

Retirement Income Planner

User Guide

Version 7

The first retirement planner you can chat with — that teaches you as you plan, verifies its own AI suggestions, and stays accurate for years.

Published: June 2026

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How to use this guide

This guide walks you through every feature of the Retirement Income Planner, version 7 — from opening the file for the first time to chatting with the new **Plan with AI** co-pilot and running AI audits of your help content. It assumes no prior knowledge of retirement-planning jargon: terms like MAGI, RMD, ACA cliff and IRMAA are explained the first time they appear.

You can read the guide front-to-back to learn the planner systematically, or jump to a chapter from the Table of Contents.

Two example users

Most chapters use one of two example users so screenshots tell a coherent story:

- **Linda** — a US single filer retiring at 62 with \$400,000 in her 401(k), \$50,000 in cash and \$80,000 in equity. She plans to claim Social Security at 67. Most US-tax, ACA and IRMAA chapters follow Linda's plan.
- **David & Jo** — a UK retired couple living in the Philippines on UK State Pension plus a small US Social Security entitlement. They appear in the multi-currency, foreign-resident and treaty chapters.

Conventions

- **Bold** marks button labels and tab names.
- *Italics* mark a phrase you'll see displayed in the planner.
- Numbered procedures (1, 2, 3...) are step-by-step actions — follow them in order.

Disclaimer This guide and the Retirement Income Planner are educational tools for personal planning. They do not constitute financial, tax, legal or investment advice. All projections are estimates based on the values you enter — not guarantees. Tax law, ACA rules, Medicare premiums, Social Security structures and overseas tax parameters change frequently. The planner has tools to help you keep its figures and rules current (see Chapter 37), but you are responsible for verifying your plan reflects current law and your personal circumstances. Always consult a qualified financial advisor, tax professional or retirement planner before making any financial decisions.

What's new in version 7

Version 7 builds on v6's AI advisor, education system and longevity tools. If you are upgrading, here is everything that changed — every existing plan loads unchanged.

Area	What's new in v7	Chapter
	A dockable AI sidebar you can open from any tab. It updates your plan in plain	
Plan with AI co-pilot	English, tests its own suggestions in the simulator before you apply them, auto-refines proposals that would run you out of money, and gives you one-click Undo .	20
Part-time income	Now available in every phase (was phases 1–2 only).	7
State income tax	Type-ahead state picker plus an AI auto-fill that looks up your state's flat rate and exemptions.	7, 10, 21
Enriched PDF report	Adds an asset-allocation breakdown, a plan-resilience page (Monte Carlo + the 12-scenario stress grid) and portfolio charts. Blank-page printing bug fixed.	23, 35
AI Chat	A copy icon on every AI response for pasting into Word or email.	19
Tabs & layout	Tabs reordered into a left-to-right workflow; a polished sticky header (lift shadow, frosted bar, sliding tab marker); grouped Overview toolbars.	33
Themes	Two new visual styles — Pro dashboard and High contrast (accessibility) — for five styles in total.	33
Education	New ⓘ popovers (getting-started, a distinct 22%-bracket explainer, a dedicated SS-claiming-age explainer, cash/bond volatility; survivor-scenario setup guidance.	25, 28
Feature Tour	Expanded from 7 to 9 stops — now includes Plan with AI and Create Report.	31

What's new in version 7

The screenshot displays the 'AI Retirement Income Planner v7' interface. On the left, an 'AI Assistant' sidebar is docked, containing a search bar and several quick questions: 'Rebalance to grow equity', 'Optimise pre-Medicare for ACA', 'Fill the 12% bracket', 'Build a Roth conversion ladder', 'Optimise & set SS claim age', and 'Smooth income across phases'. The main dashboard area is titled 'AI Retirement Income Planner v7' and shows a scenario: 'Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities'. It includes a currency selector (USD, GBP, CAD, AUD, PHP, THB), a 'Live rates' indicator, and buttons for 'Export JSON', 'Import JSON', 'Create Report', and 'Reset defaults'. The dashboard is divided into several sections: 'OVERVIEW' with summary statistics (AVG NET / MO: \$3,680 nom, \$2,917 real; EST. TOTAL AGE 80 (USD): \$89,142); 'RETIREMENT PHASES' with four columns for different age groups (Phase 2: Age 62-65 - 36mo, Phase 3: Age 65-67 - 24mo, Phase 4: Age 67-72 - 60mo, Phase 5: Age 72-80 - 96mo). Each phase column lists 401k withdrawal, cash withdrawal, equity withdrawal, gross income, and net income after tax & healthcare. The net income section for each phase shows nominal and real (today's money) values, along with tax and healthcare deductions. At the bottom of each phase, ending balances for 401k, cash, and equity are listed. A 'Plan Health: 8/8' indicator and a 'Replan from today' button are also visible.

Version 7: the Plan with AI co-pilot docks on the left while your dashboard stays fully visible on the right.

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Part 1 — Getting started

The planner is a single HTML file that runs entirely in your browser. There is no installation, no account, no subscription, and your data never leaves your computer. This part walks you through your first 15 minutes with the planner.

The screenshot displays the 'AI Retirement Income Planner v7' interface. At the top, it shows the scenario: 'Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities'. The interface includes a navigation bar with tabs for 'OVERVIEW', 'EDIT VALUES', 'CASH LUMP SUMS', 'BALANCE', 'SCENARIOS', 'STRESS TEST', 'SS OPTIMIZER', 'DRAWDOWN', 'ANNUITIES', 'WHAT-IF?', 'TAX & ACA', 'AI CHAT', and 'PLAN WITH AI'. Below the navigation bar, there are summary statistics: 'AVG NET / MO: \$3,680 (nom) to \$2,917 (real) to \$89,142 (EST. TOTAL AGE 80 USD)'. The 'PHASE 5 PROJECTION' is set to 'Age 72-80' with an 'Extend to age 90' option, and a 'Total tax to 88: \$53,167'. A 'Plan Health: 8/8' indicator and a 'Replan from today' button are also visible. The main content area is divided into five retirement phases, each with a table of income and expenses, and a 'Net income after tax & healthcare' summary. Phase 2 (Age 62-65 - 36mo) shows a gross income of \$2,400/mo and a net income of \$2,263/mo. Phase 3 (Age 65-67 - 24mo) shows a gross income of \$2,850/mo and a net income of \$2,218/mo. Phase 4 (Age 67-72 - 60mo) shows a gross income of \$5,654/mo and a net income of \$3,995/mo. Phase 5 (Age 72-80 - 96mo) shows a gross income of \$5,646/mo and a net income of \$3,290/mo. Each phase also includes a table of ending balances for 401k, Cash, and Equity.

Chapter 1 — What this planner does (and what it doesn't)

What it does

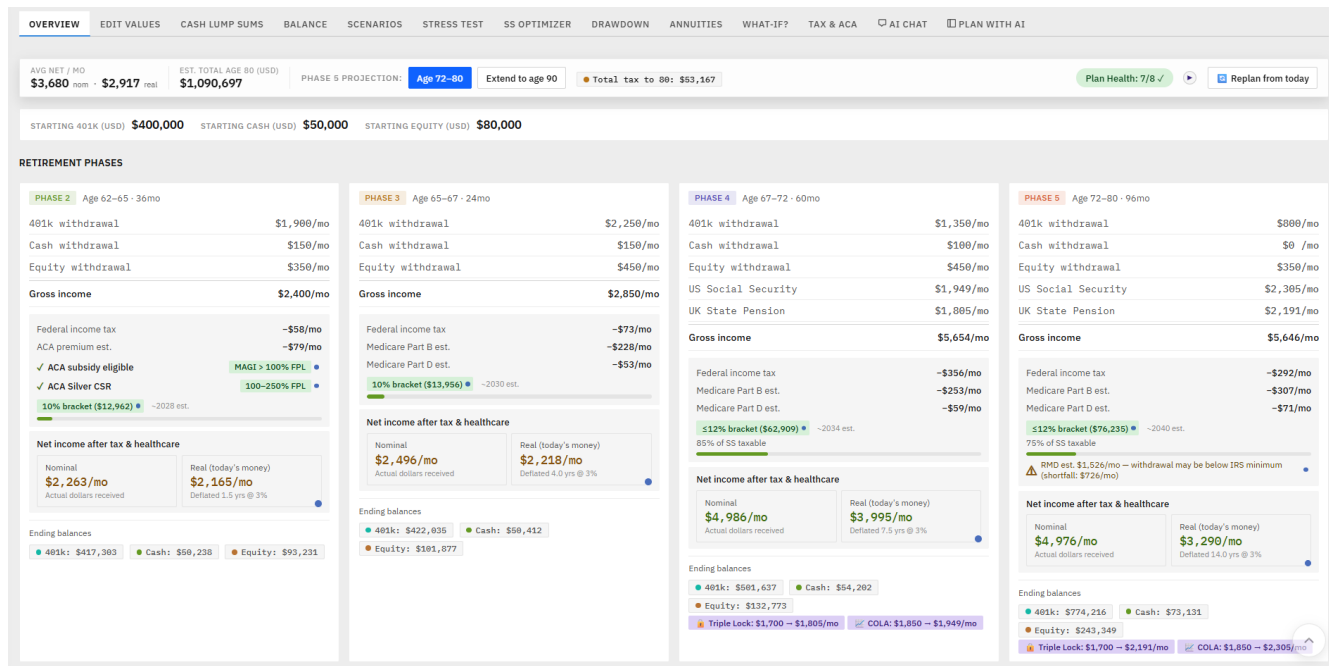
The Retirement Income Planner models your retirement, month by month, across up to five distinct phases. You tell it what you have today (401k, cash, equity, Roth, pensions), what you'll draw in each phase, and what tax rules apply. It returns:

- Your net monthly income in every phase, in nominal and real (today's-money) terms.
- Your account balances at the start and end of each phase.
- Your effective tax rate, marginal bracket, ACA subsidy status, IRMAA risk and Required Minimum Distribution exposure.
- A Plan Health score against eight common retirement risks.
- Five drawdown-strategy comparisons plus a Monte Carlo simulation.
- A built-in AI advisor that knows your plan — available both as a full-screen **AI Chat** tab and, new in v7, as a dockable **Plan with AI** co-pilot sidebar that updates your plan in plain English and verifies its own suggestions before you apply them.
- A clean, multi-page **PDF report** — now including an asset-allocation breakdown, a plan-resilience page and portfolio charts.

What it doesn't do

- It is **not** financial advice. The math is accurate; what you do with it is your decision.
- It does not connect to your bank, brokerage or HMRC/IRS. You enter the numbers, and they stay on your computer.
- It does not predict markets. Returns and inflation are assumptions you set.
- It does not model every product. Variable annuities, complex options strategies and bespoke tax structures are out of scope.

Why a single HTML file? Privacy: your plan never leaves your machine. Longevity: an HTML file works in any browser, for years, without a hosted service. Portability: copy it to a USB stick, email it to your spouse, or share it with your advisor — it's just one file.



The Overview dashboard: your whole retirement, phase by phase, at a glance.

Chapter 2 — Opening the file for the first time

You'll have received the planner as a download from Etsy — a single `.html` file like *retirement-income-planner-v7-xx.html*.

To open the planner:

1. Save the `.html` file to a folder on your computer (your Documents folder is fine).
2. Double-click the file. It opens in your default browser (Chrome, Edge, Firefox or Safari all work).
3. On first open, the **Concepts Primer** and **Setup Wizard** appear automatically (next two chapters).

Tip — make a desktop shortcut Right-click the file and choose *Send to → Desktop (create shortcut)* on Windows, or drag it to your Dock on macOS. Your plan auto-saves to the browser's local storage on every change — re-open in the same browser and your plan is still there.



5 retirement concepts before you start

These 5 ideas come up everywhere in retirement planning. A 2-minute skim now will make every screen of this dashboard much easier to understand. You can revisit them any time from [Help → Glossary](#).



MAGI controls your safety nets

Modified Adjusted Gross Income is the figure that determines whether you qualify for ACA subsidies and whether you owe Medicare surcharges. It includes 401k withdrawals but *not* Roth withdrawals. That asymmetry is the most powerful lever in retirement tax planning.



FRA — Full Retirement Age

For most people retiring today, FRA is **67**. Claim Social Security at 62 and you lose ~30% of your monthly cheque *permanently*. Wait until 70 and you gain ~24% above FRA. Health and longevity in your family matter more than the breakeven math.



ACA cliffs are real

Between retirement and Medicare (age 60–64), unsubsidised health premiums can be **\$1,000–1,500/mo**. The ACA caps your premium at 8.5% of MAGI — but only up to **400% of FPL**. Cross that line by \$1 and you lose the entire subsidy. Plan around it.



Tax brackets are your spending dial

The **12% bracket** is the sweet spot for retirees. Each dollar above it costs ~22% (nearly double). The dashboard shows how much "headroom" you have in each phase — use it for Roth conversions or extra 401k withdrawals taxed at the lower rate.



RMDs hit at age 73

From 73, the IRS forces you to withdraw a minimum from every Traditional 401k/IRA each year (~3.7% to start, growing). Miss it and the penalty is **25%** of the shortfall. The dashboard estimates your RMD per phase and warns if your withdrawal is below it.



You'll see small ⓘ icons throughout the planner. Click any of them for a quick explanation tied to that field.

DON'T SHOW THIS AGAIN

[Skip to dashboard](#) [Skip to setup wizard](#)

[Continue to feature tour →](#)

On first open, a five-card primer introduces the ideas that drive most retirement decisions.

Chapter 3 — The Concepts Primer: 5 ideas worth knowing

Before you build your first plan, the planner shows a short primer covering five ideas that drive most decisions. Skip it on your first visit if you like — you can relaunch it any time from the Help modal.

The five concepts

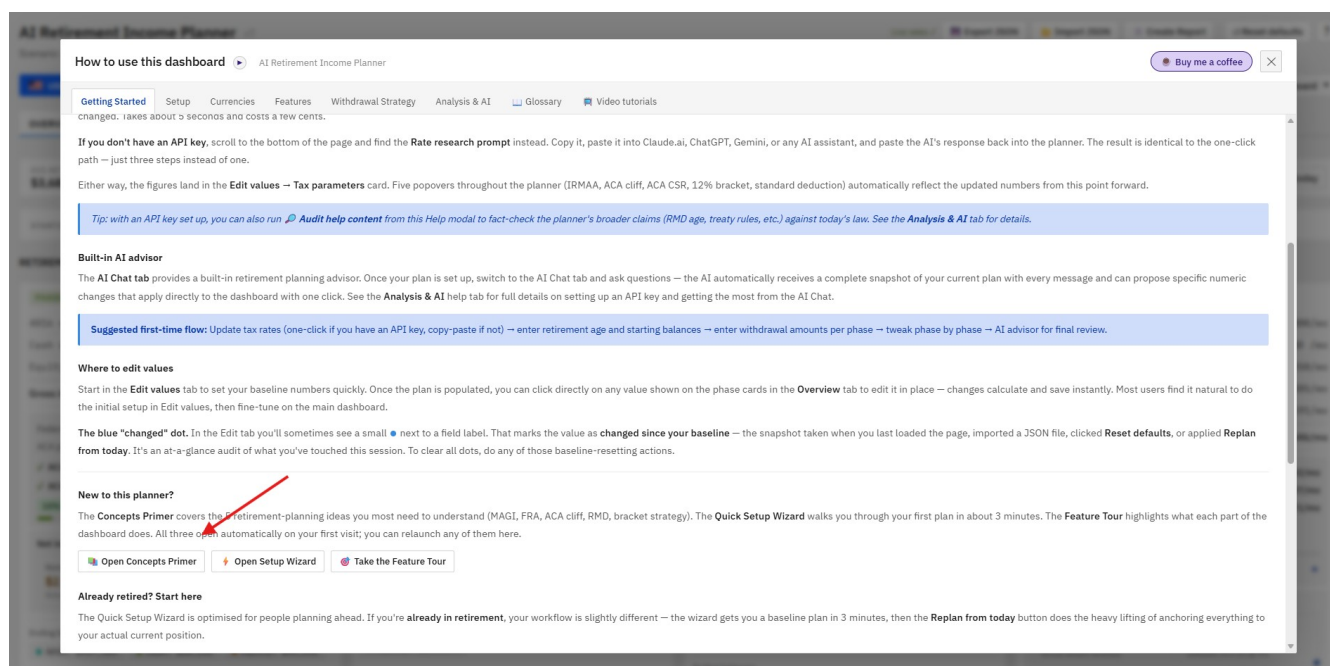
1. MAGI controls your safety nets. Modified Adjusted Gross Income determines whether you qualify for ACA subsidies and whether you owe Medicare surcharges (IRMAA). It includes 401k withdrawals but *not* Roth withdrawals — that asymmetry is the most powerful lever in retirement tax planning.

