

**[VeriPlan automates your retirement planning and retirement savings process](#)**

**Category : How VeriPlan Helps You To Plan Your Lifecycle Finances**

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VeriPlan's comprehensive personal financial planning software automates your retirement savings and retirement planning process

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VeriPlan's comprehensive and integrated retirement calculators help you to plan your retirement much more easily. VeriPlan's personal planning software automates the lifetime financial planning process for your retirement income, pensions, annuities, Social Security payments, retirement expense budget, retirement taxes, and tax-advantaged retirement plans. VeriPlan's retirement planning software enables you to set and adjust your intended retirement ages. You can vary the planned retirement ages of either earner and plan to retire simultaneously or in separate years, when each earner reaches his or her planned retirement age. VeriPlan also supports user-adjustable real dollar income decline assumptions for persons who choose to continue to work beyond the normal retirement age. VeriPlan automatically tracks up to 10 pensions and annuities for you across your full lifecycle. VeriPlan automatically projects for you the duration of your pension payments and annuity payments, whether your payments begin at retirement or at another age. VeriPlan automatically incorporates taxes on your pension and annuity payments by integrating them into VeriPlan's extensive federal, state, and local income tax projection functionality. Furthermore, VeriPlan allows you to vary the purchasing power of your expected pension and annuity payments relative to inflation both before and after payments begin. With VeriPlan, you can adjust your expected ordinary living expense budget in retirement and set the growth rate of your retirement budgeting expenses. You can use VeriPlan's Expense & Savings Tool to model additional retirement expenses that you might anticipate on a year-by-year basis. You can grow your budget for additional retirement expenses at rates that are below, above, or equal to expected rate of inflation. VeriPlan automatically projects your required annual lifetime investment portfolio asset withdrawal rates for you. Concerning your Social Security retirement payments, you can set current levels for those entitlements. You can adjust the age at which you would begin to receive Social Security payments, which could differ from the age that you actually stop working. Furthermore, VeriPlan allows you to scale back your Social Security payment expectations, given the significant uncertainty that surrounds the funding viability of the U.S. Social Security system. To a very great extent, VeriPlan has automated the development of your lifecycle projections by incorporating current tax laws and rules associated with tax-advantaged retirement investment incentive programs such as traditional IRA, Roth, 401k, 403b, SEP, Keogh, and other retirement plans. While simultaneously providing powerful "what-if" user retirement planning controls, VeriPlan hides the complexity of the tax laws that are associated with these personal retirement plans and employer-sponsored retirement plans. For example, VeriPlan has fully automated the projection of your IRA contributions, deductions, asset growth, withdrawals, and taxes, regarding traditional IRA accounts and Roth IRA accounts. (For more information, see: [VeriPlan helps you to decide what your lifetime tax-advantaged and tax-deferred investment strategy should be](#))