



# 3 Software Tools for the DIY Investor

by Brooks Rimes

# Investment Tools

**Steele Mutual Fund Expert** – finding investments (mutual funds or ETFs)

**Portfolio Visualizer** – allocating investments (by percentages)

**MaxiFi Planner**– how much can I spend each year & never run out of money?



## Investment Information Disclaimer

The information presented in this presentation is for educational and informational purposes only. It should not be construed as investment advice, a recommendation to buy or sell any security, or a solicitation of an offer to buy or sell any security.

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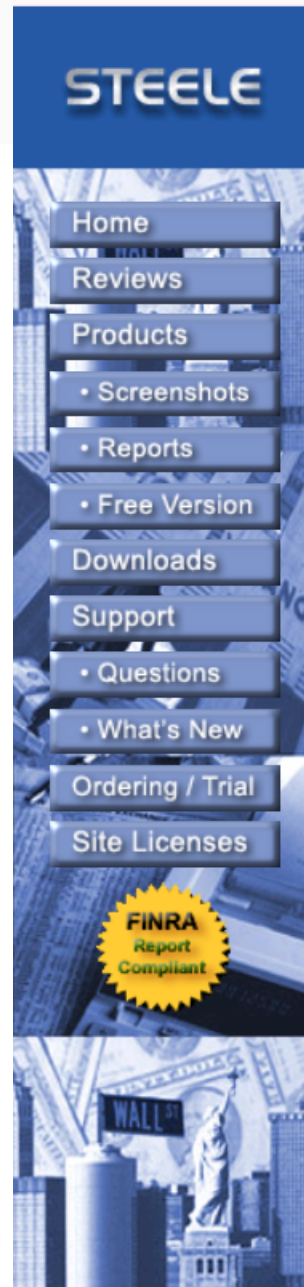
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# My background

- AAS in Data Processing
- CDP by the Institute for Certification of Computer Professional
- Microsoft Certified Professional & Trainer
- 40 year career developing & implementing financial systems
- Accredited investor status
- 30+ member of American Mensa

# Steele Mutual Fund Expert

www.steelesystems.com



## STEELE MUTUAL FUND EXPERT™



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*"The Best Investment Software" for Selecting Mutual Funds*

- Kiplinger's Personal Finance Magazine

### Steele Mutual Fund Software with Morningstar data

**Steele Expert mutual fund software** is an intuitive, easy-to-use application for analysis, research, selection, portfolio creation, tracking, and presentation. It is based on original data by Morningstar, Inc. on 30,000 mutual funds/ETFs, 150,000 variable annuities/variable life, benchmarks & investment category/objective averages, with short-term & long-term performance, risk statistics, fees, and portfolio information on each. It includes customizable charts, reports, comparisons, rankings, ratings, filtering, portfolio modeling & development.

Whether you are a financial professional or an individual investor, if you are not using **Steele Expert for Mutual Funds & Variable Annuities** software, you are probably not managing your investments as profitably as you could.

Steele Expert, by helping you identify **the best mutual funds** for you, can increase the return and reduce the risk of your investment decisions.

With Steele Expert you can choose and evaluate the factors that *you* believe are most important in measuring and analyzing mutual fund performance, and identify the mutual funds that are best for *your specific purposes*.

The application has many **exclusive features** and gives the user **full creative control over the data** and its presentation.

*Steele Mutual Fund Software is used by financial professionals at companies such as Merrill Lynch, UBS, Smith Barney, Prudential Securities, American Express Financial Advisors, Met Life Securities, the Equitable, the Fidelity Group, Raymond James, LPL Financial, Kiplinger's Personal Finance Magazine, Business Week, and the University of Southern California Business School.*

# Relationship & Support

- I have no sales relationship with these 3 companies. I'm just a satisfied customer.
- My experience with support is very positive. Emails are answered promptly and thoroughly.

[Support@SteeleSystems.com](mailto:Support@SteeleSystems.com)  
[maxifi@economicsecurityplanning.com](mailto:maxifi@economicsecurityplanning.com)  
[admin@portfoliovisualizer.com](mailto:admin@portfoliovisualizer.com)



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## Markets



## US Market Barometer

-0.85	-2.16	-3.00	Large
-0.82	-1.66	-2.25	Mid
-2.14	-2.59	-3.15	Small
Value	Core	Growth	



### 5 Value Stock Picks from Oakmark's Bill Nygren

Gabe Alpert



### Turn a list of investments into action

Get investment insights you can act on with Morningstar Investor's clear-cut ratings and research.