2. FRA — Full Retirement Age. For most people retiring today, FRA is 67. Claim at 62 and you lose about 30% permanently; wait to 70 and you gain about 24% above FRA.

3. ACA cliffs are real. Between retirement and Medicare, unsubsidised premiums can be \$1,000–1,500/month. The ACA caps your premium at 8.5% of MAGI — but only up to 400% of the Federal Poverty Level. Cross by \$1 and you lose the entire subsidy.

4. Tax brackets are your spending dial. The 12% bracket is the sweet spot; each dollar above it costs about 22%. The planner shows your *headroom* in each phase.

5. RMDs hit at age 73. From 73 the IRS forces a minimum withdrawal from Traditional 401k/IRA each year. Miss it and the penalty is 25% of the shortfall.



How to use this dashboard | AI Retirement Income Planner

Getting Started | Setup | Currencies | Features | Withdrawal Strategy | Analysis & AI | Glossary | Video tutorials

changed. Taxes about 2 seconds and costs a few cents.

If you don't have an API key, scroll to the bottom of the page and find the **Rate research prompt** instead. Copy it, paste it into Claude.ai, ChatGPT, Gemini, or any AI assistant, and paste the AI's response back into the planner. The result is identical to the one-click path — just three steps instead of one.

Either way, the figures land in the **Edit values — Tax parameters** card. Five popovers throughout the planner (IRMAA, ACA cliff, ACA CSR, 12% bracket, standard deduction) automatically reflect the updated numbers from this point forward.

*Tip: with an API key set up, you can also run **Audit help content** from this Help modal to fact-check the planner's broader claims (RMD age, treaty rules, etc.) against today's law. See the **Analysis & AI** tab for details.*

Built-in AI advisor

The **AI Chat tab** provides a built-in retirement planning advisor. Once your plan is set up, switch to the AI Chat tab and ask questions — the AI automatically receives a complete snapshot of your current plan with every message and can propose specific numeric changes that apply directly to the dashboard with one click. See the **Analysis & AI** help tab for full details on setting up an API key and getting the most from the AI Chat.

Suggested first-time flow: Update tax rates (one-click if you have an API key, copy-paste if not) — enter retirement age and starting balances — enter withdrawal amounts per phase — tweak phase by phase — AI advisor for final review.

Where to edit values

Start in the **Edit values** tab to set your baseline numbers quickly. Once the plan is populated, you can click directly on any value shown on the phase cards in the **Overview** tab to edit it in place — changes calculate and save instantly. Most users find it natural to do the initial setup in Edit values, then fine-tune on the main dashboard.

The blue "changed" dot. In the Edit tab you'll sometimes see a small • next to a field label. That marks the value as **changed since your baseline** — the snapshot taken when you last loaded the page, imported a JSON file, clicked **Reset defaults**, or applied **Replan from today**. It's an at-a-glance audit of what you've touched this session. To clear all dots, do any of those baseline-resetting actions.

New to this planner?

The **Concepts Primer** covers the retirement-planning ideas you most need to understand (MAGI, FRA, ACA cliff, RMD, bracket strategy). The **Quick Setup Wizard** walks you through your first plan in about 3 minutes. The **Feature Tour** highlights what each part of the dashboard does. All three **open** automatically on your first visit; you can relaunch any of them here.

[Open Concepts Primer](#) [Open Setup Wizard](#) [Take the Feature Tour](#)

Already retired? Start here

The Quick Setup Wizard is optimised for people planning ahead. If you're **already in retirement**, your workflow is slightly different — the wizard gets you a baseline plan in 3 minutes, then the **Replan from today** button does the heavy lifting of anchoring everything to your actual current position.

Reopen the primer any time from Help → Getting Started.

Chapter 4 — The Setup Wizard: your first plan in 3 minutes

After the Primer (or any time from the Help modal), the Setup Wizard guides you through the minimum inputs needed for a working plan.

The wizard's five steps

- 1. Currency & residency.** Choose your home currency (USD, GBP, CAD, AUD, PHP or THB) and tax residency. This determines which tax regime applies and which Plan Health checks are relevant.
- 2. Starting balances.** Enter 401k, Cash, Equity and Roth balances today. You can refine later.
- 3. Retirement start age & plan horizon.** Choose the age you stop working and the age your plan runs to. The default is 80; most users extend to 90 for longevity protection using the **Extend to age 90** preset on the command strip.
- 4. Social Security / State Pension.** Enter your expected monthly benefit at your chosen claiming age. UK users enter their State Pension forecast.
- 5. Tax parameters.** The wizard ships with current-year defaults. With an Anthropic API key, one click updates these via **Fetch current tax rates** (Chapter 21).

After the wizard You'll land on the Overview dashboard. Fine-tune any input on the **Edit values** tab or by clicking values inline on the phase cards. The Plan Health badge immediately shows whether your plan passes the eight standard checks — don't worry if it's not 8/8 (see Chapters 11–12).

⚡ Quick Setup Wizard

1 — 2 — 3 — 4 — 5

Welcome to the AI Retirement Income Planner

This 5-step wizard gets you up and running in about 3 minutes. You can skip any step and fill in values later from the **Edit values** tab.

🌟 New in v7

A built-in **AI Chat advisor** that knows your plan, a dedicated **Annuity Calculator**, a **What-if Explorer** with live trade-off sliders, a complete **educational system** (click any ⓘ for plain-English explanations), and a **self-auditing** help system that keeps the planner accurate for years.

🤖 Built-in AI Chat advisor

A full Claude-powered AI sits inside the planner. Every message includes your complete plan automatically — the AI proposes specific numeric changes you apply with one click. Requires an Anthropic API key (a few cents per conversation).

📊 Phase-by-phase income simulation

Models 401k, Cash, Roth, and equity balances across up to 5 retirement phases — with tax, ACA premiums, IRMAA, inflation, and Social Security all calculated together month by month.

🎓 Built-in education

Click any ⓘ icon for a plain-English explanation of confusing fields. Click any badge on a phase card to see what it means *using your actual numbers*. Searchable glossary, what-if explorer, concepts primer, and feature tour all included.

💰 Annuity calculator & What-if Explorer

Model fixed annuities (SPIA / DIA / COLA) and apply them to your plan with one

Step 1 of 5 [Skip setup](#) [Next →](#)

The five-step wizard builds a working plan in a few minutes.

Most planners assume you're modelling forward from accumulation. If you're already retired, that's the wrong starting point. **Replan from today** is designed for you.

How it differs from the normal wizard

The wizard asks *"at what age will you retire?"* Replan-from-today asks *"how old are you now, and what are your actual current balances?"* It then:

- Trims past phases out of the model so they don't double-count.
- Pre-fills your current Social Security and UK State Pension amounts.
- Preserves your spouse's age gap if you file MFJ.
- Restarts the projection from your actual current balances.

Recommended flow

1. Step through the Setup Wizard with your real retirement start age.
2. On the **Edit values** tab, click **Fetch current tax rates** (or use the Rate Research Prompt).
3. Click **Replan from today** and enter your current age and actual balances.
4. Open the **Plan with AI** sidebar (Chapter 20) and ask for optimisations from your anchored position.

AVG NET / HO: \$4,112 (nom) - \$3,230 (real) | EST. TOTAL AGE 80 (USD): \$1,090,697 | PHASE 5 PROJECTION: Age 72-80 | Extend to age 90 | Total tax to 80: \$60,839 | Plan Health: 7/8 ✓ | Replan from today

REPLAN FROM CURRENT AGE ▶ Replan - 90 sec

First time using Replan? Enter today's reality – your actual current age, current account balances, and current SS / UKP payment amounts (the amounts you receive now, after any COLA / triple-lock growth that has already happened). Phases you've already lived through will be trimmed and the rest of the plan re-anchored from your real situation. Your original plan stays saved until you Apply – and you can roll back any time with Reset to original plan.

CURRENT AGE	ACTUAL 401K BALANCE (USD)	ACTUAL CASH BALANCE (USD)	ACTUAL EQUITY BALANCE (USD)
63	400000	50000	80000

✓ Apply & recalculate | Cancel | ↗ Reset to original plan

Replan from today anchors an already-retired plan to your real current age and balances.

Part 2 — Building your plan

With your first plan loaded, this part walks through the day-to-day mechanics of inspecting and editing your numbers.

Chapter 6 — Reading a phase card

The **Overview** tab shows your retirement as a strip of phase cards (typically five). For Linda these are roughly ages 62–65, 65–67, 67–72, 72–80, and 80+.

Anatomy of a phase card

- **Age range and label** — e.g. *Phase 2 (ages 65–67)*.
- **Net monthly income** — what you'll receive after tax, in nominal and real terms.
- **Income source breakdown** — colour-coded segments for 401k, cash, equity, Roth, Social Security, pensions, part-time work and rental income.
- **Tax & healthcare bar** — federal tax, ACA premium or Medicare cost, and IRMAA surcharge.
- **Account balances** — start and end balance per account with direction arrows.
- **Health badges** — clickable badges flagging conditions like *Near 12% bracket ceiling* or *Below RMD estimate*.

New in v7 — clearer phase cards The "*% of SS taxable*" note now always sits on its own line beneath the bracket badge, so it never crowds the bracket pill at narrow widths. The Roth withdrawal and conversion sections now show each phase's duration in months (e.g. *Phase 5 · 96mo*) so you can see the period a figure covers at a glance.

Clickable badges

Every badge is clickable, and the explanation uses your actual figures — for instance: "*You're \$4,200 below the 12% ceiling — you could withdraw an extra \$4,200 from your 401k or convert that much to Roth without bumping into 22%.*"

PHASE 2 Age 62–65 · 36mo

401k withdrawal **\$1,900/mo**

Cash withdrawal **\$150/mo**

Equity withdrawal **\$350/mo**

Gross income **\$2,400/mo**

Federal income tax **-\$58/mo**

ACA premium est. **-\$79/mo**

✓ ACA subsidy eligible **MAGI > 100% FPL**

✓ ACA Silver CSR **100–250% FPL**

10% bracket (\$12,962) ~2028 est.

Net income after tax & healthcare

Nominal
\$2,263/mo
Actual dollars received

Real (today's money)
\$2,165/mo
Deflated 1.5 yrs @ 3%

Ending balances

● **401k: \$417,303**

● **Cash: \$50,238**

● **Equity: \$93,231**

Every element of a phase card — and every badge is clickable for an explanation in your own numbers.

Chapter 7 — The Edit values tab: where the numbers live

Click the **Edit values** tab to see every input that drives your plan, organized into cards by topic.

The cards

- **Starting balances** — 401k, Cash, Equity, Roth today, plus each one's annualized growth rate.
- **Per-phase withdrawals** — for each phase, what you withdraw from each account, plus part-time income, Roth conversions, rental/passive income and Social Security.
- **Social Security & pensions** — base amount, COLA rate, claiming age, spouse details (if MFJ).
- **Tax parameters** — federal brackets, FPL thresholds, IRMAA cliff, standard deduction, and **state income tax** (see below). See Chapter 10.
- **Country tax regimes** — UK personal allowance and bands, Canadian brackets, Australian levy and brackets.
- **RMD settings** — start age (default 73) and whether RMD warnings are active.
- **Monte Carlo settings** — number of simulations and volatility (sigma) per account type.

New in v7 — part-time income in every phase Earlier versions offered a part-time income field only in the first couple of phases. In v7 **every phase** has its own part-time income field, so you can model a phased "glide-path" retirement (e.g. consulting two days a week until 70) accurately. The field flows through every calculation, the Plan Health checks, the AI context and the PDF report.

New in v7 — state income tax with autocomplete + AI lookup The **State** field offers a type-ahead list of US states as you type. Once a state is entered, an **Auto-fill rate** button becomes active: click it and the AI looks up that state's flat-rate approximation and any retirement-income exemptions and fills them in for you. Clear the state and the button disables again. (Requires an API key — see Chapter 18.)

Inline editing & blue-dot indicators

You can change any number anywhere. Edit-tab inputs update the dashboard live, and you can click directly on dashboard phase-card numbers to edit in place (USD display mode only). A small blue dot marks any field changed since the session started; save or import a plan to reset the baseline.

PHASE 3 Age 65–67 · 24mo

401k withdrawal	\$2,250/mo
Cash withdrawal	\$150/mo
Equity withdrawal	\$450/mo
Part-time work	\$1,200/yr
Gross income	\$2,950/mo

Federal income tax	-\$83/mo
Medicare Part B est.	-\$228/mo
Medicare Part D est.	-\$53/mo

10% bracket (\$13,956) ~2030 est.

Net income after tax & healthcare

Nominal \$2,586/mo Actual dollars received	Real (today's money) \$2,298/mo Deflated 4.0 yrs @ 3%
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Ending balances

- 401k: \$422,035
- Cash: \$50,412
- Equity: \$101,877

STATE INCOME TAX (FLAT APPROXIMATION) ⓘ

STATE

e.g. California

🔮 Auto-fill rate & exemptions with AI

STATE INCOME TAX RATE (%/YR)

0

0 = no state tax (e.g. FL, TX, WA). A single flat rate approximating your effective state rate — not per-bracket.

- SOCIAL SECURITY EXEMPT FROM STATE TAX
- 401K / PENSION INCOME EXEMPT FROM STATE TAX

Tax thresholds remain in USD; tax is calculated in USD then converted for display.

v7 adds part-time income to every phase and an AI-powered state-tax lookup.

Chapter 8 — Cash lump sums

Real retirements include one-time cash events — selling a house, an inheritance, a deferred bonus. The **Cash lump sums** tab lets you add these without distorting your phase withdrawal rates.

Adding a lump sum

1. Click the **Cash lump sums** tab.
2. Click **+ Add lump sum**.
3. Enter the amount, the phase it lands in, and an optional label (e.g. *House sale*).
4. The lump is added to your cash balance at the start of that phase and compounds at your cash growth rate for the rest of the simulation.

Lump sums add money in — they don't spend it. A lump increases your cash balance but doesn't automatically increase what you spend. To actually use it for living expenses, increase your cash withdrawal in the same or later phases on the Edit values tab.

Once a lump has an amount, an **Evaluate as annuity** link appears on its row. Clicking it switches to the Annuity Calculator with the lump's value pre-filled as the premium (see Chapter 24).

● Cash lump sum events ⓘ

Add one-time windfalls. Enter amounts in **USD**. Each lump sum is added to cash at the start of its assigned phase.

AMOUNT (USD)	PHASE	LABEL / DESCRIPTION
AMOUNT (USD)	PHASE	LABEL
<input type="text" value="150000"/>	<input type="text" value="Phase 2 (62-65)"/>	<input type="text" value="House Sale"/>

[🔥 Evaluate as annuity →](#)

AMOUNT (USD)	PHASE	LABEL
<input type="text" value="\$200,000"/>	<input type="text" value="Phase 2 (62-65)"/>	<input type="text" value="e.g. House sale"/>

Add one-off cash events to the right phase — then optionally evaluate them as an annuity.

Chapter 9 — Currencies and residency modes

The planner supports six currencies and four residency modes. The combination determines which tax regimes apply and which health-care assumptions are used.

Switching currency & the two currency flags

Use the currency selector in the header (USD / GBP / CAD / AUD / PHP / THB). All values are stored internally in USD; the display converts using live exchange rates. Two flags control behaviour: *active currency* (your primary residency currency) and *display currency* (what's shown). You can browse a plan in one currency while modelling it in another.

Residency modes

- **US resident (USD)** — full US federal tax, IRMAA, ACA subsidy and Medicare modelling.
- **UK resident (GBP)** — UK income tax on 401k withdrawals, State Pension, equity gains and part-time income; US Social Security is exempt under the US-UK treaty (Article 17). US tax is reduced by a Foreign Tax Credit.
- **Foreign resident (PHP / THB / other)** — disables US healthcare costs (ACA, Medicare, IRMAA). US federal tax still applies if you remain a US person.
- **Canada / Australia** — full Canadian or Australian tax regime including CPP/OAS or Super/Age Pension.

