

Your Withdrawal Plan

Generated by SafelySpend on May 12, 2026

ANNUAL SPENDING GOAL (TODAY'S DOLLARS)

\$70,000

The amount of after-tax spending money you would like to have each year, in today's dollars.

SAFE SPENDING SCORE

86%

Above 80% — generally considered a safe plan.

SPENDING PATTERN

Linear Decline

Spending steadily decreases over the course of retirement, reflecting reduced activity in later years.

Why this plan looks the way it does

Your plan is built from the details you entered in SafelySpend. If anything changes, update those details in the app and regenerate this plan.

YOUR SITUATION

Savings at retirement	\$550,000
Annual spending goal	\$70,000
Years until retirement	5
Years in retirement	30

YOUR ASSUMPTIONS

Rate of return	6% / yr
Inflation rate	2.5% / yr
Effective tax rate	9%
Spending pattern	Linear Decline

Additional income sources

- Marge Government Benefit — \$24,000/yr starting Year 1
- Homer Government Benefit — \$24,000/yr starting Year 1
- Sale of Home — \$200,000 in Year 20

Major expenses

- Lisa College Help — \$120,000 in Year 1 (Once)

How to read this plan

What this plan is

The output of running thousands of simulations on the inputs you entered in SafelySpend, expressed as a month-by-month spending and withdrawal schedule for each year of your retirement.

How to use it

Refer to it monthly. Withdraw the suggested total each month — combined across whatever accounts you hold. Update your inputs in SafelySpend at least once a year, and sooner if anything changes materially (savings, income, taxes, or what you are spending).

What changes a plan

Your savings fall below that year's Watchline (see monthly withdrawal schedule), your effective tax rate changes, you add/lose/change an income source, or experience a significant change in lifestyle. When any of these happen, log into SafelySpend, update your details, and regenerate this plan.

When in doubt, update your inputs and run a fresh plan.

The two things you must get right

1. Withdraw the right total each month

The number that matters is your **total monthly withdrawal across all accounts combined**. If you have multiple retirement accounts, the figures in this plan are the **combined** amount. Split your withdrawals between accounts however makes sense for your situation.

Account choice (taxable, tax-advantaged, etc.) can have a real impact on what you actually owe in tax. SafelySpend uses your stated effective tax rate as a single average; the order in which you draw from accounts is something to think through and ensure you understand.

2. Know what is spending money, and what is for taxes

A typical month in Year 1 of your retirement looks like this:

Withdraw from savings	\$13,716
+ Marge Government Benefit	\$2,263
+ Homer Government Benefit	\$2,263
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= Total cash this month	\$18,242

But **\$18,242 is not your spending money**.

Of that \$18,242:

\$16,600 is your spending money.

\$1,642 must be set aside for taxes (based on your 9% effective rate).

Treat the tax portion as if it isn't yours. Park it in a separate account if that helps you avoid spending it accidentally.

Your tax rate is an estimate based on what you entered in SafelySpend. Always refer to your **official tax return** for actual amounts owed, and update your tax section in SafelySpend whenever it changes.

Your monthly withdrawal schedule

Each year is laid out month by month. Withdraw the amount in the **Savings withdrawal** column each month (again, combined across your accounts). The rightmost columns show how the withdrawal breaks down between spending money and the portion you should set aside for taxes.

All amounts below are shown in **future dollars, adjusted for inflation**. Later years will look bigger because money buys less over time, not because you are spending more in real terms.

Year 1

Fully funded

Watch line: if total actual savings drop below \$550,000 during this year, revisit your plan.

Major expense: Lisa College Help — \$120,000 (one-time; comes out of your spending money)

Income breakdown:

- Marge Government Benefit: \$2,263/mo (\$27,154/yr)
- Homer Government Benefit: \$2,263/mo (\$27,154/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Feb	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Mar	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Apr	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
May	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Jun	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Jul	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Aug	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Sep	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Oct	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Nov	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Dec	\$13,716	\$4,526	\$18,242	\$16,600	\$1,642
Year total	\$164,592	\$54,308	\$218,900	\$199,199	\$19,701

Year 2

Fully funded

Watch line: if total actual savings drop below \$371,071 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,319/mo (\$27,833/yr)
- Homer Government Benefit: \$2,319/mo (\$27,833/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Feb	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Mar	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Apr	\$2,693	\$4,639	\$7,331	\$6,672	\$660
May	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Jun	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Jul	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Aug	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Sep	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Oct	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Nov	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Dec	\$2,693	\$4,639	\$7,331	\$6,672	\$660
Year total	\$32,311	\$55,665	\$87,977	\$80,059	\$7,918

