

EXECUTIVE SUMMARY

You're 58 and aiming to retire at 62 on \$8.5K/month. With \$1.4M saved and adding \$48K a year — are you on track to meet your goal?

THE ANSWER

Your money covered everything in 87 of 100 futures, right at your target spending.

Counted a win when your money covered every year to age 100 at \$8,500/mo · 3,000 possible futures · a projection, not a guarantee

Projected balance at retirement

\$2.01M

≈ \$1.79M in today's dollars

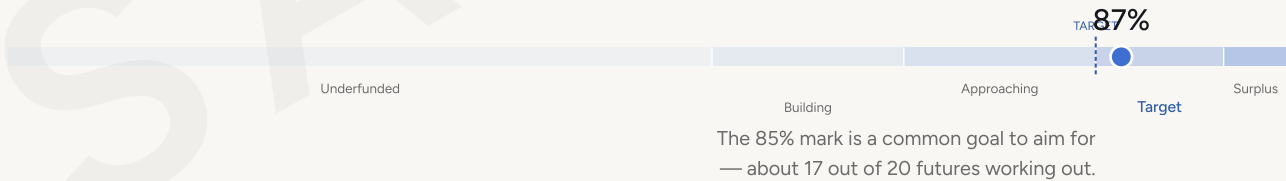
Includes ≈ \$158K in assumed contributions over 4 years

Years in retirement

38

SS income / mo

\$5,524/mo



IF GROWTH IS UNEVEN

82% 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 87 of 100 futures, this plan works — clearing the 85 mark.

Your full report goes on to the year-by-year tables. Here is what keeps it there — and where it's most fragile.

+\$200

/mo cushion

It holds with room to spare: you could spend \$8,700/mo and still work in about 85 of 100 futures — \$200/mo above your target. That cushion is what carries it.

→ see "What moves your odds"

\$7K–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 \$7,100/mo to \$11,300/mo — and the return is the number hardest to know ahead of time.

→ see "How assumptions change the answers"

95%

if spend eases

If spending eases with age — as it usually does — the odds rise to 95 in 100. That's cushion held in reserve, not baked into the headline.

→ see "What if your spending declines with age?"

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. For a couple like you, one of you is likely to live to around age **89**, and about 1 in 10 stretch well past **97**. 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 **93 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 13 out of 100 futures where it falls short, the money gets tight around ages 89–97. 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 100. 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 100 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 8% 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 58 · Retire 62
Spouse	Age 64 · Retire 65
Savings	\$1,400,000
Annual contributions	\$48,000/yr
Target monthly spend	\$8,500/mo
Plan horizon	Age 100
Social Security (you)	On · \$2,300/mo · claim 67
SS (spouse)	On · \$3,224/mo · claim 70

ABOUT THIS PROJECTION

Return (pre-retirement)	7.0%
Return (post-retirement)	5.8%
Inflation	3.0%
Federal tax (estimated)	about 8% 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 \$8,500/mo and have it work in about 85 of 100 futures, you'd want about \$1.77M saved by retirement, in today's money. You're on track for about \$1.79M — a surplus of \$23K.

75% Required	85% Required	90% Required
\$1.47M	\$1.77M	\$1.85M
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 **\$8,500/mo.** ≈ \$8.5K/mo after-tax spend · federal tax estimated at ~8% in the first year

75% · Flexible	85% · Standard	90% · Conservative
\$9,200/mo <i>\$9.2K/mo draw · \$700/mo above target</i>	\$8,700/mo <i>\$8.7K/mo draw · \$200/mo above target</i>	\$8,500/mo <i>\$8.5K/mo draw · \$0/mo above target</i>
Projected balance at retirement \$2.01M <i>≈ \$1.79M in today's dollars Includes ≈ \$158K in assumed contributions over 4 years</i>	Years in retirement 38	SS income / mo \$5,524/mo

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

What this means. Your target of **\$8.5K/month** works in about 85 of 100 futures, all the way through age 100. The rows above show how the safe amount changes if you want to play it safer or a little looser.

When does work become optional

Spending \$8,700/mo — the amount that works in about 85 of 100 futures — work becomes optional at age 62, exactly at your target of 62. The plan hits about 85 of 100 futures right at your target age.