New in v7 — close the custom-rates panel without losing your rates If you enter your own exchange rates, you can now click **Done** to close the custom-rates panel while *keeping* those rates active — the reopen control is relabelled *Edit custom rates*. A separate *Use live rates* button discards your custom values and refetches live rates.


The screenshot shows the 'AI Retirement Income Planner v7' interface. At the top, there is a scenario description: 'Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan · ACA · CSR · Tax · Inflation-Adjusted Net Income · Lump Sums · Equities'. Below this is a currency selector with buttons for USD, GBP, CAD, AUD, PHP, and THB. The USD button is highlighted. Below the selector is a panel titled 'Exchange rates (1 USD = ?)' with the subtitle 'Custom rates — edit below, changes apply instantly'. This panel contains five input fields for exchange rates: 1 USD = ? GBP (0.7433), 1 USD = ? CAD (1.3833), 1 USD = ? AUD (1.3957), 1 USD = ? PHP (61.8053), and 1 USD = ? THB (32.6025). To the right of the input fields are two buttons: 'Use live rates' and 'Done'.

Set your own exchange rates, then click Done to keep them active while you keep planning.

Chapter 10 — Tax parameters: what each one means

On the Edit values tab, the **Tax parameters** card holds the values that drive every tax calculation. Every value is inflation-adjusted forward to each phase's mid-point automatically.

The federal parameters (US)

- **Standard deduction** — single (and MFJ if filing jointly), plus an extra senior deduction for filers 65+.
- **Tax bracket ceilings** — taxable-income thresholds for the 10%, 12% and 22% brackets; above 22% the model applies 24%.
- **IRMAA threshold** — the single-filer MAGI level above which IRMAA Tier 1 surcharges apply (doubled for MFJ).
- **FPL 100% / 250% / 400%** — Federal Poverty Level values; the ACA marketplace uses the prior year's FPL.
- **State income tax**  — a flat-rate approximation plus exemptions for your state, with type-ahead entry and optional AI auto-fill (Chapter 7).

UK / Canadian / Australian parameters

UK: personal allowance, 20% and 40% ceilings, 45% additional-rate threshold (USD-equivalent, auto-converted). Canadian: basic personal amount, four bracket ceilings plus average provincial rate. Australian: tax-free threshold, three bracket ceilings plus the Medicare levy.

Keeping these current Use **Fetch current tax rates** (Chapter 21) for one-click updates with an API key, or the **Rate Research Prompt** for any external AI. See Chapter 36 for the long-term workflow.

Every tax parameter in one place — inflation-adjusted to each phase automatically.

TAX PARAMETERS (2026 USD)

Current-year US federal thresholds. The dashboard automatically inflates these for each future phase using your inflation rate. Click any ⓘ for a plain-English explanation of why each field matters. To refresh these values for the current tax year, use the **Rate research prompt** at the bottom of this page.

STANDARD DEDUCTION — SINGLE (\$) ⓘ

16100

AGE 65+ ADDITIONAL DEDUCTION (\$) ⓘ

2050

10% BRACKET CEILING (TAXABLE INCOME \$) ⓘ

12400

12% BRACKET CEILING (TAXABLE INCOME \$) ⓘ

50400

22% BRACKET CEILING (TAXABLE INCOME \$) ⓘ

105700

IRMAA THRESHOLD — SINGLE (\$) ⓘ

109000

NIIT MAGI THRESHOLD — SINGLE (\$) ⓘ

200000

3.8% surtax on investment income above this MAGI (MFJ uses \$250k). Not inflation-indexed in law, but the model inflates it per phase like other thresholds.

ACA 400% FPL CLIFF — SINGLE (\$) ⓘ

62600

ACA 250% FPL — SILVER CSR CEILING (\$) ⓘ

39125

FEDERAL POVERTY LEVEL 100% — SINGLE (\$) ⓘ

15060

Part 3 — Understanding your results

With your plan built, this part covers how to interpret the planner's outputs — from the Plan Health score to the drawdown strategies and the Monte Carlo fan chart.

Chapter 11 — Plan Health: the 8 checks and the score

Plan Health is a quick-glance score, shown as a badge on the dashboard (e.g. 6/8). Click it to open the full panel.

The 8 checks

1. **Portfolio survives to plan end** — combined balances stay above zero through your final phase.
2. **Income Floor Foundation** — guaranteed income (SS, pensions) covers a meaningful share of your target.
3. **Tax bracket headroom** — you're not needlessly pushing into 22% with 12% headroom left.
4. **ACA Subsidy Protected** — pre-Medicare phases stay below the 400% FPL cliff.
5. **IRMAA cliff distance** — post-Medicare phases stay below the IRMAA Tier 1 threshold.
6. **RMD readiness** — post-73 phases withdraw at least the estimated RMD.
7. **Real income preserved** — inflation-adjusted income doesn't decline materially across phases.
8. **Cash buffer adequate** — you hold enough cash to weather a 2–3 year downturn.

The badge colour reflects the percentage passed: green $\geq 75\%$, amber $\geq 50\%$, red below. Each check has an expandable **Why this matters** explanation. Acknowledged checks add (*N acknowledged*) to the badge.

Overall Plan Score

3/4 — Strong Plan



3 of 4 checks passed · 0 warnings

Not every check needs to pass. Use the flags to find the highest-impact changes, then stop when you feel confident — or dismiss checks that don't apply to your situation.

Showing 4 of 8 checks. Tax Bracket Efficiency, ACA Subsidy, IRMAA, and RMD are US-specific and are greyed out for non-USD plans. Switch to USD to see all 8 checks.

PLAN HEALTH — 4 CHECKS (4 US-SPECIFIC CHECKS HIDDEN)

✓ Income Adequacy
 All phases show positive income and real purchasing power remains above 50% of the starting phase. ✓
 ▶ [Why this matters](#)

— Tax Bracket Efficiency
US-specific — not applicable for your selected currency.

— ACA Subsidy Protected
US-specific — not applicable for your selected currency.

— IRMAA Not Triggered
US-specific — not applicable for your selected currency.

✓ Portfolio Survives to End
 Portfolio balances remain healthy through all phases. ✓
 ▶ [Why this matters](#)

— RMD Compliance
US-specific — not applicable for your selected currency.

✕ Income Floor Foundation
 Guaranteed income (\$4,400/mo) covers only 18% of your average income — the plan is heavily portfolio-dependent. Delaying SS or adding a pension would substantially reduce risk.

I'm OK with this

👾 Ask AI about this

▶ [Why this matters](#)

Eight checks, each with a personalised status and a Why-this-matters explanation. Checks unnecessary for your current scenario are disabled. If a particular check is not relevant to your current scenario click "I'm OK with this". Any failing check will have an "Ask AI about this" button available which will return plain language advice about what it means. When appropriate AI will also propose a list of optimisations you can individually select and apply to your plan with one click.

Chapter 12 — Acknowledging checks that don't apply

Some checks won't be relevant — an ACA cliff check is irrelevant for a foreign-resident plan; an RMD check is irrelevant if your plan ends before 73. Rather than living with a permanent red flag, acknowledge the check.

1. Open the Plan Health panel.
2. Find the check you want to acknowledge.
3. Click **I'm OK with this** beneath its description.
4. Optionally enter a short reason (for your own records).
5. Click **Acknowledge**.

The check stays in the panel but faded, with a **Restore** link. Acknowledgments persist across reloads and travel with your plan when you export JSON.

Overall Plan Score

7/8 — Strong Plan

7 of 8 checks passed · 0 warnings

Not every check needs to pass. Use the flags to find the highest-impact changes, then stop when you feel confident — or dismiss checks that don't apply to your situation.

PLAN HEALTH — 8 CHECKS



Income Adequacy

All phases show positive income and real purchasing power remains above 50% of the starting phase. ✓

▶ [Why this matters](#)



RMD Compliance

RMD shortfall of \$2,114/mo. IRS penalties (25% of shortfall) apply. Increase 401k withdrawals in the RMD phase immediately.

I'm OK with this



Ask AI about this

▶ [Why this matters](#)

You're OK with this? Add a short note so you remember why (optional):

e.g. "large cash buffer covers the gap"

Acknowledge

Cancel



RMD-Compliance [Restore](#)

RMD shortfall of \$2,114/mo. IRS penalties (25% of shortfall) apply. Increase 401k withdrawals in the RMD phase immediately.

Your note: "Large Cash Buffer"

Consciously dismiss a check that doesn't apply — with an optional note for your records.

Chapter 13 — The five drawdown strategies

The **Drawdown** tab answers a complementary question: "*Given my portfolio, what do established withdrawal strategies say I can safely spend?*" Five deterministic strategies plus Monte Carlo are available.

- **4% Rule** — withdraw a fixed % of your starting portfolio in year 1, then inflation-adjust. Slider 2.5%–6%.
- **Variable Percentage Withdrawal (VPW)** — an increasing % calibrated to growth and horizon; reaches zero at life expectancy.
- **Three-Bucket** — cash funds years 1–3, Roth/low-risk funds years 4–10, growth funds year 11+.
- **Floor & Upside** — separates guaranteed income from portfolio-dependent income with a coverage table.
- **Guardrails** — starts at 5% with rules to cut/raise spending 10% as markets move.

Plain-language insights Every strategy includes an Insights & Recommendations section in plain English — e.g. "*Even in the worst case, income would only drop to \$5,800/mo — within 15% of your current plan.*"

AI Retirement Income Planner v7

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan · ACA · CSR · Tax · Inflation-Adjusted Net Income · Lump Sums · Equities

Custom rates Export JSON Import JSON Create Report Reset defaults ?

USD GBP CAD AUD PHP THB Edit custom rates

\$ plain Fit phases A A A LIGHT STYLE Pro dashboard

OVERVIEW EDIT VALUES CASH LUMP SUMS BALANCE SCENARIOS STRESS TEST SS OPTIMIZER DRAWDOWN ANNUITIES WHAT-IF? TAX & ACA AI CHAT PLAN WITH AI

YOUR INPUTS USED IN THIS ANALYSIS

PORTFOLIO	GUARANTEED INCOME (FULL)	ASSUMPTIONS
401k	\$400,000 Social Security	\$2,643/mo Retirement age 62
Cash / savings	\$50,000 UK State Pension	\$1,700/mo Life expectancy 80
Equity	\$80,000 Total floor	\$4,343/mo Years in retirement 18
Total investable	\$530,000	401k growth 7%/yr
		Inflation 3%/yr
		Your plan avg net \$4,134/mo

SELECT A DRAWDOWN STRATEGY

Each strategy answers: "Given my portfolio, what can I safely spend?" – a complementary lens to your plan's income-target approach. Your plan avg net of \$4,134/mo is the benchmark shown in every result.

4% Rule Variable % 3 Buckets Floor & Upside Guardrails Monte Carlo

STRATEGY CONFIDENCE CHECKS

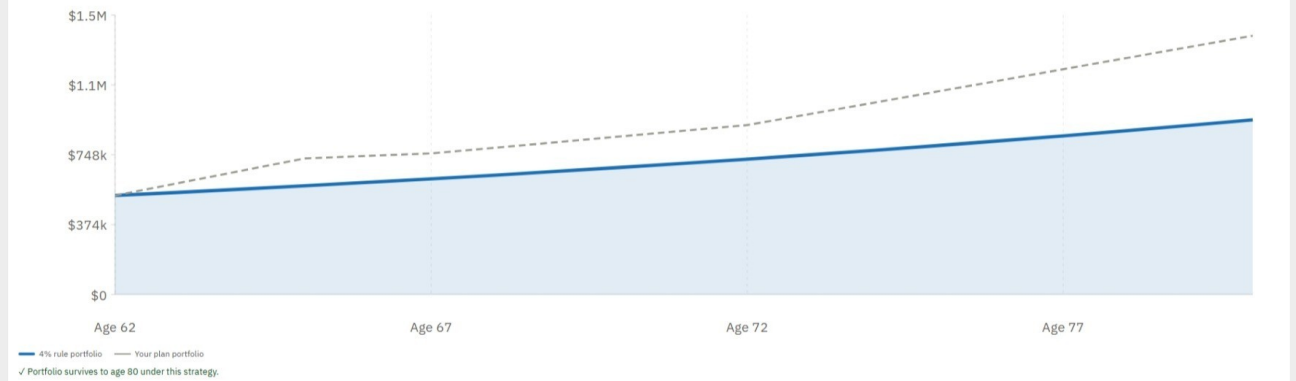
3/3 PASSED

- Income sufficient: 4% rule generates \$6,110/mo – meets your plan average.
- Portfolio positive at end: Portfolio survives to age 80. ✓
- Safe withdrawal confirmed: At 4%, withdrawals remain below portfolio growth – the plan is sustainable.

THE 4% RULE

WITHDRAWAL RATE: 4% Withdraw 4% of portfolio in year 1, then inflation-adjust annually – the Bengen / Trinity Study benchmark for sustainable withdrawals.

PORTFOLIO WITHDRAWAL /MO \$1,767	+ GUARANTEED FLOOR /MO \$4,343	TOTAL MONTHLY INCOME \$6,110	VS YOUR PLAN AVG +\$1,975/mo
-------------------------------------	-----------------------------------	---------------------------------	---------------------------------



INSIGHTS & RECOMMENDATIONS

- Based on your portfolio, the 4% rule suggests you could comfortably spend \$1,975/mo more than your current plan. You may be being cautious – worth thinking about whether you'd like a little more income in your earlier years.
- Your guaranteed income (\$4,343/mo) already covers 71% of the \$6,110/mo this approach would generate – your portfolio only needs to top up the remaining 29%. Boosting guaranteed income (for example by delaying Social Security) reduces how much you rely on investment returns.

Five established withdrawal strategies, each explained in plain English.

Chapter 14 — Stress Test: what 12 scenarios reveal

The **Stress test** tab runs your plan through 12 combined scenarios: four inflation rates (2%, your base, 5%, 8%) crossed with three return rates (bear -3%, your base, bull +3%). Each cell shows average monthly net income (nominal and real) and projected final-phase portfolio value.

Reading the grid

Your base case is highlighted. Upper-right cells (higher inflation/returns) tend to favour your plan; lower-left cells are the risk scenarios. If your plan looks healthy in the bottom-left corner, your strategy is robust to simultaneous adverse conditions.

Nominal vs real Big nominal drops in high-inflation cells aren't necessarily bad — check the real number for true purchasing-power impact.

INFLATION & RETURNS STRESS TEST ▶ Stress test - 2 min ▶ Inflation - 2 min

Average net monthly income and estimated total portfolio at age 80 across 12 combined scenarios. Blue = your current base case. Return delta applies equally to 401k, cash, equity, Roth, and super.

	BEAR (-3%)	BASE RETURNS	BULL (+3%)
Low inflation (2%)	\$4,144 _{mo} <small>Real: \$3,519/mo Total at 80: \$704,569</small>	\$4,138 _{mo} <small>Real: \$3,514/mo Total at 80: \$1,384,992</small>	\$4,133 _{mo} <small>Real: \$3,510/mo Total at 80: \$2,599,269</small>
Base inflation (3%)	\$4,145 _{mo} <small>Real: \$3,259/mo Total at 80: \$704,569</small>	\$4,134 _{mo} <small>Real: \$3,250/mo Total at 80: \$1,384,992</small> <small>▲ BASE CASE</small>	\$4,129 _{mo} <small>Real: \$3,246/mo Total at 80: \$2,599,269</small>
High inflation (5%)	\$4,136 _{mo} <small>Real: \$2,809/mo Total at 80: \$704,569</small>	\$4,130 _{mo} <small>Real: \$2,805/mo Total at 80: \$1,384,992</small>	\$4,125 _{mo} <small>Real: \$2,802/mo Total at 80: \$2,599,269</small>
Very high inflation (8%)	\$4,108 _{mo} <small>Real: \$2,286/mo Total at 80: \$704,569</small>	\$4,102 _{mo} <small>Real: \$2,283/mo Total at 80: \$1,384,992</small>	\$4,098 _{mo} <small>Real: \$2,280/mo Total at 80: \$2,599,269</small>

Twelve scenarios at once: how your plan holds up across inflation and return combinations.

