

NORTH PROSPERITY

Retirement Planner

RETIREMENT PROJECTION ENGINE

User Guide · v2.5 · April 2026

A complete guide to the 9-tab retirement projection engine, Monte Carlo simulation, CAGR decay presets, tax system, and multi-currency support.

Feature	Description
9-Tab Layout	Structured workflow from income entry through to summary and print
Monte Carlo Simulation	2,000 simulations — probability-based retirement income analysis
10 CAGR Presets	Hyper Growth through Real Estate — calibrated decay curves
Withdrawal Buffer	0–30% conservative mode slider — trades income for certainty
Tax System	Per-asset income and capital gains tax with effective rate entry
Multi-Currency	8 currencies with live FX conversion
Print / Save as PDF	One-click clean print layout from the Summary tab

Not financial advice. For simulation and educational purposes only.

Contents

#	Section
1	Getting Started & Navigation
2	Choosing Your Base Currency
3	How to Approach Your Plan
4	Planning Parameters
5	1. Planning & Income Tab
6	2. Assets to Divest Tab
7	3. Fixed Assets Tab
8	4. Monte Carlo Simulation Tab
9	5. Withdrawal Plan Tab
10	6. Projections Tab
11	7. Charts Tab — All 9 Views
12	8. Additional Tab & Big Ticket Calculator
13	9. Summary Tab — Print & MC Snapshot
14	Tax System — Complete Guide
15	CAGR — Growth, Decline & 10 Presets
16	Fractional Projection Years
17	Amort/Sell vs Dividend
18	Worked Example — Sarah & Michael
19	Saving, Exporting & Sharing
20	Troubleshooting
21	Quick Reference Card

1. Getting Started & Navigation

Opening the planner, auto-save, and navigating the 9 tabs.

Opening the Planner

Navigate to your hosted URL in any modern browser. No account required. All data lives in your browser only — nothing is stored on any server.

Pro Tip Bookmark the URL immediately. On iPhone, use Safari → Share → Add to Home Screen for a full-screen app experience.

The Auto-Save System

The planner saves automatically to browser local storage as you type. A Saving... indicator appears top right, followed by Saved. Auto-save is tied to your specific browser and device.

Warning Clearing browser history, using a private window, or switching devices will lose your data. Always export a .json backup regularly.

The Example Plan

On first open you see a pre-loaded example plan. Explore it across all tabs before entering your own data. Click Reset (top right) or overwrite fields to start your own plan.

The 9 Tabs

Tab	Name	Purpose
1	Planning & Income	Parameters, fixed income, registered accounts, other income
2	Assets to Divest	Stocks and assets to sell gradually over retirement
3	Fixed Assets	Assets that grow in value but won't be sold — home, gold
4	Monte Carlo Sim	Probability-based analysis — NEW in v2.5
5	Withdrawal Plan	Withdrawal buffer slider + exact shares sold each year
6	Projections	Year-by-year income, net income, tax paid, portfolio value
7	Charts	9 visual charts — portfolio, income, tax drag, withdrawals
8	Additional	Notes and Big Ticket Calculator for major purchases
9	Summary	Read-only overview — all key numbers + print to PDF

Workflow

Enter data in Tabs 1–3 → Run Monte Carlo on Tab 4 → Adjust buffer on Tab 5 → Review Projections on Tab 6 → Check Summary on Tab 9.

2. Choosing Your Base Currency — Start Here

Before entering a single number, choose your base currency in the Planning Parameters card at the top of Tab 1. Every income figure, asset value, and tax calculation displays in this currency.

Currency	Code	Typical Use
US Dollar	USD	USA plans, US stock portfolios
Canadian Dollar	CAD	Canada — CPP, OAS, RRSP, TFSA
Euro	EUR	Eurozone countries
British Pound	GBP	UK — ISA, SIPP, pension
Australian Dollar	AUD	Australia — Super
NZ Dollar	NZD	New Zealand — KiwiSaver
Swiss Franc	CHF	Switzerland — Pillar 3a
Mexican Peso	MXN	Mexico — Afore

Per-Asset CCY Selector

Every asset row has its own CCY dropdown to price assets in their native currency. The planner converts to your base currency automatically using live FX rates.

