

MayRetire

Sample Retirement Plan

Prepared for James Brown

Prepared on 2026-03-17
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Plan verdict

Plan projected to remain fully funded

Average after-tax income

\$135,724

Final total balance

\$1,985,832

Final after-tax estate

\$2,099,471

What stands out

- The plan is projected to remain funded through the full planning horizon.
- Average after-tax income is \$135,724, with a minimum annual after-tax income of \$130,000.
- The plan ends with an estimated after-tax estate of \$2,099,471 and estate tax of \$99,749.

Planning assumptions

ASSUMPTION	VALUE
Province	Saskatchewan
Plan type	Couple plan
Start age	62 / 62
End age	90 / 90
Target annual income	\$130,000
Flexible household spending	Enabled
Minimum annual income	\$120,000
Survivor spending target	80%
Initial RRSP/RRIF	\$1,000,000
Initial LIF/LIRA	\$0.00
Initial TFSA	\$304,700
Initial non-registered account	\$750,000

Inflation rate	2.10%
CPP start age	70 / 70
OAS start age	65 / 65

Withdrawal strategy

SETTING	VALUE
RRSP Withdrawal Strategy	Custom strategy
RRSP meltdown	Yes
Amount rule	No explicit amount limit
Tax Rate Limit	Effective tax cap
Max effective tax	17.00%
OAS clawback aware	Yes
Deplete RRIF	No
TFSA contributions	Enabled
Use younger spouse age for RRIF	No

Investment assumptions

SETTING	VALUE
Return method	Asset allocation model
Inflation rate	2.10%
Dividend sensitivity	50%

Asset allocation

Account	Cash	Fixed income	CAD equity	US equity	Intl equity	EM equity
RRSP / RRIF / LIF	0%	20%	25%	36%	14%	5%
TFSA	0%	0%	30%	45%	17%	8%
Non-registered	0%	40%	18%	27%	10%	5%
Corporate	0%	0%	30%	50%	10%	10%

Additional withdrawals

Withdrawal	Start Year	Duration	Target	Minimum	Flexibility
GoGo	1	8 years	\$12,000	\$12,000	Fixed
SlowGo	9	7 years	\$10,000	\$10,000	Fixed

Defined benefit pensions

Pension	Owner	Start age	Lifetime	Bridge	Indexing
DB pension	You	63	\$25,000	\$5,000	Indexed to CPI

Additional incomes

Income	Owner	Start Year	Duration	Amount	Tax type	Indexing
Annuity	Spouse	0	Ongoing	\$6,000	Regular income	Non-indexed

Plan statistics

This page consolidates the most important income, tax, benefit, return, and legacy statistics from the projection before moving into asset snapshots and charts.

Income outcomes and balances

METRIC	VALUE
Max annual after-tax income	\$142,000
Min annual after-tax income	\$130,000
Average annual after-tax income	\$135,724
Combined remaining TFSA amount	\$1,772,357
Remaining joint non-registered amount	\$0.00
Combined Distributions collected	\$217,438
Remaining RRSP/RRIF/LIF (you)	\$119,992
Remaining RRSP/RRIF/LIF (spouse)	\$93,483

Benefits and pensions

METRIC	VALUE
Total CPP collected (you)	\$355,824
Total CPP collected (spouse)	\$355,824
Total OAS collected (you)	\$241,251
Total OAS collected (spouse)	\$243,903
Total DB pension collected (you)	\$710,000
Total DB pension collected (spouse)	\$0.00
Total additional income (you)	\$0.00
Total additional income (spouse)	\$132,048

Tax outcomes

METRIC	VALUE
Total tax paid (you)	\$491,999
Total tax paid (spouse)	\$339,492
Max combined average tax rate	26.06%
Max combined marginal tax bracket	36.02%
Total OAS clawback (you)	\$4,772
Total OAS clawback (spouse)	\$2,120
Capital loss carryover	\$0.00

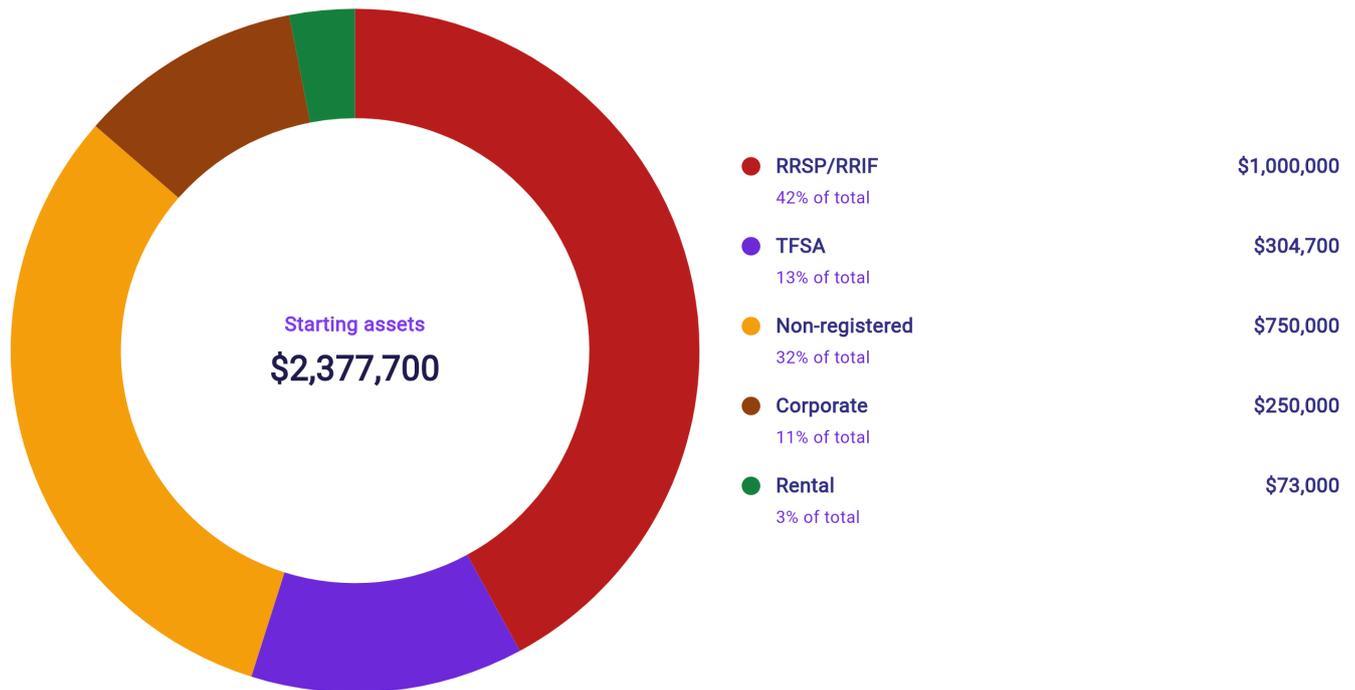
Returns and legacy

METRIC	VALUE
Compound price return (adjusted to inflation, fixed)	90.99%
Compound total return (adjusted to inflation, fixed)	223.40%
Total estate amount	\$2,199,220
After-tax estate amount	\$2,099,471
Estate tax	\$99,749
Estate proceeds tax rate	4.54%
Estate average tax rate	29.39%

Plan snapshots

These pages show how assets are structured at the start of retirement, how they are projected to end, and how estate tax affects the final legacy picture.

