

EXECUTIVE SUMMARY

You're 44 and aiming to retire at 64 on \$7K/month. With \$250K saved and adding \$30K a year — are you on track to meet your goal?

THE ANSWER

Almost there — your money covered everything in 69 of 100 futures. 2 more years of work would push it past 85 in 100.

Counted a win when your money covered every year to age 92 at \$7,000/mo · 3,000 possible futures · a projection, not a guarantee

Projected balance at retirement

\$2.79M

≈ \$1.54M in today's dollars

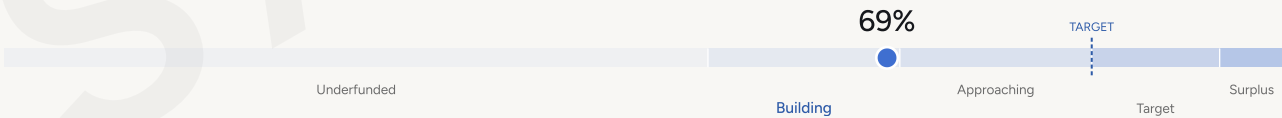
Includes ≈ \$705K in assumed contributions over 20 years

Years in retirement

28

SS income / mo

\$2,800/mo



The 85% mark is a common goal to aim for — about 17 out of 20 futures working out.

IF GROWTH IS UNEVEN

56% of those same futures cover your spending through the end of your plan — when your savings grow unevenly on the way there instead of in a straight line. The headline assumes a steady 7.0% a year, before inflation, until retirement.

WHAT YOUR PLAN HINGES ON

THE EXECUTIVE READ

In 69 of 100 futures, this plan works — 16 short of the 85 mark. And the risk isn't spread evenly.

Your full report goes on to the year-by-year tables. Ranked by how much each one moves the outcome, here's what it comes down to.

Age 66

2 more yrs

The most direct path to 85 in 100 is time: working to age 66 — 2 more years — gets there. Saving more, trimming spend, or a one-time boost each get there another way.

→ see "What moves your odds"

3 yrs

age 64–67

The risk bunches into one stretch — the 3 years from age 64 to 67, before Social Security starts and your savings carry the whole spend. The futures that fall short nearly all break in those early years.

→ see "What the failing paths share"

\$4K–11K

spend range

Your plan leans on the return more than on inflation. Across the nine what-ifs, what you could safely spend ranges from \$4,200/mo to \$10,700/mo — and the return is the number hardest to know ahead of time.

→ see "How assumptions change the answers"

A plain read of what matters most under these assumptions — not advice, not a guarantee.

How long it needs to last

How long the money needs to last comes down to how long you live — and no one can know that ahead of time. A life like yours often reaches around age **82**, and about 1 in 10 stretch well past **95**. That's why the plan is built for a long one.

The big number above answers the harder question: does your money cover *every single year*? Once we also allow for how long you're likely to live, the odds come out to **81 in 100**. That's a bit higher — most lives don't run the full length of the plan. We lead with the tougher number on purpose.

In the roughly 31 out of 100 futures where it falls short, the money gets tight around ages 84–89. These odds are before long-term care.

How to read this report

WHAT THIS IS

A Monte Carlo simulation runs your plan through 3,000 randomly-generated futures and counts how many succeed. It's a way to see the range of what could happen — not a prediction of what will.

Runway assumes bad years hit harder and more often than most tools do (a 'fat-tailed' model), and treats a rough first few years of retirement as especially damaging. A run of bad early years in the first 7 years counts for more. Success rates run lower than most planning tools by design.

All projections run through age 92. The same inputs always produce the same numbers.

WHAT THIS REPORT COVERS

This report answers one question first: at your target spend, how many of those 3,000 futures work out? From there it explores what you could spend at three success rates, how long the money may need to last, how your savings move decade by decade, and the one change that would move your odds the most — with the full year-by-year detail in the appendix.

The success rate is how many futures worked out. 85 of 100 means your money covered your spending to age 92 in 85 out of 100 futures. 85% is a standard conservative bar — more cautious than 75%, less restrictive than 95%.

Spend figures throughout are after-tax. Federal taxes are estimated each year from your income (about 13% at the start of retirement, 2025 federal rules). This leaves out state and local tax, Medicare surcharges for higher incomes, and the tax shift when one spouse outlives the other. Every dollar pulled from savings is taxed as regular income — we don't model Roth accounts, capital gains, or differences between account types.