Indicator	Meaning
CCY — base colour	Asset is in your base currency — no conversion needed
CCY — blue	Foreign currency — converted via live FX rate automatically
Live rates loaded	Exchange rates fetched — conversion is accurate
FX offline — using 1:1	API unavailable — 1:1 fallback in use. Calculations still work.

Pro Tip Canadian plan with US stocks: set Base Currency to CAD, set CCY to USD on each US stock row. The planner converts automatically.

3. How to Approach Your Plan

Build the gross picture first, then layer in taxes once the structure is solid.

Phase 1	Enter all income sources and assets. Set CAGR rates. Run projections. Review charts. Get comfortable with the shape of your plan. Ignore tax fields entirely.
Phase 2	Open the % Tax sub-row on each asset and income source. Enter your estimated effective tax rates. The planner now shows true net income — what you will actually have to live on.

Recommended Build Order

1	Set Base Currency
2	Enter Planning Parameters (Tab 1)
3	Enter Fixed Income, Tax Deferred, Other Income (Tab 1)
4	Enter Assets to Divest (Tab 2)
5	Enter Fixed Assets (Tab 3)
6	Run Monte Carlo Simulation (Tab 4) — assess probability
7	Adjust Withdrawal Buffer if needed (Tab 5)
8	Review Projections and Charts — gross picture
9	Export a backup of your gross plan
10	Configure tax rates on each asset and income source
11	Review Net Income, Tax Paid, and Lifetime figures
12	Check Summary tab — print or save as PDF

4. Planning Parameters

The Planning Parameters card sits at the top of Tab 1. Get these right before entering any asset or income data.

Field	What to Enter	Example
Person / Couple	Name or both partners' names. Used as the export filename.	Sarah & Michael
Age at Start	Your age at the beginning of the projection.	60
Inflation %	Annual rate used to inflation-adjust withdrawals.	3%
Start Year	The calendar year your retirement projection begins.	2030
Projection Years	Total years to project. Supports fractional values (e.g. 8.5).	30
Base Currency	Your primary currency. All totals display in this.	CAD

Pro Tip Run your plan at 3% inflation and again at 5% to stress-test against a high-inflation environment.

5. 1. Planning & Income Tab

Fixed Sources of Income

Guaranteed income streams — pensions, CPP, OAS, Social Security, annuities.

Field	What to Enter
Name	Label — e.g. CPP, Pension, Social Security, OAS
Annual \$	Annual payment amount
Start Year	Year this income begins. Set to a future year to defer.
Index %	Annual increase rate. 0% = fixed. 2% = indexed to inflation.
% Tax + Apply Tax	Effective tax rate. Check Apply Tax to activate. See Section 14.
Enable checkbox	Must be checked for this row to appear in calculations.

Tax Deferred Sources of Income

Tax-sheltered accounts — RRSP, TFSA, RRIF, 401(k), IRA, ISA, SIPP, Super, KiwiSaver.

Field	What to Enter
Name	Account name — TFSA, RRSP, 401k, IRA etc.
Shares	Units held. Tip: enter 1 share, price = total account value.
Price	Current price per share or unit.
CAGR %	Expected annual growth rate. See Section 15.
Yr 1-5 / 6-20 / 21+ ↓%	Three-phase CAGR decline rates. See Section 15.
Div %	Annual dividend yield as a % of account value.
Amort/Sell	Auto-sell shares annually to draw account to \$0 by end of term.
% Tax + Apply Tax	Effective tax rate on withdrawals and dividends. See Section 14.

Note TFSA and Roth IRA are tax-free — leave Apply Tax unchecked. RRSP, 401(k), IRA are generally fully taxable on withdrawal — check Apply Tax and enter your estimated effective rate.

Other Sources of Income

Business income, rental properties, royalties — sources with an asset value and optional annual income.

Field	What to Enter
Name	Description — e.g. Rental Property, Business Income
Units / Price	Asset value — e.g. 1 unit at \$400,000
CAGR %	How fast the asset grows in value each year
Decline %	Annual CAGR decline (single-phase)
Annual \$	Fixed annual income this asset generates
Inc checkbox	Check to include annual income in projections
% Tax + Apply Tax	Effective tax rate on annual income

6. 2. Assets to Divest Tab

Stocks, ETFs, or other assets you plan to sell gradually over retirement. The planner uses an amortization schedule to sell shares each year so the asset reaches zero by end of projection.