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Get 7 Days Free

# Mutual Fund Expert

- 3,454 ETFs
- 24,694 Mutual funds
- 300 Indexes
- 167 Averages
- Pro-Plus version has 1,011 data columns, calendar year and monthly data & graphs for 50+ years. Primary Index Modern Portfolio Theory statistics: alpha, beta, r-squared, standard deviation, volatility & more





# Mutual Fund Expert - features

**Pinpoint & Compare funds**

**Over 30 Customizable Reports & Graphs**

**Find the Winners quickly**

**Filtering: Advanced screening**

**Portfolios: Easily create actual or model portfolios**

**Comprehensive graphs & reports**

Winners Wizard: Find the Best Performers in a Category



Performance Measure

Year-to-Date Return

Main Category

Objective

Find

Best Funds  Worst Funds

Show Only Top:

5%  10%  25%

100%  Other

Method

Combine all Sub-Categories

Best from each Sub-Category

Set Filter

Clear Filter

Select One Or More Sub-Categories

- Aggressive Growth
- Asset Allocation
- Balanced
- Category Average
- Convertible Bond
- Corporate Bond - General
- Corporate Bond - High Quality
- Corporate Bond - High Yield
- Diversified Emerging Markets
- Equity-Income
- Europe Stock
- Foreign Stock

No Filter

OK

Cancel

Show All Records

Help

# SPDR® S&P 500 ETF Trust

Objective: Growth  
Category: Large Blend

3-year Overall Rating: **★★★★**

Quintile Rank in Category



## Fund Detail Pro

Data as of December 31, 2023

Inception Date: 1/22/1993

Symbol: SPY

## 3-Year Ratings

Return	B
Risk	C
Risk-Adjusted	B

### Short-Term Performance

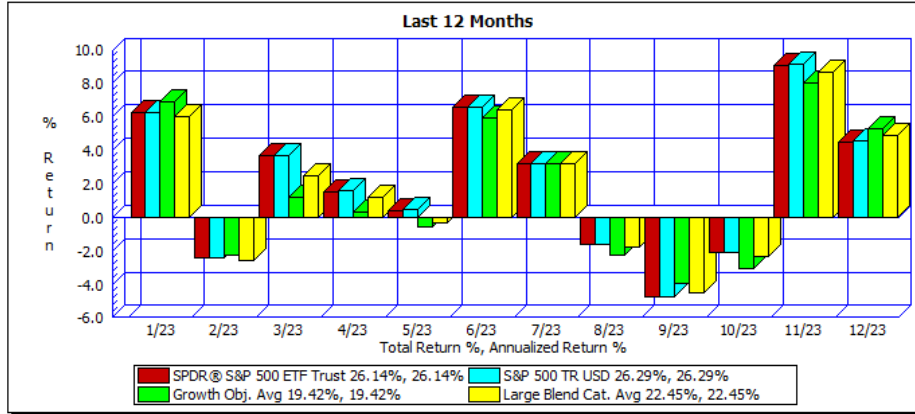
#### Total Returns

Year-to-Date	26.14
1 Month	4.52
3 Months	11.64
6 Months	7.97
9 Months	17.36
12 Months	26.14

#### Monthly Returns

Dec 23	4.52	Jun 23	6.58
Nov 23	9.11	May 23	0.43
Oct 23	-2.11	Apr 23	1.55
Sep 23	-4.77	Mar 23	3.67
Aug 23	-1.60	Feb 23	-2.44
Jul 23	3.20	Jan 23	6.27

Yield (12-months) 1.40

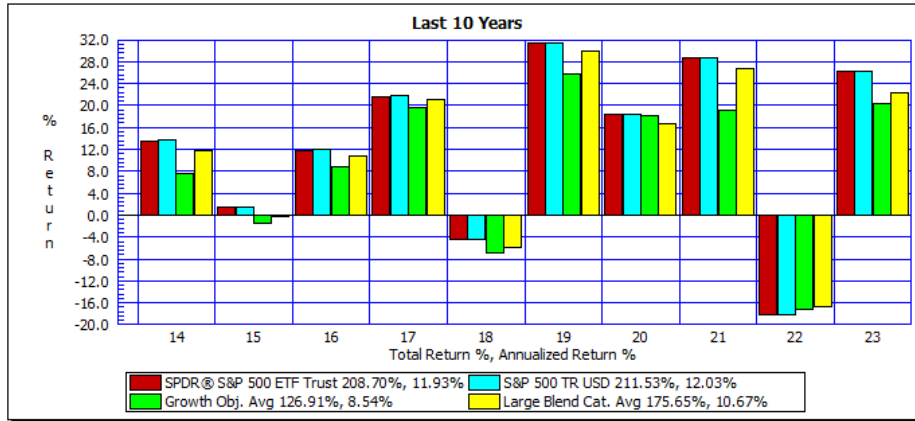


### Long-Term Performance

Returns	Total	Average
3 Years	32.77	9.91
5 Years	106.44	15.60
10 Years	208.65	11.93

#### Risk Analysis

	Year	Return	
Beta	1.00	2023	26.14
Alpha	-0.07	2022	-18.14
r <sup>2</sup>	1.00	2021	28.59
Mean	0.92	2020	18.40
Std.Dev.	5.05	2019	31.29
AnStDev	17.51	2018	-4.45
Volatility	5	2017	21.69
Sharpe	0.49	2016	11.80
Treynor	7.42	2015	1.34
Months	36	2014	13.53
		2013	32.21