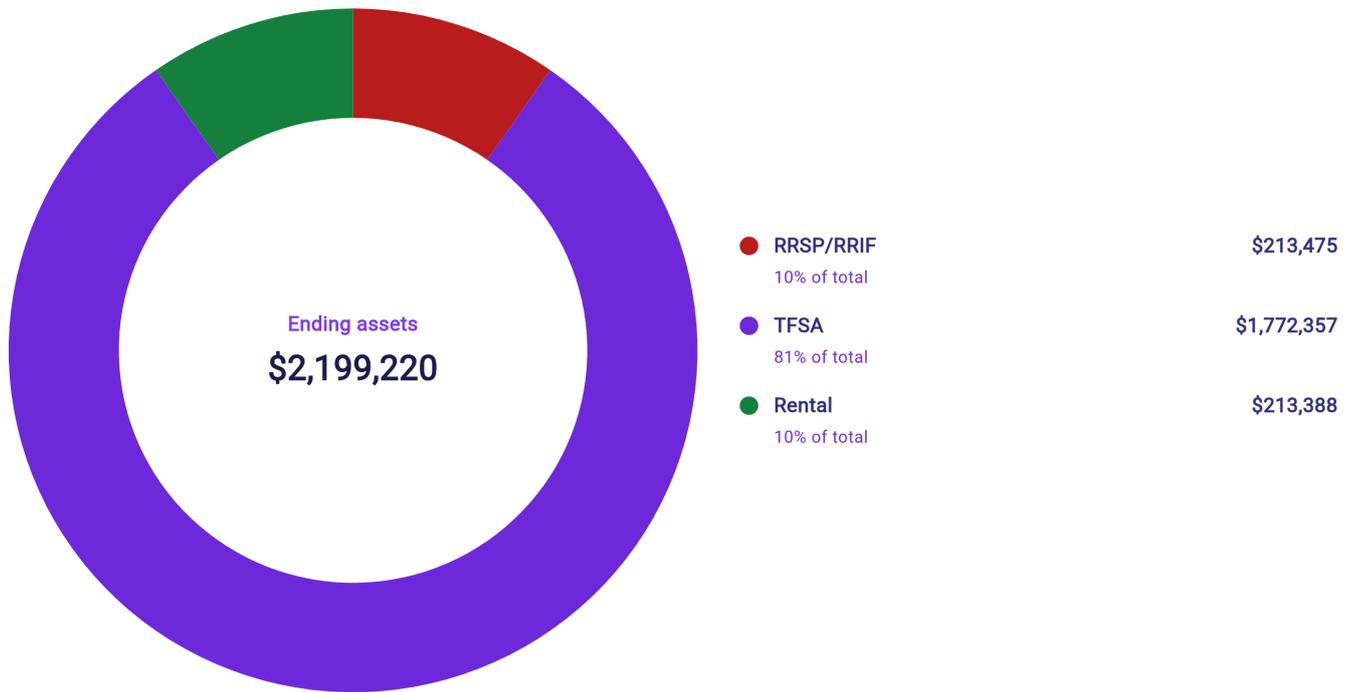
Assets at retirement start



Investable household assets available at the beginning of the plan.

Asset class	You	Spouse	Joint	Total
RRSP / RRIF	\$600,000	\$400,000	\$0.00	\$1,000,000
TFSA	\$149,000	\$155,700	\$0.00	\$304,700
Non-registered savings	\$375,000	\$375,000	\$0.00	\$750,000
Corporate account	\$250,000	\$0.00	\$0.00	\$250,000
Rental equity	\$0.00	\$0.00	\$73,000	\$73,000
Total	\$1,374,000	\$930,700	\$73,000	\$2,377,700

Assets at plan end



Ending asset mix after the full retirement projection.

Asset class	You	Spouse	Joint	Total
RRSP / RRIF	\$119,992	\$93,483	\$0.00	\$213,475
TFSA	\$0.00	\$0.00	\$1,772,357	\$1,772,357
Non-registered savings	\$0.00	\$0.00	\$0.00	\$0.00
Corporate account	\$0.00	\$0.00	\$0.00	\$0.00
Rental equity	\$0.00	\$0.00	\$213,388	\$213,388
Total	\$119,992	\$93,483	\$1,985,745	\$2,199,220

Estate composition at plan end



Separates tax-efficient estate value from tax-exposed value and the estimated estate tax drag.

COMPONENT	AMOUNT
Net estate from tax-free assets	\$1,859,772
Net estate from taxable assets	\$239,700
Estate tax	\$99,749
Taxable estate	\$339,448
Included rental proceeds	\$213,388

Key plan checkpoints

These checkpoints highlight major transitions in the projection such as benefit start, RRIF phase, depletion milestones, and the final projected year.

Checkpoint	Age	After-tax income	Balance	Estate
Retirement starts	62/62	\$142,000	\$2,243,919	\$1,742,336
Public benefits start	65/65	\$142,000	\$2,031,353	\$1,717,620
Age 85 checkpoint	85/85	\$130,000	\$1,896,825	\$1,932,517
RRIF phase	71/71	\$140,000	\$1,860,685	\$1,676,558
Plan end	90/90	\$130,000	\$1,985,832	\$2,099,471

Gross income breakdown

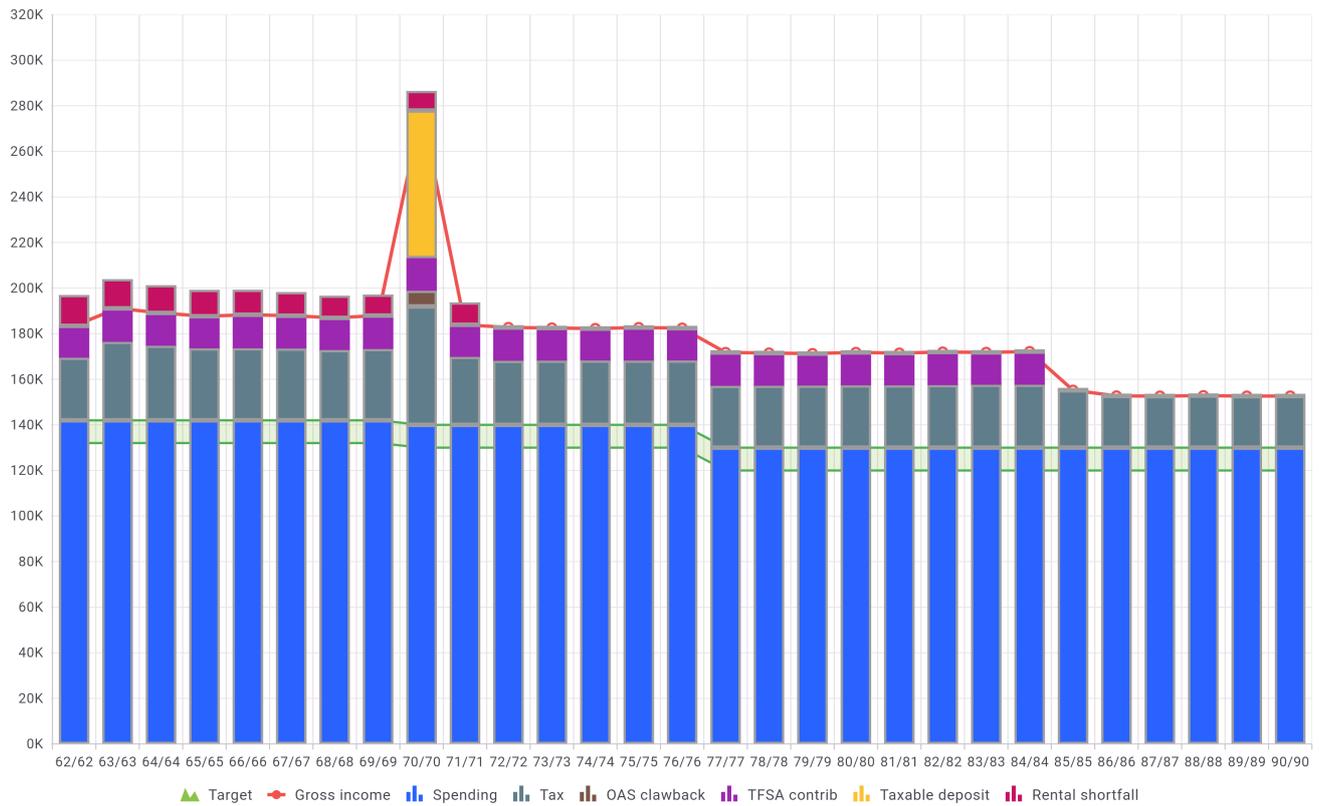


Figure. Gross income, spending, taxes, and major contribution or shortfall components by age.

