

Retirement Distribution Analysis

Married Filing Jointly · Ages 67 & 66 · Tax Year 2026

Prepared for: Sample Adviser

TOTAL PORTFOLIO	RECURRING INCOME	DISTRIBUTION GAP	TAX BEFORE WITHDRAWALS
\$2.50M	\$94K	\$66K	\$2K

INCOME SOURCES

Social Security	\$54,000
Pension income	\$18,000
Part-time work	\$12,000
Taxable interest	\$10,000
Total recurring income	\$94,000

ACCOUNT BALANCES

Cash reserve	\$100,000
Taxable brokerage	\$800,000
— Cost basis	\$560,000
— Unrealized gain	\$240,000
IRA / 401(k)	\$1,200,000
Roth IRA / 401(k)	\$400,000
Total portfolio value	\$2,500,000

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SCENARIO ANALYSIS — DISTRIBUTION STRATEGIES

LOWEST TAX

Scenario 1 — Tax-smart blend

TAXABLE INCOME	EST. FEDERAL TAX	MARGINAL BRACKET	EFFECTIVE RATE
\$75,300	\$8,072	12%	10.7%

IRA draw: \$33,000Roth draw: \$20,000Brokerage: \$13,000

Observation: Drawing \$33,000 from the IRA, \$20,000 tax-free from the Roth, and \$13,000 from the brokerage keeps the marginal rate at 12%. The Roth draw adds spendable cash with zero additional federal tax impact. Estimated federal tax: \$8,072.

BASELINE

Scenario 2 — IRA-first withdrawal

TAXABLE INCOME	EST. FEDERAL TAX	MARGINAL BRACKET	EFFECTIVE RATE
\$104,514	\$12,417	22%	11.9%

IRA draw: \$66,000Roth draw: \$0Brokerage: \$0

Observation: Drawing \$66,000 from the IRA alone puts taxable income at \$104,514 in the 22% bracket, with federal tax of \$12,417 - \$4,345 more than the tax-smart blend. The blend also delivers additional spendable cash from Roth and brokerage draws.

STRATEGIC

Scenario 3 — Strategic 4% Roth taper

TAXABLE INCOME	EST. FEDERAL TAX	MARGINAL BRACKET	EFFECTIVE RATE
\$81,400	\$8,912	12%	10.9%

IRA draw: \$40,000Roth draw: \$16,000Brokerage: \$10,000

Observation: Taking a 4.0% draw (\$16,000) from the Roth extends longevity while keeping it invested. Combined with \$40,000 IRA and \$10,000 low-gain brokerage, taxable income is \$81,400 with federal tax of \$8,912.

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SUMMARY COMPARISON

Strategy	IRA draw	Roth	Brokerage	Taxable inc.	Bracket	Fed tax	Eff. rate
Tax-smart blend	\$33,000	\$20,000	\$13,000	\$75,300	12%	\$8,072	10.7%
IRA-first	\$66,000	\$0	\$0	\$104,514	22%	\$12,417	11.9%
Strat. 4% taper	\$40,000	\$16,000	\$10,000	\$81,400	12%	\$8,912	10.9%

TAX OBSERVATIONS PER SCENARIO

Tax-smart blend

Taxable income: \$75,300 · Marginal bracket: 12% · Est. federal tax: \$8,072 · Effective rate: 10.7%

IRA-first withdrawal

Taxable income: \$104,514 · Marginal bracket: 22% · Est. federal tax: \$12,417 · Effective rate: 11.9%

Strategic 4% taper

Taxable income: \$81,400 · Marginal bracket: 12% · Est. federal tax: \$8,912 · Effective rate: 10.9%

Modeled Scenario Observations

Scenario 1 (Tax-smart blend) models the lowest estimated federal tax of \$8,072, a difference of \$4,345 versus the highest-tax scenario. Scenarios differ in total spendable cash delivered. Modeled observations for tax year 2026:

- Roth withdrawals of \$20,000 are modeled with no additional federal tax impact in this scenario.
- In this scenario, IRA withdrawals above \$62,400 would cross into the 22% federal bracket.
- Brokerage sales up to \$13,000 are modeled at the long-term capital gains rate in this scenario.

About this illustration. This report models a single tax year under federal income tax rules only, from the figures entered by the professional who prepared it. It does not model state or local tax, does not project future years, and does not model Roth conversions or multi-year sequencing. Actual tax will differ, and may differ materially. It is an illustration, not a prediction, and not a recommendation to buy or sell any security, to take any distribution, or to adopt any withdrawal sequence; the professional who prepared it is responsible for any advice given. It was produced with DrawDownIQ, software licensed to the preparing firm by Index Gurus, Inc., an investment adviser registered with the California Department of Financial Protection and Innovation. Index Gurus, Inc. did not prepare this report, is not an accounting firm, does not prepare tax returns, and has no advisory relationship with the recipient. Modeling assumptions: drawdowniq.ai/disclosure.html (3.1).