Index: S&P 500 TR USD

#### Portfolio Analysis

Portfolio Date 12/29/2023

#### Manager

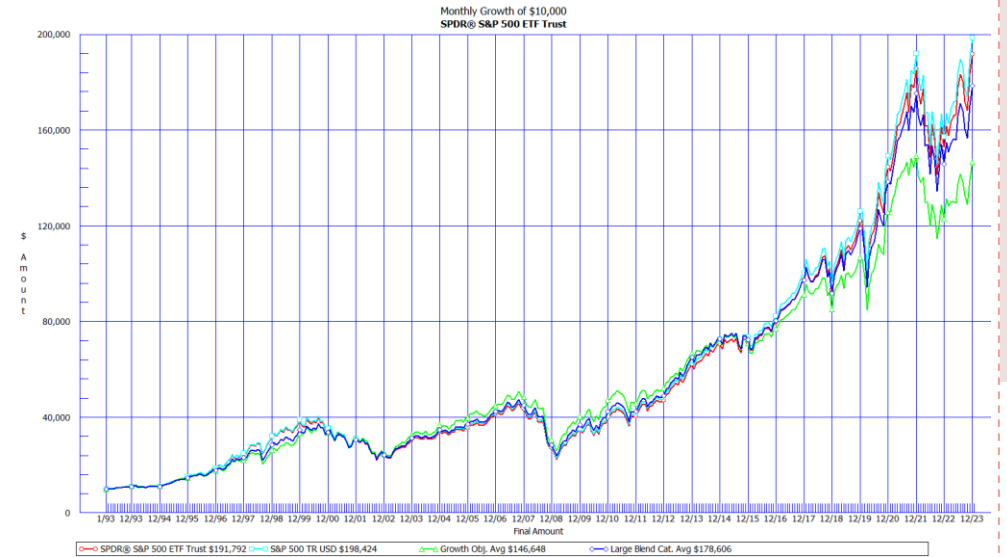
Team

Since 1/22/1993

#### Top 10 Sectors

Technology

29.71%



# How I use the Mutual Fund expert ...

1. I buy the Pro Plus version annually in early January for \$186 (monthly & quarterly updates also available)
2. I look for consistent returns across 1, 3, 5, 10 (and sometimes 15 & 20) year averages
3. I look for smoothness in the Long Term Growth chart
4. I look for high Sharpe and Sortino ratios which can mean better risk adjusted returns
5. I avoid ETFs & funds that have a large loss in any calendar year
6. I avoid mutual funds with load fees
7. I diversify our investments

## My favorite features:

- Fund Detail Pro Report
- Risk Analysis Report
- Long Term Performance Graph
- Creating portfolios
- Filtering and searching
- Exporting for further analysis

[All Functions](#)[Financial Planning](#)[Research & Insights](#)[Portfolio Construction](#)[Performance Attribution](#)[Model Laboratory](#)

## Backtest Portfolio

Backtest a portfolio asset allocation and compare historical and realized returns and risk characteristics against various lazy portfolios.

[Backtest Asset Allocation »](#)[Backtest Portfolio »](#)[Backtest Dynamic Allocation »](#)[Manager Performance Analysis »](#)

## Factor Analysis

Run regression analysis using Fama-French and Carhart factor models for individual assets or a portfolio to analyze returns against market, size, value and momentum factors.

[Factor Regression »](#)[Risk Factor Allocation »](#)[Match Factor Exposures »](#)[Principal Component Analysis »](#)[Factor Statistics »](#)[Fund Factor Regressions »](#)[Fund Performance Attribution »](#)

## Asset Analytics

Find funds based on asset class, style and risk adjusted performance, and analyze asset correlations.

[Fund Screener »](#)[Fund Rankings »](#)[Fund Performance »](#)[Asset Correlations »](#)[Asset Autocorrelation »](#)[Asset Cointegration »](#)

## Monte Carlo Simulation

Run Monte Carlo simulations for the specified portfolio based on historical or forecasted returns to test long term expected portfolio growth and survival, and the capability to meet financial goals and liabilities.

## Portfolio Optimization

Chart the efficient frontier to explore risk vs. return trade-offs based on historical or forecasted returns. Optimize portfolios based on mean-variance, conditional value-at-risk (CVaR), risk-return ratios, or drawdowns. Apply the Black-Litterman model to find the optimal portfolio based

## Tactical Asset Allocation

Compare and test tactical allocation models based on moving averages, momentum, market valuation, and volatility targeting.