Field	What to Enter	Notes
Ticker	Asset or ticker name	Yahoo Finance link appears automatically
Shares	Number of shares held	Cash: 1 share, price = total balance
Price	Current price per share	Use today's market price
CAGR %	Base annual growth rate	Use CAGR % Preset button for quick setup
Yr 1-5 ↓%	CAGR decline, years 1–5	How fast growth slows in early years
Yr 6-20 ↓%	CAGR decline, years 6–20	Middle phase — usually slower
Yr 21+ ↓%	CAGR decline, years 21+	Long-term settled rate — very small
Div %	Annual dividend yield	As % of current market value
Amort/Sell	Auto-calculate annual sells	Draws asset to \$0 by end of projection
% Tax + Apply Tax	Cap gains rate + cost basis	Tax on gain only. See Section 14.

Pro Tip Entering cash savings: enter 1 in Shares, total balance in Price, CAGR = your expected interest rate. Enable Amort/Sell to draw it to zero.

Notional Gain Tax

When % Tax is configured, the planner shows a "Notional gain tax" figure — the estimated cap gains tax if you sold your entire position today. Snapshot only. The engine charges tax year by year as shares are sold at the projected price.

7. 3. Fixed Assets Tab

Assets that grow in value over time but that you do not plan to sell during retirement. They contribute to your total net worth but do not generate income or withdrawals.

Field	What to Enter	
Name	Asset description — Primary Residence, Gold, BTC (held)	
Units	Number of units (usually 1 for a single property)	
Price	Current estimated market value	
CAGR %	Expected annual appreciation rate	
Yr 1-5 / 6-20 / 21+ ↓%	Three-phase CAGR decline	
% Tax + Apply Tax	Cap gains rate + cost basis for notional gain display	
Asset Type	Typical CAGR	Notes
Primary Residence	3%	Long-run nominal. Use Real Estate preset.
Gold	5%	Inflation hedge. Use Gold preset. Flat decay curve.
Crypto (held)	30%	Use Crypto (BTC) preset. High vol, aggressive decay.
Collectibles	2–4%	Very illiquid — use conservatively

Warning Fixed Assets do not generate income and are not sold during the projection. To sell a property or asset during retirement, add it in the Assets to Divest tab instead.

8. 4. Monte Carlo Simulation Tab

NEW IN v2.5 Monte Carlo is new in v2.5. This section covers the full simulation engine, workflow, and how to read the results.

What Monte Carlo Simulation Does

The engine runs 2,000 simulations of your volatile assets through randomised annual return scenarios. Each simulation shocks asset prices using lognormal random returns calibrated to your CAGR settings and volatility. Fixed income (pension, CPP, OAS) is treated as certain — excluded from simulation and shown separately as your guaranteed floor.

Key Philosophy

Monte Carlo measures whether volatile assets deliver their projected returns. It is not a portfolio survival probability. Your guaranteed floor is certain regardless — MC measures what happens on top of it.

Why Tab 4 — The Correct Workflow Position

Monte Carlo sits between Fixed Assets (Tab 3) and Withdrawal Plan (Tab 5) deliberately. Enter your assets, run the simulation, see the probability, then adjust your buffer on Tab 5.

Step	Action
Enter assets (Tabs 1–3)	Build your plan
Run MC (Tab 4)	See probability of hitting your income target
Adjust buffer (Tab 5)	Accept less income to raise probability
Review Projections (Tab 6)	See the updated deterministic projection

The 6 Hero Cards

Card	What It Shows
Guaranteed Floor	Your fixed income (pension, CPP, OAS) — certain, not simulated
Median Yr 1 Volatile	50th percentile Year 1 income from volatile assets
Worst Yr 1 Volatile	10th percentile Year 1 — your bad year scenario
Median Lifetime	Total income across all years at the median simulation
Worst Lifetime	Total lifetime income at the 10th percentile
Best Lifetime	Total lifetime income at the 90th percentile

Probability Statement

The key output: "Full extraction plan achieved or exceeded in X% of simulations — over and above guaranteed fixed income of CA\$Xk/yr." When a buffer is set: "Accepting X% less income raises probability from Y% to Z%."

