

Lifetime Projection Assumptions

- **30-year-old married couple in New York**
- **Gross annual income: \$120,000**
- **Residence: \$500,000**
- **Mortgage: \$400,000**
- **Student loans: \$30,000**
- **Living expenses: \$60,000**
- **Portfolio: \$75,000**
- **10% cash, 30% bonds, 60% stocks**
- **Retirement: Retire age 67**
- **Fund traditional IRAs & 401k**
- **Social Security: two checks**