[Market Valuation »](#)[Moving Averages »](#)

## Portfolio Performance

Analyze the performance, exposures and dividend income of a portfolio consisting of equities, ETFs and mutual funds:

- 40% Vanguard Total Stock Market Index Fund (VTSMX)
- 20% Vanguard Total International Stock Index Fund (VGTSX)
- 10% Vanguard Real Estate Index Fund (VGSIX)
- 30% Vanguard Total Bond Market Index Fund (VBMFX)



# Portfolio Optimization

## Portfolio Optimization Overview

This portfolio optimizer tool supports the following portfolio optimization strategies:

- Mean Variance Optimization – Find the optimal risk adjusted portfolio that lies on the efficient frontier
- Conditional Value-at-Risk – Optimize the portfolio to minimize the expected tail loss
- Risk Parity – Find the portfolio that equalizes the risk contribution of portfolio assets
- Tracking Error – Find the portfolio that minimizes the tracking error against the selected benchmark
- Information Ratio – Find the portfolio that maximizes the information ratio against the selected benchmark
- Kelly Criterion – Finds the portfolio with the maximum expected geometric growth rate
- Sortino Ratio – Find the portfolio that maximizes the Sortino ratio for the given minimum acceptable return
- Omega Ratio – Find the portfolio that maximizes the Omega ratio for the given minimum acceptable return
- Maximum Drawdown – Find the portfolio with the minimum worst case drawdown with optional minimum acceptable return

The optimization is based on the monthly return statistics of the selected portfolio assets for the given time period. The optimization result does not predict what allocation would perform best outside the given time period, and the actual performance of portfolios constructed using the optimized asset weights may vary from the given performance goal.

The required inputs for the optimization include the time range and the portfolio assets. Portfolio asset weights and constraints are optional. You can also use the [Black-Litterman model](#) based portfolio optimization, which allows the benchmark portfolio asset weights to be optimized based on investor's views.

# Portfolio Optimization Configuration

Portfolio Type ⓘ	Tickers	▼
Time Period ⓘ	Year-to-Year	▼
Start Year ⓘ	2006	▼
End Year ⓘ	2024	▼
Optimization Goal ⓘ	Mean Variance - Maximize Return subject to...	▼
Targeted Annual Volatility ⓘ	10	%
Robust Optimization ⓘ	No	▼
Use Historical Returns ⓘ	Yes	▼
Asset Constraints ⓘ	No	▼
Group Constraints ⓘ	No	▼
Compared Allocation ⓘ	Equal Weighted	▼
Benchmark ⓘ	None	▼



Portfolio Assets		Allocation	
1	<input type="text" value="VTI"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
2	<input type="text" value="IJS"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
3	<input type="text" value="EFA"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
4	<input type="text" value="EEM"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
5	<input type="text" value="VNQ"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
6	<input type="text" value="TLT"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
7	<input type="text" value="LQD"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
8	<input type="text" value="GLD"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
9	<input type="text" value="Ticker symbol"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
10 (More)	<input type="text" value="Ticker symbol"/> <input type="button" value="Q"/>	<input type="text"/>	<input style="width: 20px;" type="text" value="%"/>
<b>Total</b>		<input type="text" value="0"/>	<input style="width: 20px;" type="text" value="%"/>

# Portfolio Optimization Results (Jan 2006 - Jul 2024) [Link](#) [PDF](#) [Excel](#) [Save](#)

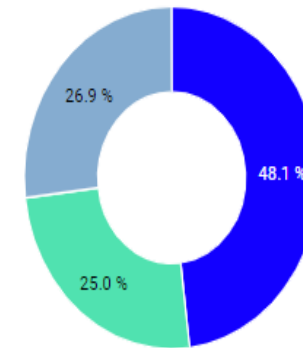
**Note:** The time period was constrained by the available data for SPDR Gold Shares (GLD) [Dec 2004 - Jul 2024].

Portfolio optimization results with the goal to maximize return subject to 10.00% targeted annual volatility. The possible range of expected annual portfolio returns for the given period is 5.26% to 11.15%. Refer to the efficient frontier section for additional details.

## Maximum Return at 10.00% Volatility

Ticker	Name	Allocation
VTI	Vanguard Total Stock Market ETF	48.09%
TLT	iShares 20+ Year Treasury Bond ETF	25.03%
GLD	SPDR Gold Shares	26.89%

[Save Portfolio](#)

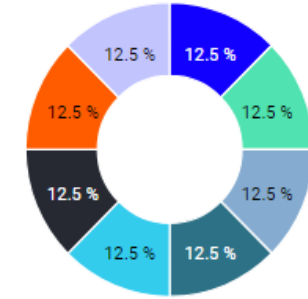


- Vanguard Total Stock Market ETF
- iShares 20+ Year Treasury Bond ETF
- SPDR Gold Shares

## Equal Weighted

Ticker	Name	Allocation
VTI	Vanguard Total Stock Market ETF	12.50%
IJS	iShares S&P Small-Cap 600 Value ETF	12.50%
EFA	iShares MSCI EAFE ETF	12.50%
EEM	iShares MSCI Emerging Markets ETF	12.50%
VNQ	Vanguard Real Estate ETF	12.50%
TLT	iShares 20+ Year Treasury Bond ETF	12.50%
LQD	iShares iBoxx \$ Invmt Grade Corp Bd ETF	12.50%
GLD	SPDR Gold Shares	12.50%

