Feature & Capability Overview

AI Retirement Income Planner — Version 7

Prepared for management review · June 2026

> The planner combines a deterministic month-by-month engine with a broad set of income, tax, healthcare, and risk-analysis capabilities — spanning US and expatriate scenarios — plus optional AI guidance and extensive built-in education.

Core modeling

- **Five-phase retirement timeline** with user-defined boundary ages
- **Month-by-month simulation** of balances, withdrawals & income
- **Per-account drawdown** — 401k, cash, taxable equity, Roth, Super
- **Cost-basis-aware equity sales** and one-time lump events (in/out)
- **Replan-from-today** to fast-forward an in-progress retirement

Income streams

- **US Social Security** with FRA by birth year, claiming-age & COLA
- **Spouse Social Security** with age-gap timing & survivor handling
- **US pension / disability** (two streams; taxable or tax-free; own COLA)
- **UK State Pension** (Triple Lock), **Canada** CPP/OAS, **Australia** Age Pension
- **Rental / annuity / passive** income and **part-time** work

Tax engine

- **US federal** brackets, deductions, senior add-on — inflation-adjusted per phase
- **Social Security provisional-income** taxation
- **NIIT**, **IRMAA** (with 2-year lookback), **flat state tax** with exemptions
- **UK / Canada / Australia** regimes with US **Foreign Tax Credit** (treaty)
- **Roth conversions** with MAGI/ACA/IRMAA impact

Healthcare

- **ACA** premium, subsidy & Silver-CSR eligibility (pre-Medicare)
- **Medicare** Part B & D estimates from age 65
- **Overseas healthcare** costs for expatriate residence
- **Healthcare-specific inflation** rate

Risk & analysis tools

- **Monte Carlo** simulation with configurable volatility & inflation
- **Historical backtest** against real US market history
- **Stress test** and three-scenario comparison
- **Social Security optimizer** (claiming-age breakeven)
- **Drawdown strategies** & **What-if explorer** (SS, Roth, inflation, survivor, max-spend)
- **Annuity calculator** (SPIA / DIA / fixed-plus-COLA)

AI assistance (optional)

- **AI chat** & sidebar that reason over the live plan
- **Verifiable proposals** — numeric-only, simulated & user-approved
- **Tax-rate research** prompt to refresh current-year figures
- Runs under the **user's own API key**; fully optional

Output & reporting

- **Phase dashboard** with per-phase income, tax, net (nominal & real)
- **Multi-page PDF export** of the full plan
- **Plan-health checks** and confidence scoring
- **JSON import/export** for backup & sharing

Experience & education

- **Multi-currency** (USD/GBP/CAD/AUD/PHP/THB) & residency modes
- **Light/dark** and additional visual themes
- **Info popovers, A–Z glossary, help system** & concept primers
- **Setup wizard** and curated explainer videos

AI Retirement Income Planner (v7) — feature & capability overview. Conditional features appear only when relevant to the user's selected currency, residency, and filing status.