Chapter 15 — Monte Carlo simulation

Monte Carlo runs up to 2,000 random-walk simulations (default 500). In each, an annual return is drawn independently for each bucket from a normal distribution with mean equal to your configured rate and standard deviation equal to your configured sigma.

Reading the fan chart

The chart shows percentile bands P10/P25/P50/P75/P90. The headline number is the probability of solvency — the percentage of runs ending with a positive balance at your final phase.

Volatility settings

Each account has its own sigma on the Edit values tab: equity typically 12–18%, 401k/bonds 6–10%, cash 2–4%. The new ⓘ popover on the cash/bond volatility field explains sensible ranges (Chapter 28).

What Monte Carlo doesn't do It does not predict the future — it quantifies uncertainty given your assumptions. A 92% probability of solvency means 92% of randomly-sampled future paths leave you with a positive balance.

AI Retirement Income Planner v7

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan · ACA · CSR · Tax · Inflation-Adjusted Net Income · Lump Sums · Equities

Custom rates Export JSON Import JSON Create Report Reset defaults ?

USD GBP CAD AUD PHP THB Edit custom rates

\$ plain Fit phases A A A LIGHT STYLE Pro dashboard

OVERVIEW EDIT VALUES CASH LUMP SUMS BALANCE SCENARIOS STRESS TEST SS OPTIMIZER **DRAWDOWN** ANNUITIES WHAT-IF? TAX & ACA AI CHAT PLAN WITH AI

YOUR INPUTS USED IN THIS ANALYSIS

PORTFOLIO	GUARANTEED INCOME (FULL)	ASSUMPTIONS
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Cash / savings	\$50,000 UK State Pension	\$1,700/mo Life expectancy 80
Equity	\$80,000 Total floor	\$4,343/mo Years in retirement 18
Total investable	\$530,000	401k growth 7%/yr
		Inflation 3%/yr
		Your plan avg net \$4,134/mo

SELECT A DRAWDOWN STRATEGY

Each strategy answers: "Given my portfolio, what can I safely spend?" – a complementary lens to your plan's income-target approach. Your plan avg net of \$4,134/mo is the benchmark shown in every result.

- 4% Rule
- Variable %
- 3 Buckets
- Floor & Upside
- Guardrails
- Monte Carlo**

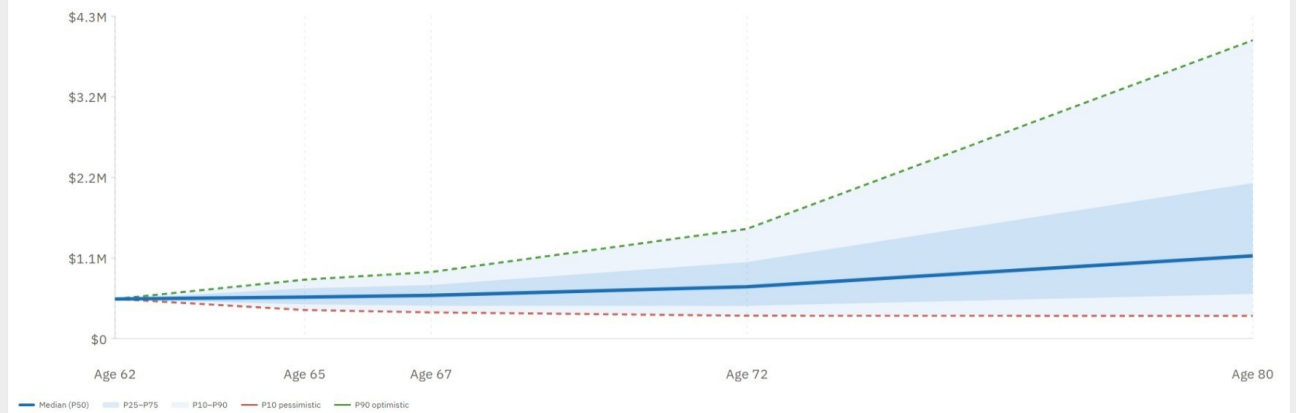
STRATEGY CONFIDENCE CHECKS

3/3 PASSED

- Income sufficient:** Monte Carlo uses your plan withdrawals – income matches your configured plan. ✓
- Portfolio positive at end:** Monte Carlo quantifies the probability of a positive portfolio balance – see the P10/P50/P90 chart below. ✓
- Survival probability > 80%:** 100% of simulations end with a positive balance at age 80. ✓

MONTE CARLO – PORTFOLIO VALUE DISTRIBUTION

500 simulations · stock $\sigma = 12\%/yr$ · cash $\sigma = 4\%/yr$ · inflation $\sigma = 1.5\%/yr$ (withdrawals scale with each run's inflation) · blue line = median · dark band = P25–P75 · outer band = P10–P90



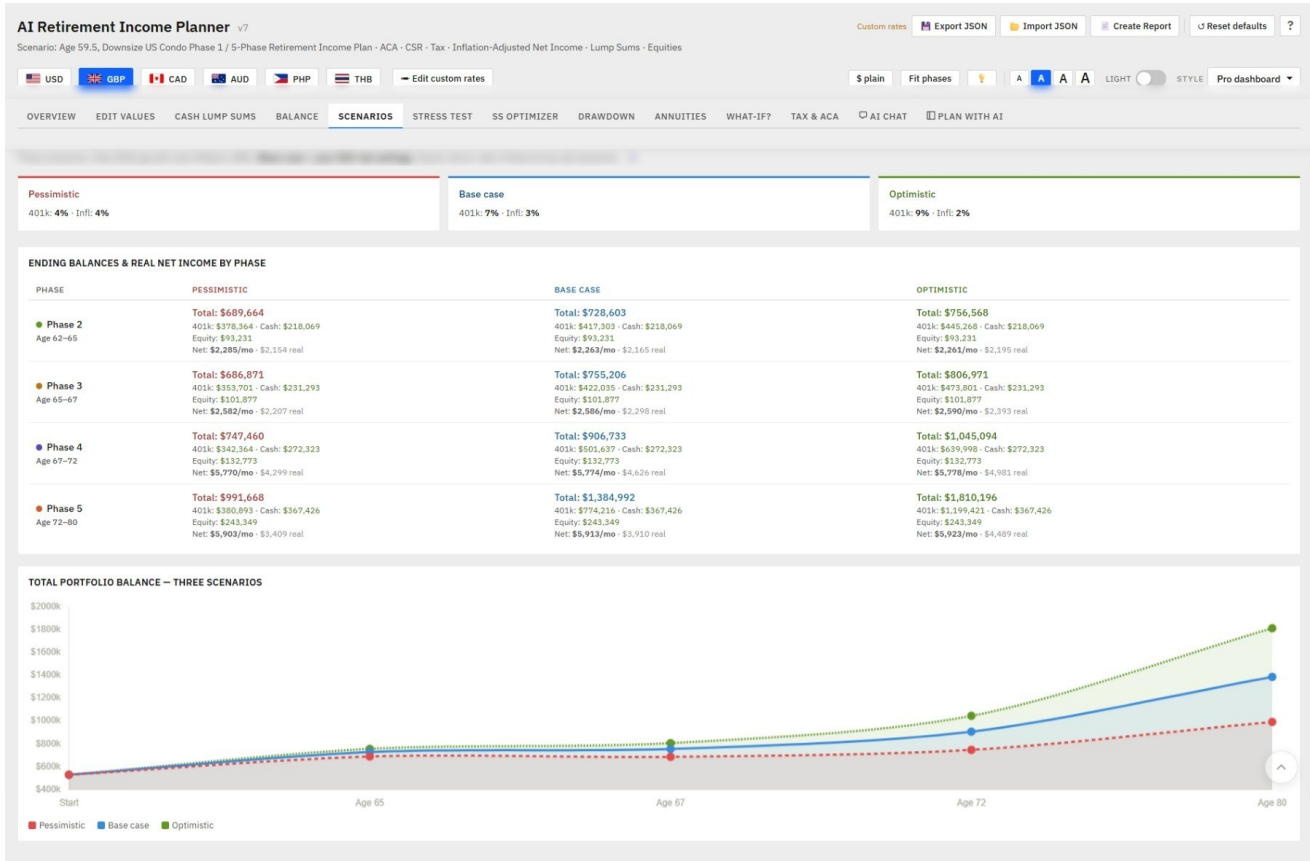
MEDIAN PORTFOLIO AT 80 \$1,107,452	WORST 10% (P10) AT 80 \$304,550	BEST 10% (P90) AT 80 \$3,995,459	PROBABILITY SOLVENT AT 80 100%
--	---	--	--

How to read this: Each simulation runs your full retirement plan from start to age 80 using the same withdrawal schedule but with randomised annual portfolio returns drawn from a normal distribution. The spread shows how sequence-of-returns risk and return volatility affect outcomes. A wider fan = more uncertainty. If the P10 line approaches zero, your plan may be vulnerable in poor-return scenarios. Consider reducing withdrawals or increasing conservative allocations.

The fan chart shows the range of outcomes; the headline figure is your probability of solvency.

Chapter 16 — Scenarios comparison

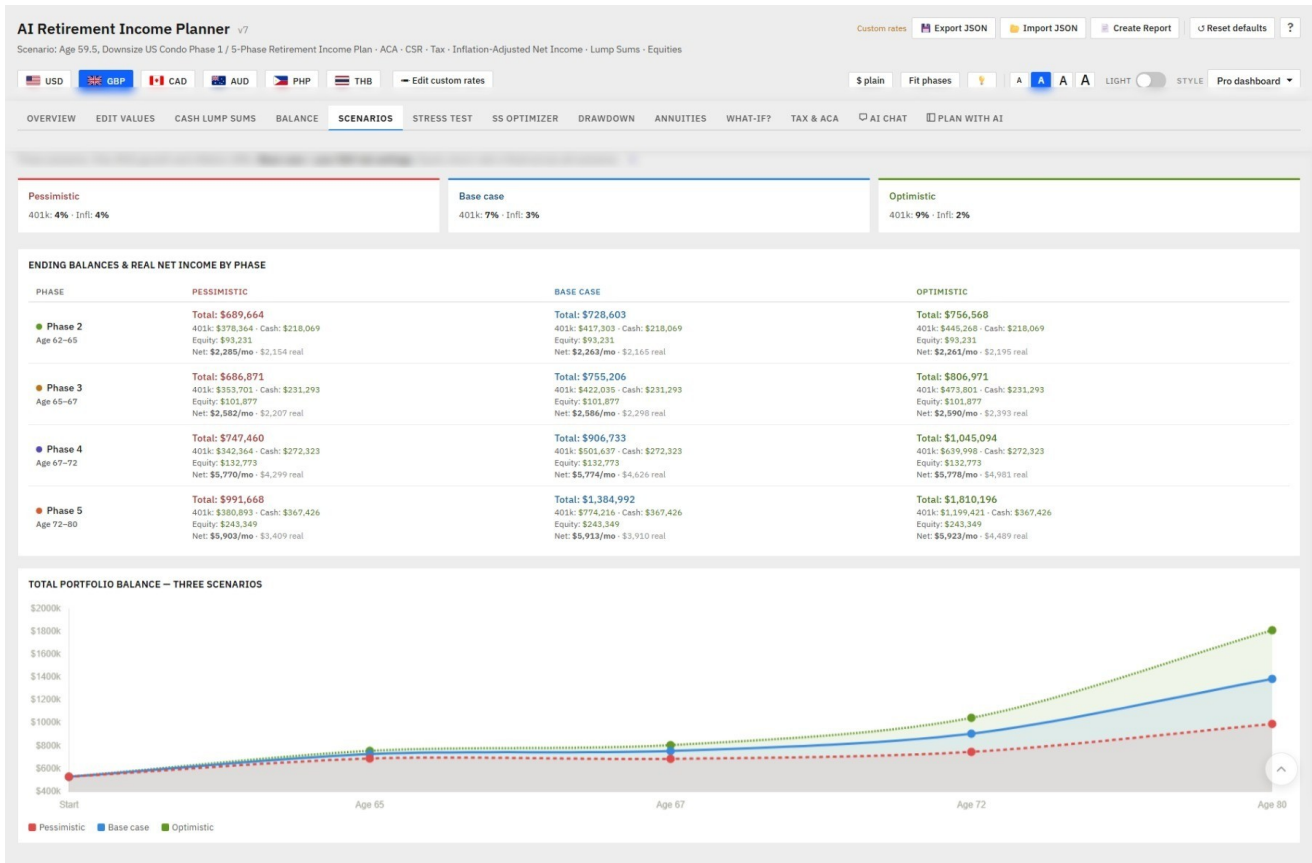
The **Scenarios** tab compares your plan against three pre-defined scenarios — Pessimistic (4% returns, 4% inflation), your Base case, and Optimistic (9% returns, 2% inflation) — side by side. Use it to see how much depends on your return assumption, how much real income you lose if inflation runs hot, and whether the pessimistic–optimistic gap is narrow enough to plan around.



Three return/inflation scenarios side by side.

Chapter 17 — Balance chart

The **Balance** tab visualizes your account balances (401k, Cash, Equity, Roth) over time, month by month. Each account is a coloured line; the X axis is age. Look for lines crossing zero (accounts depleting early), steep drops, rising lines after retirement (growth outpacing withdrawal), and crossover points hinting at rebalancing opportunities.



Watch each account rise and fall across your whole retirement.

Part 4 — AI features

Several features use Claude (Anthropic's AI) to make the planner more accurate, more conversational and more current. All are optional and require an Anthropic API key (Chapter 18). In v7 the same key also unlocks the new **Plan with AI** co-pilot (Chapter 20).

Chapter 18 — Adding your Anthropic API key

The AI features require an Anthropic API key. This is different from a login — you create an account at console.anthropic.com (free to sign up), generate a key, paste it into the planner once, and you're done. You only pay for usage (typically a few cents per session).

To get a key

1. Visit console.anthropic.com and sign up (or log in).
2. Add a payment method (pay-as-you-go; topping up \$5 lasts many months).
3. Go to **API Keys** in the console sidebar.
4. Click **Create Key**, name it, and copy the key (it starts with `sk-ant-`).

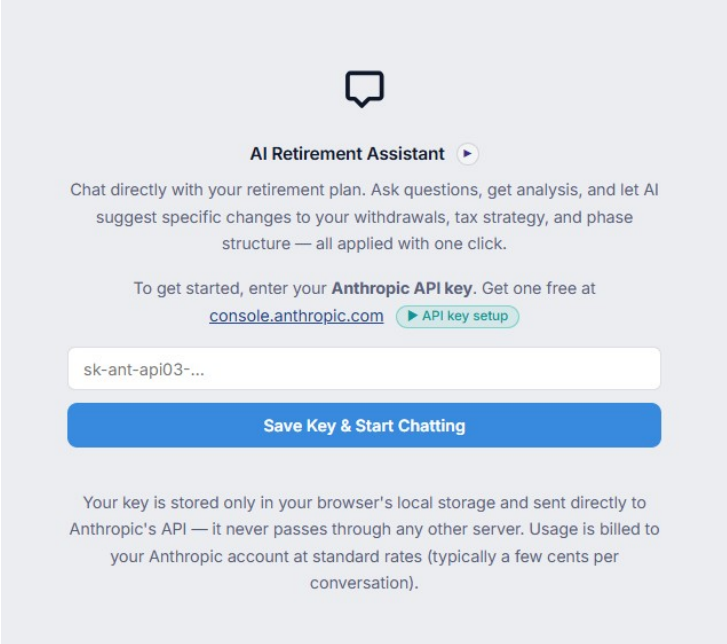
To add the key to the planner

1. Open the planner and click the **AI Chat** tab (or open the **Plan with AI** sidebar).
2. Paste your key in the input field, then click **Save key**.
3. The key is stored only in your browser's local storage. It's sent only to Anthropic's API when you use an AI feature — never to any third-party server.

One key, every AI feature The same key unlocks AI Chat, the Plan with AI sidebar, the state-tax lookup, Fetch current tax rates, the Help content audit, and AI commentary in the PDF report. You only enter it once.

Keep your key private Treat your API key like a password. Don't paste it into emails, chats or screenshots you share. If a key is ever exposed, rotate it in the Anthropic console.

Paste your key once; it's stored only in your browser and sent only to Anthropic.



