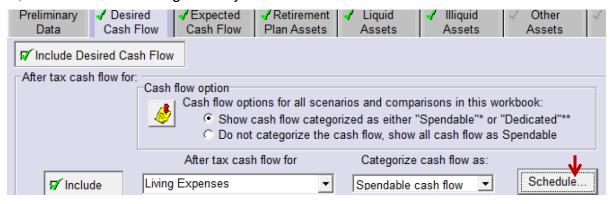
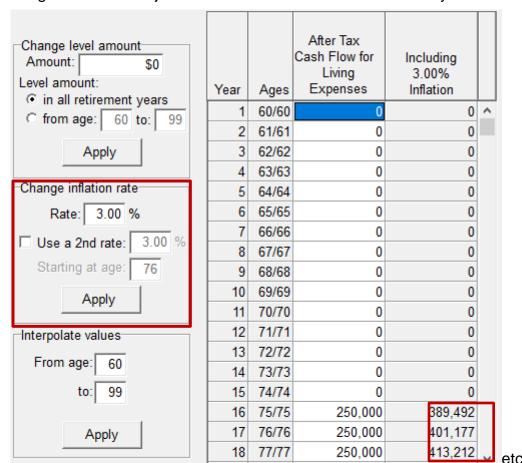


Inflation-Adjusted Cash Flow with Wealthy and Wise®

Indexing retirement cash flow can be tricky, particularly if that cash flow does not start for several years, as is the case with the Baxters who are both age 60. They have indicated they want \$250,000 of after-tax retirement cash flow starting at their retirement age of 75. Do you start the indexing at age 75, or should you account for the inflation during the fifteen intervening years? Most people give you their answer in the context of today's dollars. So what, for example, is the starting number at age 75 if you use, say, a 3.00% indexing assumption? The answer is \$389,492 which is the future value of \$250,000 at 3.00% indexing fifteen years in the future.



We can help using the inflation adjustment calculator on the left of the array:



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