

Cash Flow Breakdown

This guide is a breakdown of each column on the Cash Flow report.

Income Flows: Salary, Bonus, Social Security

Investment Income: Percent of Income distributed from Taxable Accounts as defined by the Realization Model

Planned Distributions: RMD's, HSA Distributions, Transfer Flows from Non-Cash to Cash

Other Inflows: Stock Option & Insurance Proceeds, Business Distributions, Notes Receivable

Total Inflows: Income, Investment Distributions, Planned Distributions, Other Inflows

Total Expenses: Living Expenses, Liability Payments, Real Estate expenses, Insurance Premiums, Taxes

Planned Savings: Savings Flows, Employee Retirement Contributions, Employee Contributions to HSAs

Total Outflows: Total Expenses, Planned Savings

Portfolio Assets: Liquid Investment/Portfolio Assets such as Taxable Accounts, Tax-Deferred Assets, and Cash

Net Cash Flow: Total Inflows – Total Outflows = Net Cash Flow

Cash Flow
Base Facts (All Years)
Prepared for Frank and Kathy Miller

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

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Based upon the levels of income and spending in the Base Facts, you will deplete your portfolio assets in 2057 (age 90/89).

Inflows and Outflows

Portfolio Assets

RELEVANT FACTS	
Frank's Retirement:	2032 (65)
Kathy's Retirement:	2033 (65)
First Death (Frank):	2067 (100/99)
LIVING EXPENSES	
Current:	\$140,000
Retirement:	\$135,000
Indexed at:	2.52%
Inflation Rate:	2.52%

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2020	53/52	\$350,000	\$0	\$0	\$0	\$350,000	\$352,912	\$29,500	\$382,412	(\$32,412)	\$1,033,704
2021	54/53	358,820	0	0	0	358,820	354,874	30,088	384,962	(26,142)	1,133,380
2022	55/54	367,863	0	0	0	367,863	407,019	31,179	438,198	(70,335)	1,198,418
2023	56/55	377,133	0	0	0	377,133	416,002	31,771	447,773	(70,640)	1,268,685
2024	57/56	386,637	0	0	0	386,637	372,139	32,366	404,505	(17,868)	1,397,639
2025	58/57	396,380	0	0	0	396,380	380,656	33,464	414,120	(17,740)	1,538,749
2026	59/58	406,369	0	0	0	406,369	372,305	34,064	406,369	0	1,710,158
2027	60/59	416,610	0	0	0	416,610	380,944	35,666	416,610	0	1,897,930
2028	61/60	427,109	0	0	0	427,109	390,838	36,271	427,109	0	2,102,475
2029	62/61	437,873	0	0	0	437,873	484,716	36,879	521,595	(83,722)	2,241,517
2030	63/62	448,907	0	0	0	448,907	410,918	37,989	448,907	0	2,476,373
2031	64/63	460,219	0	0	0	460,219	421,617	38,602	460,219	0	2,731,974
2032	65/64	93,418	0	0	0	93,418	214,134	4,718	218,852	(125,434)	2,742,719
2033	66/65	76,180	0	0	0	76,180	205,286	0	205,286	(129,106)	2,743,876
2034	67/66	84,407	0	0	0	84,407	217,051	0	217,051	(132,644)	2,741,522