	\$11,786	\$17,620	\$101,903
2049	63	\$73,193	\$11,866	\$17,837	\$102,895
2050	64	\$73,712	\$11,949	\$18,054	\$103,714
2051	65	\$74,228	\$11,972	\$18,271	\$104,471
2052	66	\$17,897	\$2,953	\$1,484	\$22,335
2053	67	\$16,809	\$2,752	\$1,445	\$21,006
2054	68	\$18,310	\$3,030	\$1,429	\$22,768

**Spouse B**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2055	69	\$17,378	\$2,857	\$1,396	\$21,631
2056	70	\$17,129	\$2,811	\$1,359	\$21,298
2057	71	\$16,472	\$2,689	\$1,327	\$20,487
2058	72	\$15,805	\$2,566	\$1,291	\$19,662
2059	73	\$15,128	\$2,440	\$1,252	\$18,820
2060	74	\$14,254	\$2,278	\$1,210	\$17,742
2061	75	\$13,336	\$2,108	\$1,164	\$16,609
2062	76	\$12,401	\$1,935	\$1,116	\$15,452
2063	77	\$11,449	\$1,759	\$1,065	\$14,273
2064	78	\$11,608	\$1,788	\$1,010	\$14,406
2065	79	\$10,865	\$1,651	\$960	\$13,475
2066	80	\$9,967	\$1,485	\$906	\$12,358
2067	81	\$9,055	\$1,316	\$850	\$11,221
2068	82	\$7,678	\$1,061	\$728	\$9,467
2069	83	\$6,136	\$775	\$582	\$7,493
2070	84	\$4,826	\$488	\$435	\$5,749
2071	85	\$3,889	\$199	\$287	\$4,375
2072	86	\$2,942	\$0	\$135	\$3,076
2073	87	\$1,988	\$0	\$0	\$1,988
2074	88	\$1,025	\$0	\$0	\$1,025

**Spouse B**

Year	Age	Federal Income Tax	State Income Tax	FICA Tax	Total Taxes
2075	89	\$343	\$0	\$0	\$343
2076	90	\$0	\$0	\$0	\$0

## Estate

Spouse B							
Year	Age	Regular Assets	Reserve Fund	Life Insurance	Retirement Accounts	Home Equity	Net Estate
2016	30	\$46,371	\$0	\$0	\$0	\$0	\$46,371
2017	31	\$92,512	\$0	\$0	\$0	\$0	\$92,512
2018	32	\$138,406	\$0	\$0	\$0	\$0	\$138,406
2019	33	\$184,068	\$0	\$0	\$0	\$0	\$184,068
2020	34	\$229,514	\$0	\$0	\$0	\$0	\$229,514
2021	35	\$274,748	\$0	\$0	\$0	\$0	\$274,748
2022	36	\$319,781	\$0	\$0	\$0	\$0	\$319,781
2023	37	\$364,626	\$0	\$0	\$0	\$0	\$364,626
2024	38	\$409,294	\$0	\$0	\$0	\$0	\$409,294
2025	39	\$453,791	\$0	\$0	\$0	\$0	\$453,791
2026	40	\$498,117	\$0	\$0	\$0	\$0	\$498,117
2027	41	\$542,067	\$0	\$0	\$0	\$0	\$542,067
2028	42	\$585,550	\$0	\$0	\$0	\$0	\$585,550
2029	43	\$628,575	\$0	\$0	\$0	\$0	\$628,575
2030	44	\$671,148	\$0	\$0	\$0	\$0	\$671,148
2031	45	\$713,278	\$0	\$0	\$0	\$0	\$713,278
2032	46	\$754,971	\$0	\$0	\$0	\$0	\$754,971
2033	47	\$796,235	\$0	\$0	\$0	\$0	\$796,235

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2034	48	\$837,077	\$0	\$0	\$0	\$0	\$837,077
2035	49	\$877,503	\$0	\$0	\$0	\$0	\$877,503
2036	50	\$917,519	\$0	\$0	\$0	\$0	\$917,519
2037	51	\$957,131	\$0	\$0	\$0	\$0	\$957,131
2038	52	\$996,346	\$0	\$0	\$0	\$0	\$996,346
2039	53	\$1,035,168	\$0	\$0	\$0	\$0	\$1,035,168
2040	54	\$1,073,604	\$0	\$0	\$0	\$0	\$1,073,604
2041	55	\$1,111,659	\$0	\$0	\$0	\$0	\$1,111,659
2042	56	\$1,149,337	\$0	\$0	\$0	\$0	\$1,149,337
2043	57	\$1,186,643	\$0	\$0	\$0	\$0	\$1,186,643
2044	58	\$1,223,583	\$0	\$0	\$0	\$0	\$1,223,583
2045	59	\$1,260,160	\$0	\$0	\$0	\$0	\$1,260,160
2046	60	\$1,296,375	\$0	\$0	\$0	\$0	\$1,296,375
2047	61	\$1,332,232	\$0	\$0	\$0	\$0	\$1,332,232
2048	62	\$1,367,735	\$0	\$0	\$0	\$0	\$1,367,735
2049	63	\$1,402,935	\$0	\$0	\$0	\$0	\$1,402,935
2050	64	\$1,438,000	\$0	\$0	\$0	\$0	\$1,438,000
2051	65	\$1,467,346	\$0	\$0	\$0	\$0	\$1,467,346
2052	66	\$1,404,760	\$0	\$0	\$0	\$0	\$1,404,760
2053	67	\$1,341,201	\$0	\$0	\$0	\$0	\$1,341,201