75% · Flexible	85% · Standard	90% · Conservative
age 61 <i>a typical life reaches age 106</i>	age 62 <i>a typical life reaches age 98</i>	age 63 <i>a typical life reaches age 94</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

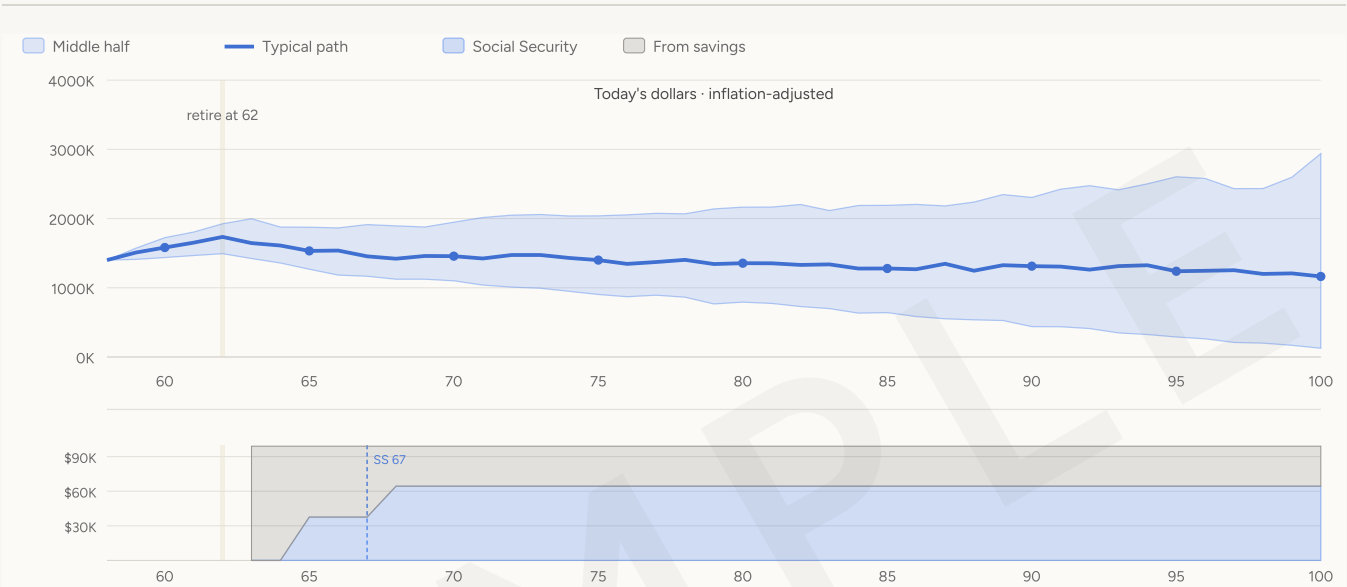
What you'd change	Success rate	Change	The trade-off
Retire at 62 · reaches target	87 → 85 of 100	-2	Time at or before your target age
Spend \$8.7K/mo · reaches target	87 → 85 of 100	-2	Lifestyle at or above your target
Claim at 70 · reaches target	87 → 93 of 100	+6	Social Security claim later, larger benefit

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.