The screenshot shows the 'AI Retirement Assistant' interface. At the top, there is a chat icon and the title 'AI Retirement Assistant'. Below this, a description reads: 'Chat directly with your retirement plan. Ask questions, get analysis, and let AI suggest specific changes to your withdrawals, tax strategy, and phase structure — all applied with one click.' A prompt says: 'To get started, enter your **Anthropic API key**. Get one free at console.anthropic.com [▶ API key setup](#)'. A text input field contains the partial key 'sk-ant-api03-...'. Below the input field is a blue button labeled 'Save Key & Start Chatting'. At the bottom, a disclaimer states: 'Your key is stored only in your browser's local storage and sent directly to Anthropic's API — it never passes through any other server. Usage is billed to your Anthropic account at standard rates (typically a few cents per conversation).'

Chapter 19 — AI Chat: six starter prompts and how to read proposals

The **AI Chat** tab is the full-screen conversational surface. Every message includes a complete live snapshot of your plan — balances, phases, tax parameters, calculated results and Plan Health checks — so responses are specific to your numbers.

Six conversation-starter pills

- **Summarise & flag risks** — a 60-second overview with the 2–3 biggest risks.
- **Tax bracket check** — per-phase bracket distance and unused headroom.
- **ACA / CSR check** — cliffs and CSR opportunities in pre-Medicare phases.
- **Withdrawal strategy** — suggested adjustments to your account mix.
- **Propose optimizations** — specific numeric changes you can apply with one click.
- **Roth conversion advice** — conversion amounts that fit your bracket headroom.

AI proposals — applying changes directly

When you ask for optimizations, Claude returns a structured proposal (e.g. "*Reduce 401k withdrawal in Phase 2 by \$3,000, increase Roth by \$3,000 — keeps you below 400% FPL*") with an **Apply** button. AI proposals are constrained by your Plan Health state — Claude won't push you over the ACA cliff or into a higher IRMAA tier unless you explicitly ask.

New in v7 — copy any AI response Each AI response now has a **copy** icon at the bottom. Click it to copy a clean, plain-text version of the reply to your clipboard — ready to paste into Word, email or your planning notes.

OVERVIEW EDIT VALUES CASH LUMP SUMS BALANCE SCENARIOS STRESS TEST SS OPTIMIZER DRAWDOWN ANNUITIES WHAT-IF? TAX & ACA AI CHAT PLAN WITH AI

AI RETIREMENT ASSISTANT AI will receive your full plan on first message Clear Settings

Phase 2 (62-65): Modest lift in cash + equity draws to use the house-sale proceeds and raise real income while staying well under CSR ceiling (\$40,899) and far below the 12% bracket.

Phase 3 (65-67): Small lift — still under CSR (irrelevant post-65) and 12% bracket.

Phase 4 (67-72): Increase 401k to ~\$2,200/mo. Pre-empts RMD problem by drawing the 401k down before RMDs hit, and keeps you in 12% bracket with ~\$89k headroom. Lift cash draw to spend down the surplus.

Phase 5 (72-80): Raise 401k to \$1,600/mo to clear the RMD requirement (~\$1,526) with a small margin. Lift cash to draw down the surplus. Stays well within 12% bracket.

Expected Impact

- X RMD Compliance — ✓ (Phase 5 401k draw now exceeds RMD estimate)
- 12% bracket preserved in all phases (largest taxable income still ≈ \$55k vs. \$62k+ ceiling)
- ACA CSR preserved in Phase 2 (MAGI stays under \$40,899)
- IRMAA preserved (largest MAGI ≈ \$90k vs. \$136k Phase 4 threshold)
- Real income lifted meaningfully in every phase
- Portfolio still survives to 80 with margin (draws remain well within bucket budgets)

Health checks preserved: Income Adequacy, Tax Bracket Efficiency, ACA Subsidy Protected, IRMAA Not Triggerred, Portfolio Survives to End, Income Floor Foundation, Stress Test Resilient

Checks improved: RMD Compliance (X → ✓ expected)

The app will now simulate these — if any check flips or RMD still falls short, I'll revise.

Ask about your retirement plan... (Shift+Enter for new line, Enter to send) Send

AI Proposals

Review the AI's suggested changes. Uncheck any you don't want, then Apply.

- PHASE 2 CASH WITHDRAWAL /MO**
\$150 — \$600
USE HOUSE-SALE LUMP SUM; TAX-FREE PRINCIPAL; KEEPS MAGI SAFELY UNDER ACA CSR CEILING \$40,899
- PHASE 2 EQUITY WITHDRAWAL /MO**
\$350 — \$500
EQUITY BUCKET IS UNDERDRAWN AT 30% GROWTH; MOSTLY BASIS, LOW TAX IMPACT, STAYS UNDER CSR
- PHASE 3 401K WITHDRAWAL /MO**
\$2,250 — \$2,600
PRE-RMD BRACKET-FILLING AT 10-12%; REDUCES FUTURE RMD PRESSURE; STILL WELL UNDER 12% CEILING
- PHASE 3 CASH WITHDRAWAL /MO**
\$150 — \$500
SPEND DOWN THE INFLATED CASH BUCKET; TAX-FREE; NO MAGI IMPACT
- PHASE 4 401K WITHDRAWAL /MO**
\$1,350 — \$2,200
LOWERS PHASE 5 RMD BASE; USES ~\$89K HEADROOM TO 22% BRACKET; STAYS IN 12% BRACKET AND CLEAR OF IRMAA
- PHASE 4 CASH WITHDRAWAL /MO**
\$100 — \$600
CONTINUE DRAWING DOWN CASH SURPLUS; TAX-FREE; NO BRACKET/IRMAA EFFECT

SELECT ALL Apply Selected

Ask for optimizations, review the proposed changes, apply with one click — and copy the explanation to keep.

Chapter 20 — Plan with AI: the co-pilot sidebar NEW

The headline feature of v7 is **Plan with AI** — a dockable AI co-pilot that lives in a sidebar so you can keep your dashboard, phase cards or charts fully visible while you ask the AI to change your plan in plain English. Think of it as a planning assistant that sits beside your work, like the AI helpers in modern coding tools.

Opening and docking the sidebar

Click **Plan with AI** at the right-hand end of the tab row. The sidebar slides in from the left; your dashboard shifts over so nothing is hidden. The input box is always visible at the bottom. Click the button again (or the collapse control) to tuck it away. Your open/closed preference is remembered between sessions. On a phone the sidebar overlays the page and closes when you tap outside it.

A separate conversation from the AI Chat tab

The sidebar keeps its *own* conversation history, independent of the AI Chat tab — so a quick "bump SS to 67" in the sidebar won't clutter a longer analysis you're running in the tab. It has its own **clear-chat** button, a **copy** icon on responses, and an ⓘ **info** link to the in-app help for the sidebar.

Action-oriented quick chips

When the sidebar is empty it shows action chips that *change your plan* rather than just answer questions — for example "*rebalance so equity can grow*" or "*optimise my pre-Medicare phases for ACA*". Click any action chip and your full plan details are sent to the AI. The AI response may include proposals that you can review, select and apply with one click.

Verified proposals — the AI tests its own advice

This is what makes the co-pilot trustworthy. Because the planner's calculation engine runs instantly on your computer, the sidebar **tests every proposal in the simulator before you apply it**:

1. It applies the AI's proposed changes to a private copy of your plan and re-runs the full month-by-month projection.
2. It reads the result and shows a small **outcome badge** on the proposal — green if your plan stays solvent to your plan horizon, amber/red if any account would still run dry.
3. If you asked for a plan that doesn't run out of money and the first attempt still depletes, the co-pilot **automatically tells the AI its suggestion failed and asks it to refine** — up to three attempts — posting a short note each time it retries. You see only verified, workable proposals.

Why this matters Language models can't reliably do month-by-month compound math in their heads. By checking each proposal against the planner's deterministic engine, the co-pilot won't hand you a confident-sounding suggestion that quietly runs you out of money in Phase 5.

Apply — and one-click Undo

Proposals appear as cards with every change pre-ticked; untick anything you don't want and click **Apply Selected**. The dashboard updates instantly. If you change your mind, a single **Undo** button reverses the entire batch you just applied — so you can experiment freely without manually putting numbers back.

Stays on topic

The co-pilot is focused on retirement planning. Ask it something unrelated and it will politely steer back to your plan.

The screenshot displays the 'AI Retirement Income Planner' interface. On the left, an 'AI Assistant' sidebar offers quick questions to get started, such as 'Rebalance to grow equity', 'Optimise pre-Medicare for ACA', and 'Fill the 12% bracket'. The main dashboard shows a scenario for a 59.5-year-old downsizing a US condo. Key metrics include an average net of \$4,134/month, a total age 80 value of \$1,384,992, and a plan health of 7/8. A 'REPLAN FROM CURRENT AGE' section allows users to adjust current age, 401k balance, cash balance, and equity balance, with an 'Apply & recalculate' button. Below, the 'RETIREMENT PHASES' section details income and expenses for four phases: Phase 2 (Age 62-65), Phase 3 (Age 65-67), Phase 4 (Age 67-72), and Phase 5 (Age 72-80). Each phase lists various income sources like 401k, cash, equity, and social security, along with expenses like taxes and Medicare. A search bar at the bottom left prompts the user to ask about their plan.

The Plan with AI co-pilot docks on the left so your dashboard stays in view.

AI Retirement Income Planner v7

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities

Custom rates | Export JSON | Import JSON | Create Report | Reset defaults

USD | GBP | CAD | AUD | PHP | THB | Edit custom rates

\$ plain | Fit phases | A | A | A | LIGHT | STYLE | Pro dashboard

OVERVIEW | EDIT VALUES | CASH LUMP SUMS | BALANCE | SCENARIOS | STRESS TEST | SS OPTIMIZER | DRAWDOWN | ANNUITIES | WHAT-IF? | TAX & ACA | AI CHAT | PLAN WITH AI

AVG NET / MO: \$4,134 (nom) - \$3,250 (real) | EST. TOTAL AGE 80 (USD): \$1,384,992 | PHASE 6 PROJECTION: Age 72-80 | Extend to age 90 | Total tax to 88: \$61,679 | Plan Health: 7/8 ✓ | Replan from today

REPLAN FROM CURRENT AGE (Replan: 90 sec)

First time using Replan? Enter today's reality — your actual current age, current account balances, and current SS / UKP payment amounts (the amounts you receive now, after any COLA / triple-lock growth that has already happened). Phases you've already lived through will be trimmed and the rest of the plan re-anchored from your real situation. Your original plan stays saved until you Apply — and you can roll back any time with Reset to original plan.

CURRENT AGE: e.g. 63 | ACTUAL 401K BALANCE (USD): 400000 | ACTUAL CASH BALANCE (USD): 50000 | ACTUAL EQUITY BALANCE (USD): 80000

Apply & recalculate | Cancel | Reset to original plan

STARTING 401K (USD) \$400,000 | STARTING CASH (USD) \$50,000 | STARTING EQUITY (USD) \$80,000

RETIREMENT PHASES

PHASE 2	PHASE 3	PHASE 4	PHASE 5
Age 62-65 · 36mo	Age 65-67 · 24mo	Age 67-72 · 60mo	Age 72-80 · 96mo
401k withdrawal: \$1,900/mo	401k withdrawal: \$2,250/mo	401k withdrawal: \$1,350/mo	401k withdrawal: \$0/mo
Cash withdrawal: \$150/mo	Cash withdrawal: \$150/mo	Cash withdrawal: \$100/mo	Cash withdrawal: \$0 /mo
Equity withdrawal: \$350/mo	Equity withdrawal: \$450/mo	Equity withdrawal: \$450/mo	Equity withdrawal: \$350/mo
House Sale: \$150,000 one-time	Part-time work: \$1,200/yr	US Social Security: \$2,784/mo	US Social Security: \$3,293/mo
Gross income: \$2,400/mo	Gross income: \$2,950/mo	UK State Pension: \$1,885/mo	UK State Pension: \$2,191/mo
Gross income: \$2,400/mo	Gross income: \$2,950/mo	Gross income: \$6,469/mo	Gross income: \$6,634/mo
Federal income tax: -\$50/mo	Federal income tax: -\$83/mo	Federal income tax: -\$403/mo	Federal income tax: -\$342/mo
ACA premium est.: -\$79/mo	Medicare Part B est.: -\$228/mo	Medicare Part B est.: -\$253/mo	Medicare Part B est.: -\$307/mo
ACA subsidy eligible: MAGI > 100% FPL	Medicare Part D est.: -\$53/mo	Medicare Part D est.: -\$50/mo	Medicare Part D est.: -\$471/mo
ACA Subsidy: 100-200% FPL	10% bracket (\$13,950) < 2030 est.		

Ask about your plan... (Enter to send)

Each proposal is tested in the simulator first — green means your plan still lasts to your plan horizon. Undo reverses the whole batch.

Chapter 21 — Fetch current tax rates (and state-tax lookup)

Tax brackets, FPL thresholds, the IRMAA cliff and the standard deduction change every year. The **Fetch current tax rates** button at the bottom of the Edit values tab handles them in one click.

1. On the Edit values tab, scroll to the bottom and find **Fetch current tax rates**.
2. Click it. Claude looks up current-year values for federal brackets, FPL, IRMAA, standard deduction, the senior deduction, and UK / Canadian / Australian parameters.
3. The results appear in a before-and-after diff showing every field that changed.
4. Review and confirm — your tax parameters are now current.

Without an API key

The same area shows the **Rate Research Prompt** — a paste-ready prompt for any external AI (Claude.ai, ChatGPT, Gemini). Copy it, paste in any AI, copy the response back, and the planner imports the values.

New in v7 — state income-tax lookup Alongside the federal fetch, the **State** field on the Tax parameters card has its own **Auto-fill rate** button that looks up your state's flat-rate approximation and retirement-income exemptions (see Chapter 7). It's enabled only once you've entered a state.

UPDATE TAX RATES

Fetches current-year tax parameters directly via AI and applies them automatically — no copy-paste needed.

Fetch current tax rates

✓ 44 fields updated — 22% bracket: \$105,700 — \$100,525 · Std. deduction: \$16,100 — \$23,200 · IRMAA: \$109,000 — \$97,000 · FPL 400%: \$62,600 — \$60,240 · UK pers. allow.: \$15,911 — \$14,087

▼ Or paste manually instead

One click updates every tax parameter and shows you exactly what changed.

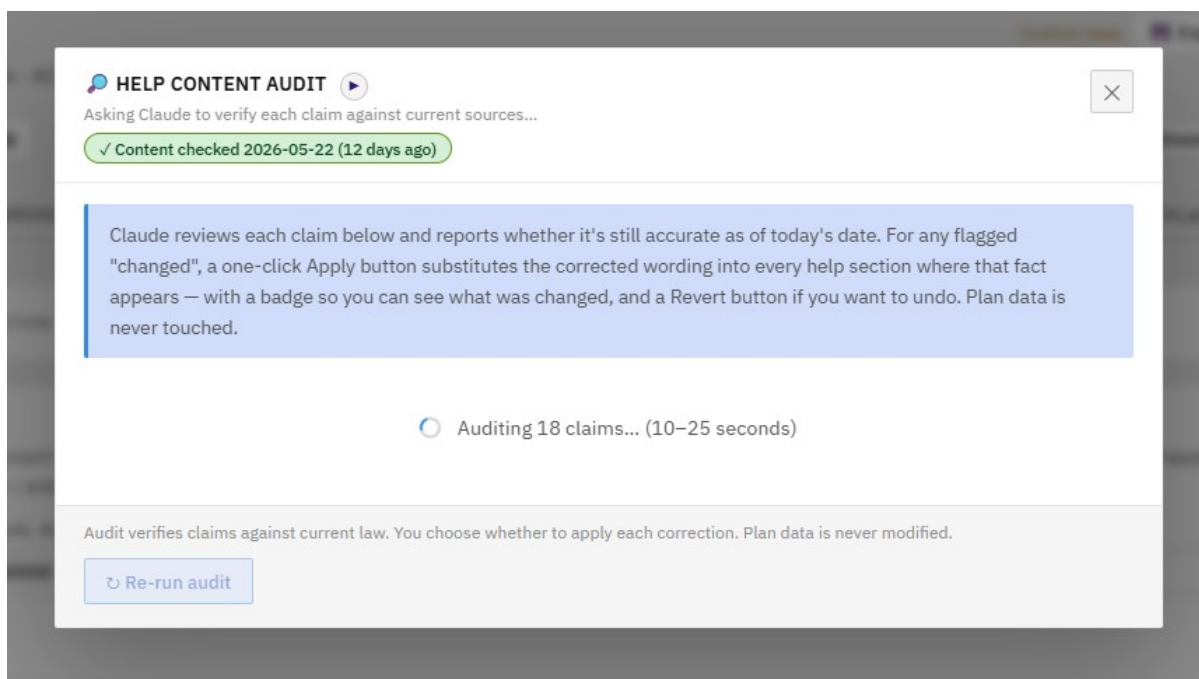
Chapter 22 — Help content audit and one-click corrections

Tax brackets are one form of drift; structural rules and dates (RMD age, ACA cliff status, IRMAA mechanics, treaty articles, recent COLA figures) are another. The **Help content audit** handles those — and can apply corrections to the planner's help prose with a single click.

