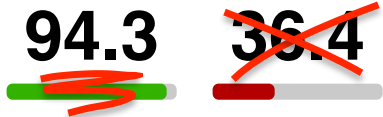
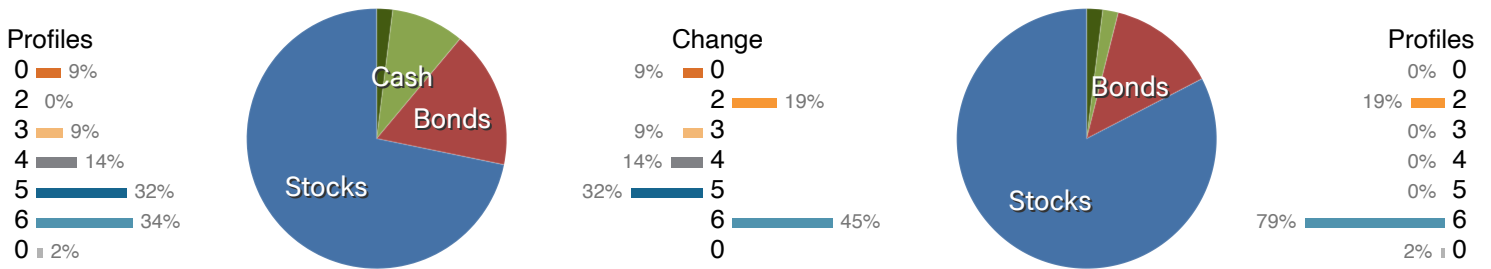


**Proposed plan** **Current plan**  
**\$2,000,000** **94.3** ~~**36.4**~~ **\$2,000,000**

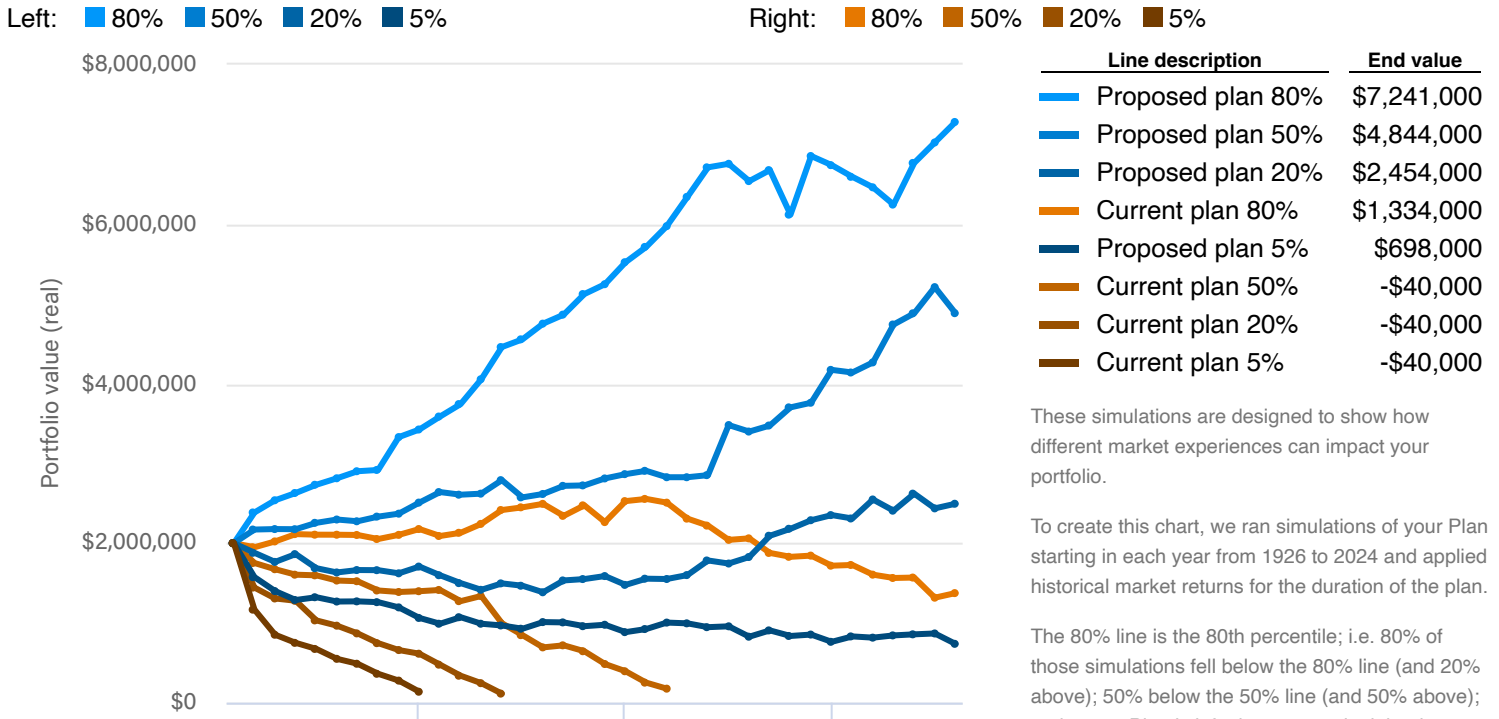


- Plan**
- Retire in 2025 (1 year later)
  - Spend \$134,750/year (31% less)
  - Source of \$55,000/year (Same)
- ←
- Retire in 2024 (1 year earlier)
  - Spend \$194,833/year (45% more)
  - Source of \$55,000/year (Same)

**Allocation** **Allocation**



Comparison of historical simulations



These simulations are designed to show how different market experiences can impact your portfolio.

To create this chart, we ran simulations of your Plan starting in each year from 1926 to 2024 and applied historical market returns for the duration of the plan.

The 80% line is the 80th percentile; i.e. 80% of those simulations fell below the 80% line (and 20% above); 50% below the 50% line (and 50% above); and so on. Blue is left plan; orange is right plan.

- Spend surpluses (Profile 4)
- Cover shortfalls
- Looping