

Retirement Lifestyle Foundation

What would my investments need to provide in retirement?

Who this applies to

Already-retired, annual income-gap illustration. Accumulation before retirement requires deeper analysis.

Why this matters

Retirement spending and dependable income may not match. This illustration makes the starting gap and two constant-return paths visible.

Does this illustration fit the question?

Fictional responses: 3 of 3 Yes. This is a scope check, not an eligibility or suitability finding.

1. Are you estimating regular household retirement income beginning now?	Yes - example
2. Can you estimate retirement spending and dependable income?	Yes - example
3. Can you identify retirement savings without counting them twice?	Yes - example

Simple decision path

All answers Yes and inputs confirmed -> Run the limited illustration; review assumptions before interpreting it.

Any answer No -> Pause this illustration. Gather spending, income and account statements; review income timing and omitted costs.

Any answer Unknown or a missing number -> Keep the item unknown; gather the relevant records. Do not replace an unknown with zero.

Fictional inputs used

Current age	65 years
Planning-through age	90 years
Available retirement savings	\$600,000
Annual retirement spending	\$72,000
Annual dependable income	\$42,000
Annual modeled investment return	4.00%
Alternate annual return for comparison	2.00%
Annual spending growth	2.00%
Annual income growth	2.00%

Educational & illustrative purposes only.

Not tax, legal or investment advice.

YOUR ILLUSTRATION / FICTIONAL EXAMPLE

The numbers and what they could mean

Starting annual gap	\$30,000
Starting monthly gap	\$2,500
Initial withdrawal / savings	5.00%
Ending savings - main assumption	\$142
Ending savings - alternate assumption	\$0
First unmet withdrawal age - main	None within modeled horizon
First unmet withdrawal age - alternate	85
Cumulative unmet withdrawals - main	\$0
Cumulative unmet withdrawals - alternate	\$231,988

Spending met by dependable income	\$42,000
Requested savings withdrawal	\$30,000

The entered income leaves 30000.00 to be supplied annually at the starting point. Neither projection establishes a sustainable withdrawal rate.

Assumptions and boundaries

All prefilled example numbers are fictional; replace and confirm them before interpreting results.

Whole-year horizon; withdrawal occurs at the beginning of each year, followed by that year's return.

Rates are constant nominal assumptions. Investment return is not relabeled net of tax or fees. Income surplus is not added to savings.

Educational illustration, not a suitability finding or probability of success.

Taxes, investment fees, staggered income starts, variable returns and survivor changes are omitted.

A spending goal stated after tax may require a gross-up; chosen horizon is not predicted lifespan.

Horizon: 25 years. Main return 4%; alternate 2%.

Balances never fund withdrawals below zero. Unmet withdrawals are reported rather than borrowed.

Your next step

Gather spending, income and account statements; review income timing and omitted costs.

Review these results as part of a comprehensive review with a CEPA-credentialed, Q4-trained financial advisor, coordinating with relevant retirement-income and tax specialists.

Figures are rounded for display only. All calculations use the unchanged original engine. Every input and response in this report is fictional.

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