This projection is not personalized financial advice. Consult a financial advisor for guidance specific to your situation.

Inputs & assumptions

Everything below is what you entered, plus the assumptions we used. The same entries always give the same numbers.

ABOUT THIS PLAN

Age	Age 44 · Retire 64
Savings	\$250,000
Annual contributions	\$30,000/yr
Target monthly spend	\$7,000/mo
One-time amount	\$300,000 at age 58 · after-tax
Plan horizon	Age 92
Social Security (you)	On · \$2,800/mo · claim 67

ABOUT THIS PROJECTION

Return (pre-retirement)	7.0%
Return (post-retirement)	5.8%
Inflation	3.0%
Federal tax (estimated)	about 13% at first · 2025 federal rules · state tax and Medicare surcharges not included
Target success rate	85 in 100

How much does your goal require

To spend \$7,000/mo and have it work in about 85 of 100 futures, you'd want about \$1.74M saved by retirement, in today's money. You're on track for about \$1.54M — a gap of \$196K.

Closing the Gap

+\$719/mo

extra saving each month — enough to close the gap by age 64.

75% Required

\$1.56M

3 in 4 paths

85% Required

\$1.74M

17 in 20 paths

90% Required

\$1.91M

9 in 10 paths

SAVINGS YOU'D NEED · IN TODAY'S MONEY

WHAT THIS TELLS YOU

The gap (or surplus) between projected and required is the core tension in any retirement plan. A large gap doesn't mean the plan fails — it means time and contributions do heavier lifting. A surplus means the plan likely has flexibility the numbers above don't capture.

What can your plan support

Your target spend is **\$7,000/mo.** ≈ \$7K/mo after-tax spend · federal tax estimated at ~13% in the first year

75% · Flexible	85% · Standard	90% · Conservative
\$6,800/mo <i>\$6.8K/mo draw · \$200/mo below target</i>	\$6,600/mo <i>\$6.6K/mo draw · \$400/mo below target</i>	\$6,000/mo <i>\$6K/mo draw · \$1K/mo below target</i>
Projected balance at retirement \$2.79M <i>≈ \$1.54M in today's dollars Includes ≈ \$705K in assumed contributions over 20 years</i>	Years in retirement 28	SS income / mo \$2,800/mo

Social Security and income figures are shown in today's purchasing power.

What this means. Spending around **\$6.6K/month** makes your money work in about 85 of 100 futures (including **\$2.8K/mo** from Social Security) — **\$400/month** below your target. That runs about 28 years.

When does work become optional

Spending \$6,600/mo — the amount that works in about 85 of 100 futures — work becomes optional at age 66, 2 years after your target of 64.

75% · Flexible	85% · Standard	90% · Conservative
age 65 <i>a typical life reaches age 86</i>	age 66 <i>a typical life reaches age 83</i>	age 67 <i>a typical life reaches age 81</i>

What moves your odds

One change on each row that would bring your plan to about 85 of 100 futures. Projections, not guarantees.