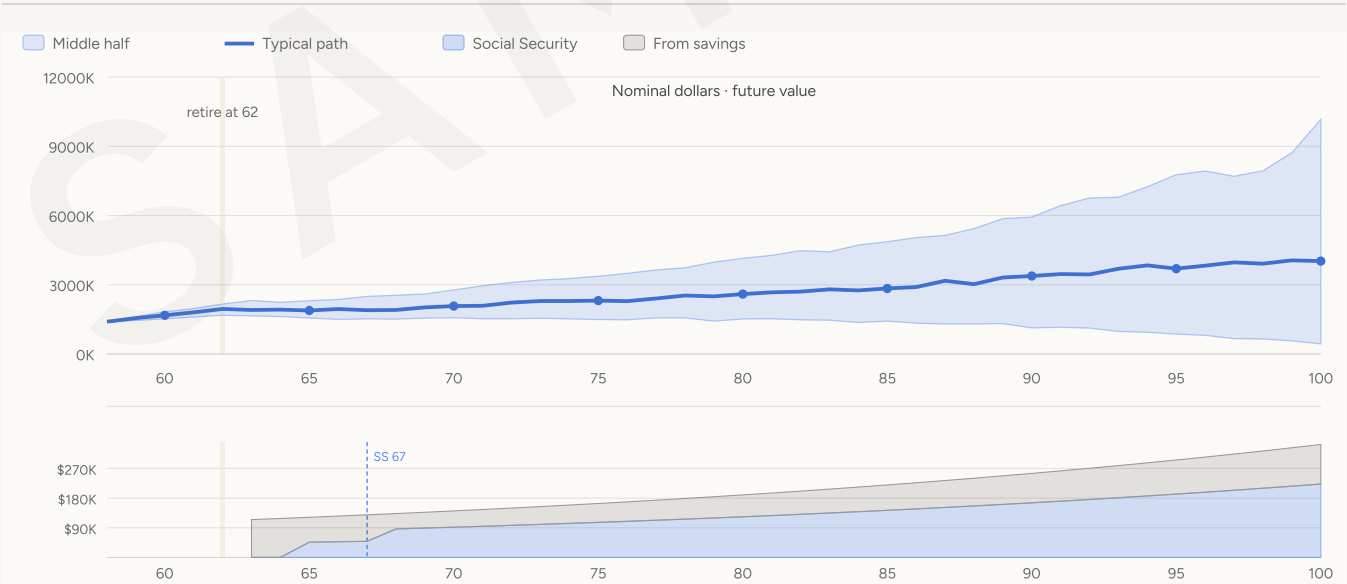
How the portfolio moves through time

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 62–69	\$816K	\$315K	\$562K	\$1.59M
EARLY RETIREMENT · Age 70–79	\$1.02M	\$663K	\$420K	\$1.53M
MID RETIREMENT · Age 80–89	\$1.02M	\$663K	\$428K	\$1.41M
LATE RETIREMENT · Age 90–99	\$1.02M	\$663K	\$434K	\$1.24M

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 **\$1.33M** in a typical case, anywhere from **\$310K** to **\$3.21M**. 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>	\$8,400/mo	\$8,700/mo	\$8,800/mo
How much you'd need saved <i>to support \$8,500/mo (target) · today's money</i>	\$1.90M	\$1.77M	\$1.58M
When work becomes optional <i>at \$8,500/mo (target)</i>	age 63	age 62	age 61

WHAT THIS TELLS YOU

Claiming at 62 instead of 70 means you'd need about \$319K 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. Your spouse's Social Security stays fixed at age 70 in every column; only your own claim age changes.

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 62 through 100 — 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

87%

Savings you'd need

\$1.77M

Work-optional age

age 62

Spending-Smile Pattern

Success at target

95%

Savings you'd need

\$1.42M

Work-optional age

age 61

If spending follows this curve, 95 in 100 futures work out at target spend — up from 87. The savings you'd need is \$1.42M, not \$1.77M. A lighter mid-retirement is reached sooner: age 61, not 62.

SAMPLE

What the failing paths share

In 381 of the 3,000 futures, the money ran out before age 100. Here is what those 381 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 4.95 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

88%

more stocks early · 7yr taper

Variant B

89%

your current mix · your default

Variant C

86%

fewer stocks early · a 'bond tent'

THE RESULT

For this plan, holding more in stocks early and keeping your current mix come out the same (89 in 100). Leaning more into stocks for the first 7 years makes no real difference here. The cautious approach — holding less in stocks early — comes out 3 in 100 lower.

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%	\$8,000/mo	\$7,600/mo	\$7,100/mo
	7%	\$9,400/mo	\$8,700/mo Your Scenario	\$8,100/mo
	9%	\$11,300/mo	\$10,300/mo	\$9,400/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 8% 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 62 to spend \$8,500/month through age 100 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%	\$2.03M	\$2.32M	\$2.91M
	7%	\$1.42M	\$1.77M Your Scenario	\$1.98M
	9%	\$1.13M	\$1.29M	\$1.39M

How much you'd need saved swings by more than 2× across these nine boxes — from \$1.13M (high return, low inflation) to \$2.91M (low return, high inflation). At your assumptions, you're on track to hit the 85-of-100 mark.

When work becomes optional under different futures

The earliest age at which the plan supports \$8,700/month through age 100 at the standard success rate (about 85 of 100). Nine combinations; Social Security at age 67.