To run an audit

1. Click **Audit help content** in the planner header.
2. Wait 10–25 seconds while Claude reviews 15 specific factual claims against today's law.
3. Each claim is shown as *current*, *changed*, or *uncertain*.
4. For any *changed* row, click **Apply this update everywhere** — the corrected prose is substituted into the Tax & ACA notes, Concepts Primer, info popovers and glossary, each with a small *AI-corrected* badge.
5. Click **Revert** on any row to restore the original prose.

If all claims come back current, you'll see a green banner and a persistent header badge showing the last audit date. After ~18 months the badge turns amber as a gentle stale reminder. Corrections survive reload and travel with your plan in JSON.



Claude fact-checks 15 claims against today's law — apply corrections everywhere with one click.

HELP CONTENT AUDIT

Audit complete — 2026-06-03. 18 claims reviewed.

✓ Content checked 2026-06-03 (today)

✓ **17 of 18 claims verified current as of 2026-05-22.** The remaining 1 couldn't be independently verified — see the rows below for details.

Each claim below is asserted somewhere in this planner's help content. Claude has compared each to today's tax law / IRS / SSA / treaty status. Claude has compared each to today's tax law / IRS / SSA / treaty status. For numeric tax parameters (FPL, brackets, IRMAA, deductions) use the Edit tab's *Fetch current tax rates*. For prose claims (rules, dates, structure), use the **Apply this update everywhere** button on any flagged row — the change is stored in your browser and badged so you can see what was updated, with a **Revert** option whenever you want it back.

ⓘ Medicare Part B base premium

Part B base premium for 2026 has not yet been publicly announced as of early 2026; current text references 2025 (\$185/mo).

|| AI couldn't verify — no update available

✓ RMD start age

SECURE Act 2.0 raised RMD start age to 73 effective 2023; this remains in effect as of 2026.

Source: SECURE Act 2.0 (2022)

✓ No update needed — content is current

✓ RMD missed-distribution penalty

SECURE 2.0 reduced RMD penalty to 25% (10% if corrected within 2 years); still in effect.

Source: SECURE Act 2.0 (2022)

✓ No update needed — content is current

✓ ACA 400% FPL subsidy cliff

The ACA subsidy cliff at 400% FPL returned to 300% on 2026-01-01 effective January 1, 2026.

Plan data is never modified. Cost: typically \$0.05–\$0.20 per audit.

↻ Re-run audit

Chapter 23 — The PDF report (now with allocation, resilience & charts)

The **Create Report** button produces a clean, multi-page reference report you can keep, email or hand to an advisor. With an API key you can opt in to AI-enhanced commentary that adds short interpretive prose without inventing any numbers. Version 7 substantially expands what the report contains.

What's in the report

- **Cover** — scenario title, generation date, currency, residency, headline metrics, and (optional) a 60-word AI plan summary.
- **Phase-by-phase plan** — one printable card per phase with income sources, tax, healthcare and balances.
- **Top risks & recommended actions** — drawn from your Plan Health failures, with optional AI narratives.
- **Asset-allocation mix v7** — your portfolio composition at the start and end of the plan, both by account (401k / Cash / Equity / Roth / Super) and by tax treatment (tax-deferred / taxable / tax-free), with a one-line tax-diversification note.
- **Plan-resilience page v7** — the Monte Carlo success rate ("succeeded in N% of simulations to age X") with P10 / median / P90 ending portfolios, plus the 12-scenario stress-test grid with your base case highlighted.
- **Portfolio charts v7** — the balance and income charts rendered into the report.
- **Key assumptions** and a **disclaimer** (noting that Monte Carlo / stress results are scenario analyses, not guarantees).

Fixed in v7 — no more blank pages Earlier versions could emit blank or clipped pages when printing the report. v7 rebuilds the report to flow naturally across pages, so the printed PDF matches the preview.

What the AI adds — and doesn't AI commentary is interpretive prose only. It never generates new dollar figures (all numbers come deterministically from your plan), and the entire AI text appears in an inline-editable preview before going to PDF. Typical cost: about \$0.10 per export.

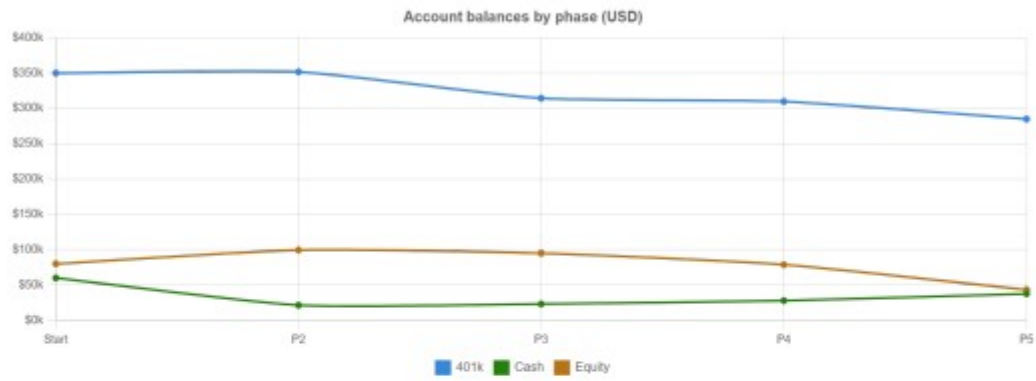
Balance trajectory

Projected account balances at the end of each phase, based on your withdrawal strategy and growth assumptions. A zero balance in an income-producing phase is flagged — see notes below.

PHASE	401K	CASH	EQUITY	TOTAL
Starting (age 62)	\$350,000	\$60,000	\$80,000	\$490,000
Phase 2 (ages 62–65)	\$351,664	\$21,484	\$99,498	\$472,646
Phase 3 (ages 65–67)	\$314,461	\$23,155	\$94,980	\$432,596
Phase 4 (ages 67–72)	\$309,762	\$27,922	\$78,834	\$416,518
Phase 5 (ages 72–80)	\$285,013	\$37,673	\$43,305	\$365,990

Portfolio charts

Visual summary of how your account balances and net income evolve across the plan.



Plan resilience

How the plan holds up under uncertainty — random return sequences (Monte Carlo) and combined inflation / return stress scenarios. These are scenario analyses, not guarantees.

Monte Carlo simulation

Across **500** randomized simulations to age 80, your plan ended solvent (money still remaining) in **100%** of runs — a strong result.

PROBABILITY SOLVENT 100%	WORST 10% (P10) AT 80 \$39,710
MEDIAN (P50) AT 80 \$394,292	BEST 10% (P90) AT 80 \$2,130,581

Each simulation draws annual returns for each account from a normal distribution around your assumed rates. Because the simulation is random, this percentage may vary by a point or two between reports.

v7's report adds allocation, resilience and charts — the kind of pages a professional advisor report includes.

Part 5 — Specialized tools

Several tabs go deeper than the core planner: the Annuity Calculator, the What-if Explorer, the SS Optimizer, and the Roth Conversion Optimizer integration.

Chapter 24 — Annuity Calculator

The **Annuities** tab models fixed annuity purchases — SPIA (immediate income), DIA / Longevity (deferred income), or Fixed + COLA (income that grows annually) — and compares them against keeping the money invested. Variable annuities are not modeled.

Setting up an annuity

1. Click the **Annuities** tab.
2. Choose annuity type: SPIA, DIA / Longevity, or Fixed + COLA.
3. Enter premium, purchase age, payout rate (or monthly income — both update together).
4. For DIA set the income-start age (typically 80 or 85); for Fixed + COLA set the COLA rider rate.
5. Choose coverage: Single life or Joint life.
6. Review monthly income, payout rate, break-even age, and the year-by-year comparison versus investing.

Adding to (and removing from) your plan

The **Add to Plan** section deducts the premium from your funding source(s) — cash only, or a custom split across cash, 401k, equity, Roth and any lump sum — and adds annuity income to passive income for each phase it's active in. Every lump sum in your plan appears as a fundable source; allocate part of a lump and the annuity sizes down to match. A **Remove annuity from plan** button reverses every change cleanly.

AI Retirement Income Planner v7

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities

Custom rates | Export JSON | Import JSON | Create Report | Reset defaults | ?

USD | GBP | CAD | AUD | PHP | THB | Edit custom rates

\$ plain | Fit phases | A A A | LIGHT | STYLE | Pro dashboard

OVERVIEW | EDIT VALUES | CASH LUMP SUMS | BALANCE | SCENARIOS | STRESS TEST | SS OPTIMIZER | DRAWDOWN | **ANNUITIES** | WHAT-IF? | TAX & ACA | AI CHAT | PLAN WITH AI

Annuity Calculator

Model a fixed annuity purchase – SPIA (immediate income), DIA / Longevity (deferred income), or Fixed + COLA. Compare against keeping the money invested, find the break-even age, and add to your plan when ready. *Variable annuities are not modelled.*

ANNUITY DETAILS

TYPE: **SPIA** | DIA / Longevity | Fixed + COLA

PREMIUM (USD): 200000

YOUR AGE AT PURCHASE: 62

PAYOUT RATE (%/YR) OR MONTHLY INCOME: 6 or 1000

COVERAGE: **Single life** | Joint life

INVESTMENT RETURN FOR COMPARISON (%/YR): 6

RESULTS

MONTHLY INCOME: **\$1,000**
6.0% payout rate

BREAK-EVEN AGE: **78**
16 yrs from income start

ANNUAL INCOME: **\$12k**

COVERAGE: **Single**
Ends at death

CUMULATIVE INCOME RECEIVED

Age 75	Age 80	Age 85	Age 90	Age 95
\$168k	\$228k	\$288k	\$348k	\$408k
Not yet	✓ Ahead	✓ Ahead	✓ Ahead	✓ Ahead

Type: SPIA – income begins immediately | Coverage: Single life – income ends at death

ANNUITY VS INVESTING THE PREMIUM

Cumulative annuity income received vs what the \$200,000 premium would be worth if invested at 6%/yr. The annuity "wins" once cumulative income overtakes the invested value.

Age	Cumul. annuity income	Premium if invested at 6%	Status
62 (purchase)	\$12k	\$200k	—
65	\$48k	\$238k	—
70	\$108k	\$319k	—
75	\$168k	\$427k	—
80	\$228k	\$571k	✓ Ahead
85	\$288k	\$764k	✓ Ahead
90	\$348k	\$1.0M	✓ Ahead
95	\$408k	\$1.4M	✓ Ahead
100	\$468k	\$1.8M	✓ Ahead

ADD TO PLAN

Choose which account(s) the premium comes from, then review the impact. The annuity income gets added to Passive Income for each affected phase.

Funding source: **Cash only** | Custom split

Premium will be deducted from **cash**. Cash available: **\$50,000** · premium exceeds available cash by **\$150,000**

Changes preview

- \$200,000 from cash balance (at age 62)
- + \$12,000/yr passive income in Phase 2 (ages 62–65)
- + \$12,000/yr passive income in Phase 3 (ages 65–67)
- + \$12,000/yr passive income in Phase 4 (ages 67–72)
- + \$12,000/yr passive income in Phase 5 (ages 72–80)

✓ Add annuity to plan

Passive income fields live on the [Edit tab](#). You can fine-tune amounts there after adding.

Model SPIA, DIA or COLA annuities and see the break-even age versus staying invested.

Chapter 25 — What-if Explorer (and the survivor scenario)

The **What-if?** tab is a sandbox for stress-testing specific decisions without modifying your actual plan. Three sliders let you explore the most common "what should I do?" questions:

- **Social Security claim age (62→70)** — monthly benefit, cumulative payments by 85 and 90, and break-even age.
- **Roth conversion size (per phase)** — tax cost, MAGI shift, ACA / IRMAA status change, net income impact.
- **Inflation rate** — how a 1% change shifts real income at the end of your plan.

Move a slider and the right-hand panel updates instantly — no Calculate button, no waiting. Nothing here writes back to your saved plan.

New in v7 — survivor-scenario setup guidance The survivor scenario (what happens when one spouse outlives the other) gives accurate tax results only once your filing status and US tax obligation are set up. Its information popup now explains this and, when that section isn't filled in yet, shows a **Take me there** → link that jumps straight to the US tax-obligation section. The same guidance is mirrored in the Help section and Glossary.

AI Retirement Income Planner v7
Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities

Custom rates | Export 350N | Import 350N | Create Report | Reset defaults ?

USD | GBP | CAD | AUD | PHP | THB | Edit custom rates | \$ plain | Fit phases | A A A | LIGHT | STYLE | Pro dashboard

OVERVIEW | EDIT VALUES | CASH LUMP SUMS | BALANCE | SCENARIOS | STRESS TEST | SS OPTIMIZER | DRAWDOWN | ANNUITIES | **WHAT-IF?** | TAX & ACA | AI CHAT | PLAN WITH AI

WHAT-IF EXPLORER

Four live calculators using your current plan numbers as the starting point. Drag the sliders to see the trade-offs in real time. Nothing here changes your saved plan — it's a sandbox for learning what each lever actually does.

SOCIAL SECURITY — CLAIM AGE TRADE-OFF

Claiming SS at 62 means smaller monthly cheques for the rest of your life. Claiming at 70 means waiting 8 years but ~76% bigger cheques. Where's your breakeven? ⓘ

TRY CLAIMING AT AGE: **67**

MONTHLY BENEFIT AT AGE 67
\$2,643/mo vs \$2,643/mo at age 67

By age 90 (cumulative) \$729,468 vs \$729,468 \$0	By age 95 (cumulative) \$888,048 vs \$888,048 \$0
---	---

No breakeven — both options pay the same per dollar of lifespan.

ROTH CONVERSION — SIZE IMPACT

Pick a phase and try different annual conversion amounts. See how each one affects your taxable income, MAGI, ACA eligibility, and IRMAA in that phase. ⓘ

PHASE: CONVERSION (\$/YR): **\$20,000**

Converting \$20,000/yr in Phase 3 (your current plan: \$0/yr)

Tax cost +\$2,201/yr = 11% effective	MAGI change +\$20,000 new MAGI: \$50,345	Net income change -\$2,201/yr
---	---	---

12% bracket | No IRMAA

▼ What does the IRMAA indicator mean?
This is a sandbox — your actual plan is unchanged. To apply, edit the Phase 3 Roth conversion field on the Edit tab.

INFLATION — PURCHASING POWER EROSION

A 1% change in inflation, compounded over a 30-year retirement, is enormous. Drag the slider to see how your final-phase real income shifts. ⓘ

TRY INFLATION RATE: **2.4%**

FINAL PHASE REAL INCOME AT 2.4% INFLATION
\$4,278/mo in today's money
Nominal: \$5,963/mo - 29% erosion over 14 years

vs your current 2.4% assumption +\$0/mo	\$1 today buys in 30 yrs 49¢
---	--

Moderate inflation (long-run US average). Some erosion over a long retirement, but manageable.

SURVIVOR — WHEN ONE SPOUSE DIES

On the first death the household loses the smaller Social Security check and the survivor usually moves from Married-Filing-Jointly to single tax brackets — often a sharp drop in net income for barely-lower expenses (the "widow's tax cliff"). ⓘ

Survivor analysis applies to Married-Filing-Jointly plans with both Social Security amounts entered. Enable MFJ and enter spouse SS on the Edit tab.