Year 3

Fully funded

Watch line: if total actual savings drop below \$347,804 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,377/mo (\$28,528/yr)
- Homer Government Benefit: \$2,377/mo (\$28,528/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Feb	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Mar	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Apr	\$2,655	\$4,755	\$7,410	\$6,743	\$667
May	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Jun	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Jul	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Aug	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Sep	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Oct	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Nov	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Dec	\$2,655	\$4,755	\$7,410	\$6,743	\$667
Year total	\$31,858	\$57,057	\$88,915	\$80,913	\$8,002

Year 4

Fully funded

Watch line: if total actual savings drop below \$326,007 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,437/mo (\$29,242/yr)
- Homer Government Benefit: \$2,437/mo (\$29,242/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Feb	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Mar	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Apr	\$2,613	\$4,874	\$7,487	\$6,813	\$674
May	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Jun	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Jul	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Aug	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Sep	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Oct	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Nov	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Dec	\$2,613	\$4,874	\$7,487	\$6,813	\$674
Year total	\$31,362	\$58,483	\$89,845	\$81,759	\$8,086

Year 5

Fully funded

Watch line: if total actual savings drop below \$305,588 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,498/mo (\$29,973/yr)
- Homer Government Benefit: \$2,498/mo (\$29,973/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Feb	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Mar	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Apr	\$2,568	\$4,995	\$7,564	\$6,883	\$681
May	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Jun	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Jul	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Aug	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Sep	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Oct	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Nov	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Dec	\$2,568	\$4,995	\$7,564	\$6,883	\$681
Year total	\$30,821	\$59,945	\$90,766	\$82,597	\$8,169

Year 6

Fully funded

Watch line: if total actual savings drop below \$286,507 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,560/mo (\$30,722/yr)
- Homer Government Benefit: \$2,560/mo (\$30,722/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Feb	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Mar	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Apr	\$2,519	\$5,120	\$7,640	\$6,952	\$688
May	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Jun	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Jul	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Aug	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Sep	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Oct	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Nov	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Dec	\$2,519	\$5,120	\$7,640	\$6,952	\$688
Year total	\$30,233	\$61,444	\$91,677	\$83,426	\$8,251

Year 7

Fully funded

Watch line: if total actual savings drop below \$267,604 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,624/mo (\$31,490/yr)
- Homer Government Benefit: \$2,624/mo (\$31,490/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Feb	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Mar	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Apr	\$2,466	\$5,248	\$7,715	\$7,020	\$694
May	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Jun	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Jul	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Aug	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Sep	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Oct	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Nov	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Dec	\$2,466	\$5,248	\$7,715	\$7,020	\$694
Year total	\$29,597	\$62,980	\$92,577	\$84,245	\$8,332

Year 8

Fully funded

Watch line: if total actual savings drop below \$247,866 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,690/mo (\$32,277/yr)
- Homer Government Benefit: \$2,690/mo (\$32,277/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Feb	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Mar	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Apr	\$2,409	\$5,380	\$7,789	\$7,088	\$701
May	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Jun	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Jul	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Aug	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Sep	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Oct	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Nov	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Dec	\$2,409	\$5,380	\$7,789	\$7,088	\$701
Year total	\$28,910	\$64,555	\$93,464	\$85,053	\$8,412

Year 9

Fully funded

Watch line: if total actual savings drop below \$228,540 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,757/mo (\$33,084/yr)
- Homer Government Benefit: \$2,757/mo (\$33,084/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Feb	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Mar	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Apr	\$2,347	\$5,514	\$7,862	\$7,154	\$708
May	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Jun	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Jul	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Aug	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Sep	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Oct	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Nov	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Dec	\$2,347	\$5,514	\$7,862	\$7,154	\$708
Year total	\$28,170	\$66,169	\$94,338	\$85,848	\$8,490

Year 10

Fully funded

Watch line: if total actual savings drop below \$210,262 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,826/mo (\$33,911/yr)
- Homer Government Benefit: \$2,826/mo (\$33,911/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Feb	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Mar	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Apr	\$2,281	\$5,652	\$7,933	\$7,219	\$714
May	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Jun	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Jul	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Aug	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Sep	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Oct	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Nov	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Dec	\$2,281	\$5,652	\$7,933	\$7,219	\$714
Year total	\$27,375	\$67,823	\$95,198	\$86,630	\$8,568