 Save Portfolio



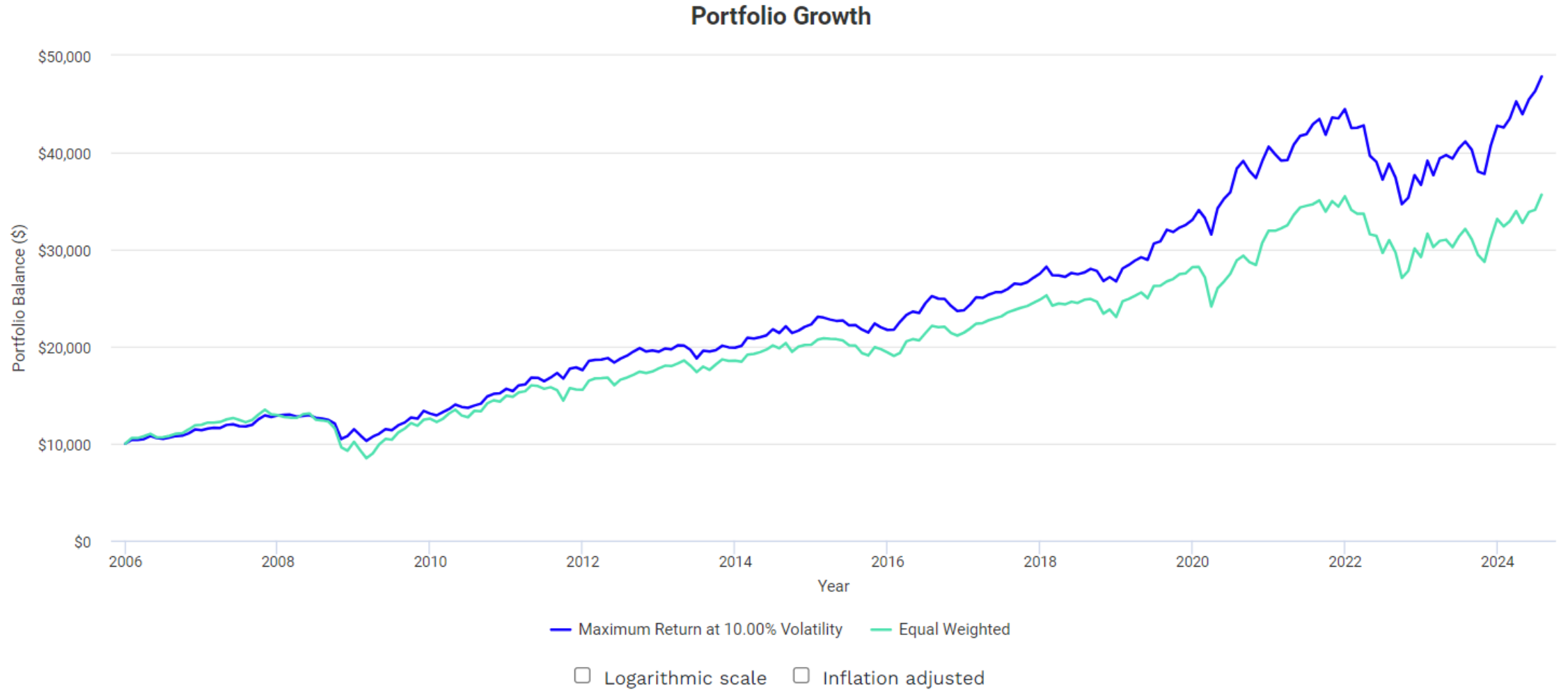
- Vanguard Total Stock Market ETF
- iShares S&P Small-Cap 600 Value ETF
- iShares MSCI EAFE ETF
- iShares MSCI Emerging Markets ETF
- Vanguard Real Estate ETF
- iShares 20+ Year Treasury Bond ETF
- iShares iBoxx \$ Invmt Grade Corp Bd ETF
- SPDR Gold Shares

