Ask AI about this comparisons

When comparing the current plan against a previously saved plan there is now the option to have AI evaluate the difference between the two plans and provide feedback.

Steps.

1. Save a plan in the ‘saved plans’ area.
2. Modify the current plan so it is different from the saved plan or import a previously exported plan.
3. Click the compare button to compare a previously saved plan with the current plan.
4. When the ‘Ask AI about this comparison’ button appears click it.

The planner will send your plan information and a prompt to your selected AI engine and the AI Chat tab will open automatically displaying the AI response.

Sample Prompt Sent to the AI

I’m comparing my current plan with my saved plan "Retire later (SS70)" side by side in the Saved plans panel. Note: the plan snapshot attached to this chat is my CURRENT plan; the saved plan is described only by the figures below (each metric reads "current vs Retire later (SS70)").

Outcome metrics by phase (active display currency):
• Phase 1: net/mo $297 vs $297; tax/mo $0 vs $0; end 401k $115,796 vs $353,924; end cash $7,841 vs $7,841; end equity $9,435 vs $9,435
• Phase 2: net/mo $1,302 vs $213; tax/mo $0 vs $0; end 401k $138,775 vs $367,815; end cash $4,969 vs $4,969; end equity $8,541 vs $8,541; end Roth $0 vs $66,550
• Phase 3: net/mo $1,113 vs $-9; tax/mo $0 vs $0; end 401k $156,996 vs $420,348; end cash $2,868 vs $2,868; end equity $7,779 vs $7,779; end Roth $0 vs $76,520
• Phase 4: net/mo $2,248 vs $986; tax/mo $0 vs $0; end 401k $215,402 vs $514,265; end cash $0 vs $0; end equity $5,055 vs $6,310; end Roth $0 vs $94,343
• Phase 5: net/mo $2,627 vs $1,481; tax/mo $0 vs $0; end 401k $363,666 vs $591,305; end cash $0 vs $0; end equity $0 vs $7,700; end Roth $0 vs $108,476
• Phase 5: net/mo — vs $4,765; tax/mo — vs $0; end 401k — vs $1,171,015; end cash — vs $0; end equity — vs $360; end Roth — vs $218,001
• Totals: total tax paid $0 vs $0; final total balance $363,666 vs $1,389,375

Input assumptions that differ (current → saved "Retire later (SS70)", raw base values):
bal401k: 100000 → 300000
inflation: 3 → 4.5
filingStatus: single → mfj
spouseSS: 0 → 1500
ssStartAge: 62 → 70
p2.w401k: 100 → 50
p2.rothConversion: 0 → 20000
p5EndAge: 80 → 82

Using my actual numbers, explain which of these input differences most drive the outcome differences, the key trade-offs between the two scenarios, and which assumptions I should double-check. Do not tell me which plan to choose — lay out the trade-offs so I can decide.

Sample AI Response

Current Plan vs "Retire later (SS70)" — Driver Analysis

Your current plan's numbers are in the snapshot above; the saved plan is only visible through the comparison metrics you've provided. Here's what's actually driving the $1,025,709 gap in final balances ($363,666 vs $1,389,375), separating true "retire later" effects from unrelated structural changes.

Ranking the input differences by impact

Input change	Effect	Is this a "retire later" decision?
bal401k: $100,000 → $300,000	3x starting principal compounding at 7%/yr for ~20 years. This alone accounts for the majority of the ending-balance gap — by Phase 1 alone the saved plan already shows $353,924 vs your $115,796.	**No** — this is a different starting net worth, not a strategy choice
filingStatus: single → MFJ + spouseSS $1,500/mo	Adds a second guaranteed income stream your current plan doesn't have, plus wider MFJ tax brackets/deductions. Explains why the saved plan's Phase 2 net income ($213/mo) isn't deeply negative despite losing your own SS until 70.	**No** — different household composition
ssStartAge: 62 → 70	The genuine timing lever. In your current plan, SS starts at 62 ($1,026/mo in Phase 2). Delaying to 70 removes that income for 8 years, which is why the saved plan's Phase 2–3 net income craters to $213/mo and **-$9/mo** — even with 3x the 401k and a spouse's SS cushioning it.	**Yes — this is the actual variable you asked about**
p2.rothConversion: $0 → $20,000/yr	Builds a $66,550 Roth balance by end of Phase 2, growing to $218,001 by Phase 5. Only feasible because of the larger 401k balance and MFJ headroom. Your current plan explicitly excludes Roth, so this isn't transferable to your real plan as-is.	Related but separate lever
inflation: 3% → 4.5%	Inflates brackets/FPL faster in the saved plan and inflates nominal ending balances — makes raw dollar comparisons less meaningful without adjusting to real terms.	No — an assumption mismatch, not a strategy
p5EndAge: 80 → 82	Two extra years of growth/withdrawal in the saved plan, further inflating its terminal balance at a different horizon than your current plan.	No — different time horizon, not comparable directly

The trade-off isolated to your real plan

If you delayed **your own** SS from 62 to 70, using your actual $100,000 401k, single filing, and no spouse:

- **What you'd gain:** Your SS benefit would step up meaningfully by 70 (delayed retirement credits typically add roughly 8%/year beyond your full retirement age) and would then compound with the 2.6% COLA for the rest of the plan — strengthening income in Phases 4–5 when your current plan already shows healthy net income ($2,248–$2,627/mo).
- **What you'd give up:** You'd lose the $1,026–$1,198/mo SS income currently supporting Phases 2–3. Your withdrawal budget shows Cash and Equity are *already* projected to hit $0 by Phases 4–5 under your current, less-aggressive draw. Bridging 8 years without SS would require pulling meaningfully more from the 401k (which has more headroom — sustainable draw approximately $583/mo vs. today's $100/mo) or accepting deeper, earlier depletion of cash/equity.
- **Adequacy risk:** Your plan already shows a ⚠ Income Adequacy flag today (net income dips below the $500/mo threshold in your low-draw phases). Removing SS from ages 62–70 without materially increasing 401k withdrawals would likely make this worse, not better, in the near term — the opposite of what the saved plan shows only because it has 3x the principal and a spousal income stream you don't have.

What to double-check

1. **Is $300,000 in the 401k realistic for you, or a placeholder?** If your real balance is $100,000, the saved plan's comfortable delay-to-70 outcome doesn't transfer — it depends heavily on that extra $200,000.
2. **Is there actually a spouse with $1,500/mo SS?** If not, that's a second load-bearing assumption inflating the saved plan's cushion during the delay years.
3. **Reconcile the inflation rate (3% vs 4.5%)** — comparing final balances across different inflation assumptions overstates the saved plan's real advantage.
4. **The saved plan's Phase 3 net income of -$9/mo** — confirm this is intentional (planned drawdown) rather than an oversight, since two years of essentially zero net income is a real liquidity risk if unplanned expenses hit.
5. **Roth conversions** — your current plan deliberately excludes Roth. If you're seriously considering the saved plan's approach, that's a separate strategic decision (tax diversification, no RMDs on Roth) worth evaluating on its own, not bundled with the SS-timing question.

Bottom line: The saved plan's superior ending balance is driven overwhelmingly by having 3x the starting 401k and a second Social Security earner — not by delaying SS itself. If you want to evaluate delaying **your own** claim from 62 to 70 on a true apples-to-apples basis, I can model that change using only your actual $100,000 balance and single-filer status, holding everything else in your current snapshot constant. Want me to do that?