Year 11

Fully funded

Watch line: if total actual savings drop below \$190,853 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,897/mo (\$34,759/yr)
- Homer Government Benefit: \$2,897/mo (\$34,759/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Feb	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Mar	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Apr	\$2,210	\$5,793	\$8,003	\$7,283	\$720
May	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Jun	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Jul	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Aug	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Sep	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Oct	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Nov	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Dec	\$2,210	\$5,793	\$8,003	\$7,283	\$720
Year total	\$26,523	\$69,518	\$96,041	\$87,397	\$8,644

Year 12

Fully funded

Watch line: if total actual savings drop below \$173,762 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$2,969/mo (\$35,628/yr)
- Homer Government Benefit: \$2,969/mo (\$35,628/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Feb	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Mar	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Apr	\$2,134	\$5,938	\$8,072	\$7,346	\$727
May	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Jun	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Jul	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Aug	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Sep	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Oct	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Nov	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Dec	\$2,134	\$5,938	\$8,072	\$7,346	\$727
Year total	\$25,611	\$71,256	\$96,867	\$88,149	\$8,718

Year 13

Fully funded

Watch line: if total actual savings drop below \$154,195 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,043/mo (\$36,519/yr)
- Homer Government Benefit: \$3,043/mo (\$36,519/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Feb	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Mar	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Apr	\$2,053	\$6,086	\$8,140	\$7,407	\$733
May	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Jun	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Jul	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Aug	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Sep	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Oct	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Nov	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Dec	\$2,053	\$6,086	\$8,140	\$7,407	\$733
Year total	\$24,636	\$73,038	\$97,674	\$88,883	\$8,791

Year 14

Fully funded

Watch line: if total actual savings drop below \$137,685 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,119/mo (\$37,432/yr)
- Homer Government Benefit: \$3,119/mo (\$37,432/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Feb	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Mar	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Apr	\$1,966	\$6,239	\$8,205	\$7,467	\$738
May	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Jun	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Jul	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Aug	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Sep	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Oct	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Nov	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Dec	\$1,966	\$6,239	\$8,205	\$7,467	\$738
Year total	\$23,598	\$74,864	\$98,461	\$89,600	\$8,862

Year 15

Fully funded

Watch line: if total actual savings drop below \$120,523 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,197/mo (\$38,368/yr)
- Homer Government Benefit: \$3,197/mo (\$38,368/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Feb	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Mar	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Apr	\$1,874	\$6,395	\$8,269	\$7,525	\$744
May	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Jun	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Jul	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Aug	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Sep	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Oct	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Nov	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Dec	\$1,874	\$6,395	\$8,269	\$7,525	\$744
Year total	\$22,491	\$76,735	\$99,227	\$90,296	\$8,930

Year 16

Fully funded

Watch line: if total actual savings drop below \$103,714 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,277/mo (\$39,327/yr)
- Homer Government Benefit: \$3,277/mo (\$39,327/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Feb	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Mar	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Apr	\$1,776	\$6,554	\$8,331	\$7,581	\$750
May	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Jun	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Jul	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Aug	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Sep	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Oct	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Nov	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Dec	\$1,776	\$6,554	\$8,331	\$7,581	\$750
Year total	\$21,315	\$78,654	\$99,969	\$90,971	\$8,997

Year 17

Fully funded

Watch line: if total actual savings drop below \$86,159 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,359/mo (\$40,310/yr)
- Homer Government Benefit: \$3,359/mo (\$40,310/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Feb	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Mar	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Apr	\$1,672	\$6,718	\$8,390	\$7,635	\$755
May	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Jun	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Jul	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Aug	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Sep	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Oct	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Nov	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Dec	\$1,672	\$6,718	\$8,390	\$7,635	\$755
Year total	\$20,066	\$80,620	\$100,686	\$91,624	\$9,062

Year 18

Fully funded

Watch line: if total actual savings drop below \$69,680 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,443/mo (\$41,318/yr)
- Homer Government Benefit: \$3,443/mo (\$41,318/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Feb	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Mar	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Apr	\$1,562	\$6,886	\$8,448	\$7,688	\$760
May	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Jun	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Jul	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Aug	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Sep	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Oct	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Nov	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Dec	\$1,562	\$6,886	\$8,448	\$7,688	\$760
Year total	\$18,741	\$82,635	\$101,376	\$92,252	\$9,124