## Performance Summary

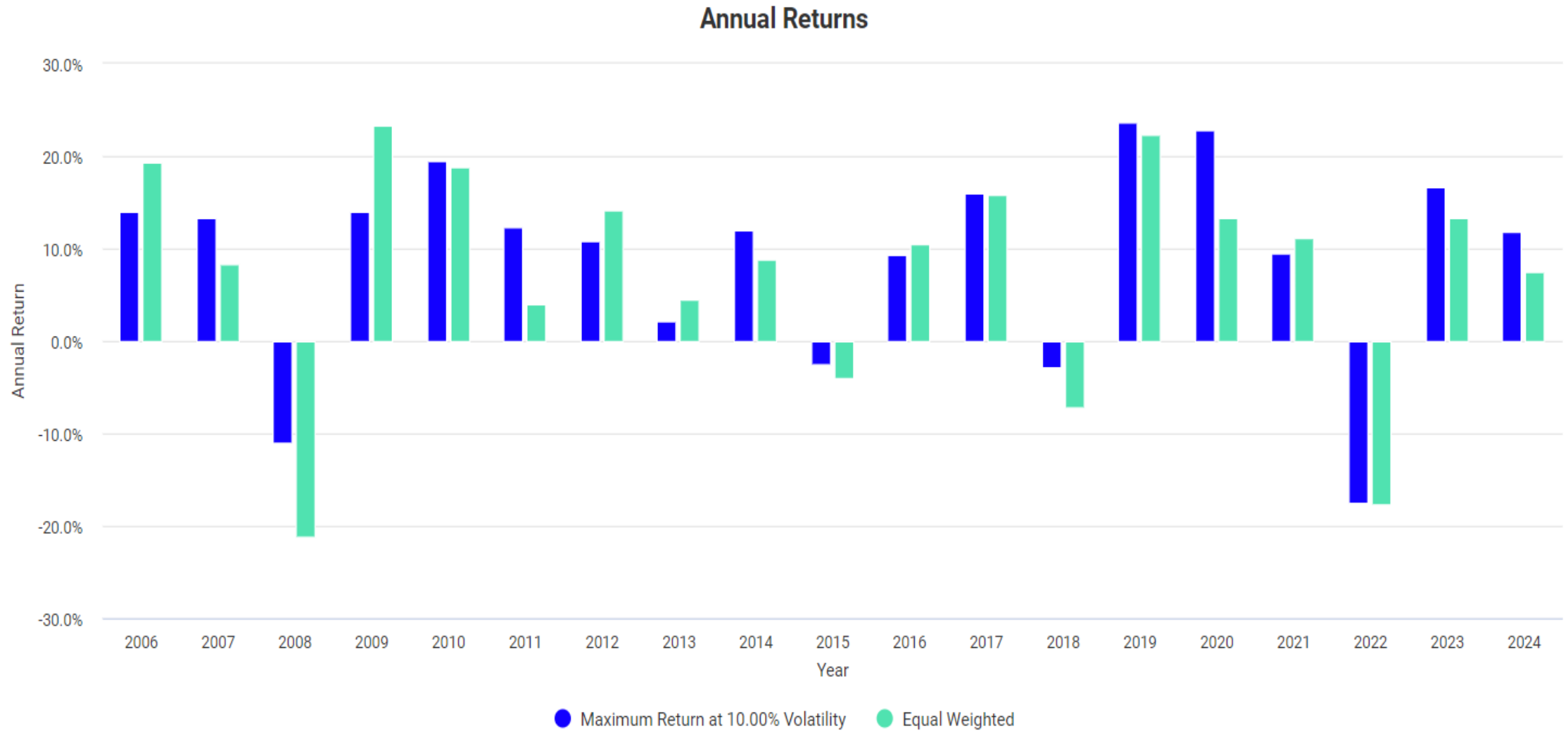
Metric	Maximum Return at 10.00% Volatility	Equal Weighted
Start Balance	\$10,000	\$10,000
End Balance	\$47,841	\$35,663
Annualized Return (CAGR)	8.79%	7.08%
Expected Return	8.95%	7.63%
Standard Deviation	9.98%	12.37%
Best Year	23.63%	23.37%
Worst Year	-17.57%	-21.23%
Maximum Drawdown	<b>i</b> -22.01%	<b>i</b> -36.98%
Sharpe Ratio (ex-ante)	0.75	0.50
Sharpe Ratio (ex-post)	0.75	0.50
Sortino Ratio	1.19	0.74

Results based on historical returns. Expected return is the annualized monthly arithmetic mean return.

## Portfolio Growth



## Annual Returns



# Subscription Plans and Pricing

Free	Basic	Pro
<p style="text-align: center;"><b>Free</b></p> <p style="text-align: center;">Personal and Educational Use No Login Required</p>	<p style="text-align: center;"><b>\$30 / month</b></p> <p style="text-align: center;">Personal and Educational Use Billed Annually</p>	<p style="text-align: center;"><b>\$55 / month</b></p> <p style="text-align: center;">Personal and Commercial Use Billed Annually</p>
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# Smarter financial decisions begin with smarter software

MaxiFi |

Base Plan vs. Maximized Plan  
Choose a plan from the drop-down list to see a side-by-side comparison between Base Plan amounts and Maximized Plan amounts. You can view up to 2000 of chart by clicking the appropriate button.

Maximized Spending

Base Plan Fund Spending: \$41,231  
Maximized Plan Fund Spending: \$42,987  
Difference: \$1,756

\$100,000  
\$75,000  
\$50,000  
\$25,000

— Base Plan Fund Spending — Maximized Plan Fund Spending

All of our results are generated in-house.

