

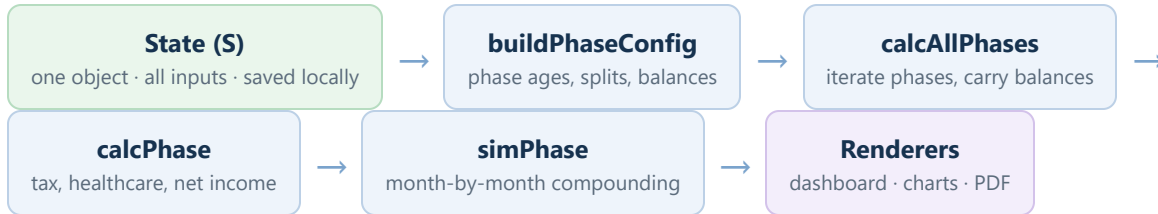
Architecture at a Glance

AI Retirement Income Planner — Version 7

Prepared for management review · June 2026

1 Calculation pipeline

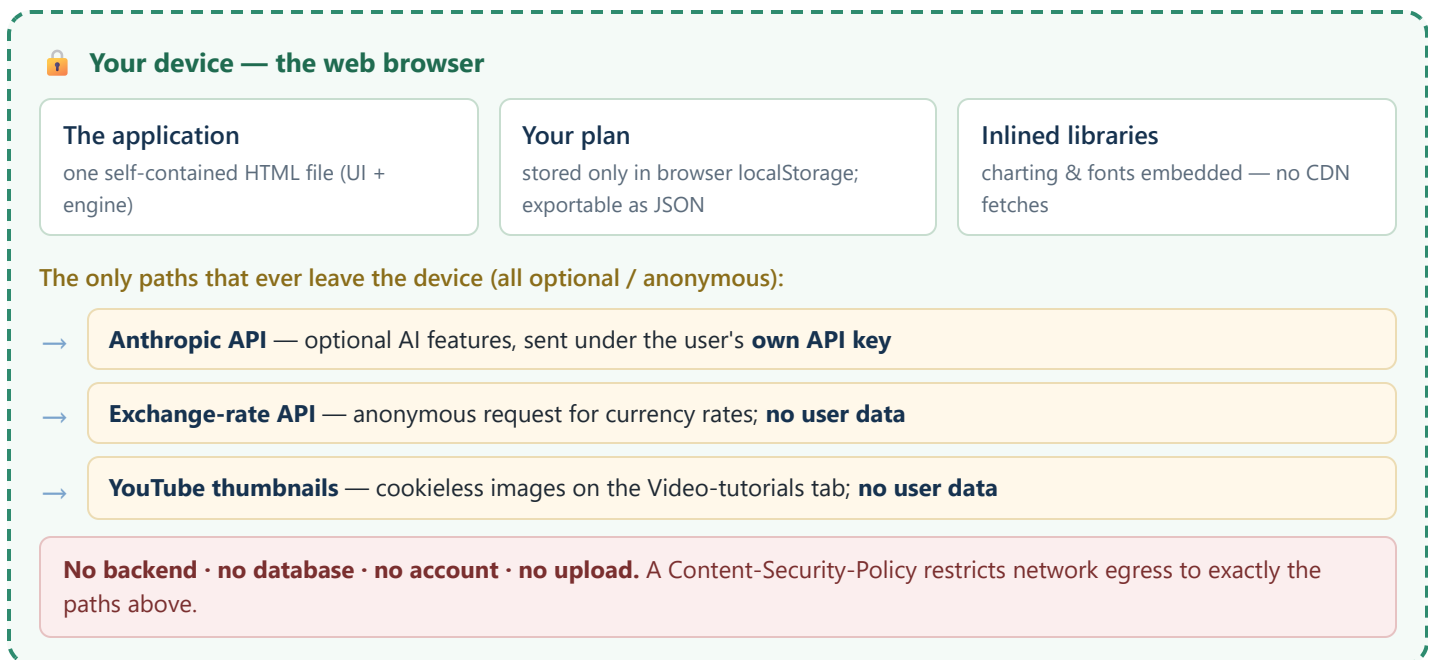
A single deterministic, side-effect-free engine turns the plan state into per-phase results. Each stage is small and testable.



One engine, many tools. The same deterministic core also powers the Monte Carlo simulation, historical backtest, stress test, and scenario comparison — so the math lives in one place rather than being re-implemented per feature.

2 Trust & data-flow model

Everything runs on the user's device. The plan never leaves the browser unless the user explicitly opts into a clearly-labeled path.



AI Retirement Income Planner (v7) — architecture overview. See the companion Security Review for the full dependency and egress analysis, and Methodology & Assumptions for the modeling detail behind each stage.