EXECUTIVE SUMMARY

# You're 29 and aiming to retire at 64 on $4.5K/month. With $40K saved and adding $12K a year — are you on track to meet your goal?

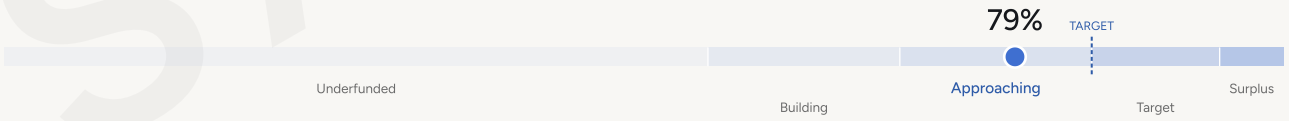
THE ANSWER

## Almost there — your money covered everything in 79 of 100 futures. 1 more year of work would push it past 85 in 100.

Counted a win when your money covered every year to age 94 at $4,500/mo · 3,000 possible futures · a projection, not a guarantee



| Projected balance at retirement | Years in retirement | SS income / mo |
|---|---|---|
| $2.26M | 30 | $2,976/mo |
| ≈ $801K in today's dollars | | |
| Includes ≈ $525K in assumed contributions over 35 years | | |




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

IF GROWTH IS UNEVEN

**53%** 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 79 of 100 futures, this plan works — 6 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 65**
1 more yr

The most direct path to 85 in 100 is time: working to age 65 — 1 more year — gets there. Saving more, trimming spend, or a one-time boost each get there another way.

→ see "What moves your odds"

**6 yrs**
age 64–70

The risk bunches into one stretch — the 6 years from age 64 to 70, 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"

**$3K–8K**
spend range

Your plan leans on the return more than on inflation. Across the nine what-ifs, what you could safely spend ranges from $3,100/mo to $8,400/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 **75 in 100**. That's a bit lower — a rough patch before retirement pulls it down. We lead with the tougher number on purpose.

*In the roughly **21 out of 100** futures where it falls short, the money gets tight around ages **85–91**. 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 94. 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 94 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 9% 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 29 · Retire 64 |
| Savings | $40,000 |
| Annual contributions | $12,000/yr |
| Target monthly spend | $4,500/mo |
| Plan horizon | Age 94 |
| Social Security (you) | On · $2,976/mo · claim 70 |

## ABOUT THIS PROJECTION

| | |
|---|---|
| Return (pre-retirement) | 7.0% |
| Return (post-retirement) | 5.8% |
| Inflation | 3.0% |
| Federal tax (estimated) | about 9% 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 $4,500/mo and have it work in about 85 of 100 futures, you'd want about $0.88M saved by retirement, in today's money. You're on track for about $0.80M — a gap of $77K.

Closing the Gap

## +$131/mo

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

| 75% Required | 85% Required | 90% Required |
|---|---|---|
| $0.78M | $0.88M | $0.96M |
| *3 in 4 paths* | *17 in 20 paths* | *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 **$4,500/mo.** ≈ $4.5K/mo after-tax spend · federal tax estimated at ~9% in the first year

| 75% · Flexible | 85% · Standard | 90% · Conservative |
|---|---|---|
| $4,600/mo | $4,400/mo | $4,300/mo |
| *$4.6K/mo draw · $100/mo above target* | *$4.4K/mo draw · $100/mo below target* | *$4.3K/mo draw · $200/mo below target* |

| Projected balance at retirement | Years in retirement | SS income / mo |
|---|---|---|
| $2.26M | 30 | $2,976/mo |
| ≈ $801K in today's dollars<br>Includes ≈ $525K in assumed contributions over 35 years | | |

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

**What this means.** Spending around **$4.4K/month** makes your money work in about 85 of 100 futures (including **$3K/mo** from Social Security) — **$100/month** below your target. That runs about 30 years.

