

Table 2: Summary of Case Facts

Current values of retirement savings:		Case A	Case B	Case C
TDA		\$600,000	\$700,000	\$1,350,000
TEA		\$50,000	\$100,000	\$300,000
Taxable Account		\$150,000	\$200,000	\$1,350,000
Total		\$800,000	\$1,000,000	\$3,000,000
	Annual SSBs (Starting at Age 70)	\$36,000	\$36,000	\$42,000
	Annual After-Tax Cash Flow	\$65,000	\$75,000	\$167,000

Notes: The TDA, TEA, and taxable account each are comprised half of appreciated non-dividend paying stocks and half of corporate bonds. Each account is rebalanced annually to maintain an equal balance of stocks and bonds.