

Age	Spouse Age	Year	Annual	Early Social	Optimal	Pension	Current	Early	Optimal	Assets Early 4%	Assets Optimal
			Budget	3%	Social Security			Social Security	Retirement		
			Inflation	1.5% COLA	1.5% COLA	Income		Gap	Gap	Growth	4% growth
			\$ 120,000.00	\$ -	\$ -	\$ -				\$ 2,000,000.00	\$ 2,000,000.00
63	61	2016	\$ 120,000.00	\$ 8,112.00	\$ -	\$ 60,000.00		\$ (51,888.00)	\$ (60,000.00)	\$ 2,028,112.00	\$ 2,020,000.00
64	62	2017	\$ 123,600.00	\$ 31,487.00	\$ -	\$ 60,000.00		\$ (32,113.00)	\$ (63,600.00)	\$ 2,077,123.48	\$ 2,037,200.00
65	63	2018	\$ 127,308.00	\$ 36,880.00	\$ -	\$ 60,000.00		\$ (30,428.00)	\$ (67,308.00)	\$ 2,129,780.42	\$ 2,051,380.00
66	64	2019	\$ 131,127.24	\$ 37,432.00	\$ 16,269.00	\$ 60,000.00		\$ (33,695.24)	\$ (54,858.24)	\$ 2,181,276.40	\$ 2,078,576.96
67	65	2020	\$ 135,061.06	\$ 37,993.48	\$ 22,016.00	\$ 60,000.00		\$ (37,067.58)	\$ (53,045.06)	\$ 2,231,459.87	\$ 2,108,674.98
68	66	2021	\$ 139,112.89	\$ 38,563.38	\$ 22,345.00	\$ 60,000.00		\$ (40,549.51)	\$ (56,767.89)	\$ 2,280,168.76	\$ 2,136,254.09
69	67	2022	\$ 143,286.28	\$ 39,141.83	\$ 22,680.00	\$ 60,000.00		\$ (44,144.44)	\$ (60,606.28)	\$ 2,327,231.07	\$ 2,161,097.98
70	68	2023	\$ 147,584.86	\$ 39,728.96	\$ 48,923.00	\$ 60,000.00		\$ (47,855.90)	\$ (38,661.86)	\$ 2,372,464.41	\$ 2,208,880.03
71	69	2024	\$ 152,012.41	\$ 40,324.89	\$ 58,420.00	\$ 60,000.00		\$ (51,687.51)	\$ (33,592.41)	\$ 2,415,675.47	\$ 2,263,642.83
72	70	2025	\$ 156,572.78	\$ 40,929.77	\$ 59,294.00	\$ 60,000.00		\$ (55,643.01)	\$ (37,278.78)	\$ 2,456,659.48	\$ 2,316,909.76
73	71	2026	\$ 161,269.97	\$ 41,543.71	\$ 60,182.00	\$ 60,000.00		\$ (59,726.25)	\$ (41,087.97)	\$ 2,495,499.61	\$ 2,368,498.18
74	72	2027	\$ 166,108.06	\$ 42,166.87	\$ 61,085.00	\$ 60,000.00		\$ (63,941.19)	\$ (45,023.06)	\$ 2,531,066.40	\$ 2,418,215.05
75	73	2028	\$ 171,091.31	\$ 42,799.37	\$ 61,999.00	\$ 60,000.00		\$ (68,291.93)	\$ (49,092.31)	\$ 2,564,017.12	\$ 2,465,851.34
76	74	2029	\$ 176,224.05	\$ 43,441.36	\$ 62,928.00	\$ 60,000.00		\$ (72,782.68)	\$ (53,296.05)	\$ 2,593,795.12	\$ 2,511,189.35
77	75	2030	\$ 181,510.77	\$ 44,092.98	\$ 63,870.00	\$ 60,000.00		\$ (77,417.78)	\$ (57,640.77)	\$ 2,620,129.14	\$ 2,553,996.16
78	76	2031	\$ 186,956.09	\$ 44,754.38	\$ 64,828.00	\$ 60,000.00		\$ (82,201.71)	\$ (62,128.09)	\$ 2,642,732.60	\$ 2,594,027.91
79	77	2032	\$ 192,564.77	\$ 45,425.70	\$ 65,798.00	\$ 60,000.00		\$ (87,139.08)	\$ (66,766.77)	\$ 2,661,302.83	\$ 2,631,022.26
80	78	2033	\$ 198,341.72	\$ 46,107.08	\$ 66,786.00	\$ 60,000.00		\$ (92,234.64)	\$ (71,555.72)	\$ 2,675,520.30	\$ 2,664,707.43
81	79	2034	\$ 204,291.97	\$ 46,798.69	\$ 67,787.00	\$ 60,000.00		\$ (97,493.28)	\$ (76,504.97)	\$ 2,685,047.83	\$ 2,694,790.76
82	80	2035	\$ 210,420.73	\$ 47,500.67	\$ 68,802.00	\$ 60,000.00		\$ (102,920.06)	\$ (81,618.73)	\$ 2,689,529.69	\$ 2,720,963.66
83	81	2036	\$ 216,733.35	\$ 48,213.18	\$ 69,832.00	\$ 60,000.00		\$ (108,520.17)	\$ (86,901.35)	\$ 2,688,590.71	\$ 2,742,900.86
84	82	2037	\$ 223,235.35	\$ 48,936.37	\$ 70,877.00	\$ 60,000.00		\$ (114,298.97)	\$ (92,358.35)	\$ 2,681,835.36	\$ 2,760,258.55
85	83	2038	\$ 229,932.41	\$ 49,053.00	\$ 71,932.00	\$ 60,000.00		\$ (120,311.59)	\$ (97,914.33)	\$ 2,675,520.30	\$ 2,778,027.04
86	84	2039	\$ 172,449.31	\$ 39,638.80	\$ 54,635.00	\$ 20,000.00		\$ (112,810.51)	\$ (97,814.31)	\$ 2,651,748.03	\$ 2,773,212.27
87	85	2040	\$ 175,898.29	\$ 40,233.38	\$ 55,453.00	\$ 20,000.00		\$ (115,664.92)	\$ (100,445.29)	\$ 2,642,153.03	\$ 2,783,695.47
88	86	2041	\$ 179,416.26	\$ 40,836.88	\$ 56,285.00	\$ 20,000.00		\$ (118,579.38)	\$ (103,131.26)	\$ 2,629,259.77	\$ 2,791,912.03
89	87	2042	\$ 183,004.58	\$ 41,449.43	\$ 57,130.00	\$ 20,000.00		\$ (121,555.15)	\$ (105,874.58)	\$ 2,612,875.01	\$ 2,797,713.93
90	88	2043	\$ 186,664.68	\$ 42,071.17	\$ 57,986.00	\$ 20,000.00		\$ (124,593.50)	\$ (108,678.68)	\$ 2,592,796.51	\$ 2,800,943.81
91	89	2044	\$ 190,397.97	\$ 42,702.24	\$ 58,856.00	\$ 20,000.00		\$ (127,695.73)	\$ (111,541.97)	\$ 2,568,812.64	\$ 2,801,439.59
92	90	2045	\$ 194,205.93	\$ 43,342.77	\$ 24,891.00	\$ 20,000.00		\$ (130,863.16)	\$ (149,314.93)	\$ 2,540,701.99	\$ 2,764,182.25