# When does work become optional

Spending $4,400/mo — the amount that works in about 85 of 100 futures — work becomes optional at age 65, 1 year after your target of 64.

| 75% · Flexible | 85% · Standard | 90% · Conservative |
|---|---|---|
| age 64 | age 65 | age 66 |
| *a typical life reaches age 81* | *a typical life reaches age 76* | *a typical life reaches age 73* |

# 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

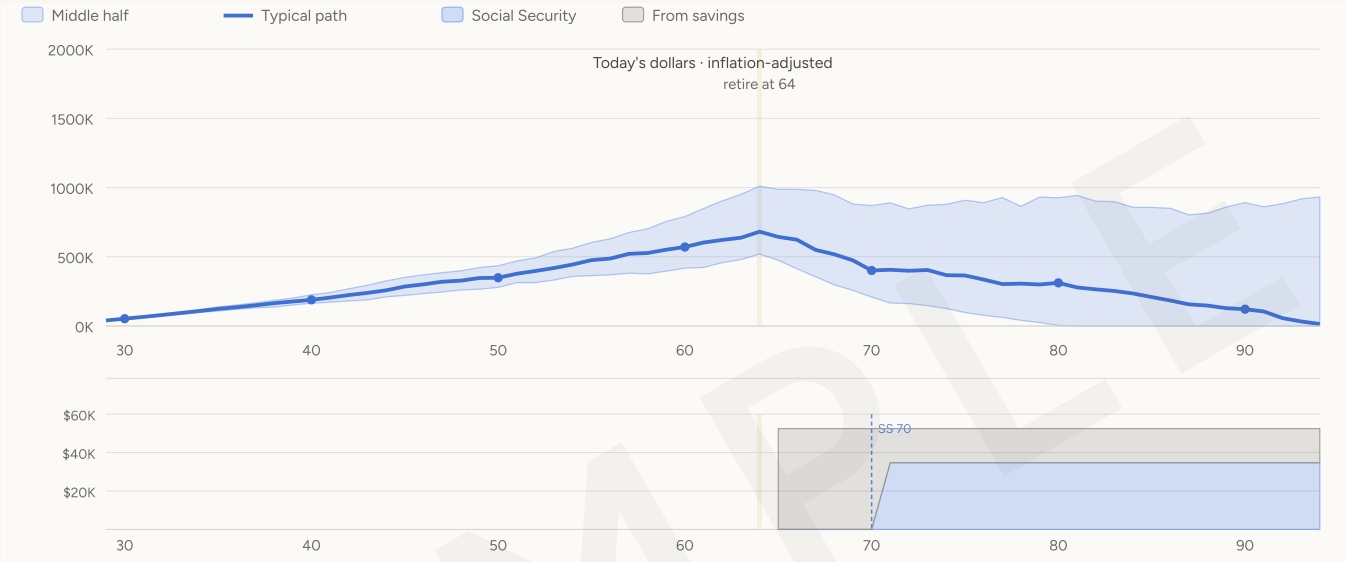
| What you'd change | Success rate | Change | The trade-off |
|---|---|---|---|
| Retire at 65 · reaches target | 79 → 85 of 100 | +6 | Time +1 year working |
| Spend $4.4K/mo · reaches target | 79 → 85 of 100 | +6 | Lifestyle $100/mo below your target |
| Save +$140/mo · reaches target | 79 → 85 of 100 | +6 | Capital $140/mo more, before tax |
| A one-time $20K · reaches target | 79 → 86 of 100 | +7 | Capital a one-time boost to today's savings |

