

### General Finances

Parameter	Value	Units	Notes
r_inv	0.0%		investment rate (pre-inflation)
r_inf	0.0%		inflation rate
r_sal	0.0%		salary increase/r
r_mtg	0.0%		mortgage interest/r
salary_0	\$100,000	USD/yr	initial salary/r
salary_infl_0	\$10,000	USD/yr	initial salary/r infl
exp_0	\$1,000	USD/mo	initial monthly expenses
exp_0	\$100,000	USD	initial taxable investments
long_term	1		yr for taxes long term

### Retirement

ret_0	\$0	USD	initial total accounts value
ret_wth	\$0	USD/yr	average total input withing
ret_infl	\$0	USD/yr	average total input inflation
ret_wth	\$0	USD/yr	total input post retirement

### Withdrawals

ret_age	1		yr for RMD with max 40 withdrawals
max_wth_rate	0.0%		max desired withdrawal rate
priority_01	1		withdrawal priority 01
priority_02	1		withdrawal priority 02 (traditional)
priority_03	1		withdrawal priority 03 (taxable)
ret_age	0.0%		16 long term cap gains vs short

### Timing

yr_0	2020		starting year
age_0	30	yr	starting age
age_ret	65	yr	age to need to retirement
age_wth	65	yr	retirement age
age_wth	65	yr	age to pull tax free from Roth
age_wth	65	yr	age to pull from trad
age_65	70	yr	age to start social security
age_death	90	yr	estimated age of death

### Recurring Income

Parameter	Income 1	Income 2	Income 3	Income 4	Income 5	Units	Notes
Description	Income	Income	Income	Income	Income		
yr_0_01	30					yr	years until income source starts (0 = start)
yr_0_02	30					yr	total years income source is expected to last
inc_0	\$20,000					USD/yr	initial income per year
r_inc	0.0%						income rate of change per year since today

### Debt

Parameter	Debt 1	Debt 2	Debt 3	Debt 4	Debt 5	Units	Notes
Description	Debt	Debt	Debt	Debt	Debt		
yr_0_01	0	0	0	0	0	yr	years until debt starts (0 = start)
yr_0_02	0	10	10	10	10	yr	total years debt is expected to last
amt_0_01	\$200,000	\$14,000	\$14,000	\$14,000	\$14,000	USD/yr	initial cost of the debt per year
r_debt	0.0%	0.0%	0.0%	0.0%	0.0%		debt rate of change per year since today

### Windfalls (taxable as income)

ID	Year	Value	Description

### Expenses

ID	Year	Value	Description

### Real Estate

Parameter	Property 1	Property 2	Property 3	Property 4	Property 5	Units	Notes
Description	1st Home	2nd Home					
r_inv	0.0%	0.0%					annual property value increase
r_inv	0.0%	0.0%					annual potential rent increase
rent	\$0	\$12,000				USD/mo	potential rent income per month
val	\$100,000	\$1,000,000				USD	property value
mort_pay	\$10,000	\$400,000					Mortgage interest rate
interest_rate						USD	Current interest (leave blank to estimate)
mort_rate	0.0%	0.0%					Mortgage interest rate
mort_pay	\$1,700	\$10,000				USD/mo	monthly property costs (includes property tax)
mort_pay	\$400	\$0				USD/mo	monthly property tax
yr_0_01	0	30				yr	years until buying (0 = start)
yr_0_02	30	30				yr	mortgage length
yr_0_03	30	60				yr	years until selling out (RMD is never)
yr_0_04	30	60				yr	years until selling (RMD is never)
tax_exempt_0	\$500,000	\$500,000				USD	initial tax exemption for sale proceeds
mort_rate_est	11.0%	11.0%					estimated closing costs as percent

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# Complete Retirement Plan

**J Ma**



**Complete Retirement Plan:**

## **Complete Retirement Plan** Book Review: Unveiling the Magic of Language

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