Chart highlights

Metric	Value
Average gross income	\$178,253
Average annual tax	\$28,671
Highest gross income	\$277,929

Income sources by age

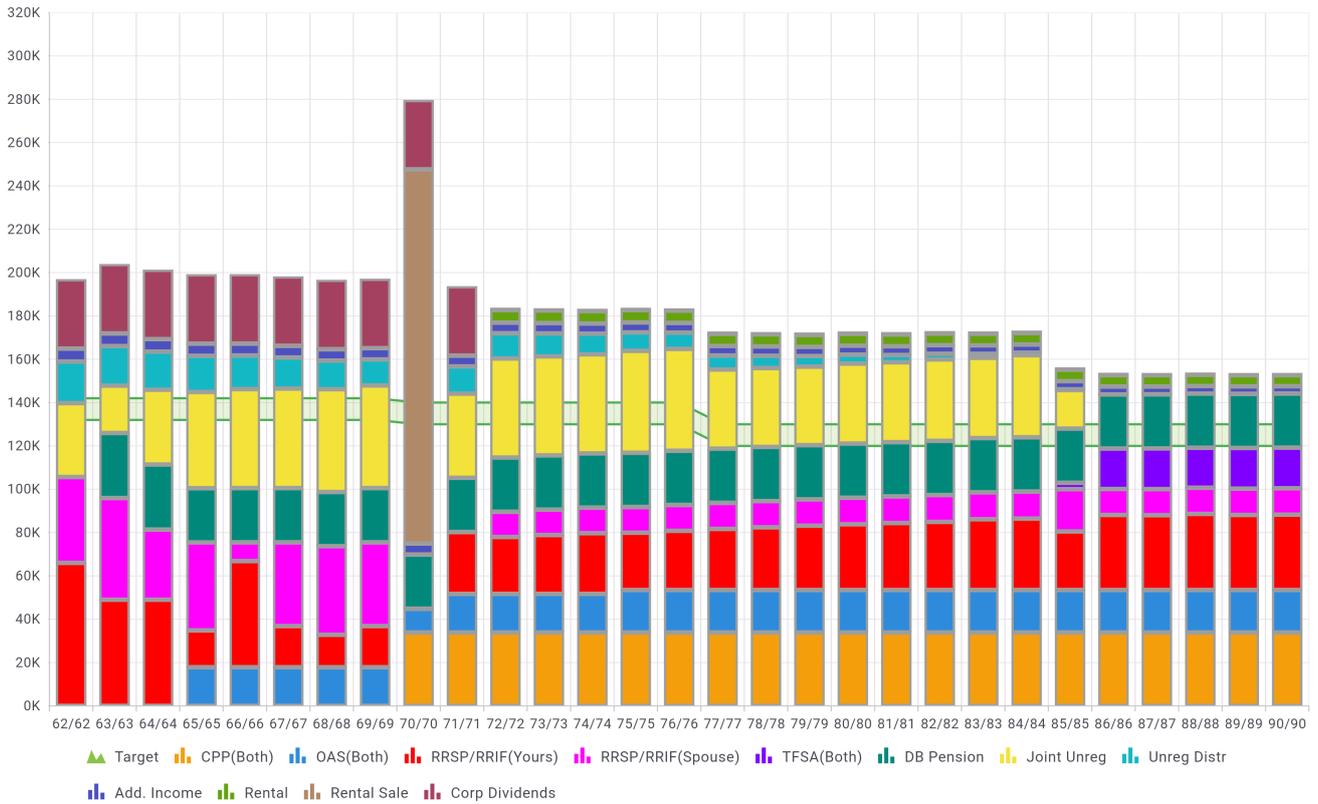


Figure. Annual income sources across the retirement timeline. Values are shown in thousands of dollars per year, with the target income band highlighted in green.

Chart highlights

Metric	Value
Average after-tax income	\$135,724
After-tax income range	\$130,000 to \$142,000
Total distributions collected	\$217,438

Projected account balances

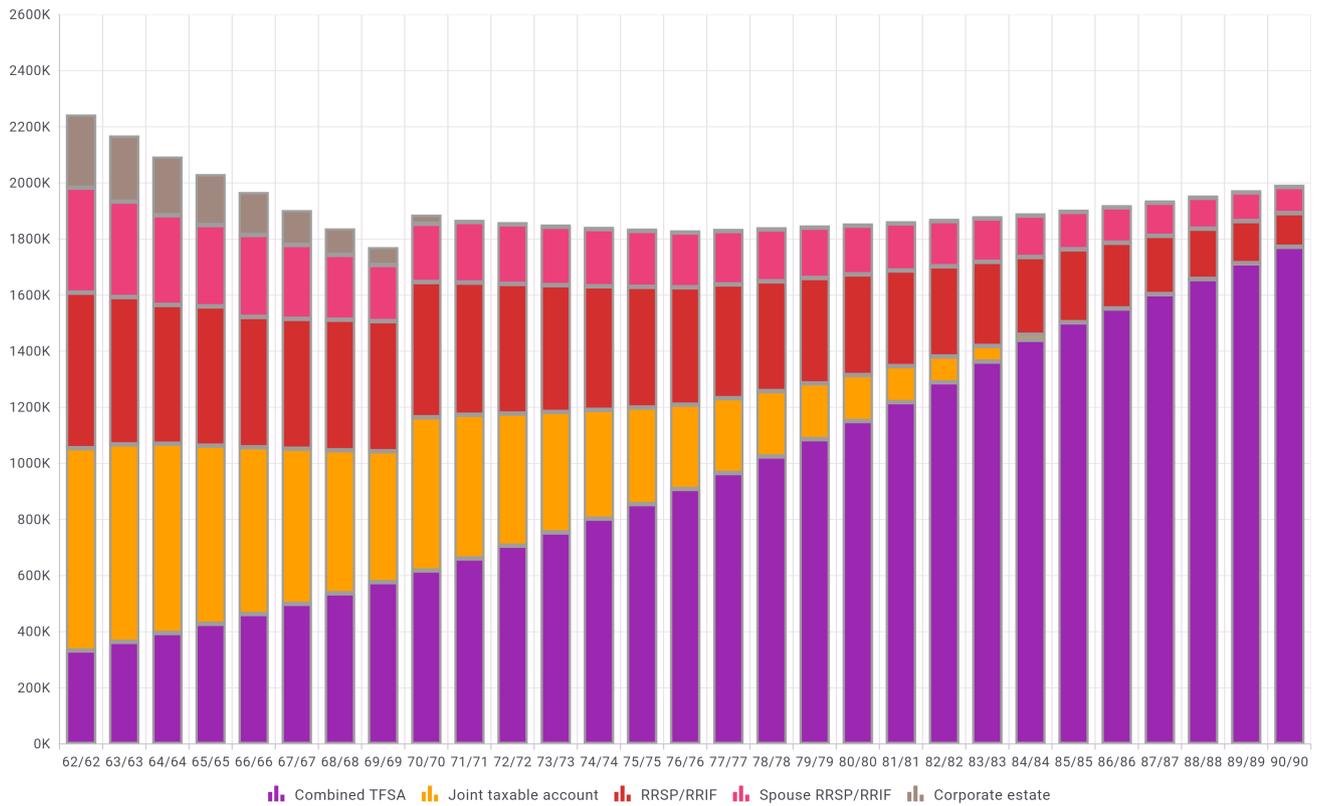


Figure. Combined account balances over time, grouped by account type to show how assets are drawn down through retirement.

Chart highlights

Metric	Value
Remaining TFSA	\$1,772,357
Remaining non-registered	\$0.00
Remaining RRSP/RRIF/LIF (combined)	\$213,475