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2054	68	\$1,284,036	\$0	\$0	\$0	\$0	\$1,284,036
2055	69	\$1,226,157	\$0	\$0	\$0	\$0	\$1,226,157
2056	70	\$1,172,009	\$0	\$0	\$0	\$0	\$1,172,009
2057	71	\$1,117,052	\$0	\$0	\$0	\$0	\$1,117,052
2058	72	\$1,061,258	\$0	\$0	\$0	\$0	\$1,061,258
2059	73	\$1,004,600	\$0	\$0	\$0	\$0	\$1,004,600
2060	74	\$947,269	\$0	\$0	\$0	\$0	\$947,269
2061	75	\$889,277	\$0	\$0	\$0	\$0	\$889,277
2062	76	\$830,603	\$0	\$0	\$0	\$0	\$830,603
2063	77	\$771,224	\$0	\$0	\$0	\$0	\$771,224
2064	78	\$714,843	\$0	\$0	\$0	\$0	\$714,843
2065	79	\$657,715	\$0	\$0	\$0	\$0	\$657,715
2066	80	\$599,987	\$0	\$0	\$0	\$0	\$599,987
2067	81	\$541,638	\$0	\$0	\$0	\$0	\$541,638
2068	82	\$483,243	\$0	\$0	\$0	\$0	\$483,243
2069	83	\$424,992	\$0	\$0	\$0	\$0	\$424,992
2070	84	\$366,623	\$0	\$0	\$0	\$0	\$366,623
2071	85	\$307,733	\$0	\$0	\$0	\$0	\$307,733
2072	86	\$248,217	\$0	\$0	\$0	\$0	\$248,217
2073	87	\$187,874	\$0	\$0	\$0	\$0	\$187,874

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Regular Assets</b>	<b>Reserve Fund</b>	<b>Life Insurance</b>	<b>Retirement Accounts</b>	<b>Home Equity</b>	<b>Net Estate</b>
2074	88	\$126,587	\$0	\$0	\$0	\$0	\$126,587
2075	89	\$64,076	\$0	\$0	\$0	\$0	\$64,076
2076	90	\$0	\$0	\$0	\$0	\$0	\$0

## Social Security

Spouse B								
Year	Age	Retirement Benefits	Spousal Benefits	Survivor Benefits	Children's Benefits	Earnings Deduction for Parent	Earnings Deduction for Children	Net Benefit
2016	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2017	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2018	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2019	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2020	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2021	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2022	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2023	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2031	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2032	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0



**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2034	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	57	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	58	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	61	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2050	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	65	\$10,833	\$0	\$0	\$0	\$10,833	\$0	\$0
2052	66	\$43,332	\$0	\$0	\$0	\$0	\$0	\$43,332

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2053	67	\$43,332	\$0	\$0	\$0	\$0	\$0	\$43,332
2054	68	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2055	69	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2056	70	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2057	71	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2058	72	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2059	73	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2060	74	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2061	75	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2062	76	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2063	77	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2064	78	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2065	79	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2066	80	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2067	81	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2068	82	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2069	83	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2070	84	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2071	85	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171

**Spouse B**

<b>Year</b>	<b>Age</b>	<b>Retirement Benefits</b>	<b>Spousal Benefits</b>	<b>Survivor Benefits</b>	<b>Children's Benefits</b>	<b>Earnings Deduction for Parent</b>	<b>Earnings Deduction for Children</b>	<b>Net Benefit</b>
2072	86	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2073	87	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2074	88	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2075	89	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171
2076	90	\$44,171	\$0	\$0	\$0	\$0	\$0	\$44,171