Pro Tip 35–55% probability is appropriate when your guaranteed floor covers 50%+ of Year 1 income. The floor provides real downside protection — the probability measures whether volatile assets deliver on top of that, not whether you survive.

Milestone Table

Total income (fixed + volatile) at Years 10, 20, and 30 across six probability columns: 1-in-10 Low, 1-in-4 Low, Most Likely (median), 3-in-4 Below, 9-in-10 Below, and Perfect Returns (deterministic).

Fan Chart

Total annual income percentile bands over your full projection. The green floor line is your guaranteed fixed income — it never changes. Wider bands mean more variance in volatile assets. The cyan line shows your buffered income target.

Plan Assessment Card

Field	What It Shows
Risk Profile	Low / Moderate / High Market Dependency based on floor as % of Year 1
Probability Target	Appropriate probability range for your floor level
Buffer Assessment	Plain English read of your current buffer setting
Summary	37-year average worst / median / buffered target income

Stale Results Warning

If you change any parameters after running a simulation, an amber banner appears: "Parameters changed — results may be outdated. Re-run simulation to update." Results remain visible for reference but are flagged stale.

Simulation Count

Default is 2,000 simulations. Adjust to 500, 1,000, 2,000, or 5,000 using the dropdown. More simulations give smoother percentile bands but take longer to run.

9. 5. Withdrawal Plan Tab

The Withdrawal Plan tab has two functions: setting your withdrawal buffer and showing the exact mechanics of how assets are sold year by year.

Withdrawal Buffer

The buffer slider (0–30% in 5% increments) reduces your withdrawal target below full extraction. At 0%: full extraction. Above 0%: an amber Conservative Mode indicator appears and all projections update immediately.

Buffer	Effect
0%	Full extraction — maximum income, lowest probability
10%	Accepting 10% less income — moderate probability increase
20%	Recommended starting point — meaningfully higher probability
25%	Conservative — strong probability for volatile-heavy plans
30%	Ultra-conservative — maximum certainty, minimum income

Pro Tip Set your buffer on Tab 5 after seeing your MC probability on Tab 4. The MC tab shows exactly how much probability increases for each buffer increment.

Withdrawal Table

Column	What It Shows
Year / Age	Calendar year and your age
Total W/D	Total gross withdrawal across all assets this year
Tax Paid	Total tax deducted across all assets (when tax is active)
After-Tax	Net withdrawal after tax — what you actually receive
[Asset] Sell	Number of shares sold from this asset this year
[Asset] Gross	Dollar income from selling those shares (pre-tax)
[Asset] Net	After-tax income (shown when Apply Tax is on for that asset)
[Asset] Left	Shares remaining after this year's sale

10. 6. Projections Tab

Full year-by-year table of your retirement income and portfolio value. The primary deterministic output of the planner.

Summary Cards

Card	Colour	What It Shows
Year 1 Gross	Gold	Total income in year 1 before tax
Year 1 Net	Green / Grey	After-tax income year 1. Grey = no tax configured.
Year 1 Portfolio	Blue	Total value of all assets at start of year 1
Peak Portfolio	Purple	Highest portfolio value across all projection years
Final Income	Cyan	Total income in the final projection year
Final Portfolio	Amber	Total portfolio value in the final year

Projections Table

Column	What It Shows
Year / Age	Calendar year and your age
Gross Income	All income from all sources — gold column. Total before tax.
Net Income	Gross minus all tax paid — green column. What you actually keep.
Tax Paid	Total tax across all sources — amber. Shown when tax is active.
Portfolio	Total value of all remaining assets — your net worth
Fixed	Income from fixed sources — pension, CPP, Social Security
Inv. Inc	Income from registered account withdrawals
Div	Dividend income from all assets with Div enabled
Other Inc	Income from Other Income sources — business, rental
Asset columns	Per-asset: W/D (withdrawal), Shrs (remaining), Px (price)

Lifetime Income Summary

At the bottom of the Projections tab, when tax is active: Lifetime Gross, Lifetime Tax, Lifetime Net, and Average Tax Rate across the entire projection.

11. 7. Charts Tab — All 9 Views

Use the dropdown at the top right of the Charts tab to switch between 9 views.

