

Green Retirement Planning

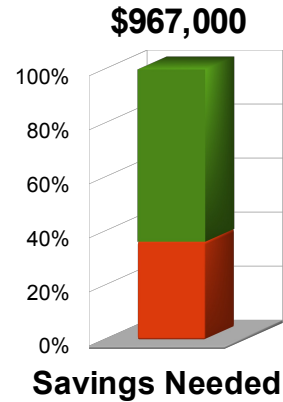
“Do the World a Favor and Retire!”

Carol:

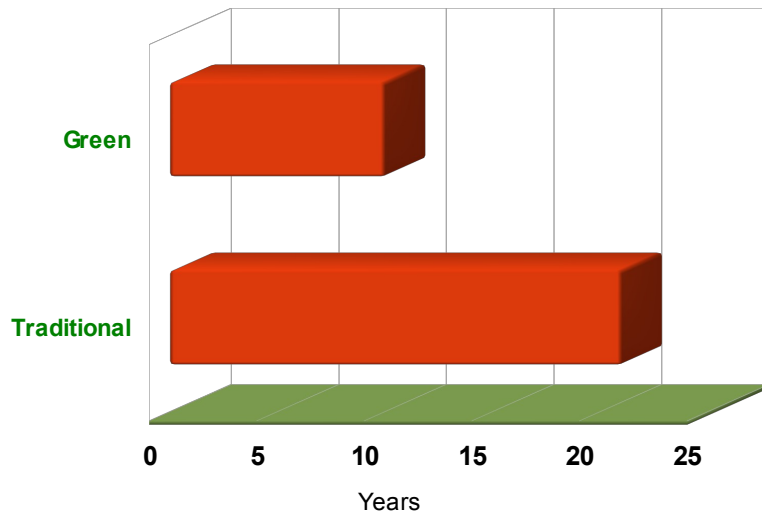
Thank you for using Green Retirement Planning! The following Green Retirement Plan has been prepared based on the data you submitted.

Retirement Analysis:

Planning Method	Savings Needed	Years
Green	\$967,000	10
Traditional	\$2,600,000	21



Years Until Retirement



Amount you can safely spend if you retire today = **\$1,166** per month.

*The Green Planning figures are calculated based on our recommended retirement savings and spending plan. Your retirement saving and spending options are listed on the next page.

Continued Below

Retirement Plan:

The following table lists five monthly retirement savings and spending options that will enable you to achieve your goal of retiring in 10 years. The option in green, based on saving 10% of your annual salary, is our recommended choice and the one we used to create your Green Retirement Plan. As you can see, the more you save before you retire, the more you can spend when you retire.

Retirement Plan Options		
% Salary	Savings Goal	Spending Goal
0	\$0	\$2,050
5	\$330	\$2,215
10	\$660	\$2,400
15	\$1,000	\$2,550
20	\$1,330	\$2,700

Choose the retirement saving and spending option you desire, enter it into your Green Retirement Software, and use the budgeting and expense tracking tools, to put you on track to achieve your retirement goal. The amount you can spend when you retire, due to inflation, will be higher than you see in the table. Your retirement spending plan, on the next page, will show you the inflation adjusted amount you can spend when you retire.

Asset Allocation:

Green Retirement Planning Software automatically calculates your Asset Allocation. Green Retirement uses an asset allocation model of 50% stocks (S&P 500 Index Fund) and 50% Short-Term U.S. Treasury Bonds. If you own property, the value of your property should not exceed 30% of your net worth, and you should then have an asset allocation of 30% Real Estate, 30% U.S. Treasury Bonds, and 40% S&P 500 Index Fund.

Once a year, examine your asset allocation, and if it has changed, re-allocate your assets by selling a portion of whichever asset has increased in value, and investing the proceeds into the asset class that has lost value, so that your assets are always properly allocated.

Retirement Spending:

On the next page is your retirement spending plan for the next 30 years, which includes the amount you can withdraw from your net worth, and your monthly retirement spending budget, which reflects the additional retirement income you and your spouse will begin receiving when you turn 58 and 62.

Continued Below

Retirement Budget			
Age	Withdraw	Monthly Budget	Annual Budget
54	\$38,700	\$3,225	\$38,700
55	\$39,861	\$3,322	\$39,861
56	\$41,057	\$3,421	\$41,057
57	\$42,289	\$3,524	\$42,289
58	\$43,557	\$5,219	\$62,625
59	\$44,864	\$5,328	\$63,932
60	\$46,210	\$5,440	\$65,278
61	\$47,596	\$5,555	\$66,664
62	\$49,024	\$7,392	\$88,708
63	\$50,495	\$7,515	\$90,179
64	\$52,010	\$7,641	\$91,694
65	\$53,570	\$7,771	\$93,254
66	\$55,177	\$7,905	\$94,861
67	\$56,832	\$8,043	\$96,516
68	\$58,537	\$8,185	\$98,221
69	\$60,293	\$8,331	\$99,977
70	\$62,102	\$8,482	\$101,786
71	\$63,965	\$8,637	\$103,649
72	\$65,884	\$8,797	\$105,568
73	\$67,861	\$8,962	\$107,545
74	\$69,897	\$9,132	\$109,581
75	\$71,993	\$9,306	\$111,677
76	\$74,153	\$9,486	\$113,837
77	\$76,378	\$9,672	\$116,062
78	\$78,669	\$9,863	\$118,353
79	\$81,029	\$10,059	\$120,713
80	\$83,460	\$10,262	\$123,144
81	\$85,964	\$10,471	\$125,648
82	\$88,543	\$10,686	\$128,227

Thank you for using Green Retirement Planning. If you have any questions regarding your Green Retirement Plan, please email me at info@iplanretirement.com or call me at 415-370-9828.

Have a Happy Retirement!

Ramsay Mameesh
Green Retirement LLC.