

ZBee Retirement Projection

Generated 2026-07-11 · ZBee - informational, not financial advice

Sustainable spending: \$110,525 / year

Plan: age 63 -> 100 · retire 70 · 3.00% inflation

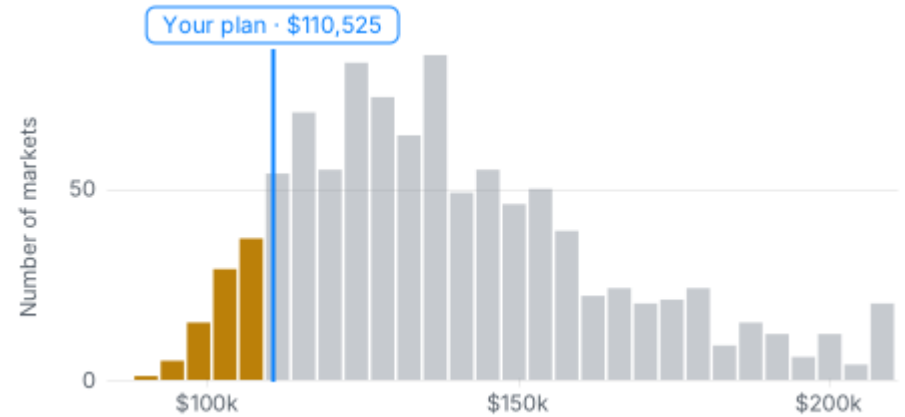
Returns: Average returns · 6.33% blended

Income: Social Security · 1 recurring stream · 1 one-time event

Taxes: Taxable first (standard) · tax estimate on

Strategy: Guardrails off · lasts ~90% of markets

Range of outcomes: ~90% of markets could sustain this spend



Each bar counts how many of the 1,000 simulated markets land at a given spend - the most that market could safely support (taller = more markets there). Your plan is the line at \$110,525/yr: about 90% of markets could sustain that or more, and the amber 10% fall short - that shaded tail is your shortfall risk.

Age	Year	Start	Spending	Soc. Sec.	Withdrawal	Tax	Ending
63	2026	\$861,200	\$0	\$0	\$0	\$3,630	\$887,332
64	2027	\$861,487	\$0	\$0	\$0	\$3,502	\$934,397
65	2028	\$907,182	\$0	\$0	\$0	\$2,547	\$907,206
66	2029	\$880,783	\$0	\$0	\$0	\$3,064	\$977,935
67	2030	\$949,451	\$0	\$0	\$0	\$2,768	\$983,019
68	2031	\$954,387	\$0	\$0	\$0	\$2,669	\$993,600
69	2032	\$964,660	\$0	\$0	\$0	\$5,060	\$1,051,436
70	2033	\$1,020,812	\$110,525	\$39,680	\$44,999	\$6,677	\$979,197
71	2034	\$950,676	\$110,525	\$39,680	\$42,118	\$2,850	\$953,964
72	2035	\$926,178	\$110,525	\$65,720	\$49,658	\$7,006	\$822,204
73	2036	\$798,256	\$110,525	\$65,720	\$18,482	\$3,441	\$910,313
74	2037	\$883,799	\$110,525	\$65,720	\$19,500	\$3,592	\$972,434
75	2038	\$944,110	\$110,525	\$65,720	\$22,107	\$5,357	\$876,041
76	2039	\$850,525	\$110,525	\$65,720	\$22,537	\$4,970	\$1,055,933
77	2040	\$1,025,177	\$110,525	\$65,720	\$24,080	\$5,719	\$1,034,354

Age	Year	Start	Spending	Soc. Sec.	Withdrawal	Tax	Ending
78	2041	\$1,004,227	\$110,525	\$65,720	\$24,770	\$5,640	\$987,879
79	2042	\$959,106	\$110,525	\$65,720	\$25,378	\$5,499	\$854,354
80	2043	\$829,470	\$110,525	\$65,720	\$25,526	\$4,922	\$777,944
81	2044	\$755,285	\$110,525	\$65,720	\$25,799	\$4,490	\$716,679
82	2045	\$695,805	\$110,525	\$65,720	\$26,148	\$4,154	\$664,359
83	2046	\$645,009	\$110,525	\$65,720	\$26,582	\$3,925	\$650,700
84	2047	\$631,748	\$110,525	\$65,720	\$27,104	\$3,801	\$616,786
85	2048	\$598,822	\$110,525	\$65,720	\$27,645	\$3,716	\$500,080
86	2049	\$485,515	\$110,525	\$65,720	\$27,332	\$2,795	\$436,939
87	2050	\$424,213	\$110,525	\$65,720	\$27,727	\$2,599	\$508,038
88	2051	\$493,241	\$110,525	\$65,720	\$28,710	\$3,009	\$508,139
89	2052	\$493,339	\$110,525	\$65,720	\$29,505	\$3,248	\$434,893
90	2053	\$422,227	\$110,525	\$65,720	\$29,477	\$2,680	\$417,420
91	2054	\$405,262	\$110,525	\$65,720	\$31,421	\$4,099	\$336,319
92	2055	\$326,523	\$110,525	\$65,720	\$36,154	\$8,323	\$300,038
93	2056	\$291,299	\$110,525	\$65,720	\$31,133	\$2,808	\$225,714
94	2057	\$219,140	\$110,525	\$65,720	\$29,752	\$947	\$203,879
95	2058	\$197,941	\$110,525	\$65,720	\$30,169	\$897	\$172,791
96	2059	\$167,758	\$110,525	\$65,720	\$30,573	\$849	\$175,827
97	2060	\$170,706	\$110,525	\$65,720	\$30,966	\$802	\$115,955
98	2061	\$112,577	\$110,525	\$65,720	\$31,346	\$757	\$100,989
99	2062	\$98,047	\$110,525	\$65,720	\$31,716	\$713	\$81,661
100	2063	\$79,282	\$110,525	\$65,720	\$32,076	\$670	\$58,076
101	2064	\$56,384	\$88,420	\$39,680	\$37,264	\$1,533	\$18,735
102	2065	\$18,189	\$88,420	\$39,680	\$18,189	\$1,477	\$0

About this report

How this figure is computed

The sustainable-spending figure is the highest steady annual amount, in today's dollars, that this plan sustains across thousands of simulated market sequences at the chosen confidence level (the "Range of outcomes" line above), while still ending with at least the bequest target.

The year-by-year table follows one deliberately cautious market consistent with that confidence - a bad-market stress illustration, not a prediction. Its last row landing near the bequest is the intended result; a typical market finishes with a surplus well above it.

How rough the model is

The brackets and standard deduction are approximate and indexed to your inflation assumption; filing status comes from whether you include a spouse. Required minimum distributions are modeled (from age 73, or 75 if born 1960+); Medicare IRMAA surcharges (opt-in in Settings) and the 3.8% net investment income tax are included. The 10% penalty on tax-deferred withdrawals before age 59½ is modeled (as a household pool, assuming no 72(t) election); a spousal Social Security benefit (up to half the higher earner's) is modeled at the full-retirement-age level; and taxable accounts are charged an assumed annual dividend yield each year.

Not modeled: the AMT, tax credits, itemized deductions, or a taxable zero-coupon bond's annual imputed interest; state retirement-income exclusions are inflated even in the few states that fix them in statute. Recurring income (pension, rental, annuity, ...) is treated as ordinary income; one-time events are treated as untaxed. Treat the result as a planning gauge, not tax advice.

All of this assumes the United States: US federal and state income tax, US Social Security, and US account types (Traditional/Roth IRA and 401(k)). ZBee isn't built for non-US taxpayers.