Chart	What It Shows	Best Used For
Total Portfolio Value	Area chart of total net worth over time	Overall wealth trajectory
Annual Income (Stacked)	Stacked bar — all income sources by year	Income proportion by source
Gross vs Net Income	Dual line — gold gross, green net	Visualising tax drag
Annual Tax Paid	Bar chart of total tax paid each year	How tax grows over time
Growth vs Spending	Portfolio appreciation vs withdrawals	Checking withdrawal sustainability
Withdrawals by Asset	Annual withdrawal by individual asset	Which assets work hardest and when
Remaining Shares	Line chart of remaining share counts	Verifying assets decline to zero
Tax Deferred Account Value	Line chart of registered account values	Tracking RRSP, TFSA, 401k
Fixed & Other Assets Value	Line chart of fixed asset appreciation	Home / fixed assets growing

Pro Tip Start with "Total Portfolio Value" and "Gross vs Net Income" for the highest-level view. Use "Annual Tax Paid" to see tax impact grow year by year.

12. 8. Additional Tab & Big Ticket Calculator

Notes & Plans

Free-text area for tax strategies, healthcare notes, estate planning, contingency plans. Auto-expands as you type. Works on all devices including iOS.

Big Ticket Calculator

Answers: if I needed to raise a large sum for a major purchase, how much could I generate by selling specific stocks — and what would I net after capital gains tax?

Field	What to Enter
Saving for?	Description of the purchase — shown on the Summary tab
Ticker	Stock ticker or name
Shares	Number of shares you could sell
Price	Current price per share
% Tax + Apply Tax	Cap gains rate + cost basis. Calculates after-tax proceeds.

The summary panel shows: Total Available (Pre-Tax) in gold, Est. Cap Gains Tax in amber, and After-Tax Proceeds in green.

Warning The Big Ticket Calculator shows current market value only. It does not factor in opportunity cost or registered account withholding tax.

13. 9. Summary Tab — Print & MC Snapshot

Read-only overview of your complete retirement plan. Updates automatically whenever you change anything. In v2.5: Print button and Monte Carlo Snapshot card added.

Print / Save as PDF

"Print / Save as PDF" button sits at the top right of the Summary tab. Clicking it opens your browser's print dialog with a clean white layout — no tabs, no nav, no dark background. Use your browser's "Save as PDF" option to generate a shareable one-pager.

Pro Tip The print layout includes a North Prosperity header with your plan name, start year, projection length, and the date printed.

Monte Carlo Snapshot Card

If a Monte Carlo simulation has been run, a snapshot card appears on Summary showing:

Field	What It Shows
Probability of hitting income target	Buffered probability % — green if 35%+, amber if below
Guaranteed floor	Fixed income certain regardless of markets
Median lifetime income	Total lifetime income at 50th percentile
Worst case lifetime	Total lifetime income at 10th percentile
Withdrawal buffer	Buffer in effect — 0% = full extraction
Plain English summary	Probability statement with floor as % of Year 1 income

Note If parameters change after a simulation run, an amber stale warning appears in the snapshot: "Parameters changed — re-run simulation on Tab 4 to refresh these numbers."

Summary Sections

Section	Contents
Plan Details	Name, age, start year, projection length, base currency, inflation
Income Sources	All enabled income sources with CAGR, tax rate, tax-free tags
Assets	All enabled divest and fixed assets with value and CAGR
Big Ticket	Purchase name with pre-tax and after-tax values
Key Outcomes	Year 1 Gross/Net, portfolio, peak, final income, lifetime figures
Monte Carlo Snapshot	Probability, floor, median/worst lifetime, buffer — if MC has been run
Notes & Plans	Your notes from the Additional tab

14. Tax System — Complete Guide

Comprehensive per-asset tax system. All rates entered manually — the planner makes no assumptions about your jurisdiction.

The % Tax Toggle Button

Every asset row has a "% Tax ▼" button. Click to open a tax sub-row. The button turns amber when Apply Tax is checked — signalling tax is active for that row.

Income Tax — Fixed Income, Tax Deferred, Other Income

Tax = Gross Income × Effective Tax Rate. Net = Gross – Tax.

Example: \$50,000 pension × 24.5% = \$12,250 tax → \$37,750 net

Capital Gains Tax — Assets to Divest, Fixed Assets, Big Ticket

Tax applies only to the gain — not the full sale amount. You get your cost basis back tax-free.