ONE MODELED MOVE PER LEVER, LARGEST MOVER FIRST

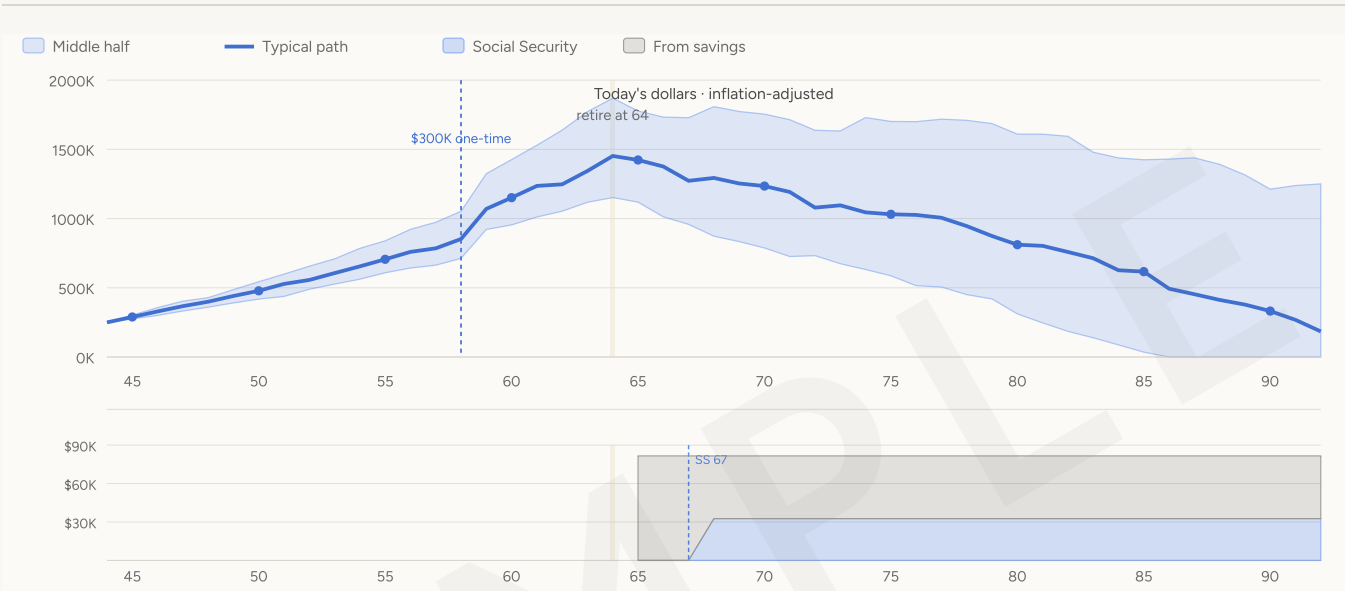
What you'd change	Success rate	Change	The trade-off
Claim at 70	69 → 76 of 100	+7	Social Security claim later, larger benefit
A one-time \$91K	69 → 83 of 100	+14	Capital a one-time boost to today's savings
Retire at 66 · reaches target	69 → 85 of 100	+16	Time +2 years working
Spend \$6.6K/mo · reaches target	69 → 85 of 100	+16	Lifestyle \$400/mo below your target
Save +\$700/mo · reaches target	69 → 85 of 100	+16	Capital \$700/mo more, before tax

Each one is the single change on that row that would bring the plan to about 85 of 100 futures (or, for Social Security, the best claim age). Success rates are projections at the stated assumptions, not guarantees.