*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.*

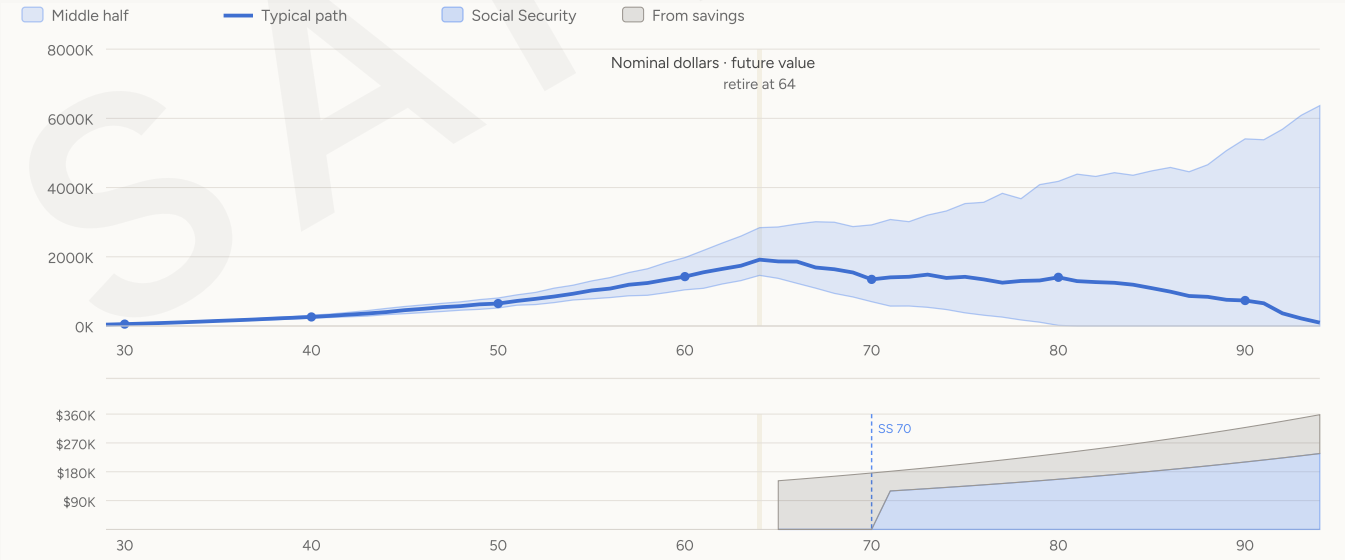
# How the portfolio moves through time

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 | $324K | — | $354K | $569K |
| EARLY RETIREMENT · Age 70–79 | $540K | $357K | $222K | $456K |
| MID RETIREMENT · Age 80–89 | $540K | $357K | $225K | $322K |
| LATE RETIREMENT · Age 90–93 | $216K | $143K | $90K | $254K |

The years before Social Security starts lean hardest on your savings. Once it kicks in at age 70, 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 **$788K** in a typical case, anywhere from **$114K** to **$1.41M**. 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 70. 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 *monthly, today's money* | $3,700/mo | $4,200/mo | $4,400/mo |
| How much you'd need saved *to support $4,500/mo (target) · today's money* | $1.13M | $0.96M | $0.88M |
| When work becomes optional *at $4,500/mo (target)* | age 70 | age 66 | age 65 |

WHAT THIS TELLS YOU

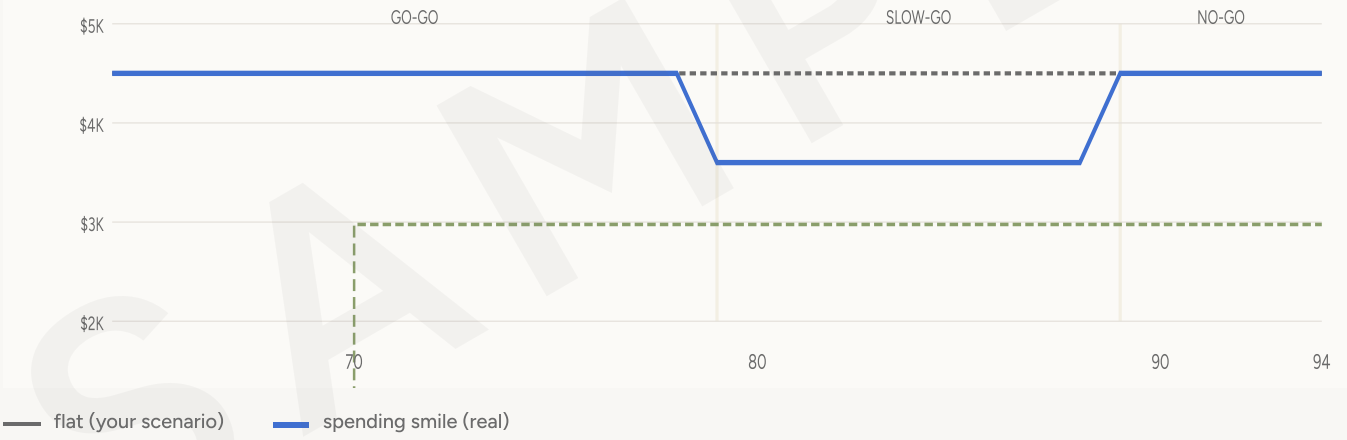
Claiming at 62 instead of 70 means you'd need about $253K more saved, and work stays required about 5 years longer. Waiting lets you pull less from savings and need less saved overall — but you have to cover the in-between years some other way.