Annual RRSP/RRIF withdrawals, DB pensions and taxable attribution

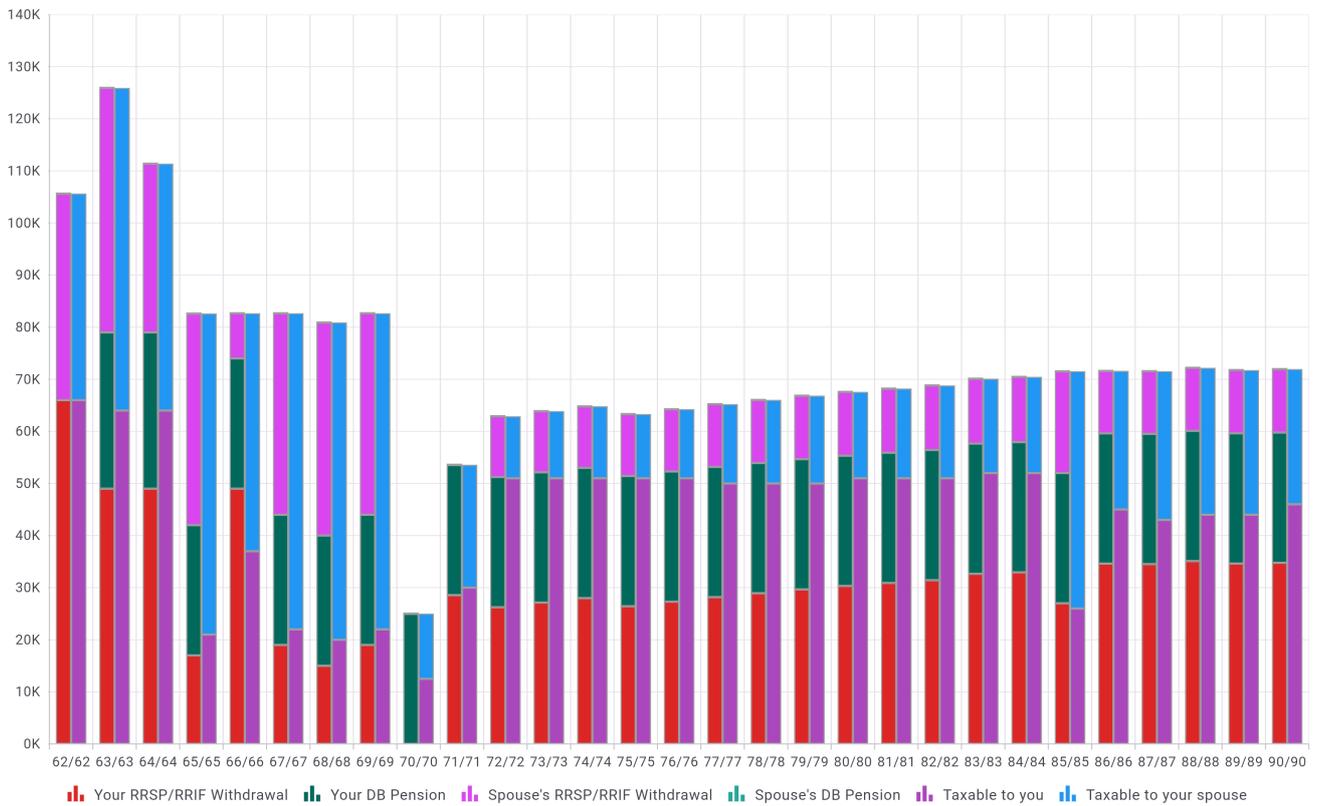


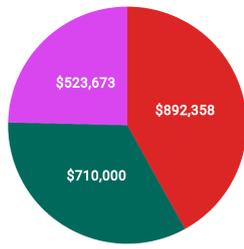
Figure. Couple-only view of annual registered withdrawals, defined benefit pension income, and how taxable pension income is attributed between spouses.

Chart highlights

Metric	Value
Total taxable to you	\$1,268,499
Total taxable to spouse	\$857,531
Combined RRSP/RRIF and LIF withdrawals	\$1,416,031
Combined DB pension income	\$710,000

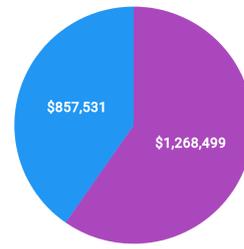
Total RRSP/RRIF withdrawals, DB pensions and taxation summary

Registered withdrawals and pensions



● Your RRSP/RRIF ● Your DB Pension ● Spouse's RRSP/RRIF

Taxable attribution



● Taxable to you ● Taxable to your spouse

Figure. Couple-only summary of total registered withdrawals and defined benefit pensions alongside total taxable attribution for each spouse.

Chart highlights

Metric	Value
Your total registered income	\$1,602,358
Spouse total registered income	\$523,673
Taxable to you	\$1,268,499
Taxable to spouse	\$857,531

Rental cash flow over time

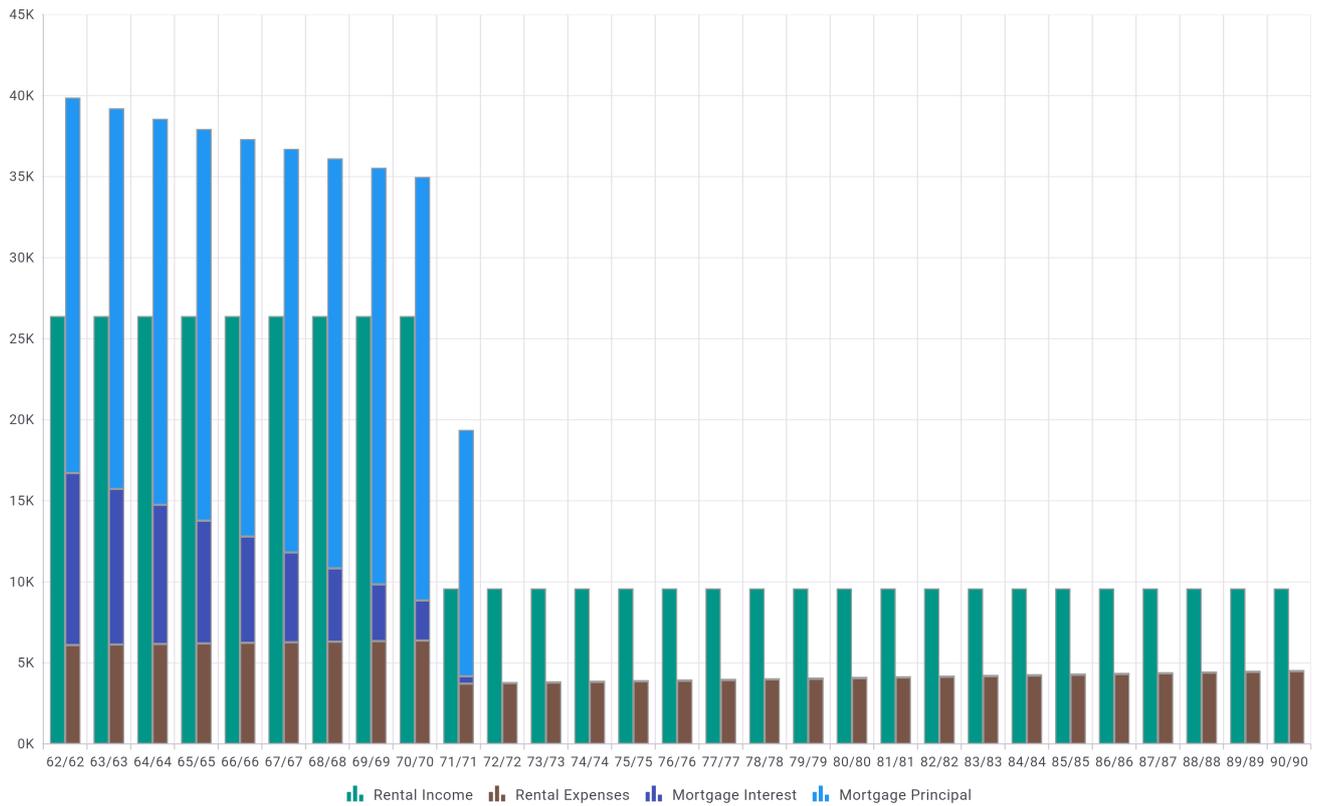


Figure. Annual rental income and major expense components across the rental projection horizon.

Chart highlights

Metric	Value
Peak rental income	\$26,400
Peak rental expenses	\$39,881
Largest rental sale proceeds	\$172,717