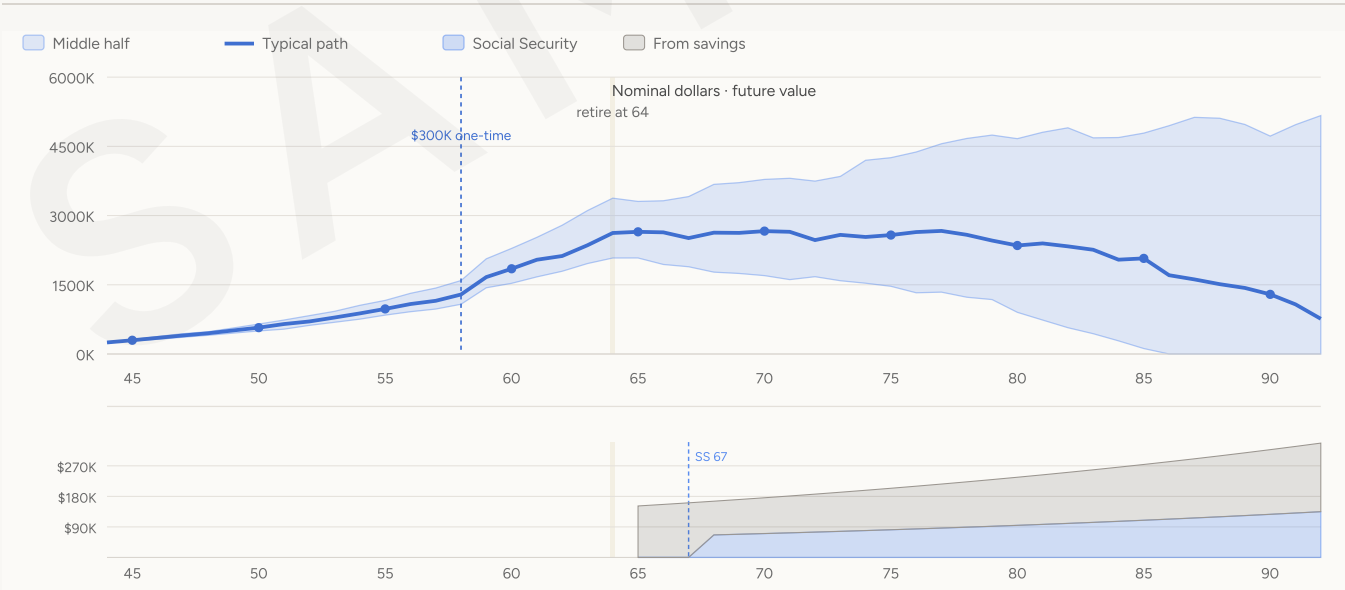
How the portfolio moves through time

3,000 possible futures. Top: the middle-half band with the typical path in the center. Bottom: Social Security and money from savings. Inflation 3.0%. Hypothetical projections, not guarantees.

TODAY'S DOLLARS · IN TODAY'S MONEY



FUTURE DOLLARS · WHAT A STATEMENT WOULD SHOW



What this plan looks like decade by decade

Cumulative cash flows across four life-stage blocks, in today's dollars. This is the income picture retirement actually produces — before Social Security, your savings carry the full load; after Social Security begins, you pull much less from savings.

CUMULATIVE CASH FLOWS, ALL IN TODAY'S DOLLARS

Life Stage	Total Spend	Social Security	From savings	End balance (typical)
PRE-SS · Age 64–69	\$504K	\$101K	\$477K	\$1.32M
EARLY RETIREMENT · Age 70–79	\$840K	\$336K	\$619K	\$954K
MID RETIREMENT · Age 80–89	\$840K	\$336K	\$619K	\$487K
LATE RETIREMENT · Age 90–91	\$168K	\$67K	\$124K	\$392K

The years before Social Security starts lean hardest on your savings. Once it kicks in at age 67, you pull a lot less from savings for the rest of the plan — savings only cover the gap Social Security doesn't. That's why when you claim Social Security matters so much.

All figures in today's dollars. Totals add up all the years in each stage; end balance is the typical savings left at the last age of the stage.

What's left over

In the futures where your money lasts, what's left at the end varies a lot — around **\$1.25M** in a typical case, anywhere from **\$236K** to **\$2.50M**. It's the flip side of the shortfall above: sometimes you run short, and sometimes you leave a lot behind.

How Social Security timing affects your numbers

Your plan claims Social Security at age 67. Claiming at 62 gives 70% of full benefit; at 67 (full retirement age), 100%; at 70, 124%. This table shows how your three scenario answers shift across all three ages.

ALL THREE ANSWERS, THREE CLAIM AGES, AT ABOUT 85 OF 100 FUTURES

	Claim at 62	Claim at 67	Claim at 70
What you could spend <i>monthly, today's money</i>	\$5,900/mo	\$6,600/mo	\$6,600/mo
How much you'd need saved <i>to support \$7,000/mo (target) · today's money</i>	\$1.96M	\$1.74M	\$1.76M
When work becomes optional <i>at \$7,000/mo (target)</i>	age 68	age 66	age 66

WHAT THIS TELLS YOU

Claiming at 62 instead of 70 means you'd need about \$197K more saved, and work stays required about 2 years longer. Waiting lets you pull less from savings and need less saved overall — but you have to cover the in-between years some other way.