Year 19

Fully funded

Watch line: if total actual savings drop below \$54,280 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,529/mo (\$42,351/yr)
- Homer Government Benefit: \$3,529/mo (\$42,351/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Feb	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Mar	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Apr	\$1,445	\$7,058	\$8,503	\$7,738	\$765
May	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Jun	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Jul	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Aug	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Sep	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Oct	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Nov	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Dec	\$1,445	\$7,058	\$8,503	\$7,738	\$765
Year total	\$17,337	\$84,701	\$102,038	\$92,855	\$9,183

Year 20

Fully funded

Watch line: if total actual savings drop below \$239,218 during this year, revisit your plan.

+ Lump sum: Sale of Home — \$200,000 (deposited into savings in January; the smoother monthly withdrawals below already reflect this)

Income breakdown:

- Marge Government Benefit: \$3,617/mo (\$43,409/yr)
- Homer Government Benefit: \$3,617/mo (\$43,409/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Feb	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Mar	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Apr	\$1,321	\$7,235	\$8,556	\$7,786	\$770
May	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Jun	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Jul	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Aug	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Sep	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Oct	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Nov	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Dec	\$1,321	\$7,235	\$8,556	\$7,786	\$770
Year total	\$15,852	\$86,819	\$102,670	\$93,430	\$9,240

Year 21

Fully funded

Watch line: if total actual savings drop below \$237,077 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,708/mo (\$44,495/yr)
- Homer Government Benefit: \$3,708/mo (\$44,495/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Feb	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Mar	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Apr	\$1,190	\$7,416	\$8,606	\$7,831	\$775
May	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Jun	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Jul	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Aug	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Sep	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Oct	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Nov	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Dec	\$1,190	\$7,416	\$8,606	\$7,831	\$775
Year total	\$14,281	\$88,989	\$103,270	\$93,976	\$9,294

Watch line: if total actual savings drop below \$237,646 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,801/mo (\$45,607/yr)
- Homer Government Benefit: \$3,801/mo (\$45,607/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Feb	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Mar	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Apr	\$1,052	\$7,601	\$8,653	\$7,874	\$779
May	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Jun	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Jul	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Aug	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Sep	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Oct	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Nov	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Dec	\$1,052	\$7,601	\$8,653	\$7,874	\$779
Year total	\$12,622	\$91,214	\$103,836	\$94,490	\$9,345

Watch line: if total actual savings drop below \$237,795 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,896/mo (\$46,747/yr)
- Homer Government Benefit: \$3,896/mo (\$46,747/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$906	\$7,791	\$8,697	\$7,914	\$783
Feb	\$906	\$7,791	\$8,697	\$7,914	\$783
Mar	\$906	\$7,791	\$8,697	\$7,914	\$783
Apr	\$906	\$7,791	\$8,697	\$7,914	\$783
May	\$906	\$7,791	\$8,697	\$7,914	\$783
Jun	\$906	\$7,791	\$8,697	\$7,914	\$783
Jul	\$906	\$7,791	\$8,697	\$7,914	\$783
Aug	\$906	\$7,791	\$8,697	\$7,914	\$783
Sep	\$906	\$7,791	\$8,697	\$7,914	\$783
Oct	\$906	\$7,791	\$8,697	\$7,914	\$783
Nov	\$906	\$7,791	\$8,697	\$7,914	\$783
Dec	\$906	\$7,791	\$8,697	\$7,914	\$783
Year total	\$10,870	\$93,494	\$104,365	\$94,972	\$9,393

Year 24

Fully funded

Watch line: if total actual savings drop below \$240,602 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$3,993/mo (\$47,916/yr)
- Homer Government Benefit: \$3,993/mo (\$47,916/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$752	\$7,986	\$8,738	\$7,952	\$786
Feb	\$752	\$7,986	\$8,738	\$7,952	\$786
Mar	\$752	\$7,986	\$8,738	\$7,952	\$786
Apr	\$752	\$7,986	\$8,738	\$7,952	\$786
May	\$752	\$7,986	\$8,738	\$7,952	\$786
Jun	\$752	\$7,986	\$8,738	\$7,952	\$786
Jul	\$752	\$7,986	\$8,738	\$7,952	\$786
Aug	\$752	\$7,986	\$8,738	\$7,952	\$786
Sep	\$752	\$7,986	\$8,738	\$7,952	\$786
Oct	\$752	\$7,986	\$8,738	\$7,952	\$786
Nov	\$752	\$7,986	\$8,738	\$7,952	\$786
Dec	\$752	\$7,986	\$8,738	\$7,952	\$786
Year total	\$9,024	\$95,832	\$104,856	\$95,419	\$9,437