		INFLATION		
		2%	3%	4%
EXPECTED RETURN	5%	age 64	age 69	age 78
	7%	age 61	age 62 Your Scenario	age 64
	9%	age 59	age 59	age 61

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/rensam-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	rensam-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 58 through retirement at age 62. Annual contribution of \$48,000/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
58	\$48,000	\$1,400,000	\$1,400,000	\$1,400,000
59	\$48,000	\$1,452,233	\$1,554,518	\$1,618,985
60	\$48,000	\$1,524,285	\$1,677,974	\$1,828,898
61	\$48,000	\$1,601,771	\$1,805,288	\$1,972,661
62	\$48,000	\$1,679,655	\$1,952,402	\$2,166,489

Median path projects to \$1,952,402 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
62	\$102K	—	\$111K	6.2%	\$1.69M	\$1.78M	\$1.88M
63	\$102K	—	\$111K	6.4%	\$1.57M	\$1.72M	\$1.86M
64	\$102K	\$39K	\$72K	4.3%	\$1.50M	\$1.68M	\$1.87M
65	\$102K	\$39K	\$72K	4.4%	\$1.43M	\$1.65M	\$1.87M
66	\$102K	\$39K	\$72K	4.5%	\$1.37M	\$1.60M	\$1.87M
67	\$102K	\$66K	\$41K	2.7%	\$1.34M	\$1.60M	\$1.89M
68	\$102K	\$66K	\$41K	2.7%	\$1.31M	\$1.60M	\$1.92M
69	\$102K	\$66K	\$42K	2.7%	\$1.28M	\$1.59M	\$1.94M
70	\$102K	\$66K	\$42K	2.7%	\$1.26M	\$1.59M	\$1.96M
71	\$102K	\$66K	\$42K	2.7%	\$1.23M	\$1.58M	\$1.97M
72	\$102K	\$66K	\$42K	2.7%	\$1.20M	\$1.57M	\$2.00M
73	\$102K	\$66K	\$42K	2.7%	\$1.19M	\$1.55M	\$2.02M
74	\$102K	\$66K	\$42K	2.8%	\$1.15M	\$1.56M	\$2.02M
75	\$102K	\$66K	\$42K	2.8%	\$1.13M	\$1.55M	\$2.04M
76	\$102K	\$66K	\$42K	2.8%	\$1.12M	\$1.54M	\$2.04M
77	\$102K	\$66K	\$42K	2.8%	\$1.10M	\$1.53M	\$2.07M
78	\$102K	\$66K	\$42K	2.9%	\$1.08M	\$1.51M	\$2.07M
79	\$102K	\$66K	\$42K	2.9%	\$1.05M	\$1.53M	\$2.09M
80	\$102K	\$66K	\$42K	2.9%	\$1.01M	\$1.51M	\$2.12M
81	\$102K	\$66K	\$43K	2.9%	\$980K	\$1.51M	\$2.16M
82	\$102K	\$66K	\$43K	2.9%	\$963K	\$1.50M	\$2.17M
83	\$102K	\$66K	\$43K	2.9%	\$930K	\$1.50M	\$2.19M
84	\$102K	\$66K	\$43K	2.9%	\$896K	\$1.48M	\$2.19M
85	\$102K	\$66K	\$43K	3.0%	\$867K	\$1.46M	\$2.22M
86	\$102K	\$66K	\$43K	3.0%	\$842K	\$1.44M	\$2.22M
87	\$102K	\$66K	\$43K	3.1%	\$814K	\$1.42M	\$2.25M
88	\$102K	\$66K	\$43K	3.1%	\$788K	\$1.41M	\$2.29M
89	\$102K	\$66K	\$43K	3.1%	\$763K	\$1.41M	\$2.29M
90	\$102K	\$66K	\$43K	3.2%	\$736K	\$1.39M	\$2.33M
91	\$102K	\$66K	\$43K	3.2%	\$705K	\$1.38M	\$2.34M
92	\$102K	\$66K	\$43K	3.2%	\$670K	\$1.36M	\$2.37M
93	\$102K	\$66K	\$43K	3.3%	\$638K	\$1.34M	\$2.39M
94	\$102K	\$66K	\$43K	3.3%	\$603K	\$1.32M	\$2.39M
95	\$102K	\$66K	\$43K	3.4%	\$579K	\$1.30M	\$2.42M
96	\$102K	\$66K	\$43K	3.4%	\$555K	\$1.28M	\$2.42M

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Age	Spend	SS / Inc	Draw	Draw %	Bal P25	Bal Med	Bal P75
97	\$102K	\$66K	\$43K	3.5%	\$518K	\$1.27M	\$2.45M
98	\$102K	\$66K	\$44K	3.5%	\$485K	\$1.24M	\$2.45M
99	\$102K	\$66K	\$44K	3.6%	\$455K	\$1.24M	\$2.44M

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 62 through 100. Spending inflates at 3% annually. Portfolio columns show p25, median, p75.