Rental equity over time

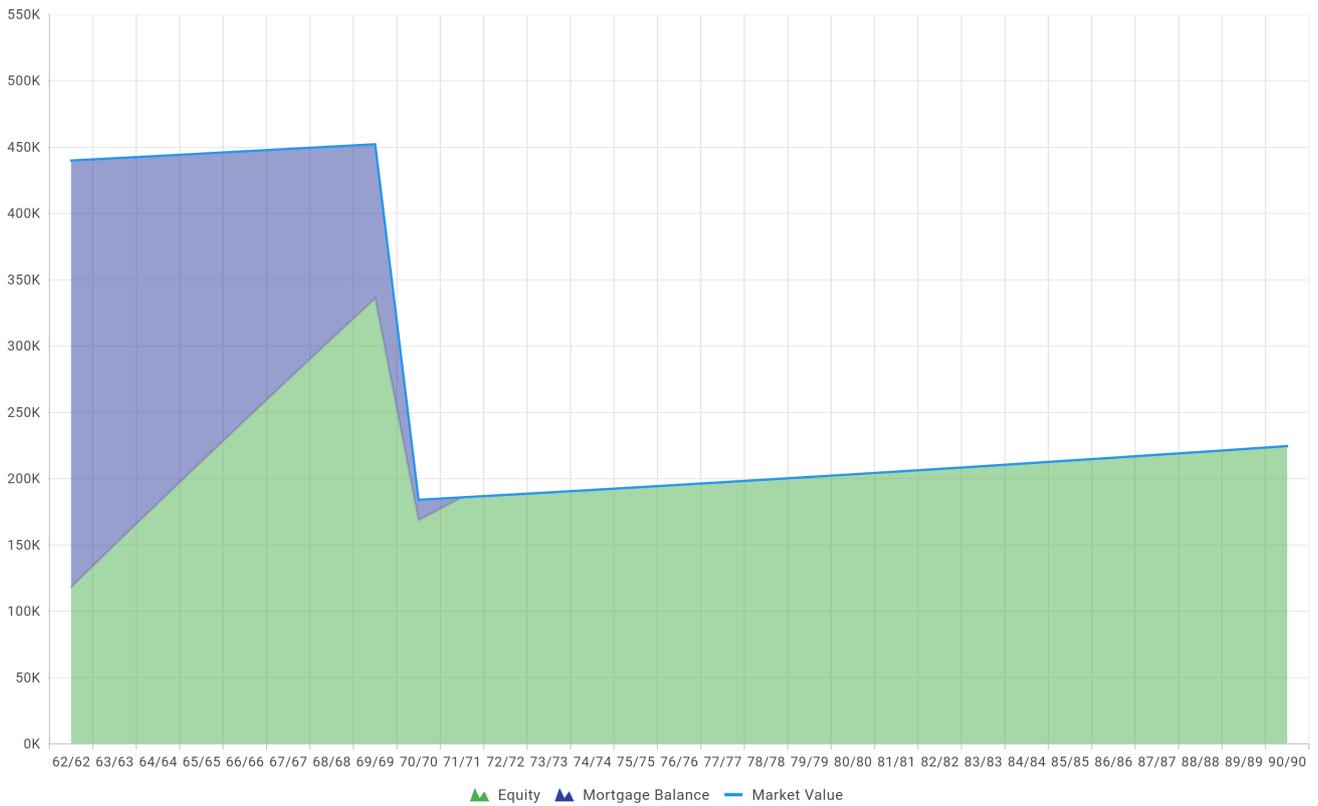


Figure. Rental market value, mortgage balance, and net equity across the rental projection horizon.

Chart highlights

Metric	Value
Starting rental equity	\$118,168
Peak market value	\$452,263
Final rental equity	\$224,619

Corporate dividends breakdown

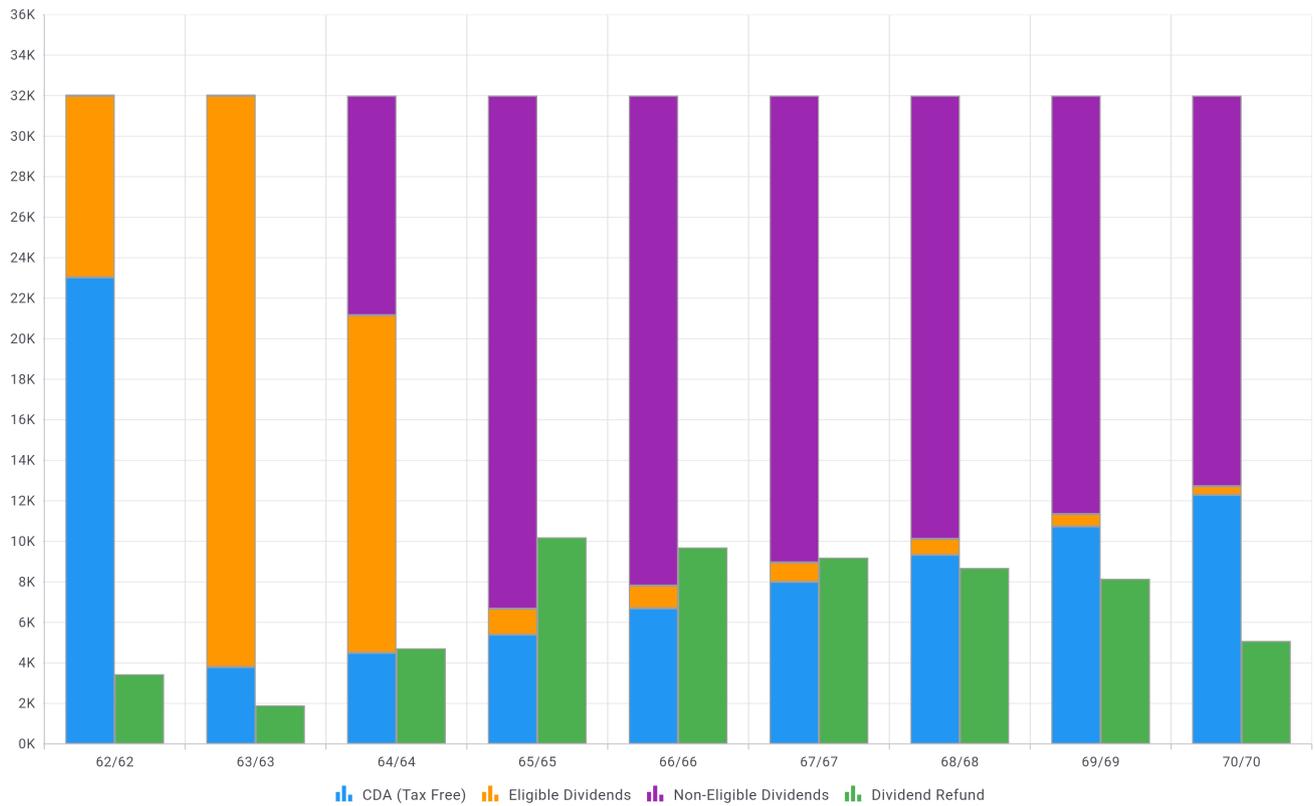


Figure. Annual corporate dividend mix, including CDA, eligible, non-eligible, and dividend refund components.

Chart highlights

Metric	Value
Peak annual corporate dividends	\$32,000
Total corporate dividends collected	\$320,000
Total dividend refunds	\$65,033

Projected estate value

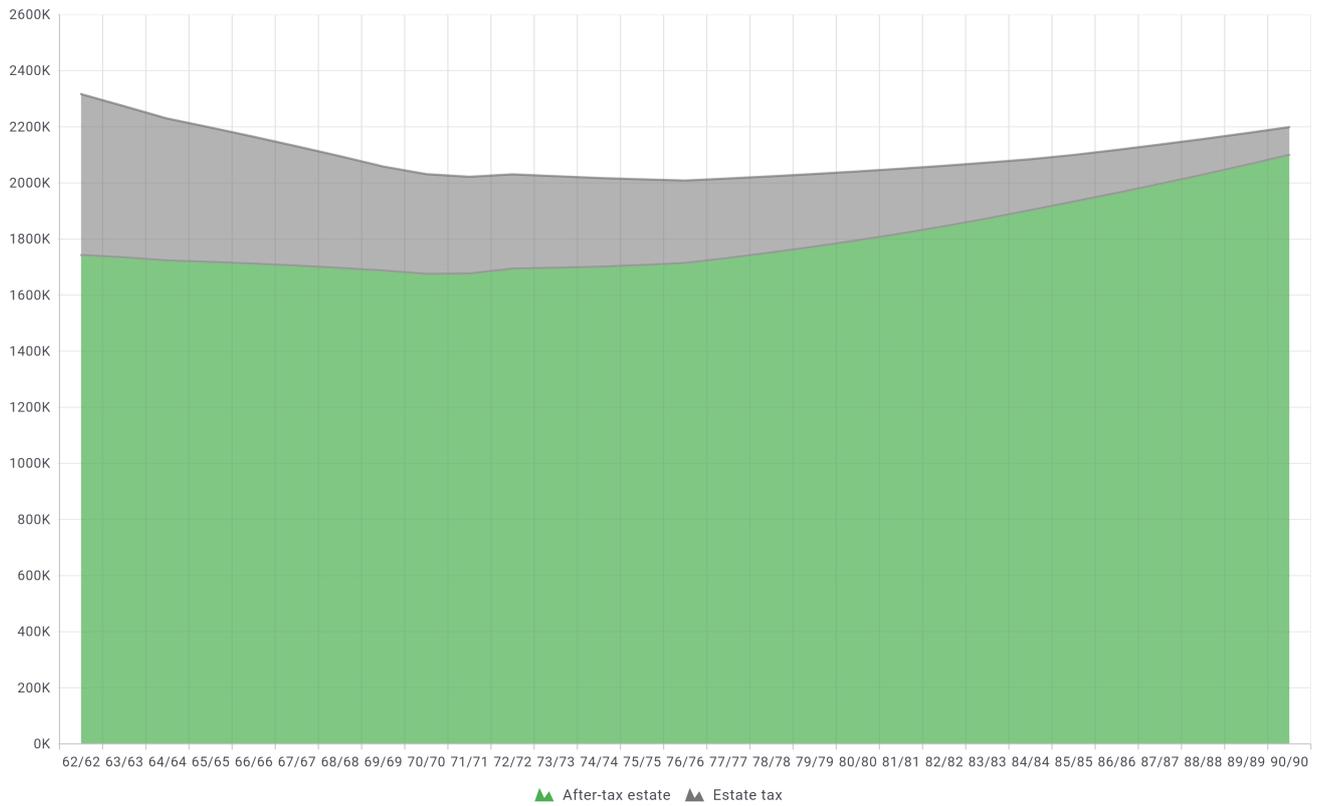


Figure. Total estate, after-tax estate, and estate tax over time to illustrate the plan legacy profile.