Roth conversion — size impact

Pick a phase and try different annual conversion amounts. See how each one affects your taxable income, MAGI, ACA eligibility, and IRMAA in that phase. ⓘ

Phase: Phase 3 Conversion (\$/yr): \$20,000

Converting \$20,000/yr in Phase 3 (your current plan: \$0/yr)

Tax cost	MAGI change	Net income change
+\$767/yr ≈ 4% effective	+\$20,000 new MAGI: \$47,935	-\$767/yr

12% bracket No IRMAA

▼ What does the IRMAA indicator mean?

This is a sandbox — your actual plan is unchanged. To apply, edit the Phase 3 Roth conversion field on the Edit tab.

Inflation — purchasing power erosion

A 1% change in inflation, compounded over a 30-year retirement, is enormous. Drag the slider to see how your final-phase real income shifts. ⓘ

Try inflation rate: 3.0%

FINAL PHASE REAL INCOME AT 3.0% INFLATION

\$3,661/mo in today's money

Nominal: \$5,538/mo · 34% erosion over 14 years

vs your current 3.0% assumption

+\$0/mo

\$1 today buys

41¢

Moderate inflation (long-run US average). Some erosion over a long retirement, but managed.

Survivor — when one spouse dies

On the first death the household loses the smaller Social Security check and the survivor usually moves to **single** tax brackets — often a sharp drop in net income for barely-lower expenses (the "widow's tax cliff"). ⓘ

Survivor analysis applies to Married-Filing-Jointly plans with both Social Security amounts entered. Enable MFJ and enter spouse SS on the Edit tab.

Survivor scenario (when one spouse dies)

On the first death the household loses the **smaller Social Security check** and the survivor usually moves to **single** tax brackets — a sharp income drop for barely-lower expenses (the "widow's tax cliff").

ⓘ **Set-up needed.** The survivor projection only runs for Married-Filing-Jointly plans with both Social Security amounts entered. In **Edit values — US tax obligation**, click **Married filing jointly**, then fill in your US Social Security and your spouse's SS (amount, claim age, and current age if there's an age gap).

[Take me there →](#)

[Read more in Glossary →](#)

The survivor scenario now guides you to set up your US tax obligation first — with a one-click jump to that section.

Chapter 26 — Social Security Optimizer

The **SS Optimizer** tab evaluates starting Social Security at each eligible age from 62 to 70. For each starting age it shows cumulative lifetime benefits at three longevity targets — 80, 85 and 90 — and highlights the strategy that produces the most lifetime income at each.

Key insights

- Most people who reach 65 will live past 85 — which favours claiming later.
- Claiming at 62 only "wins" if you live to roughly the early 80s or sooner.
- Delaying to 70 maximises monthly income for life but loses ~8 years of payments; break-even is typically late 70s to early 80s.
- Health, family longevity, and whether you need the money before 70 matter more than the spreadsheet number.

AI Retirement Income Planner v7 Custom rates | Export JSON | Import JSON | Create Report | Reset defaults | ?

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities

USD GBP CAD AUD PHP THB Edit custom rates
\$ plain | Fit phases | A A A LIGHT STYLE Pro dashboard

OVERVIEW | EDIT VALUES | CASH LUMP SUMS | BALANCE | SCENARIOS | STRESS TEST | **SS OPTIMIZER** | DRAWDOWN | ANNUITIES | WHAT-IF? | TAX & ACA | AI CHAT | PLAN WITH AI

Your **Edit values** tab has claiming age **67** with monthly benefit **\$2,643/mo**. Amounts at other claim ages are projected using SSA's actuarial reduction and delayed credit rules.

MONTHLY BENEFIT BY CLAIMING AGE
Based on your entered benefit of \$2,643/mo at age 67. Your Full Retirement Age (FRA): 67 (estimated — set your birth year on the Edit tab for precision). All figures in today's dollars (pre-COLA).

CLAIM AGE	PRIMARY /MO	CUMUL. TO 70	CUMUL. TO 75	CUMUL. TO 80	CUMUL. TO 85	CUMUL. TO 90	VS AGE 62
62	\$1,850/mo	\$177,610	\$288,616	\$399,622	\$510,628	\$621,634	—
63	\$1,982/mo	\$166,509	\$285,444	\$404,379	\$523,314	\$642,249	+\$132/mo
64	\$2,114/mo	\$152,237	\$279,101	\$405,965	\$532,829	\$659,693	+\$264/mo
65	\$2,291/mo	\$137,436	\$274,872	\$412,308	\$549,744	\$687,180	+\$441/mo
66	\$2,467/mo	\$118,406	\$266,414	\$414,422	\$562,430	\$710,438	+\$617/mo
67 SELECTED	\$2,643/mo	\$95,148	\$253,728	\$412,308	\$570,888	\$729,468	+\$793/mo
68	\$2,854/mo	\$68,507	\$239,773	\$411,039	\$582,306	\$753,572	+\$1,004/mo
69	\$3,066/mo	\$36,791	\$220,743	\$404,696	\$588,649	\$772,602	+\$1,216/mo
70	\$3,277/mo	—	\$196,639	\$393,278	\$589,918	\$786,557	+\$1,427/mo

BREAKEVEN AGES — DELAY VS. CLAIM AT 62
The age at which delaying SS pays off vs. claiming at 62. Does not account for investment returns on early benefits or COLA. A healthy individual with longevity in the family often benefits from delaying to 67 or 70.

CLAIM AT	VS. CLAIM AT 62	BREAKEVEN AGE	STRATEGY NOTE
63	+\$132/mo	Age 77.0	Good (breakeven 75–80)
64	+\$264/mo	Age 78.0	Good (breakeven 75–80)
65	+\$441/mo	Age 77.7	Good (breakeven 75–80)
66	+\$617/mo	Age 78.0	Good (breakeven 75–80)
67 SELECTED	+\$793/mo	Age 78.7	Good (breakeven 75–80)
68	+\$1,004/mo	Age 79.1	Good (breakeven 75–80)
69	+\$1,216/mo	Age 79.7	Good (breakeven 75–80)
70	+\$1,427/mo	Age 80.4	Moderate (breakeven 80–85)

Tip: If you plan to use Roth or cash withdrawals to bridge income from retirement to SS claiming age, delaying SS to 67 or 70 is often the highest guaranteed return available. Enter your chosen SS claiming age's benefit amount in the main **Income streams** section and adjust Phase 1/2 withdrawals to compensate for the lower early income.

Cumulative benefits at every claiming age, scored against three longevity targets.

Chapter 27 — Roth Conversion Optimizer integration

Roth conversions are one of the highest-leverage tax decisions in retirement. The planner has its own per-phase Roth conversion field, but designing a multi-year schedule that fills bracket headroom while staying below ACA / IRMAA thresholds is a problem in its own right. The companion **Roth Conversion Optimizer** (sold separately on Etsy, or as a bundle) is purpose-built for it.

To import a conversion plan

1. Design your strategy in the Roth Optimizer and click **Export plan** to save a `.roth-plan.json` file.
2. In the Retirement Planner, go to the Edit values tab.
3. Find the **Roth Conversion Plan Import** section and click **Choose .roth-plan.json file**.
4. The planner maps each year to the right phase and sets the per-phase Roth conversion fields automatically.

Only the Roth conversion fields are updated; everything else stays as it was. Then open the **Plan with AI** sidebar and ask it to stress-test the imported conversions against your ACA cliff and IRMAA exposure — it sees the new conversions in its plan context.

Import an optimized conversion calendar and the planner fills your per-phase Roth fields automatically.

Import Roth Conversion Plan

Loads a conversion calendar from the **Roth Conversion Optimizer** (available separately) and sets the Roth Conversion fields below automatically. Your withdrawals, balances, and all other settings are unchanged — only the Roth Conversion fields are updated. Review the values below after importing.

CHOOSE .ROTH-PLAN.JSON FILE

Part 6 — Learn as you plan

The planner is also a teaching tool. Several overlapping systems explain retirement concepts at the moment they matter, using your actual numbers wherever possible.

Chapter 28 — ⓘ icons: click any field you don't understand

More than two dozen fields show a small ⓘ icon next to their label. Click it for a ~60-word plain-English explanation of what the field is, why it matters, and a common misconception. Most popovers include a **Read more in Glossary** link.

Examples

- ⓘ next to *Roth conversion* explains conversions and how they raise MAGI.
- ⓘ next to *IRMAA threshold* explains the 2-year lookback and the cliff nature.
- ⓘ next to *ACA 400% FPL cliff* explains the rule and the Roth-below-the-cliff strategy.
- ⓘ next to *Equity gain %* explains the embedded-gain concept.

New in v7 — more (and more precise) popovers

- A **getting-started** popover that points new users to enter their monthly withdrawals first.
- A **distinct 22%-bracket** explainer — previously the 12% and 22% bracket icons opened the same text; now each explains its own ceiling.
- A **dedicated SS-claiming-age** popover — the SS claiming-age icon no longer opens the same FRA text as the birth-year field; each now has its own focused explanation.
- A **cash/bond volatility (σ)** popover explaining sensible Monte Carlo ranges for lower-risk buckets.

ⓘ Real vs nominal income ×

Phase 4: nominal income is **\$4,714/mo**, but in *today's purchasing power* that's only **\$3,777/mo**.

Inflation has eroded 20% of the value over **7.5 years** at **3%/yr**.

Why both numbers matter: nominal is what hits your bank account; real is what it actually buys. A plan that grows nominally but shrinks in real terms is silently failing.

 [Ask AI about this](#)

[▶ Real vs nominal income · 2 min](#)

[▶ Inflation rate · 2 min](#)

Badges explain your situation in your own numbers — with a specific action to take.

Chapter 29 — Clickable phase-card badges

Every coloured badge on a phase card is clickable. Unlike the ⓘ icons (which explain a concept generically), badge explanations use the actual numbers from that phase:

- "You're \$4,200 below the 12% ceiling. You could withdraw an extra \$4,200 from your 401k or convert that much to Roth without bumping into 22%."
- "Your phase MAGI is \$58,000 — \$2,200 above the 400% FPL cliff at \$55,800. Either reduce 401k withdrawal by \$2,200 or substitute equivalent Roth."
- "Your 401k withdrawal of \$15,000 is \$4,300 below your estimated RMD of \$19,300. Increase to at least the RMD level to avoid the 25% penalty."

Badges are designed to convert insight into action — where appropriate, the explanation includes a specific dollar amount and direction.

i Tax bracket position ×

✓ **Phase 2:** you're inside the 12% bracket with **\$23,952** of headroom before crossing into 22%.

Your taxable income for this phase: **\$24,906** (after the standard deduction of \$24,040).

12% bracket ceiling: **\$48,858** · 22% bracket ceiling: **\$104,166** (inflation-adjusted to this phase).

Strategy: use the headroom to do Roth conversions or take extra 401k withdrawals — taxed at only 12%.

[Read more in Glossary →](#) [▶ 12% tax bracket headroom · 2 min](#) [▶ Roth conversion · 3 min](#)

Click any ⓘ for a plain-English explanation — now with separate popovers for the 22% bracket and SS claiming age.

Chapter 30 — Concepts-to-Learn panel

On the Overview tab, a collapsible card titled *Concepts to learn* surfaces 3–4 concepts most relevant to your current plan. The selection is driven by 10+ rules that look at your specific numbers — for example:

- You have a Roth balance but no scheduled conversions → a *Roth conversions in low-bracket years* card.
- You're within 15% of the ACA cliff in a pre-Medicare phase → a *Managing the ACA cliff with Roth* card.
- Your plan ends past 73 with a large 401k and no RMD-aware withdrawals → an *RMD planning before 73* card.
- Your spouse age gap is 3+ years → a *Spouse claim-age timing* card.

The card collapses to a thin status bar when you want to focus on numbers, and your choice persists. Each tile opens the relevant ⓘ explanation or glossary entry.

The screenshot shows a financial planning interface. At the top, there are summary statistics: AVG NET / MO \$4,598 (nom) vs \$3,843 (real); EST. TOTAL AGE 80 (USD) \$1,146,098; PHASE 5 PROJECTION: Age 72-80, Extend to age 90; Total tax to 80: \$52,563; Plan Health: 7/8 ✓; and a Replan from today button. Below this, starting values are listed: STARTING 401K (USD) \$400,000; STARTING CASH (USD) \$50,000; STARTING EQUITY (USD) \$80,000. The main section is titled 'Concepts to learn — based on your plan' and contains four personalized suggestions:

- Start here: add your monthly withdrawals**
Add your account balances in Edit values or directly on the dashboard, then enter how much to withdraw from each balance every month during each phase — these build your total monthly income projection.
- You could qualify for ACA Silver CSR**
Pulling MAGI in Phase 2 below 250% FPL would unlock Cost-Sharing Reductions — much lower deductibles. Often saves \$4–8k/yr.
- You have unused 12% bracket room**
In Phase 2 you have about \$23,952 of headroom below the 12% bracket ceiling. Roth conversions or 401k withdrawals up to that amount are taxed at only 12%.
- RMD shortfall in your plan**
In Phase 5, your 401k withdrawal is below the IRS Required Minimum. Penalty: 25% of the shortfall.

Personalised learning prompts, chosen from your own plan's situation.

Chapter 31 — Glossary and the 9-step Feature Tour

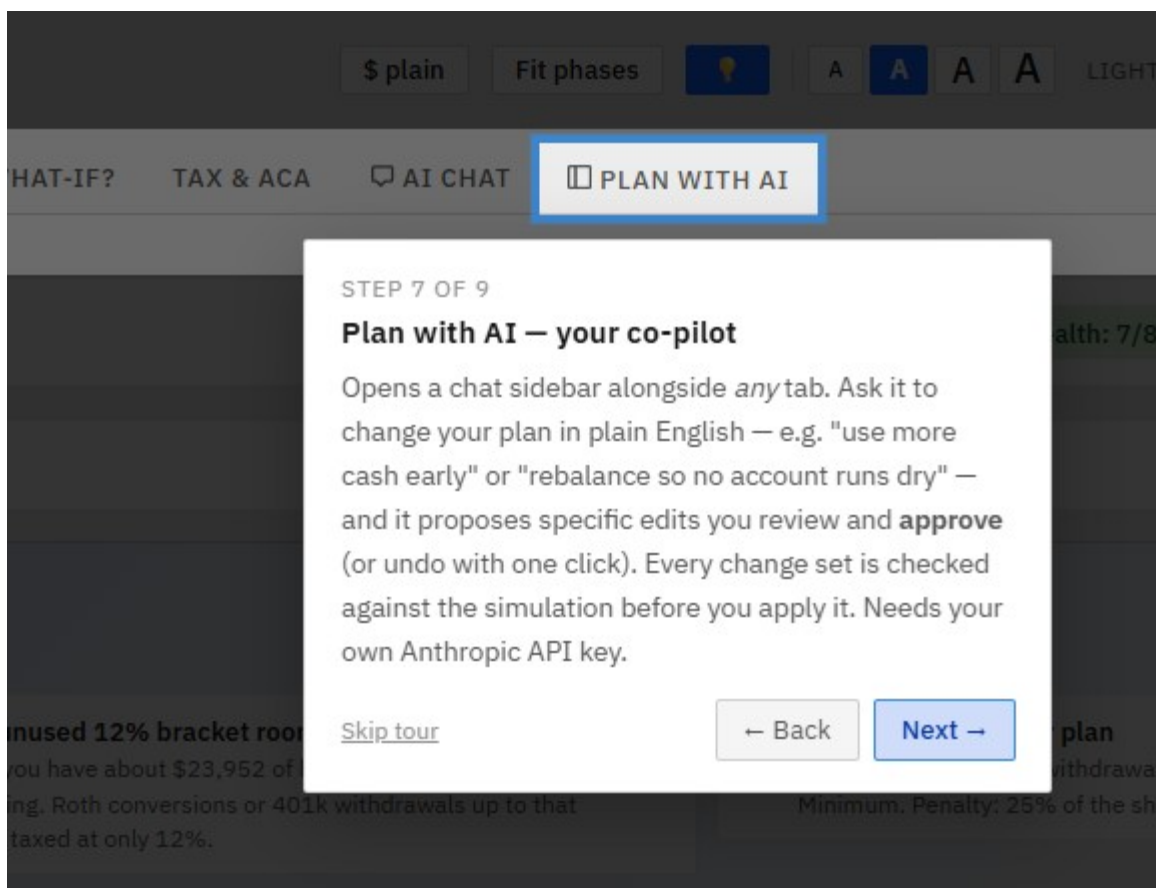
Searchable A–Z Glossary

The Glossary tab in the Help modal contains 20+ entries — every retirement term used in the planner, defined with typical values, common misconceptions and related concepts. Type to filter; entries match on term, synonym and body text.

