

[VeriPlan's future value calculator helps you to project your lifetime investment returns in a scientific manner](#)

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[Download the Free VeriPlan Tutorial Here](#) VeriPlan's lifetime personal financial planning software develops customized scenarios based on your current personal finance situation and your goals for the future. VeriPlan is a sophisticated and fully integrated future value calculator that automatically projects the year-by-year future value for your investment portfolio assets, net of additions and withdrawals based on your future earnings and expense budgeting. VeriPlan's investment growth calculator uses return on investment growth rates that are in line with the very long-term historical trend. VeriPlan automatically acts as a comprehensive compound interest calculator that applies historical investment returns growth rates to your cash, bond, and stock assets. You have full control over these asset class growth rates, and you can change any or all of them. Furthermore, VeriPlan personal cash flow analysis software will automatically reduce your projected investment returns by the investment expenses of your current portfolio. VeriPlan's projections also present future values net of taxes, because it is also a fully integrated lifetime income tax estimator that projects federal, state, and local personal income taxes and the capital gains tax that would be due on future asset distributions. VeriPlan also provides a very flexible Portfolio Risk Tool that enables you to test alternative projection scenarios using return on investment rates that differ from the long-term historical trend. You can change VeriPlan's investment returns assumptions downward or upward, either arbitrarily or in proportion to historical securities risk, as measured by long term asset class price volatility. In addition to testing the future return variability in your portfolio, VeriPlan automatically projects the investment portfolio safety margin that your cash and bond assets would provide you relative to your projected expense budget. For your property, real estate, and other assets, which lack prices from real-time securities markets, VeriPlan will use current value and growth rate estimates that you think are most appropriate for these properties. Using this information, VeriPlan will automatically project the future value of your property, real estate, and other assets net of your investment costs on a year-by-year basis.