## Net Worth

Spouse B						
Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2016	30	\$46,371	\$0	\$0	\$0	\$46,371
2017	31	\$92,512	\$0	\$0	\$0	\$92,512
2018	32	\$138,406	\$0	\$0	\$0	\$138,406
2019	33	\$184,068	\$0	\$0	\$0	\$184,068
2020	34	\$229,514	\$0	\$0	\$0	\$229,514
2021	35	\$274,748	\$0	\$0	\$0	\$274,748
2022	36	\$319,781	\$0	\$0	\$0	\$319,781
2023	37	\$364,626	\$0	\$0	\$0	\$364,626
2024	38	\$409,294	\$0	\$0	\$0	\$409,294
2025	39	\$453,791	\$0	\$0	\$0	\$453,791
2026	40	\$498,117	\$0	\$0	\$0	\$498,117
2027	41	\$542,067	\$0	\$0	\$0	\$542,067
2028	42	\$585,550	\$0	\$0	\$0	\$585,550
2029	43	\$628,575	\$0	\$0	\$0	\$628,575
2030	44	\$671,148	\$0	\$0	\$0	\$671,148
2031	45	\$713,278	\$0	\$0	\$0	\$713,278
2032	46	\$754,971	\$0	\$0	\$0	\$754,971
2033	47	\$796,235	\$0	\$0	\$0	\$796,235
2034	48	\$837,077	\$0	\$0	\$0	\$837,077

**Spouse B**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2035	49	\$877,503	\$0	\$0	\$0	\$877,503
2036	50	\$917,519	\$0	\$0	\$0	\$917,519
2037	51	\$957,131	\$0	\$0	\$0	\$957,131
2038	52	\$996,346	\$0	\$0	\$0	\$996,346
2039	53	\$1,035,168	\$0	\$0	\$0	\$1,035,168
2040	54	\$1,073,604	\$0	\$0	\$0	\$1,073,604
2041	55	\$1,111,659	\$0	\$0	\$0	\$1,111,659
2042	56	\$1,149,337	\$0	\$0	\$0	\$1,149,337
2043	57	\$1,186,643	\$0	\$0	\$0	\$1,186,643
2044	58	\$1,223,583	\$0	\$0	\$0	\$1,223,583
2045	59	\$1,260,160	\$0	\$0	\$0	\$1,260,160
2046	60	\$1,296,375	\$0	\$0	\$0	\$1,296,375
2047	61	\$1,332,232	\$0	\$0	\$0	\$1,332,232
2048	62	\$1,367,735	\$0	\$0	\$0	\$1,367,735
2049	63	\$1,402,935	\$0	\$0	\$0	\$1,402,935
2050	64	\$1,438,000	\$0	\$0	\$0	\$1,438,000
2051	65	\$1,467,346	\$0	\$0	\$0	\$1,467,346
2052	66	\$1,404,760	\$0	\$0	\$0	\$1,404,760
2053	67	\$1,341,201	\$0	\$0	\$0	\$1,341,201
2054	68	\$1,284,036	\$0	\$0	\$0	\$1,284,036

**Spouse B**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2055	69	\$1,226,157	\$0	\$0	\$0	\$1,226,157
2056	70	\$1,172,009	\$0	\$0	\$0	\$1,172,009
2057	71	\$1,117,052	\$0	\$0	\$0	\$1,117,052
2058	72	\$1,061,258	\$0	\$0	\$0	\$1,061,258
2059	73	\$1,004,600	\$0	\$0	\$0	\$1,004,600
2060	74	\$947,269	\$0	\$0	\$0	\$947,269
2061	75	\$889,277	\$0	\$0	\$0	\$889,277
2062	76	\$830,603	\$0	\$0	\$0	\$830,603
2063	77	\$771,224	\$0	\$0	\$0	\$771,224
2064	78	\$714,843	\$0	\$0	\$0	\$714,843
2065	79	\$657,715	\$0	\$0	\$0	\$657,715
2066	80	\$599,987	\$0	\$0	\$0	\$599,987
2067	81	\$541,638	\$0	\$0	\$0	\$541,638
2068	82	\$483,243	\$0	\$0	\$0	\$483,243
2069	83	\$424,992	\$0	\$0	\$0	\$424,992
2070	84	\$366,623	\$0	\$0	\$0	\$366,623
2071	85	\$307,733	\$0	\$0	\$0	\$307,733
2072	86	\$248,217	\$0	\$0	\$0	\$248,217
2073	87	\$187,874	\$0	\$0	\$0	\$187,874
2074	88	\$126,587	\$0	\$0	\$0	\$126,587

**Spouse B**

Year	Age	Regular Assets	Housing Equity	Reserve Fund	Retirement Accounts	Net Worth
2075	89	\$64,076	\$0	\$0	\$0	\$64,076
2076	90	\$0	\$0	\$0	\$0	\$0