# 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 94 — 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 | | Spending-Smile Pattern | |
|---|---|---|---|
| Success at target | 79% | Success at target | 91% |
| Savings you'd need | $0.88M | Savings you'd need | $0.74M |
| Work-optional age | age 65 | Work-optional age | age 64 |

If spending follows this curve, 91 in 100 futures work out at target spend — up from 79. The savings you'd need is $0.74M, not $0.88M. A lighter mid-retirement is reached sooner: age 64, not 65.

*Social Security sets a $2,976/mo floor for this plan. Spending won't drop below what keeps arriving each month.*

# What if you added a lump sum today?

You're about $77K 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 | $218,000 | The same boost, added today | $20,000 |
| Success rate now | 79% | Success rate after | 86% |

WHAT THIS TELLS YOU

Money added early has more time to grow, so it does more than the same amount saved slowly. Adding $20,000 today does about as much as adding $218,000 at retirement — the difference is just time. Under these assumptions, this brings the success rate to 86% — 7 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 644 of the 3,000 futures, the money ran out before age 94. Here is what those 644 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 5.08 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 | Variant B | Variant C |
|---|---|---|
| 79% | 78% | 74% |
| *more stocks early · 7yr taper* | *your current mix · your default* | *fewer stocks early · a 'bond tent'* |

THE RESULT

Holding more in stocks for the first 7 years lifts the plan to 79 in 100 — 1 higher than your current mix. The cautious approach — holding less in stocks early — comes out at 74 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 70. Your scenario is the center cell.

| EXPECTED RETURN \ INFLATION | 2% | 3% | 4% |
|---|---|---|---|
| 5% | $4,000/mo | $3,500/mo | $3,100/mo |
| 7% | $5,500/mo | $4,400/mo Your Scenario | $3,700/mo |
| 9% | $8,400/mo | $6,400/mo | $4,900/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 9% 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 $4,500/month through age 94 at the standard success rate (about 85 of 100), in today's money. Nine combinations; Social Security at age 70.

| EXPECTED RETURN \ INFLATION | 2% | 3% | 4% |
|---|---|---|---|
| 5% | $0.99M | $1.13M | $1.23M |
| 7% | $0.79M | $0.88M Your Scenario | $0.98M |
| 9% | $0.63M | $0.70M | $0.77M |

How much you'd need saved swings by more than 2× across these nine boxes — from $0.63M (high return, low inflation) to $1.23M (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 $4,400/month through age 94 at the standard success rate (about 85 of 100). Nine combinations; Social Security at age 70.

| EXPECTED RETURN \ INFLATION | 2% | 3% | 4% |
|---|---|---|---|
| 5% | age 67 | age 73 | age 83 |
| 7% | age 61 | age 65 Your Scenario | age 69 |
| 9% | age 55 | age 59 | age 63 |

The range across these nine cells is 55 to 83 — 28 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/maya-sample

