

Table 2: Case Study Characteristics for Couple with \$3 Million

Retirement Assets	Asset Value		
Taxable Account	\$800,000	(\$400,000 cost basis)	
IRA	\$1,900,000		
Roth IRA	\$300,000		
Social Security (High Earner)	\$2,500	Primary Insurance Amount, Monthly	
Social Security (Low Earner)	\$2,000	Primary Insurance Amount, Monthly	
Retirement Liabilities	Annual Expense	Age Range	Inflation-Adjusted?
Core Spending	\$126,000	62–95	Yes
Go-Go Years	\$25,000	62–75	No
Healthcare Reserves	\$10,000	85–95	Yes
Long-Term Care Reserves	\$100,000	93–95	Yes
Taxes	To be determined		

Note: Dollar amounts measured in 2022 dollars.