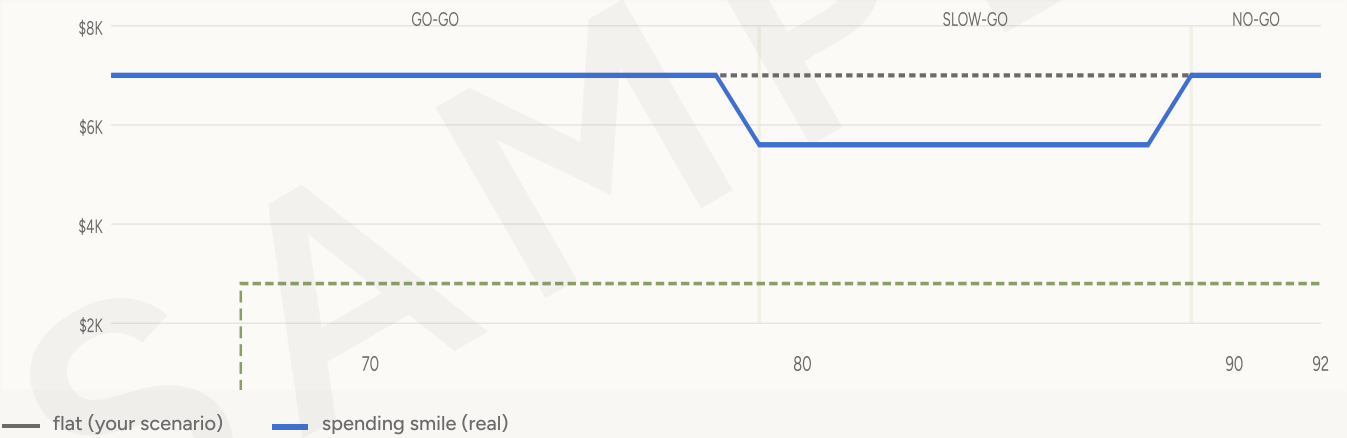
Waiting past age 67 means covering those years from savings until Social Security starts — the numbers above already include that.

What if your spending follows the retirement curve?

Retirees don't spend the same way at 85 as they do at 65. Discretionary spending — travel, hobbies, dining out — tends to ease through the 70s and early 80s as activity slows. But it rarely keeps falling: in the latest years, health and care costs tend to push it back up. Researchers call the resulting path the retirement spending "smile." The plan assumes flat spending from age 64 through 92 — a simple, conservative baseline. This page models what changes if spending follows the smile instead. It's a what-if, not a suggestion. For plans with income that keeps arriving, the dip has a floor: in this model, spending doesn't fall below what keeps arriving — Social Security doesn't stop when you slow down.

TWO SPEND PATTERNS, SAME STARTING AMOUNT · TODAY'S DOLLARS

The three phases reflect how retirement actually unfolds. In the go-go years, you're active — travel, hobbies, experiences — and spending is at its peak. In the slow-go years, mobility winds down and discretionary spending eases with it. In the no-go years the pattern reverses: travel and hobbies are mostly behind you, but health and care needs rise in their place — so total spending tends to climb back toward where it started.



WHAT THIS DOES TO YOUR NUMBERS

Your Scenario · Flat Spending

Success at target	69%
Savings you'd need	\$1.74M
Work-optional age	age 66

Spending-Smile Pattern

Success at target	83%
Savings you'd need	\$1.54M
Work-optional age	age 65

If spending follows this curve, 83 in 100 futures work out at target spend — up from 69. The savings you'd need is \$1.54M, not \$1.74M. A lighter mid-retirement is reached sooner: age 65, not 66.

SAMPLE

What if you added a lump sum today?

You're about \$196K short of what this plan needs. That gap looks very different depending on when you close it — at retirement, or today. Money added now has years to grow; money added at retirement doesn't.

TWO WAYS TO CLOSE THE GAP, AT ABOUT 85 OF 100 FUTURES

Close it at retirement		Close it today	
Lump sum at retirement	\$354,000	The same boost, added today	\$91,000
Success rate now	69%	Success rate after	83%

WHAT THIS TELLS YOU

Money added early has more time to grow, so it does more than the same amount saved slowly. Adding \$91,000 today does about as much as adding \$354,000 at retirement — the difference is just time. Under these assumptions, this brings the success rate to 83% — 14 points above where it is now, without changing the spend target or retirement date.

Hypothetical projections, not guarantees. The comparison reflects only the capital injection at the engine's assumed return rate. It does not model taxes or the investment vehicle chosen for the injection.

What the failing paths share

In 924 of the 3,000 futures, the money ran out before age 92. Here is what those 924 futures have in common. It is not what most people expect. The futures that fell short don't have dramatically worse long-run returns. Their average return over 40 years is barely different from the futures that made it — about 4.64 percentage points lower.

The difference between making it and not making it is almost entirely in the first 7 years.

What they share is one thing: a run of bad early years right after retirement. The savings that ran out weren't hit by a bad market over decades. They were hit by a bad market in a stretch of about 84 months.

