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[Download the Free VeriPlan Tutorial Here](#) To develop your financial lifecycle projections in VeriPlan, its investment growth calculator software allows you can enter as many as 99 separate stock and equity asset holdings. For each of your current stock and equity holdings, you can also enter your investment portfolio costs and your tax basis. In addition, you can indicate whether you hold a particular stock or equity asset in a taxable account, in a traditional IRA, 401k or other traditional retirement plan investment account or in a Roth IRA or Roth 401k account. Internally, VeriPlan maintains separate information for each of your individual asset accounts throughout your lifecycle projections. This very detailed approach allows VeriPlan to project automatically your overall portfolio tax efficiency and investment efficiency for each year of your lifecycle projection. VeriPlan does this even though the net values of your individual asset holdings may change at different rates due to differences in investment returns, costs, and taxes. By avoiding the use of arbitrary averages across groups of investors, VeriPlan can provide you with much deeper insight into your projected personal finance circumstances. Using the information that you provide about your current cash, bond, and stock asset holdings, VeriPlan automatically measures the annual net worth, return on investment, investment cost, and tax characteristics of your current financial asset portfolio. Next, it performs a cash flow analysis and projection of your year-by-year positive and/or negative net income from your earned income and your other non-asset income sources, after your annual living expenses would be paid. Then, VeriPlan automatically projects your overall net annual investment portfolio returns and asset portfolio values according to the particular asset allocation method that you have chosen from among the five that are provided by VeriPlan's asset allocation tool. Simultaneously, VeriPlan will automatically take into account and report on your capital gains tax obligations and investment costs. Your VeriPlan lifetime projections always maintain a separation between your taxable accounts, your traditional IRA, 401k and other traditional retirement investment accounts, and your Roth IRA and Roth 401k accounts. Taxes on your projected asset returns and withdrawals are applied differently, depending upon the current rules for each type of retirement plan account. Your current investment costs allow VeriPlan to measure the cost efficiency of your financial asset portfolio related to the five major types of investment costs. VeriPlan's cost efficiency measurements are weight-adjusted by the value of the assets that you hold in each of your cash, bond, and stock asset accounts across you lifecycle.