REFERENCE · DISCLAIMER AND RUN RECORD

# 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 | maya-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 29 through retirement at age 64. Annual contribution of $12,000/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 |
|---|---|---|---|---|
| 29 | $12,000 | $40,000 | $40,000 | $40,000 |
| 30 | $12,000 | $51,855 | $54,353 | $56,583 |
| 31 | $12,000 | $64,950 | $69,666 | $75,331 |
| 32 | $12,000 | $79,565 | $86,825 | $94,710 |
| 33 | $12,000 | $96,331 | $105,305 | $115,316 |
| 34 | $12,000 | $113,424 | $125,275 | $137,603 |
| 35 | $12,000 | $129,465 | $147,263 | $165,250 |
| 36 | $12,000 | $147,520 | $166,965 | $187,103 |
| 37 | $12,000 | $166,501 | $189,303 | $211,592 |
| 38 | $12,000 | $177,758 | $214,930 | $241,898 |
| 39 | $12,000 | $203,886 | $237,745 | $270,626 |
| 40 | $12,000 | $227,311 | $261,468 | $312,421 |
| 41 | $12,000 | $244,920 | $292,594 | $345,086 |
| 42 | $12,000 | $265,545 | $328,367 | $394,980 |
| 43 | $12,000 | $285,963 | $361,736 | $445,678 |
| 44 | $12,000 | $327,514 | $401,508 | $507,587 |
| 45 | $12,000 | $355,017 | $457,645 | $563,609 |
| 46 | $12,000 | $386,677 | $496,892 | $610,964 |
| 47 | $12,000 | $418,905 | $544,399 | $655,561 |
| 48 | $12,000 | $456,023 | $574,636 | $698,569 |
| 49 | $12,000 | $480,674 | $625,820 | $762,413 |
| 50 | $12,000 | $519,278 | $648,513 | $809,251 |
| 51 | $12,000 | $600,353 | $723,314 | $899,682 |
| 52 | $12,000 | $618,804 | $784,343 | $970,871 |
| 53 | $12,000 | $675,783 | $851,893 | $1,094,053 |
| 54 | $12,000 | $749,904 | $930,680 | $1,177,503 |
| 55 | $12,000 | $784,679 | $1,026,076 | $1,301,852 |
| 56 | $12,000 | $821,188 | $1,081,644 | $1,399,175 |
| 57 | $12,000 | $872,168 | $1,192,501 | $1,544,608 |
| 58 | $12,000 | $887,060 | $1,242,313 | $1,654,054 |
| 59 | $12,000 | $962,044 | $1,337,784 | $1,832,716 |
| 60 | $12,000 | $1,044,611 | $1,427,062 | $1,975,986 |
| 61 | $12,000 | $1,089,119 | $1,552,488 | $2,185,341 |
| 62 | $12,000 | $1,213,146 | $1,648,979 | $2,397,143 |
| 63 | $12,000 | $1,310,431 | $1,741,469 | $2,597,105 |

*TABLE CONTINUED FROM PREVIOUS PAGE*

| Age | Contrib | P25 Bal | Median Bal | P75 Bal |
|---|---|---|---|---|
| 64 | $12,000 | $1,462,640 | $1,917,030 | $2,841,468 |

*Median path projects to $1,917,030 at retirement.*

# 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 | $54K | — | $59K | 7.4% | $750K | $787K | $829K |
| 65 | $54K | — | $59K | 7.7% | $688K | $749K | $812K |
| 66 | $54K | — | $59K | 8.1% | $628K | $706K | $787K |
| 67 | $54K | — | $59K | 8.6% | $572K | $661K | $755K |
| 68 | $54K | — | $59K | 9.2% | $518K | $617K | $725K |
| 69 | $54K | — | $59K | 9.9% | $463K | $569K | $687K |
| 70 | $54K | $36K | $22K | 4.0% | $449K | $561K | $687K |
| 71 | $54K | $36K | $22K | 4.1% | $430K | $550K | $685K |
| 72 | $54K | $36K | $22K | 4.2% | $414K | $540K | $690K |
| 73 | $54K | $36K | $22K | 4.2% | $397K | $529K | $688K |
| 74 | $54K | $36K | $22K | 4.3% | $382K | $523K | $679K |
| 75 | $54K | $36K | $22K | 4.4% | $365K | $512K | $678K |
| 76 | $54K | $36K | $22K | 4.5% | $349K | $495K | $677K |
| 77 | $54K | $36K | $22K | 4.6% | $333K | $484K | $669K |
| 78 | $54K | $36K | $22K | 4.8% | $315K | $467K | $667K |
| 79 | $54K | $36K | $22K | 4.9% | $293K | $456K | $661K |
| 80 | $54K | $36K | $22K | 5.1% | $276K | $444K | $663K |
| 81 | $54K | $36K | $22K | 5.2% | $258K | $430K | $657K |
| 82 | $54K | $36K | $22K | 5.4% | $240K | $413K | $647K |
| 83 | $54K | $36K | $22K | 5.6% | $221K | $408K | $636K |
| 84 | $54K | $36K | $22K | 5.7% | $203K | $396K | $631K |
| 85 | $54K | $36K | $23K | 5.9% | $183K | $382K | $624K |
| 86 | $54K | $36K | $23K | 6.1% | $162K | $367K | $618K |
| 87 | $54K | $36K | $23K | 6.3% | $140K | $350K | $614K |
| 88 | $54K | $36K | $23K | 6.6% | $118K | $335K | $605K |
| 89 | $54K | $36K | $23K | 6.9% | $96K | $322K | $604K |
| 90 | $54K | $36K | $23K | 7.2% | $76K | $303K | $594K |
| 91 | $54K | $36K | $23K | 7.7% | $55K | $287K | $590K |
| 92 | $54K | $36K | $23K | 8.1% | $33K | $269K | $577K |
| 93 | $54K | $36K | $23K | 8.6% | $11K | $254K | $570K |