Year 25

Fully funded

Watch line: if total actual savings drop below \$245,150 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,093/mo (\$49,114/yr)
- Homer Government Benefit: \$4,093/mo (\$49,114/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$590	\$8,186	\$8,775	\$7,986	\$790
Feb	\$590	\$8,186	\$8,775	\$7,986	\$790
Mar	\$590	\$8,186	\$8,775	\$7,986	\$790
Apr	\$590	\$8,186	\$8,775	\$7,986	\$790
May	\$590	\$8,186	\$8,775	\$7,986	\$790
Jun	\$590	\$8,186	\$8,775	\$7,986	\$790
Jul	\$590	\$8,186	\$8,775	\$7,986	\$790
Aug	\$590	\$8,186	\$8,775	\$7,986	\$790
Sep	\$590	\$8,186	\$8,775	\$7,986	\$790
Oct	\$590	\$8,186	\$8,775	\$7,986	\$790
Nov	\$590	\$8,186	\$8,775	\$7,986	\$790
Dec	\$590	\$8,186	\$8,775	\$7,986	\$790
Year total	\$7,078	\$98,228	\$105,306	\$95,828	\$9,478

Year 26

Fully funded

Watch line: if total actual savings drop below \$250,123 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,195/mo (\$50,342/yr)
- Homer Government Benefit: \$4,195/mo (\$50,342/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$419	\$8,390	\$8,809	\$8,017	\$793
Feb	\$419	\$8,390	\$8,809	\$8,017	\$793
Mar	\$419	\$8,390	\$8,809	\$8,017	\$793
Apr	\$419	\$8,390	\$8,809	\$8,017	\$793
May	\$419	\$8,390	\$8,809	\$8,017	\$793
Jun	\$419	\$8,390	\$8,809	\$8,017	\$793
Jul	\$419	\$8,390	\$8,809	\$8,017	\$793
Aug	\$419	\$8,390	\$8,809	\$8,017	\$793
Sep	\$419	\$8,390	\$8,809	\$8,017	\$793
Oct	\$419	\$8,390	\$8,809	\$8,017	\$793
Nov	\$419	\$8,390	\$8,809	\$8,017	\$793
Dec	\$419	\$8,390	\$8,809	\$8,017	\$793
Year total	\$5,030	\$100,683	\$105,713	\$96,199	\$9,514

Year 27

Fully funded

Watch line: if total actual savings drop below \$257,337 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,300/mo (\$51,600/yr)
- Homer Government Benefit: \$4,300/mo (\$51,600/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$240	\$8,600	\$8,840	\$8,044	\$796
Feb	\$240	\$8,600	\$8,840	\$8,044	\$796
Mar	\$240	\$8,600	\$8,840	\$8,044	\$796
Apr	\$240	\$8,600	\$8,840	\$8,044	\$796
May	\$240	\$8,600	\$8,840	\$8,044	\$796
Jun	\$240	\$8,600	\$8,840	\$8,044	\$796
Jul	\$240	\$8,600	\$8,840	\$8,044	\$796
Aug	\$240	\$8,600	\$8,840	\$8,044	\$796
Sep	\$240	\$8,600	\$8,840	\$8,044	\$796
Oct	\$240	\$8,600	\$8,840	\$8,044	\$796
Nov	\$240	\$8,600	\$8,840	\$8,044	\$796
Dec	\$240	\$8,600	\$8,840	\$8,044	\$796
Year total	\$2,874	\$103,200	\$106,075	\$96,528	\$9,547

Watch line: if total actual savings drop below \$269,014 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,408/mo (\$52,890/yr)
- Homer Government Benefit: \$4,408/mo (\$52,890/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$51	\$8,815	\$8,866	\$8,068	\$798
Feb	\$51	\$8,815	\$8,866	\$8,068	\$798
Mar	\$51	\$8,815	\$8,866	\$8,068	\$798
Apr	\$51	\$8,815	\$8,866	\$8,068	\$798
May	\$51	\$8,815	\$8,866	\$8,068	\$798
Jun	\$51	\$8,815	\$8,866	\$8,068	\$798
Jul	\$51	\$8,815	\$8,866	\$8,068	\$798
Aug	\$51	\$8,815	\$8,866	\$8,068	\$798
Sep	\$51	\$8,815	\$8,866	\$8,068	\$798
Oct	\$51	\$8,815	\$8,866	\$8,068	\$798
Nov	\$51	\$8,815	\$8,866	\$8,068	\$798
Dec	\$51	\$8,815	\$8,866	\$8,068	\$798
Year total	\$608	\$105,780	\$106,388	\$96,813	\$9,575