Chart highlights

Metric	Value
Final after-tax estate	\$2,099,471
Peak estate tax	\$574,583
Final taxable estate	\$339,448

Investment return (adjusted to inflation, fixed)

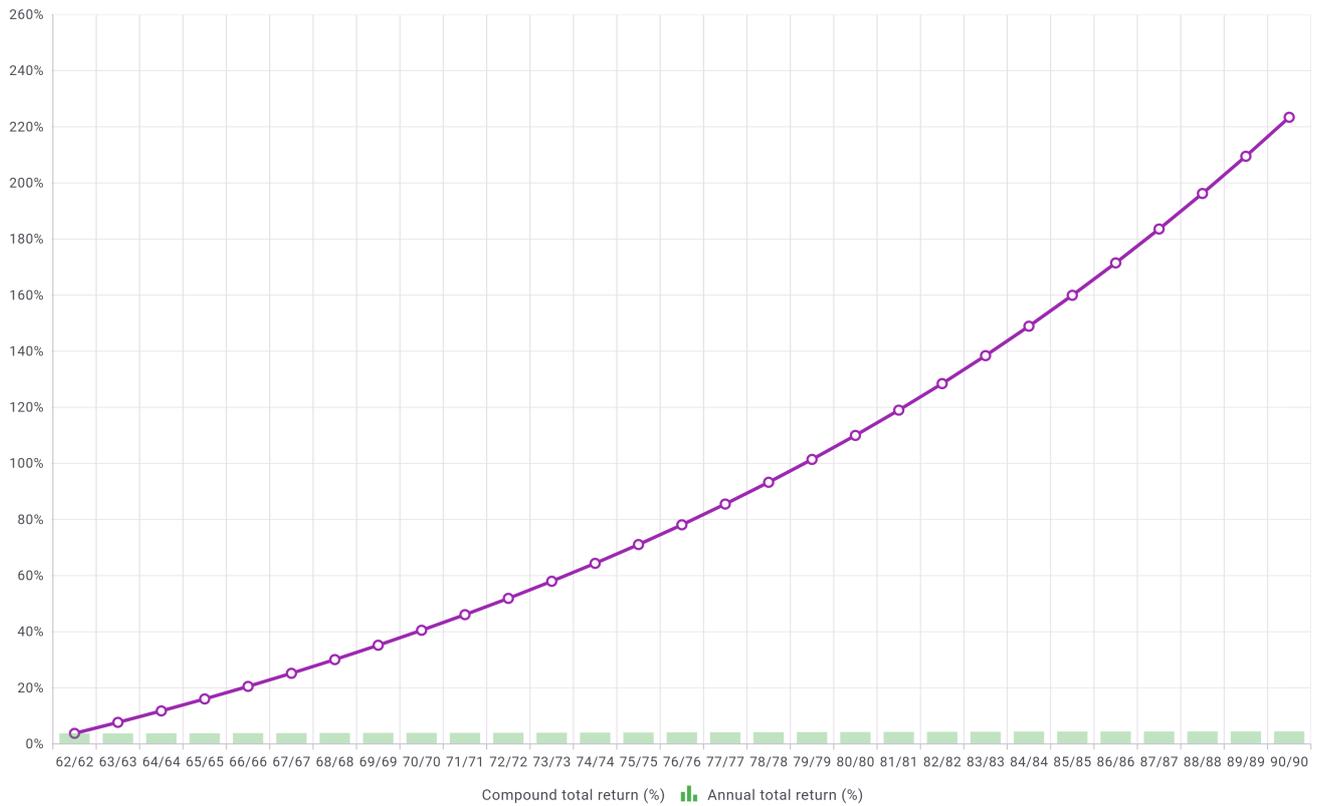


Figure. Real annual total return and cumulative real compound total return for the years when the plan still holds assets.

Chart highlights

Metric	Value
Average annual total return	4.13%
Lowest annual total return	3.77%
Compound total return	223.40%
Compound price return	90.99%

Tax rates

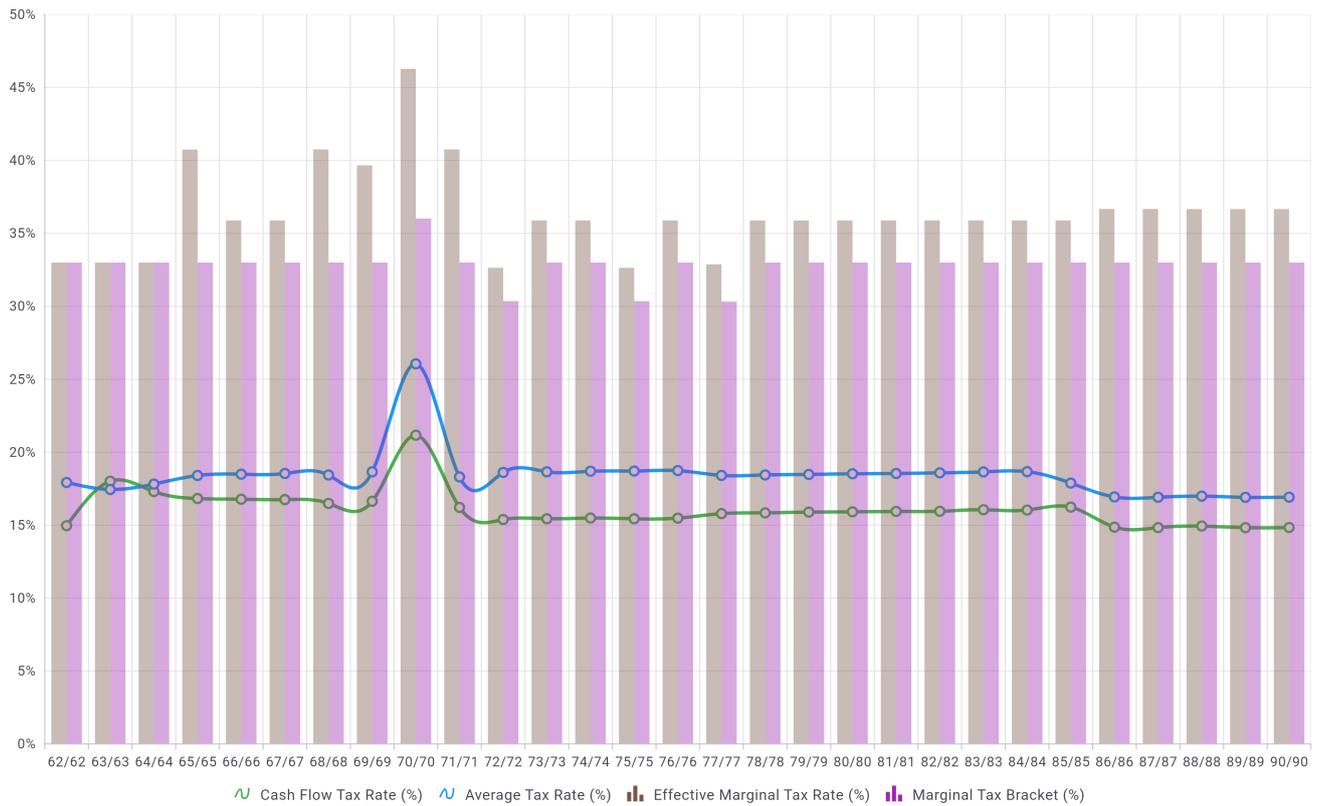


Figure. Cash flow, average, effective marginal, and tax-bracket rates across the retirement timeline.