Testing the direct response: what happens when the first few years play out three different ways?

THREE MODELED VARIANTS FOR THE EARLY WINDOW

Variant A

73%

more stocks early · 7yr taper

Variant B

70%

your current mix · your default

Variant C

66%

fewer stocks early · a 'bond tent'

THE RESULT

Holding more in stocks for the first 7 years lifts the plan to 73 in 100 — 3 higher than your current mix. The cautious approach — holding less in stocks early — comes out at 66 in 100.

That's the main takeaway here. The stress-test grids show how the answers shift with different return and inflation assumptions. Other moves — when you claim Social Security, and easing spending with age — help too, but how you invest in the first years around retirement is the single biggest change you can make here, without touching your spending or your retirement date.

How projected spend moves with return and inflation

Nine combinations of expected return and inflation, at the standard success rate (about 85 of 100). Social Security at age 67. Your scenario is the center cell.

		INFLATION		
		2%	3%	4%
EXPECTED RETURN	5%	\$5,800/mo	\$4,800/mo	\$4,200/mo
	7%	\$7,800/mo	\$6,600/mo Your Scenario	\$5,400/mo
	9%	\$10,700/mo	\$8,800/mo	\$7,200/mo

READING THE GRID

Returns matter more than inflation, by about two to one. Dropping the return from 7% to 5% takes a big bite out of what you could safely spend. The number that matters most is the one hardest to know ahead of time. All spending is after tax; federal taxes are estimated each year from your income (about 13% at the start of retirement, 2025 rules) and leave out state tax, Medicare surcharges, and survivor changes.

What the plan requires under different futures

The savings you'd need at age 64 to spend \$7,000/month through age 92 at the standard success rate (about 85 of 100), in today's money. Nine combinations; Social Security at age 67.

		INFLATION		
		2%	3%	4%
EXPECTED RETURN	5%	\$2.07M	\$2.31M	\$2.70M
	7%	\$1.56M	\$1.74M Your Scenario	\$2.05M
	9%	\$1.26M	\$1.39M	\$1.63M

How much you'd need saved swings by more than 2× across these nine boxes — from \$1.26M (high return, low inflation) to \$2.70M (low return, high inflation). At your assumptions, you're on track to fall short of the 85-of-100 mark.

When work becomes optional under different futures

The earliest age at which the plan supports \$6,600/month through age 92 at the standard success rate (about 85 of 100). Nine combinations; Social Security at age 67.

		INFLATION		
		2%	3%	4%
EXPECTED RETURN	5%	age 68	age 73	age 78
	7%	age 63	age 66 Your Scenario	age 70
	9%	age 59	age 62	age 64

The range across these nine cells is 59 to 78 — 19 years. If returns are weak (top row), retirement moves later than your target. If returns are strong (bottom row), work becomes optional earlier.

Interactive version of this report: runwaycalc.app/r/david-sample

Disclaimer and run record

DISCLAIMER

This report is generated by Runway, an educational scenario modeling tool. Outputs are projections under user-supplied assumptions, not predictions, recommendations, guarantees, or advice. Past returns do not predict future returns. Actual outcomes will differ — likely significantly — from any model projection.

Runway does not provide investment, tax, legal, or fiduciary advice. The numerical projections apply only to the engine version stamped in the page footer. Subsequent engine versions may produce different outputs for the same inputs. Runway is operated by Tiny Flux Studio. Terms at [runwaycalc.app/terms](#).

RUN RECORD

Generated	2026-07-04	MC paths	3,000 per scenario
Engine version	v11	Confidence threshold	85%
Report ID	david-sample	Return distribution	t(df=4) fat-tail

APPENDIX · WHAT FOLLOWS

The following pages provide year-by-year cash-flow detail: the saving years (now through retirement), then the spending years in today's money and again in future dollars.

APPENDIX · YEAR-BY-YEAR CASH-FLOW DETAIL

Accumulation phase, year by year

Projected portfolio balance from age 44 through retirement at age 64. Annual contribution of \$30,000/yr, expected return 7.0%, volatility 12%. Values are nominal end-of-year balances at each percentile.