Year 29

Fully funded

Watch line: if total actual savings drop below \$283,556 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,518/mo (\$54,212/yr)
- Homer Government Benefit: \$4,518/mo (\$54,212/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$0	\$9,035	\$8,888	\$8,088	\$800
Feb	\$0	\$9,035	\$8,888	\$8,088	\$800
Mar	\$0	\$9,035	\$8,888	\$8,088	\$800
Apr	\$0	\$9,035	\$8,888	\$8,088	\$800
May	\$0	\$9,035	\$8,888	\$8,088	\$800
Jun	\$0	\$9,035	\$8,888	\$8,088	\$800
Jul	\$0	\$9,035	\$8,888	\$8,088	\$800
Aug	\$0	\$9,035	\$8,888	\$8,088	\$800
Sep	\$0	\$9,035	\$8,888	\$8,088	\$800
Oct	\$0	\$9,035	\$8,888	\$8,088	\$800
Nov	\$0	\$9,035	\$8,888	\$8,088	\$800
Dec	\$0	\$9,035	\$8,888	\$8,088	\$800
Year total	\$0	\$108,425	\$106,651	\$97,053	\$9,599

Year 30

Fully funded

Watch line: if total actual savings drop below \$298,559 during this year, revisit your plan.

Income breakdown:

- Marge Government Benefit: \$4,631/mo (\$55,568/yr)
- Homer Government Benefit: \$4,631/mo (\$55,568/yr)

Month	Savings withdrawal	+ Income	= Total gross	Spending money	For taxes
Jan	\$0	\$9,261	\$8,905	\$8,104	\$801
Feb	\$0	\$9,261	\$8,905	\$8,104	\$801
Mar	\$0	\$9,261	\$8,905	\$8,104	\$801
Apr	\$0	\$9,261	\$8,905	\$8,104	\$801
May	\$0	\$9,261	\$8,905	\$8,104	\$801
Jun	\$0	\$9,261	\$8,905	\$8,104	\$801
Jul	\$0	\$9,261	\$8,905	\$8,104	\$801
Aug	\$0	\$9,261	\$8,905	\$8,104	\$801
Sep	\$0	\$9,261	\$8,905	\$8,104	\$801
Oct	\$0	\$9,261	\$8,905	\$8,104	\$801
Nov	\$0	\$9,261	\$8,905	\$8,104	\$801
Dec	\$0	\$9,261	\$8,905	\$8,104	\$801
Year total	\$0	\$111,135	\$106,861	\$97,244	\$9,617

Reference & disclaimers

Glossary

Safe Spending Score — The percentage of simulated outcomes in which your savings + income covered your planned spending in every month. 80% is generally considered safe; above 90% is very conservative; below 70% is generally considered unsafe.

Spending Pattern — How your spending changes over the course of retirement: level, declining, three-phase (Go-Go / Slow-Go / No-Go), or smile-shaped.

Watch line — A reference savings balance for each year, set at the 20th-percentile outcome. If your actual balance drops below this number during the year, your plan may be off track and worth revisiting.

Effective Tax Rate — Total tax paid divided by total income, used as a single average rate across all your retirement income.

Rate of Return — The average annual return assumed on your retirement savings. SafelySpend simulates market volatility around that average.

Inflation Rate — The average annual rate at which prices rise. SafelySpend uses the rate you set in the app to inflate spending and income across each year of the plan.

Tax disclaimer

The tax amounts in this plan are estimates calculated from your stated effective tax rate. They are not a tax filing or tax advice. Always refer to your official tax return for actual amounts owed, and update your tax section in SafelySpend whenever your situation changes.

General disclaimer

SafelySpend is an educational tool. It does not provide financial, investment, tax, or legal advice. Projections are not guarantees of future outcomes. If you ever feel like you need guided personalized advice, consult a licensed financial professional.

Questions?

Email us at hello@safelyspend.com.