*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 94. 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 | — | $166K | 7.4% | $2.11M | $2.21M | $2.33M |
| 65 | $157K | — | $171K | 7.7% | $2.00M | $2.17M | $2.35M |
| 66 | $161K | — | $176K | 8.1% | $1.87M | $2.11M | $2.35M |
| 67 | $166K | — | $182K | 8.6% | $1.76M | $2.03M | $2.32M |
| 68 | $171K | — | $187K | 9.2% | $1.64M | $1.95M | $2.30M |
| 69 | $176K | — | $193K | 9.9% | $1.51M | $1.86M | $2.24M |
| 70 | $181K | $120K | $74K | 4.0% | $1.51M | $1.89M | $2.31M |
| 71 | $187K | $124K | $77K | 4.1% | $1.49M | $1.90M | $2.37M |
| 72 | $192K | $127K | $79K | 4.2% | $1.48M | $1.93M | $2.46M |
| 73 | $198K | $131K | $82K | 4.2% | $1.46M | $1.94M | $2.52M |
| 74 | $204K | $135K | $84K | 4.3% | $1.44M | $1.98M | $2.57M |
| 75 | $210K | $139K | $87K | 4.4% | $1.42M | $2.00M | $2.64M |
| 76 | $217K | $143K | $89K | 4.5% | $1.40M | $1.99M | $2.71M |
| 77 | $223K | $148K | $92K | 4.6% | $1.38M | $2.00M | $2.76M |
| 78 | $230K | $152K | $95K | 4.8% | $1.34M | $1.99M | $2.84M |
| 79 | $237K | $157K | $98K | 4.9% | $1.28M | $2.00M | $2.90M |
| 80 | $244K | $161K | $101K | 5.1% | $1.25M | $2.00M | $3.00M |
| 81 | $251K | $166K | $104K | 5.2% | $1.20M | $2.00M | $3.06M |
| 82 | $259K | $171K | $108K | 5.4% | $1.15M | $1.98M | $3.10M |
| 83 | $266K | $176K | $111K | 5.6% | $1.09M | $2.01M | $3.14M |
| 84 | $274K | $181K | $114K | 5.7% | $1.03M | $2.01M | $3.21M |
| 85 | $283K | $187K | $118K | 5.9% | $957K | $2.00M | $3.27M |
| 86 | $291K | $193K | $121K | 6.1% | $875K | $1.98M | $3.33M |
| 87 | $300K | $198K | $125K | 6.3% | $777K | $1.95M | $3.41M |
| 88 | $309K | $204K | $129K | 6.6% | $677K | $1.92M | $3.46M |
| 89 | $318K | $210K | $133K | 6.9% | $565K | $1.90M | $3.56M |
| 90 | $328K | $217K | $137K | 7.2% | $461K | $1.84M | $3.60M |
| 91 | $338K | $223K | $141K | 7.7% | $344K | $1.79M | $3.69M |
| 92 | $348K | $230K | $146K | 8.1% | $214K | $1.73M | $3.71M |
| 93 | $358K | $237K | $150K | 8.6% | $76K | $1.69M | $3.78M |

*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.*