Age	Spend	SS / Inc	Draw	Draw %	Bal P25	Bal Med	Bal P75
62	\$115K	—	\$125K	6.2%	\$1.90M	\$2.00M	\$2.11M
63	\$118K	—	\$129K	6.4%	\$1.82M	\$1.99M	\$2.16M
64	\$122K	\$46K	\$86K	4.3%	\$1.79M	\$2.00M	\$2.23M
65	\$125K	\$48K	\$88K	4.4%	\$1.76M	\$2.03M	\$2.30M
66	\$129K	\$49K	\$91K	4.5%	\$1.74M	\$2.03M	\$2.37M
67	\$133K	\$86K	\$54K	2.7%	\$1.75M	\$2.08M	\$2.47M
68	\$137K	\$89K	\$56K	2.7%	\$1.76M	\$2.15M	\$2.58M
69	\$141K	\$92K	\$57K	2.7%	\$1.77M	\$2.21M	\$2.69M
70	\$145K	\$95K	\$59K	2.7%	\$1.80M	\$2.27M	\$2.79M
71	\$150K	\$97K	\$61K	2.7%	\$1.81M	\$2.32M	\$2.90M
72	\$154K	\$100K	\$63K	2.7%	\$1.82M	\$2.38M	\$3.02M
73	\$159K	\$103K	\$65K	2.7%	\$1.85M	\$2.42M	\$3.14M
74	\$164K	\$106K	\$67K	2.8%	\$1.85M	\$2.51M	\$3.25M
75	\$169K	\$110K	\$70K	2.8%	\$1.87M	\$2.56M	\$3.38M
76	\$174K	\$113K	\$72K	2.8%	\$1.91M	\$2.63M	\$3.48M
77	\$179K	\$116K	\$74K	2.8%	\$1.92M	\$2.68M	\$3.63M
78	\$184K	\$120K	\$76K	2.9%	\$1.96M	\$2.73M	\$3.74M
79	\$190K	\$123K	\$79K	2.9%	\$1.95M	\$2.84M	\$3.90M
80	\$195K	\$127K	\$81K	2.9%	\$1.93M	\$2.90M	\$4.07M
81	\$201K	\$131K	\$84K	2.9%	\$1.93M	\$2.98M	\$4.26M
82	\$207K	\$135K	\$87K	2.9%	\$1.96M	\$3.05M	\$4.41M
83	\$214K	\$139K	\$89K	2.9%	\$1.95M	\$3.14M	\$4.58M
84	\$220K	\$143K	\$92K	2.9%	\$1.93M	\$3.20M	\$4.71M
85	\$227K	\$147K	\$95K	3.0%	\$1.93M	\$3.25M	\$4.92M
86	\$233K	\$152K	\$98K	3.0%	\$1.93M	\$3.29M	\$5.07M
87	\$240K	\$156K	\$101K	3.1%	\$1.92M	\$3.35M	\$5.29M
88	\$248K	\$161K	\$104K	3.1%	\$1.91M	\$3.43M	\$5.56M
89	\$255K	\$166K	\$108K	3.1%	\$1.91M	\$3.52M	\$5.74M
90	\$263K	\$171K	\$111K	3.2%	\$1.90M	\$3.57M	\$6.00M
91	\$271K	\$176K	\$115K	3.2%	\$1.87M	\$3.65M	\$6.21M
92	\$279K	\$181K	\$118K	3.2%	\$1.83M	\$3.71M	\$6.47M
93	\$287K	\$187K	\$122K	3.3%	\$1.79M	\$3.76M	\$6.72M
94	\$296K	\$192K	\$126K	3.3%	\$1.75M	\$3.83M	\$6.93M
95	\$304K	\$198K	\$130K	3.4%	\$1.73M	\$3.87M	\$7.23M
96	\$314K	\$204K	\$134K	3.4%	\$1.71M	\$3.95M	\$7.43M

TABLE CONTINUED FROM PREVIOUS PAGE

Age	Spend	SS / Inc	Draw	Draw %	Bal P25	Bal Med	Bal P75
97	\$323K	\$210K	\$138K	3.5%	\$1.64M	\$4.02M	\$7.75M
98	\$333K	\$216K	\$142K	3.5%	\$1.58M	\$4.05M	\$7.99M
99	\$343K	\$223K	\$146K	3.6%	\$1.53M	\$4.16M	\$8.21M

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.