Age	Contrib	P25 Bal	Median Bal	P75 Bal
44	\$30,000	\$250,000	\$250,000	\$250,000
45	\$30,000	\$283,080	\$297,709	\$311,503
46	\$30,000	\$318,524	\$349,224	\$378,599
47	\$30,000	\$363,132	\$401,256	\$440,725
48	\$30,000	\$404,820	\$449,492	\$482,438
49	\$30,000	\$452,669	\$511,063	\$564,500
50	\$30,000	\$499,229	\$570,824	\$649,119
51	\$30,000	\$538,178	\$649,314	\$736,265
52	\$30,000	\$619,858	\$704,834	\$830,779
53	\$30,000	\$687,174	\$790,714	\$925,057
54	\$30,000	\$755,165	\$879,769	\$1,054,998
55	\$30,000	\$842,088	\$976,907	\$1,161,371
56	\$30,000	\$916,309	\$1,082,782	\$1,314,612
57	\$30,000	\$973,942	\$1,152,786	\$1,429,071
58 ♦	\$30,000	\$1,077,672	\$1,289,205	\$1,591,960
59	\$30,000	\$1,435,218	\$1,666,932	\$2,063,035
60	\$30,000	\$1,531,309	\$1,847,030	\$2,288,306
61	\$30,000	\$1,671,239	\$2,042,850	\$2,528,163
62	\$30,000	\$1,793,091	\$2,123,462	\$2,790,422
63	\$30,000	\$1,959,869	\$2,356,513	\$3,107,749
64	\$30,000	\$2,080,076	\$2,622,645	\$3,377,068

Median path projects to \$2,622,645 at retirement. ♦ Age 58 includes a one-time \$300K amount, added to the balance that year.

Drawdown phase, today's dollars

The same year-by-year detail expressed in today's dollars (inflation-adjusted). Spending is flat in real terms by assumption. Portfolio balances show real purchasing power rather than nominal future-dollar amounts.

Age	Spend	SS / Inc	Draw	Draw %	Bal P25	Bal Med	Bal P75
64	\$84K	—	\$97K	6.3%	\$1.45M	\$1.53M	\$1.61M
65	\$84K	—	\$97K	6.5%	\$1.35M	\$1.47M	\$1.60M
66	\$84K	—	\$97K	6.8%	\$1.26M	\$1.41M	\$1.57M
67	\$84K	\$34K	\$62K	4.5%	\$1.20M	\$1.38M	\$1.57M
68	\$84K	\$34K	\$62K	4.6%	\$1.14M	\$1.36M	\$1.57M
69	\$84K	\$34K	\$62K	4.7%	\$1.10M	\$1.32M	\$1.57M
70	\$84K	\$34K	\$62K	4.8%	\$1.05M	\$1.29M	\$1.56M
71	\$84K	\$34K	\$62K	5.0%	\$997K	\$1.26M	\$1.54M
72	\$84K	\$34K	\$62K	5.1%	\$951K	\$1.22M	\$1.54M
73	\$84K	\$34K	\$62K	5.2%	\$899K	\$1.19M	\$1.52M
74	\$84K	\$34K	\$62K	5.3%	\$849K	\$1.16M	\$1.52M
75	\$84K	\$34K	\$62K	5.5%	\$802K	\$1.12M	\$1.50M
76	\$84K	\$34K	\$62K	5.7%	\$750K	\$1.08M	\$1.48M
77	\$84K	\$34K	\$62K	5.9%	\$695K	\$1.04M	\$1.45M
78	\$84K	\$34K	\$62K	6.1%	\$645K	\$995K	\$1.43M
79	\$84K	\$34K	\$62K	6.4%	\$587K	\$954K	\$1.41M
80	\$84K	\$34K	\$62K	6.7%	\$533K	\$904K	\$1.40M
81	\$84K	\$34K	\$62K	7.1%	\$486K	\$862K	\$1.36M
82	\$84K	\$34K	\$62K	7.4%	\$439K	\$824K	\$1.34M
83	\$84K	\$34K	\$62K	7.7%	\$377K	\$775K	\$1.31M
84	\$84K	\$34K	\$62K	8.2%	\$327K	\$726K	\$1.28M
85	\$84K	\$34K	\$62K	8.8%	\$270K	\$685K	\$1.26M
86	\$84K	\$34K	\$62K	9.3%	\$208K	\$636K	\$1.22M
87	\$84K	\$34K	\$62K	10.0%	\$152K	\$589K	\$1.18M
88	\$84K	\$34K	\$62K	10.8%	\$89K	\$539K	\$1.18M
89	\$84K	\$34K	\$62K	11.8%	\$31K	\$487K	\$1.13M
90	\$84K	\$34K	\$62K	13.1%	—	\$439K	\$1.10M
91	\$84K	\$34K	\$62K	14.5%	—	\$392K	\$1.06M