Guided Feature Tour

From the Help modal, click **Take the Feature Tour** for a guided overlay that highlights each major area with a short caption.

New in v7 — expanded to 9 stops The tour now covers nine areas, adding stops for the new **Plan with AI** co-pilot and the **Create Report** button alongside the original seven (tab bar, Plan Health badge, Replan button, summary cards, Concepts to learn, phase cards, Help). The tour correctly lifts the sticky header out of the way so highlighted targets are never hidden behind the pinned bars.



The 9-step tour now introduces the Plan with AI co-pilot and the Create Report button.

Chapter 32 — Tax & ACA notes tab

The **Tax & ACA** tab is the technical reference for every calculation in the planner — tax bracket mechanics, IRMAA, SS provisional income, ACA cliff rules, UK residence and the Foreign Tax Credit, equity treatment, replan behaviour and more. If a number on the dashboard surprises you, this is the first place to look. A sticky table of contents on the left lists 23 sections with jump-links; mobile collapses it to a single column. Sentences carry small *AI-corrected* badges where you've applied audit corrections (Chapter 22).

AI Retirement Income Planner v7
Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan - ACA - CSR - Tax - Inflation-Adjusted Net Income - Lump Sums - Equities

Custom rates | Export JSON | Import JSON | Create Report | Reset defaults | ?

USD | GBP | CAD | AUD | PHP | THB | Edit custom rates | Plain | Fit phases | A | A | A | LIGHT | STYLE | Pro dashboard

OVERVIEW | EDIT VALUES | CASH LUMP SUMS | BALANCE | SCENARIOS | STRESS TEST | SS OPTIMIZER | DRAWDOWN | ANNUITIES | WHAT-IF? | **TAX & ACA** | AI CHAT | PLAN WITH AI

JUMP TO TOPIC

- Currency
- Inflation & real income
- UK Triple Lock & SS COLA
- Tax brackets
- IRMAA
- ACA & FPL
- Foreign residence
- UK residence (FTC)
- SS provisional income
- Equities
- Part-time work
- Replan from today
- Save / Export
- MFJ filing
- Roth IRA
- Roth conversions
- Rental income
- RMD estimate
- Custom phase boundaries
- Canada CPP & OAS
- Australia Super
- Stress test
- Monte Carlo

HOW CALCULATIONS WORK

Reference notes for every calculation in the dashboard. Use the table of contents on the left to jump straight to a topic. For plain-English definitions of individual concepts, open the **Glossary** tab in the Help modal.

Currency: All calculations run in USD; displayed values convert using live or manual FX rates.

Inflation & real income: Real = nominal + (1+inflation)ⁿyears. Phase mid-point used for deflation. [Real vs nominal - 2 min](#) [Inflation - 2 min](#)

UK Triple Lock & SS COLA: Pensions grow once per year in the month-by-month simulation. SS grows annually from age 62; UKP from age 67. [SS COLA - 90 sec](#) [UK Triple Lock - 2 min](#)

Tax brackets: Fully configurable base-year values. 10% up to your configured ceiling - 12% to your ceiling - 22% to your ceiling - 24% above. All bracket boundaries, deductions, and FPL thresholds are automatically inflated forward to each phase's midpoint using your general inflation rate, approximating annual IRS/HHS adjustments. The inflated values are shown on each phase card. [12% bracket - 2 min](#) [Taxable income - 90 sec](#)

IRMAA: If MAGI exceeds the IRMAA threshold (configurable in Edit tab), a warning is shown on the phase card. The threshold is inflation-adjusted per phase like other tax parameters. [IRMAA - 3 min](#) [MAGI - 3 min](#)

ACA & FPL: Prior-year FPL values are used for ACA eligibility, consistent with marketplace guidelines. FPL thresholds are inflation-adjusted forward in calculations. [ACA cliff - 3 min](#) [ACA floor - 2 min](#) [FPL - 90 sec](#) [ACA subsidy - 2 min](#)

Foreign residence mode: When a non-USD currency is selected (GBP, PHP, THB), ACA premiums, Medicare Part B/D, ACA subsidy/CSR eligibility, and IRMAA checks are excluded from calculations and shown as N/A on the dashboard. This reflects a scenario where the retiree is living outside the United States.

UK residence mode (GBP only): When GBP is selected and UK Residence is active, UK income tax is calculated on 401k withdrawals + UK State Pension + equity gains + part-time income. US Social Security is NOT taxed in the UK under the US-UK treaty (Article 17 — taxed only in the US). US federal tax is reduced by a Foreign Tax Credit equal to the UK tax paid (capped at US tax liability), preventing double taxation. The effective tax paid is the higher of the two countries' tax on the overlapping income. UK tax brackets (personal allowance, basic/higher/additional rates) are configurable in the Edit tab and inflation-adjusted per phase. [FTC - 3 min](#) [US-UK Treaty \(SS\) - 90 sec](#) [UK allowance & bands - 2 min](#)

SS provisional income: Other income + part-time income + 50% of SS. Under \$25k — 0% taxable. \$25-34k — 50%. Above \$34k — 85%. [SS Provisional - 2 min](#)

Equities: Equity withdrawals are treated as post-tax capital returns (not included in ordinary income tax). They are included in MAGI for ACA calculations. The equity balance compounds at your specified annual rate of return. [Equity gain - 2 min](#) [LTCG - 2 min](#) [Qualified dividends - 90 sec](#)

Part-time work: Annual income entered for any phase is treated as ordinary income (included in gross income for tax purposes). It counts toward your tax brackets, MAGI (for ACA/IRMAA), and SS provisional income just like a 401k withdrawal.

ACA cliff (2026): 400% FPL cliff returned Jan 1 2026. [ACA cliff - 3 min](#)

Replan from today: Use the replan button to fast-forward the dashboard to your current age. Past phases are removed, the current phase is trimmed, and calculations restart from your actual balances. When replanning, enter your current SS and UKP payment amounts — COLA and triple lock growth will be calculated forward from that point, not from the original base ages. [Replan - 90 sec](#)

The technical reference behind every number, with a jump-link table of contents.

Part 7 — Settings and maintenance

The last part covers the planner's personalization options, data export/import, and the long-term workflow for keeping your planner current as tax law evolves.

Chapter 33 — Text size, dark mode, themes & the polished header

Text size & dark mode

Buttons in the toolbar (A·A·A·A) set the planner's text size; the moon/sun button toggles light/dark. Both persist across sessions. Dark mode reduces eye strain in low light; light mode prints better.

Visual styles (themes)

The **Style** picker offers five visual styles you can switch between at any time:

- **Soft consumer** (default) — friendly, rounded.
- **Editorial** — magazine-like.
- **Quiet fintech** — restrained and data-forward.
- **Pro dashboard** v7 — denser, tool-like.
- **High contrast** v7 — an accessibility theme for maximum legibility.

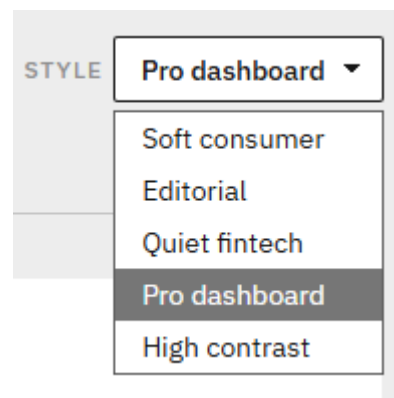
New in v7 — a calmer, clearer layout

• **Workflow tab order:** tabs now read left-to-right as a workflow — inputs (Overview, Edit values, Cash lump sums), then visualize/sensitivity (Balance, Scenarios, Stress test), then strategy (SS Optimizer, Drawdown, Annuities, What-if?), then reference (Tax & ACA), then AI Chat and the Plan with AI toggle.

• **Polished sticky header:** as you scroll, the tab bar lifts with a soft shadow and a frosted background, and a slim marker slides under the active tab. (Motion is automatically disabled if your system prefers reduced motion.)

• **Grouped Overview toolbars:** the controls along the top are grouped by purpose with thin dividers — dashboard-view controls separated from appearance controls, and data/output actions separated from Reset and Help.

Five visual styles — including the new Pro dashboard and High contrast themes.



Chapter 34 — Saving, exporting, importing

Auto-save

Every change is automatically saved to your browser's local storage. Re-open in the same browser and your plan is still there — nothing to remember to click.

Export & import plan as JSON

Click **Export JSON** to download a `.json` file containing your complete plan — every balance, withdrawal, tax parameter, lump sum, acknowledged check, AI correction and annuity. Click **Import JSON** to load a previously-exported file (it replaces what's in your browser). Useful for backups, switching scenarios, or moving between machines.

Privacy reminder Your plan never leaves your computer unless you explicitly export it. Auto-save writes only to your browser's local storage — not to any cloud service.



Export a complete JSON backup, or import one to restore or share a plan.

Chapter 35 — PDF export

Create a clean, multi-page report with the **Create Report** button (grouped with Export/Import on the Overview title row).

1. Click **Create Report**.
2. If you have an API key, choose whether to include AI-enhanced commentary (or set a remembered preference).
3. Review the preview — AI prose appears in editable blocks you can adjust or skip.
4. Print to PDF (Save as PDF) and choose where to keep the file.

See Chapter 23 for the full contents — including the new asset-allocation, plan-resilience and portfolio-charts pages, and the blank-page fix.

Report preview INCLUDE AI COMMENTARY Print / Save as PDF Close

AI RETIREMENT INCOME PLANNER

Scenario: Age 59.5, Downsize US Condo Phase 1 / 5-Phase Retirement Income Plan · ACA · CSR · Tax · Inflation-Adjusted Net Income · Lump Sums · Equities

Generated June 2, 2026 · www.webnomad.org

Currency	USD	Filing status	Single
Residence	United States	Retirement start age	62
Plan horizon	Age 80		

Headline metrics

TOTAL STARTING WEALTH \$530,000	AVERAGE NET INCOME \$4,598/mo
PROJECTED ENDING WEALTH (AGE 80) \$1,146,098	LIFETIME FEDERAL TAX TO AGE 80 \$52,563
PLAN HEALTH SCORE 7/8 — Strong Plan	

Choose AI commentary or rule-based only — then review and edit before saving the PDF.

Chapter 36 — Keeping your planner current (the long-term workflow)

Most planners go stale the moment tax law moves. This one has four built-in mechanisms. Use them as a quarterly or annual maintenance routine.

The four mechanisms

Tier 1 — Auto-updating popovers. When you run **Fetch current tax rates** (Chapter 21), five info popovers automatically reflect the new numbers — IRMAA threshold, ACA cliff, ACA CSR band, 12% bracket, standard deduction.

Tier 2 — AI audit of structural claims. Click **Audit help content** (Chapter 22) to verify 15 factual claims against today's law. Read-only by default.

Tier 3 — Verified watermark. Every Help pane shows when the help text was last audited (or "never audited — content baseline"). After 18 months the watermark turns amber.

Tier 4 — One-click prose corrections. When the audit finds a changed claim, click **Apply this update everywhere** to substitute the corrected prose into every place that fact appears, with an *AI-corrected* badge. Click **Revert** to undo.

Recommended quarterly routine 1) Fetch current tax rates and review the diff. 2) Audit help content and apply/revert updates. 3) Check the verified-watermark date in the Help modal. 4) Export your plan as JSON, saved with today's date — a permanent record of your plan as verified.

Keep the help content evergreen

Tax laws change. The **Audit help content** button asks Claude to verify it never modifies your plan or the help content; it just produces a snapshot.

 Audit help content

Last verified: 2026-06-03 (0 days ago)



Every Help pane shows when its content was last verified against current law.

Chapter 37 — Troubleshooting and FAQ

Q: I open the file and see blank/strange formatting.

Use a modern browser (Chrome, Edge, Firefox or Safari from the last 2–3 years). Internet Explorer and very old Edge aren't supported.

Q: My plan disappeared after a Windows/browser update.

Clearing your browser's site data wipes the planner's local storage. Always export a JSON backup before a major OS or browser update, and re-import after.

Q: I'm not a US citizen — does the planner still work for me?

Yes. Toggle *Non-US — no US tax* at the top of the Edit values tab. US federal tax, IRMAA, ACA and SS-provisional calculations zero out. UK, Canadian and Australian regimes still work.

Q: The Plan with AI sidebar keeps suggesting changes that run me out of money — why does it retry?

When you ask for a plan that doesn't deplete, the co-pilot tests each suggestion in the simulator and, if it still depletes, asks the AI to refine — up to three attempts. If it can't find a solvent plan, that's a signal your targets may be infeasible without bigger changes (later SS, lower spending, more conversions). See Chapter 20.

Q: Is my data — or my API key — uploaded anywhere?

Plan data stays in your browser's local storage. The only outbound calls are anonymous exchange-rate lookups and AI features you actively trigger (sent only to Anthropic's API, using your own key). Your key is stored only in your browser.

Q: Can I share it with my financial advisor?

Yes — export your plan as JSON or PDF. The `.html` file licence is single-user; for redistribution, contact WebNomad Studio.

Q: Is this financial advice?

No. The planner is an educational tool. Always verify your assumptions and consult a qualified professional before acting on any output.

Not a US person? One toggle removes all US-specific tax and healthcare modelling.

US TAX OBLIGATION

US taxpayer

Non-US — no US tax

Toggle **Non-US** if you're not a US person under IRS rules (no US citizenship, no green card, no substantial presence). When off, all US federal tax, IRMAA, and ACA calculations are skipped — UK / Canadian / Australian tax regimes still apply if their flags are set.

Appendix A — Keyboard shortcuts

The planner uses standard browser shortcuts:

- **Ctrl/Cmd + P** — open the print / PDF export dialog.
- **Ctrl/Cmd + F** — find text on the current page (useful in the Tax & ACA notes tab).
- **Esc** — close any open popover, modal, or the Plan with AI sidebar overlay on mobile.
- **Tab / Shift+Tab** — navigate between input fields on the Edit values tab.

Appendix B — JSON export field reference

The plan JSON export contains a handful of top-level keys:

Key	Meaning
<code>s</code>	The full state object — every input value, including per-phase objects p1–p5 (now with a part-time income field in each phase) and state-tax settings.
<code>lumps</code>	Cash lump-sum objects, each with id, amtUSD, phase (1–5) and label.
<code>p5EndAge</code>	The age your plan runs to (default 80, often 90).
<code>activeCurrency</code>	Your active residency currency (USD / GBP / CAD / AUD / PHP / THB).
<code>subtitle</code>	Your scenario title (shown on the dashboard and PDF cover).
<code>annuityPlanState</code>	Records an applied annuity's premium, per-phase income additions and funding deductions for clean removal.
<code>learnDismissed</code>	Concepts-to-Learn entries you've dismissed.
<code>phAcknowledged</code>	Plan Health checks you've acknowledged (key, optional reason, timestamp).
<code>helpOverrides</code>	AI-applied audit corrections that survive reload and travel with the plan.
<code>v / date</code>	Format version and export timestamp — used for compatibility detection on import.

Note on AI settings Your API key and the two chat histories (the AI Chat tab and the Plan with AI sidebar) are stored separately in browser local storage, *not* in the exported plan JSON — so sharing a plan never shares your key or your conversations.

Appendix C — Where to learn more

YouTube playlist

The WebNomad Studio YouTube playlist includes walkthrough videos covering the dashboard, first scenario setup, the Tax & ACA notes deep-dive, comparing scenarios, the Philippines expat scenario, the Roth conversion workflow, drawdown strategies, stress testing, and the AI advisor in practice. Search "*WebNomad Studio retirement planner*" on YouTube.

Etsy store

WebNomadStudio on Etsy sells the Retirement Income Planner (this product) and the Roth Conversion Optimizer (Chapter 27). A bundle of both is available at a discount.

WebNomad Studio

Website: webnomad.org · Email: dev@webnomad.org · Etsy: WebNomadStudio. Refined across seven major versions based on real user feedback from the retirement-planning community.