Table 1: Case Study Characteristics for Single Person with $1 Million

Retirement Assets	Asset Value		
Taxable Account	$300,000	($150,000 cost basis)	
IRA	$600,000		
Roth IRA	$100,000		
Social Security	$2,500	Primary Insurance Amount, Monthly	
Retirement Liabilities	**Annual Expense**	**Age Range**	**Inflation-Adjusted?**
Core Spending	$53,500	62–95	Yes
Go-Go Years	$5,000	62–75	No
Healthcare Reserves	$5,000	85–95	Yes
Long-Term Care Reserves	$20,000	93–95	Yes
Taxes	To be determined		

Note: Dollar amounts measured in 2022 dollars.