Today's-dollar view is the right lens for thinking about purchasing power. Spend reflects the after-tax target; SS Income and Portfolio Draw are gross pre-tax amounts. Draw % is the withdrawal rate (same value as the nominal table — a rate is unitless): the draw as a share of that year's starting median balance.

Drawdown phase, nominal dollars

Year-by-year retirement detail in nominal (future) dollars, age 64 through 92. Spending inflates at 3% annually. Portfolio columns show p25, median, p75.

Age	Spend	SS / Inc	Draw	Draw %	Bal P25	Bal Med	Bal P75
64	\$152K	—	\$175K	6.3%	\$2.62M	\$2.77M	\$2.92M
65	\$156K	—	\$180K	6.5%	\$2.52M	\$2.74M	\$2.98M
66	\$161K	—	\$186K	6.8%	\$2.41M	\$2.71M	\$3.00M
67	\$166K	\$66K	\$122K	4.5%	\$2.37M	\$2.72M	\$3.10M
68	\$171K	\$68K	\$126K	4.6%	\$2.32M	\$2.76M	\$3.19M
69	\$176K	\$70K	\$130K	4.7%	\$2.30M	\$2.76M	\$3.28M
70	\$181K	\$72K	\$134K	4.8%	\$2.27M	\$2.78M	\$3.36M
71	\$187K	\$75K	\$138K	5.0%	\$2.21M	\$2.80M	\$3.43M
72	\$192K	\$77K	\$142K	5.1%	\$2.18M	\$2.80M	\$3.51M
73	\$198K	\$79K	\$146K	5.2%	\$2.12M	\$2.81M	\$3.58M
74	\$204K	\$82K	\$150K	5.3%	\$2.06M	\$2.81M	\$3.68M
75	\$210K	\$84K	\$155K	5.5%	\$2.00M	\$2.81M	\$3.76M
76	\$216K	\$87K	\$159K	5.7%	\$1.93M	\$2.79M	\$3.82M
77	\$223K	\$89K	\$164K	5.9%	\$1.84M	\$2.76M	\$3.85M
78	\$229K	\$92K	\$169K	6.1%	\$1.76M	\$2.72M	\$3.91M
79	\$236K	\$95K	\$174K	6.4%	\$1.65M	\$2.68M	\$3.96M
80	\$243K	\$97K	\$179K	6.7%	\$1.54M	\$2.62M	\$4.04M
81	\$251K	\$100K	\$185K	7.1%	\$1.45M	\$2.57M	\$4.07M
82	\$258K	\$103K	\$190K	7.4%	\$1.35M	\$2.53M	\$4.13M
83	\$266K	\$106K	\$196K	7.7%	\$1.19M	\$2.46M	\$4.15M
84	\$274K	\$110K	\$202K	8.2%	\$1.07M	\$2.37M	\$4.18M
85	\$282K	\$113K	\$208K	8.8%	\$907K	\$2.30M	\$4.23M
86	\$291K	\$116K	\$214K	9.3%	\$721K	\$2.20M	\$4.22M
87	\$299K	\$120K	\$221K	10.0%	\$541K	\$2.10M	\$4.21M
88	\$308K	\$123K	\$227K	10.8%	\$328K	\$1.98M	\$4.32M
89	\$318K	\$127K	\$234K	11.8%	\$116K	\$1.84M	\$4.28M
90	\$327K	\$131K	\$241K	13.1%	—	\$1.71M	\$4.29M
91	\$337K	\$135K	\$248K	14.5%	—	\$1.57M	\$4.24M

Nominal dollars include inflation. Spend reflects the after-tax target; SS Income and Portfolio Draw are gross pre-tax amounts. Draw % is the fixed real draw as a share of that year's starting median balance — it rises if markets fall early (sequence risk). This is the base plan, not a percentage-of-portfolio strategy.