Chart highlights

Metric	Value
Peak average tax rate	26.06%
Peak effective marginal rate	46.28%
Total tax paid	\$831,491

Appendix: Benefits And Extra Incomes

Age	Your CPP	Spouse's CPP	Your OAS	Spouse's OAS	Your DB Pension	Spouse's DB Pension	Your Extra Income	Spouse's Extra Income
62/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,000
63/63	\$0	\$0	\$0	\$0	\$30,000	\$0	\$0	\$5,877
64/64	\$0	\$0	\$0	\$0	\$30,000	\$0	\$0	\$5,756
65/65	\$0	\$0	\$8,916	\$8,914	\$25,000	\$0	\$0	\$5,637
66/66	\$0	\$0	\$8,916	\$8,916	\$25,000	\$0	\$0	\$5,521
67/67	\$0	\$0	\$8,916	\$8,916	\$25,000	\$0	\$0	\$5,408
68/68	\$0	\$0	\$8,916	\$8,898	\$25,000	\$0	\$0	\$5,297
69/69	\$0	\$0	\$8,916	\$8,916	\$25,000	\$0	\$0	\$5,188
70/70	\$16,944	\$16,944	\$4,165	\$6,816	\$25,000	\$0	\$0	\$5,081
71/71	\$16,944	\$16,944	\$8,894	\$8,916	\$25,000	\$0	\$0	\$4,976
72/72	\$16,944	\$16,944	\$8,916	\$8,916	\$25,000	\$0	\$0	\$4,874
73/73	\$16,944	\$16,944	\$8,916	\$8,916	\$25,000	\$0	\$0	\$4,774
74/74	\$16,944	\$16,944	\$8,916	\$8,916	\$25,000	\$0	\$0	\$4,676
75/75	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,579
76/76	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,485
77/77	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,393
78/78	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,303
79/79	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,214
80/80	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,128
81/81	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$4,043
82/82	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,959
83/83	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,878
84/84	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,798
85/85	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,720
86/86	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,644
87/87	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,569
88/88	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,495
89/89	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,423
90/90	\$16,944	\$16,944	\$9,804	\$9,804	\$25,000	\$0	\$0	\$3,353

Appendix: Withdrawals

Age	Your RRSP/RRIF	Spouse's RRSP/RRIF	RRIF/DB Shared	TFSA	Unregistered	Unreg Distribution	Corp Dividend
62/62	\$66,000	\$39,637	\$0	\$0	\$34,109	\$19,183	\$32,000
63/63	\$49,000	\$46,936	\$15,000	\$0	\$21,896	\$18,224	\$32,000
64/64	\$49,000	\$32,384	\$15,000	\$0	\$34,557	\$17,591	\$32,000
65/65	\$17,000	\$40,613	\$21,000	\$0	\$44,468	\$16,658	\$32,000
66/66	\$49,000	\$8,669	\$37,000	\$0	\$45,723	\$15,499	\$32,000
67/67	\$19,000	\$38,669	\$22,000	\$0	\$45,974	\$14,331	\$32,000
68/68	\$15,000	\$40,895	\$20,000	\$0	\$47,480	\$13,177	\$32,000
69/69	\$19,000	\$38,669	\$22,000	\$0	\$47,421	\$12,008	\$32,000
70/70	\$0	\$0	\$12,500	\$0	\$0	\$0	\$32,000
71/71	\$28,565	\$0	\$23,565	\$0	\$38,866	\$12,573	\$32,000
72/72	\$26,238	\$11,661	\$238	\$0	\$45,743	\$11,653	\$0
73/73	\$27,142	\$11,736	\$1,142	\$0	\$45,725	\$10,591	\$0
74/74	\$27,994	\$11,810	\$1,994	\$0	\$45,742	\$9,547	\$0
75/75	\$26,432	\$11,880	\$432	\$0	\$47,065	\$8,519	\$0
76/76	\$27,302	\$11,943	\$1,302	\$0	\$47,049	\$7,477	\$0
77/77	\$28,182	\$12,037	\$3,182	\$0	\$36,555	\$6,450	\$0
78/78	\$28,933	\$12,095	\$3,933	\$0	\$36,411	\$5,662	\$0
79/79	\$29,667	\$12,173	\$4,667	\$0	\$36,259	\$4,888	\$0
80/80	\$30,327	\$12,246	\$4,327	\$0	\$36,923	\$4,128	\$0
81/81	\$30,899	\$12,306	\$4,899	\$0	\$36,885	\$3,363	\$0
82/82	\$31,433	\$12,383	\$5,433	\$0	\$37,613	\$2,607	\$0
83/83	\$32,655	\$12,448	\$5,655	\$0	\$37,072	\$1,846	\$0
84/84	\$32,943	\$12,508	\$5,943	\$0	\$37,946	\$1,103	\$0
85/85	\$27,000	\$19,533	\$26,000	\$2,940	\$17,832	\$350	\$0
86/86	\$34,617	\$11,983	\$14,617	\$18,672	\$0	\$0	\$0
87/87	\$34,520	\$12,036	\$16,520	\$18,775	\$0	\$0	\$0
88/88	\$35,105	\$12,091	\$16,105	\$18,444	\$0	\$0	\$0
89/89	\$34,626	\$12,141	\$15,626	\$18,789	\$0	\$0	\$0

Age	Your RRSP/RRIF	Spouse's RRSP/RRIF	RRIF/DB Shared	TFSA	Unregistered	Unreg Distribution	Corp Dividend
90/90	\$34,769	\$12,177	\$13,769	\$18,748	\$0	\$0	\$0

Appendix: Account Balances

Age	Your RRSP/RRIF	Spouse's RRSP/RRIF	TFSA	Unregistered
62/62	\$554,774	\$374,381	\$333,255	\$720,858
63/63	\$525,450	\$340,183	\$363,837	\$704,018
64/64	\$494,985	\$319,773	\$395,501	\$674,502
65/65	\$496,580	\$290,020	\$428,301	\$634,960
66/66	\$464,993	\$292,296	\$463,258	\$594,014
67/67	\$463,343	\$263,493	\$499,494	\$552,638
68/68	\$465,785	\$231,257	\$537,076	\$509,538
69/69	\$464,166	\$200,079	\$576,975	\$466,252
70/70	\$482,224	\$207,863	\$618,379	\$546,113
71/71	\$471,307	\$215,950	\$661,365	\$512,063
72/72	\$462,383	\$212,236	\$706,860	\$470,870
73/73	\$452,173	\$208,299	\$754,119	\$429,406
74/74	\$440,680	\$204,133	\$803,228	\$387,609
75/75	\$430,363	\$199,731	\$855,076	\$344,131
76/76	\$418,741	\$195,093	\$908,980	\$300,287
77/77	\$405,752	\$190,177	\$965,806	\$266,642
78/78	\$391,478	\$185,010	\$1,024,913	\$232,828
79/79	\$375,887	\$179,560	\$1,086,410	\$198,833
80/80	\$359,002	\$173,823	\$1,151,134	\$163,813
81/81	\$340,867	\$167,800	\$1,218,503	\$128,449
82/82	\$321,471	\$161,462	\$1,289,334	\$91,945
83/83	\$300,051	\$154,811	\$1,363,088	\$55,555
84/84	\$277,500	\$147,838	\$1,440,566	\$17,832
85/85	\$260,245	\$133,296	\$1,503,284	\$0
86/86	\$234,405	\$126,032	\$1,552,415	\$0
87/87	\$207,660	\$118,431	\$1,603,682	\$0
88/88	\$179,268	\$110,476	\$1,657,637	\$0
89/89	\$150,268	\$102,160	\$1,713,696	\$0
90/90	\$119,992	\$93,483	\$1,772,357	\$0