**CNBC**

*The New York Times*

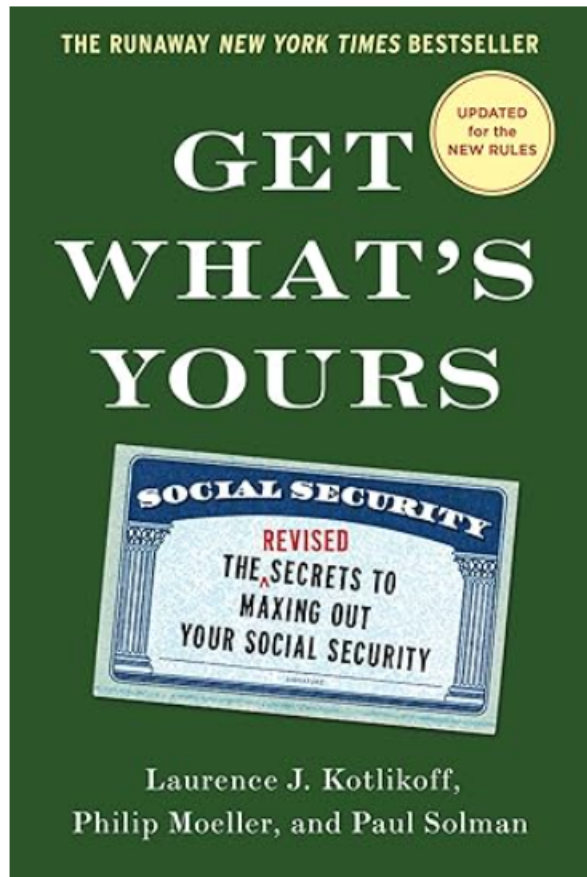
BARRON'S

*The Washington Post*

**Money**

*MarketWatch* Help





## Get What's Yours - Revised & Updated: The Secrets to Maxing Out Your Social Security (The Get What's Yours Series) Hardcover – May 3, 2016



by [Laurence J. Kotlikoff](#) (Author), [Philip Moeller](#) (Author), [Paul Solman](#) (Author)

4.2 ★★★★★  3,592 ratings 3.8 on Goodreads 1,356 ratings

[Part of: The Get What's Yours \(3 books\)](#)

[See all formats and editions](#)

0 Highlights found by Fakespot

**S Save \$3**

**Social Security law has changed! *Get What's Yours* has been revised and updated to reflect new regulations that took effect on April 29, 2016.**

*Get What's Yours* has proven itself to be the definitive book about how to navigate the forbidding maze of Social Security and emerge with the highest possible benefits. It is an engaging manual of tactics and strategies written by well-known financial commentators that is unobtainable elsewhere. You could try reading all 2,728 rules of the Social Security system (and the thousands of explanations of these rules), but academia's Kotlikoff, the popular press's Moeller, and public television's Solman explain the Social Security system just as comprehensively, and a lot more comprehensibly. Moreover, they demonstrate that what you don't know can seriously hurt you: wrong decisions about which Social Security benefits to apply for cost individual retirees tens of thousands of dollars in lost income every year. (Some of those people are even in the book.)



**Laurence J. Kotlikoff** is a William Fairfield Warren Professor and Professor of Economics at Boston University, a Fellow of the American Academy of Arts and Sciences, a Fellow of the Econometric Society, and a Research Associate of the National Bureau of Economic Research.

Professor Kotlikoff received his B.A. in Economics from the University of Pennsylvania in 1973 and his Ph.D. in Economics from Harvard University in 1977. Kotlikoff is the Director of the Fiscal Analysis Center and a regular contributor to Forbes.com.

[@Kotlikoff](#)

# MaxiFi Planner features



Shows you the fixed and discretionary spending level you can sustain for life based on your current and expected resources



Provides a savings and life insurance coverage plan for protecting and maintaining that spending level



Optimizes your plan to show you ways to get the most out of Social Security and your retirement accounts



Incorporates detailed Federal, State and FICA tax calculations as well as Social Security benefits and Medicare Part B premiums

