

Quicken and VeriPlan - Projection Graphics and Data Comparison

Category : Quicken and VeriPlan - A Comparison of Personal Financial Lifecycle Planners

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Quicken and VeriPlan Comparison: Projection Graphics and Data

[In this series of short articles, *The Skilled Investor* compares the functionality of the Quicken and VeriPlan financial lifecycle planners.](#) At the bottom of this article you will find links to the previous topic and the next topic. A link is also provided that returns you to the main topic listing of this comparison.* **VeriPlan Personal Financial Lifecycle Planner** VeriPlan automatically presents your projected financial information in 21 graphics. In total, there are 86 projection data series on VeriPlan's 21 graphics. For every personal projection that you develop, VeriPlan automatically provides the following annual lifecycle projection graphics: 1: Gross earned, retirement, and other income (real \$/yr)

- 2: Ordinary, major planned, and adjusted expenses plus income, employment, & property taxes (real \$/yr)
- 3: Pre-debt profit, after expenses and taxes (real \$/yr)
- 4: Debt payments for consumption-oriented debt and investment-oriented debt (real \$/yr)
- 5: Profit, after expense, tax, and debt payments (real \$/yr)
- 6: Pre-retirement savings rates -- with and without investment-oriented debt payments (%/yr)
- 7: Tax payments projected in eight separate categories (real \$/yr)
- 8: Average tax rates in eight categories, as a percentage of earned, retirement, and other income (%/yr)
- 9: Gross and net human capital, which is your remaining ability to earn and save (real \$/yr)
- 10: Financial assets with net human capital (real \$/yr)
- 11: Financial asset allocation (%/yr)
- 12: Net financial asset withdrawal rates (%/yr)
- 13: Total assets with net human capital and debts (real \$/yr)
- 14: Taxable and tax-advantaged financial assets (real \$/yr)
- 15: Taxable and tax-advantaged financial asset deposit and withdrawal transactions (real \$/yr)
- 16: Pre-tax returns on cash, bond, and equity assets with excessive investment costs (real \$/yr)
- 17: Pre-tax returns on cash, bond, and equity assets with excessive investment costs (%/yr)
- 18: Lost returns due to excessive past and future sales load payments (real \$/yr)
- 19: Cash, bond, and equity assets with cumulative assets lost to excessive investment costs (real \$/yr)
- 20: Financial, property, & other assets with cumulative assets lost to excessive investment costs (real \$/yr)

21: Portfolio "safety margin" (years going forward)" In addition, VeriPlan automatically provides 21 data table worksheets with these annual data series. There is one data table that corresponds to each of the 21 VeriPlan graphics listed above. In total, there are also 86 projection data series on VeriPlan's 21 data tables. **Quicken Retirement Planner** The Quicken Retirement Planner provides one graphic under "Results: My Plan" that lists by calendar year your total annual assets from the

present until the last planning year you have selected for your death or your spouse's death, whichever is later. This single Quicken "Results: My Plan" graphic distinguishes between taxable and tax deferred assets. Other Quicken tools listed on the Planning pull-down menu may also point to this "Results: My Plan" graphic. Quicken's Debt Reduction Planner provides a different graphic of the projected debt pay-off of debts that you currently have. None of Quicken's Financial Calculators provides graphical output. The Quicken Retirement Planner provides one table that indicates the total assets you are projected to have in the year that you retire and in the year that you die. These total assets in these two years are divided into taxable and tax-deferred assets. If you carefully mouse-over the annual vertical bars in the "My Plan" graphic, it is possible to get total projected yearly asset values stated in inflationary dollars in each year leading up to the year of the predicted second death.

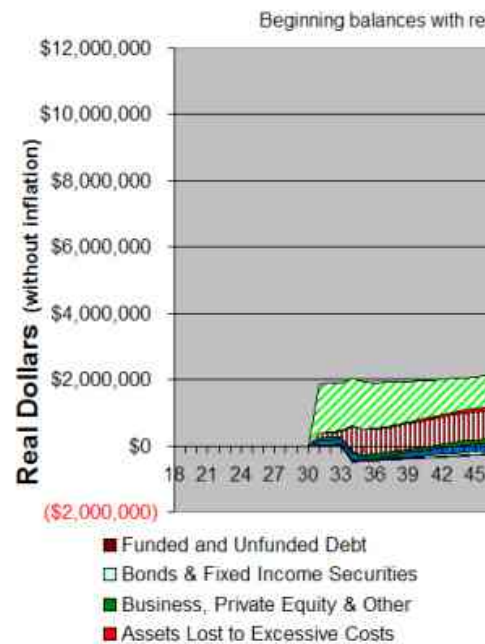
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* Lawrence Russell and Company is the publisher of *The Skilled Investor* and the developer of VeriPlan. *The Skilled Investor* has made an attempt to characterize factually the functionality of both the Quicken Retirement Planner and VeriPlan.

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