Appendix: Income & Savings

Age	Gross Income	Target Net Income	Net Income	TFSA Contribution	Unregistered Deposit
62/62	\$183,449	\$132,000 - \$142,000	\$156,000	\$14,000	\$0
63/63	\$191,114	\$132,000 - \$142,000	\$156,691	\$14,691	\$0
64/64	\$189,115	\$132,000 - \$142,000	\$156,389	\$14,389	\$0
65/65	\$187,667	\$132,000 - \$142,000	\$156,093	\$14,093	\$0
66/66	\$188,321	\$132,000 - \$142,000	\$156,724	\$14,724	\$0
67/67	\$187,895	\$132,000 - \$142,000	\$156,421	\$14,421	\$0
68/68	\$186,952	\$132,000 - \$142,000	\$156,124	\$14,124	\$0
69/69	\$187,967	\$132,000 - \$142,000	\$156,698	\$14,698	\$0
70/70	\$277,929	\$130,000 - \$140,000	\$219,096	\$14,396	\$64,700
71/71	\$183,921	\$130,000 - \$140,000	\$154,100	\$14,100	\$0
72/72	\$182,735	\$130,000 - \$140,000	\$154,622	\$14,622	\$0
73/73	\$182,497	\$130,000 - \$140,000	\$154,322	\$14,322	\$0
74/74	\$182,259	\$130,000 - \$140,000	\$154,027	\$14,027	\$0
75/75	\$182,704	\$130,000 - \$140,000	\$154,502	\$14,502	\$0
76/76	\$182,447	\$130,000 - \$140,000	\$154,203	\$14,203	\$0
77/77	\$171,768	\$120,000 - \$130,000	\$144,643	\$14,643	\$0
78/78	\$171,514	\$120,000 - \$130,000	\$144,342	\$14,342	\$0
79/79	\$171,273	\$120,000 - \$130,000	\$144,047	\$14,047	\$0
80/80	\$171,782	\$120,000 - \$130,000	\$144,446	\$14,446	\$0
81/81	\$171,486	\$120,000 - \$130,000	\$144,149	\$14,149	\$0
82/82	\$171,945	\$120,000 - \$130,000	\$144,518	\$14,518	\$0
83/83	\$171,807	\$120,000 - \$130,000	\$144,219	\$14,219	\$0
84/84	\$172,164	\$120,000 - \$130,000	\$144,560	\$14,560	\$0
85/85	\$155,198	\$120,000 - \$130,000	\$130,000	\$0	\$0
86/86	\$152,696	\$120,000 - \$130,000	\$130,000	\$0	\$0
87/87	\$152,637	\$120,000 - \$130,000	\$130,000	\$0	\$0
88/88	\$152,828	\$120,000 - \$130,000	\$130,000	\$0	\$0
89/89	\$152,629	\$120,000 - \$130,000	\$130,000	\$0	\$0

Age	Gross Income	Target Net Income	Net Income	TFSA Contribution	Unregistered Deposit
90/90	\$152,652	\$120,000 - \$130,000	\$130,000	\$0	\$0

Appendix: Estate

Age	Total Estate	After Tax Estate	Estate Tax	Estate Proceeds Tax Rate	Estate Average Tax Rate
62/62	\$2,243,919	\$1,742,336	\$574,583	24.80%	41.26%
63/63	\$2,169,087	\$1,733,951	\$539,538	23.73%	41.23%
64/64	\$2,094,022	\$1,722,845	\$506,697	22.73%	41.12%
65/65	\$2,031,353	\$1,717,620	\$480,107	21.85%	40.94%
66/66	\$1,967,706	\$1,711,506	\$453,183	20.94%	40.74%
67/67	\$1,903,089	\$1,704,429	\$426,028	20.00%	40.50%
68/68	\$1,837,971	\$1,696,225	\$399,295	19.05%	40.23%
69/69	\$1,771,095	\$1,687,182	\$371,458	18.04%	39.90%
70/70	\$1,886,752	\$1,674,927	\$356,486	17.55%	39.74%
71/71	\$1,860,685	\$1,676,558	\$345,552	17.09%	39.65%
72/72	\$1,852,349	\$1,693,733	\$337,012	16.60%	39.48%
73/73	\$1,843,997	\$1,696,687	\$327,490	16.18%	39.29%
74/74	\$1,835,650	\$1,700,648	\$316,984	15.71%	39.07%
75/75	\$1,829,301	\$1,706,638	\$306,465	15.22%	38.83%
76/76	\$1,823,101	\$1,713,792	\$294,949	14.68%	38.55%
77/77	\$1,828,377	\$1,731,853	\$284,020	14.09%	38.28%
78/78	\$1,834,229	\$1,751,297	\$272,303	13.46%	37.97%
79/79	\$1,840,690	\$1,772,106	\$259,849	12.79%	37.64%
80/80	\$1,847,772	\$1,794,573	\$246,377	12.07%	37.26%
81/81	\$1,855,619	\$1,818,712	\$232,017	11.31%	36.80%
82/82	\$1,864,212	\$1,844,643	\$216,630	10.51%	36.27%
83/83	\$1,873,505	\$1,872,477	\$200,059	9.65%	35.62%
84/84	\$1,883,736	\$1,902,262	\$182,496	8.75%	34.84%
85/85	\$1,896,825	\$1,932,517	\$167,340	7.97%	34.09%
86/86	\$1,912,852	\$1,963,442	\$154,472	7.29%	33.35%
87/87	\$1,929,773	\$1,995,756	\$141,130	6.60%	32.49%
88/88	\$1,947,381	\$2,028,869	\$127,696	5.92%	31.63%
89/89	\$1,966,124	\$2,063,362	\$114,038	5.24%	30.63%
90/90	\$1,985,832	\$2,099,471	\$99,749	4.54%	29.39%

Appendix: Taxable Income Breakdown

Age	Your Reg. Income	Your Cap. Gain	Your Eligible Dividends	Your Non-Elig. Dividends	Spouse's Reg. Income	Spouse's Cap. Gain	Spouse's Eligible Dividends	Spouse's Non-Elig. Dividends
62/62	\$73,777	\$8,991	\$10,627	\$0	\$53,415	\$8,991	\$1,658	\$0
63/63	\$72,182	\$5,913	\$29,762	\$0	\$75,995	\$5,913	\$1,562	\$0
64/64	\$72,702	\$9,552	\$18,157	\$10,838	\$61,842	\$9,552	\$1,495	\$0
65/65	\$38,997	\$12,568	\$2,680	\$25,327	\$85,247	\$12,568	\$1,404	\$0
66/66	\$55,265	\$13,203	\$2,412	\$24,185	\$69,456	\$13,203	\$1,295	\$0
67/67	\$40,513	\$13,552	\$2,139	\$23,043	\$84,590	\$13,552	\$1,186	\$0
68/68	\$38,753	\$14,275	\$1,862	\$21,880	\$84,945	\$14,275	\$1,081	\$0
69/69	\$40,973	\$14,532	\$1,579	\$20,657	\$84,831	\$14,532	\$976	\$0
70/70	\$78,126	\$46,083	\$1,293	\$19,282	\$83,207	\$46,083	\$874	\$0
71/71	\$63,858	\$11,096	\$1,213	\$19,581	\$62,399	\$11,096	\$1,002	\$0
72/72	\$84,690	\$13,352	\$919	\$0	\$50,464	\$13,352	\$919	\$0
73/73	\$84,233	\$13,633	\$826	\$0	\$50,886	\$13,633	\$826	\$0
74/74	\$83,781	\$13,917	\$737	\$0	\$51,262	\$13,917	\$737	\$0
75/75	\$84,222	\$14,601	\$651	\$0	\$50,115	\$14,601	\$651	\$0
76/76	\$83,768	\$14,871	\$565	\$0	\$50,500	\$14,871	\$565	\$0
77/77	\$82,318	\$11,763	\$482	\$0	\$51,931	\$11,763	\$482	\$0
78/78	\$81,968	\$11,919	\$418	\$0	\$52,299	\$11,919	\$418	\$0
79/79	\$81,623	\$12,067	\$356	\$0	\$52,678	\$12,067	\$356	\$0
80/80	\$82,281	\$12,483	\$297	\$0	\$51,982	\$12,483	\$297	\$0
81/81	\$81,937	\$12,661	\$239	\$0	\$52,186	\$12,661	\$239	\$0
82/82	\$81,594	\$13,101	\$183	\$0	\$52,371	\$13,101	\$183	\$0
83/83	\$82,248	\$13,094	\$128	\$0	\$52,231	\$13,094	\$128	\$0
84/84	\$81,908	\$13,585	\$76	\$0	\$52,158	\$13,585	\$76	\$0
85/85	\$55,562	\$6,467	\$24	\$0	\$78,816	\$6,467	\$24	\$0
86/86	\$74,389	\$0	\$0	\$0	\$59,634	\$0	\$0	\$0
87/87	\$72,368	\$0	\$0	\$0	\$61,494	\$0	\$0	\$0
88/88	\$73,346	\$0	\$0	\$0	\$61,038	\$0	\$0	\$0

Age	Your Reg. Income	Your Cap. Gain	Your Eligible Dividends	Your Non-Elig. Dividends	Spouse's Reg. Income	Spouse's Cap. Gain	Spouse's Eligible Dividends	Spouse's Non-Elig. Dividends
89/89	\$73,324	\$0	\$0	\$0	\$60,515	\$0	\$0	\$0
90/90	\$75,302	\$0	\$0	\$0	\$58,602	\$0	\$0	\$0

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