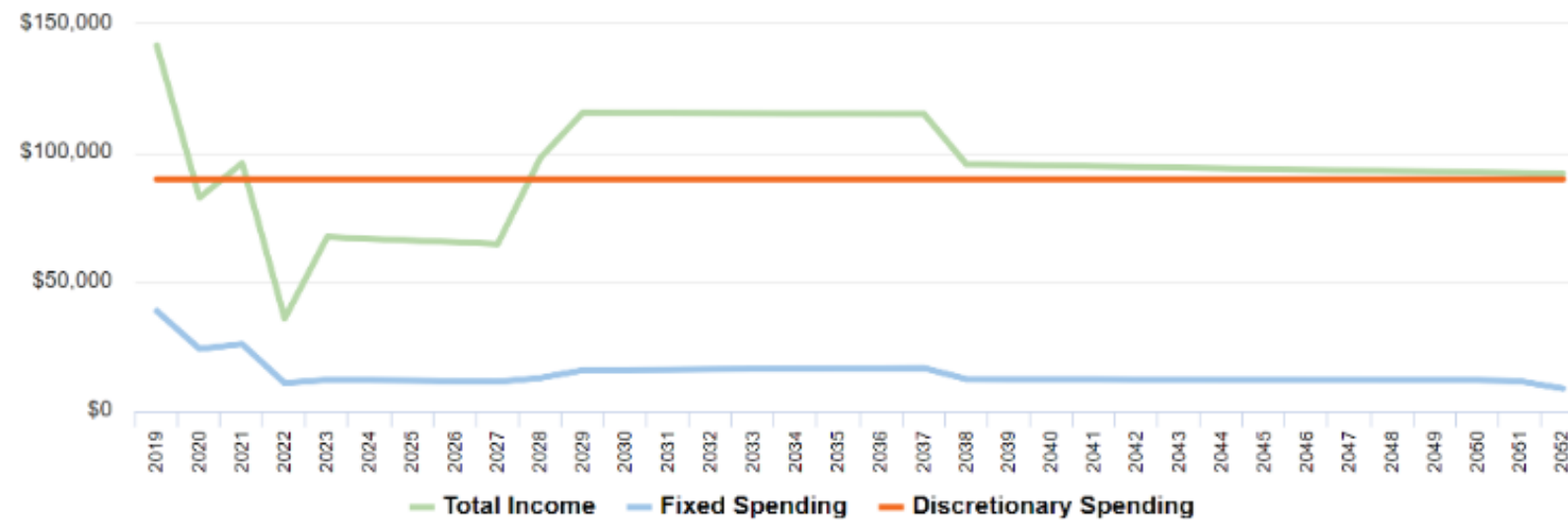


Powerful Monte Carlo analysis allows you to assess risk and reward of different investment strategies and spending behavior



Provides insight into career choices, housing decisions, retirement planning and other financial decisions at any age and stage

## Base Plan: Annual Income and Spending



MaxiFi Planner answers this question by computing Annual Discretionary Spending amounts that are as stable or "smooth" as possible from year to year.

The orange line in the chart shows your Annual Discretionary Spending suggestions. If the line is not perfectly smooth, it means either

1. expenses went down (kids left home or a family member died) or
2. cash was particularly tight -- income was low or fixed spending was high -- and the program doesn't let you borrow against future income to spend beyond your current means.

## Discretionary Spending

Discretionary spending refers the amount of money left over to spend after taxes and specified off-the-top expenses such as housing, Medicare Part B, contributions to retirement and other special expenditures have been paid. If you view the Spending Overview report, you will see Total Spending as the last column on the right in the table. Discretionary Spending is the first column on the left in the table. Fixed Spending includes all amounts between those two columns.

Discretionary spending is often viewed as the household's most important number because it shows how much a family has to live on each year. Conventional planning programs ask the user to input "how much you need to live on in retirement?" MaxiFi Planner instead solves for this annual amount, showing you the highest, affordable living standard or "discretionary spending" that your household has available each year. For a single person, "discretionary spending" and "per-adult living standard" are the same amount.

# Maximizing Your Plan

Modified on: Tue, 19 Mar, 2024 at 2:12 PM



Print

After establishing your Base Report, you can run the Maximized Plan. This special report maximizes your lifetime spending, potentially by hundreds of thousands of dollars. It considers thousands of Social Security collection and Retirement Account withdraw strategies to safely raise your lifetime benefits and lower your lifetime taxes.

After selecting the Maximized Plan report you will see the four maximization options that will guide you in making sure that you're getting the most out of Social Security and your retirement accounts. The report will show you how your Base Plan differs from your Maximized Plan and you'll be able to apply changes to your Base Plan.

Please select at least one maximization option.

Jack

Jill

Maximize Household Social Security benefits? [?](#)

Yes No

Optimize retirement account smooth withdrawal dates? [?](#)

Yes No

Yes No

Optimize order of Roth/Non-Roth withdrawals? [?](#)

Yes No

Yes No

Optimize annuitization? [?](#)

Yes No

Yes No

Annual spending reduction limit [?](#)

When finding the Maximized Plan:

- Consider all possible plans
- Ignore plans where annual discretionary spending in any year dips below the Base Plan
- Ignore plans where annual discretionary spending in any year is more than  %  lower than the Base Plan

## Table of Contents

Table of Contents	2
License Notice	3
Disclaimer	3
Base Plan Details	4
Dashboard	4
Lifetime Balance Sheet - Dollars	7
Lifetime Balance Sheet - Percentages	8
Income and Spending	9
Saving and Withdrawals	11
Living Standard	13
Net Worth	15
Estate	17
Brooks's Estate	18
Brenda's Estate	19
Income Overview	20
Brooks's Non-Asset Income	22
Brenda's Non-Asset Income	24
Brooks's Retirement Accounts	26
Brenda's Retirement Accounts	27
Social Security	28
Spending Overview	30
Taxes	32
Federal Tax Detail	34
Housing	35
529 Accounts	36
Reserve Funds	37
Real Estate	38
Real Rates of Return	39
Base Plan Inputs	41
Brooks	41
Brenda	43
Household	45

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for households

\$149

Per Year  
\$109 renewal†

All Standard features plus . . .

- ✓ Living Standard Monte Carlo®
- ✓ Contingency planning

**PRO**  
for advisors

\$599

Per Year  
\$459 renewal†

All Premium features plus . . .

- ✓ Handles multiple clients
- ✓ Customized report cover page

[Schedule a Demo](#)



# Interested?

- ♦ If you're interested, all the products have free versions or demos you can try.
- ♦ Questions?

# Thank You

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Questions or comments welcomed