Gain per share = $\max(0, \text{price} - \text{cost basis})$. Tax = shares sold × gain × rate.

Example: 50 shares, price \$800, basis \$320, rate 26%. Gain \$480/share. Tax: $50 \times \$480 \times 26\% = \$6,240$. Gross \$40,000 → Net \$33,760.

Effective vs Marginal Tax Rate

Concept	What It Means	Example
Marginal Rate	Top bracket rate — last dollar of income	53.5% (BC Canada top)
Effective Rate	Blended average across all income — always lower	24.5% on \$116,650 in BC
What to Enter	Enter your effective rate — not your marginal rate	Enter 24.5%, not 53.5%

Warning Tax calculations are estimates only. Consult a qualified tax advisor. Tax rates change — review and update annually. The planner does not calculate tax automatically for any jurisdiction.

15. CAGR — Growth, Decline & 10 Presets

CAGR (Compound Annual Growth Rate) is the average annual rate at which an asset's price grows. The planner models declining CAGR using a three-phase system.

The 3-Phase CAGR Decline System

Phase	Years	Field	What It Means
Phase 1	1–5	Yr 1-5 ↓%	CAGR decreases by this % each year in years 1–5
Phase 2	6–20	Yr 6-20 ↓%	CAGR decreases by this % each year in years 6–20
Phase 3	21+	Yr 21+ ↓%	CAGR decreases by this % from year 21 onwards

The CAGR never goes below 0%. Setting all decline rates to 0 keeps the CAGR constant.

The 10 Built-In Presets — v2.5

Preset	CAGR	Ph1/Ph2/Ph3	Floor	Typical Use
Hyper Growth	35%	3.0/0.6/0.25	4%	Disruptive companies (early TSLA, early NVDA)
Aggressive Growth	25%	1.7/0.5/0.25	4%	High-growth stocks (MSTR, early TSLA)
Growth	18%	0.8/0.4/0.15	4%	Tech/growth (NVDA, AMZN, mature TSLA)
Moderate	11%	0.25/0.2/0.08	2.5%	Blue chips (AAPL, MSFT)
Conservative	8%	0.15/0.1/0.05	2%	Index funds (SPY, VOO) — Goldman forward consensus
Ultra Conservative	4%	0.05/0.05/0.0	1.5%	Bonds, GICs, T-Bills
Crypto (BTC)	30%	2.8/0.6/0.05	2%	Bitcoin — long-term adoption thesis
Income / Dividend	8%	0.08/0.05/0.05	3%	REITs, dividend ETFs
Gold	5%	0.1/0.05/0.02	3%	Physical gold — inflation hedge
Real Estate	3%	0.1/0.05/0.02	2%	Residential / commercial property

Conservative 8%

Based on Goldman Sachs' 10-year S&P; 500 forward consensus. The historical 10% is backward-looking; 8% is more honest for a 40-year plan starting from current elevated valuations.

Crypto (BTC)

Decay curve validated against the Bitcoin Power Law model. Empirically observed diminishing returns: 2013→2017 saw 20x gains, 2017→2021 saw 3.5x, 2021→2025 saw less than 2x.

Today's Price & Pre-Retirement Compounding

The Price field accepts today's current market price. The planner compounds that price forward to your retirement start date using your CAGR and decline curve. An "Est. @ [year]" label shows the estimated retirement-start price.

Pro Tip Update your asset prices periodically to keep the Est. @ retirement figure current. Each update resets the compounding anchor to today.

16. Fractional Projection Years

The Projection Years field accepts fractional values — 8.25, 10.5, 15.75. Useful when retirement start or end date does not fall on a whole year boundary.

Entry	What Happens
8.25 years	8 full years + 1 quarter of prorated income in the final row
8.5 years	8 full years + 6 months of prorated income in the final row
8.75 years	8 full years + 9 months of prorated income in the final row
10 years	10 full years — no fractional row

17. Amort/Sell vs Dividend

For Assets to Divest and Tax Deferred accounts, you have two ways to generate income: Amort/Sell (selling shares gradually) and Div (dividend payments). Use either, both, or neither.

Mode	Use When
Amort/Sell only	Spending down the asset to zero — growth stocks, GICs, cash, RRSP/401k
Div only	Living off dividends without selling — TFSA you want to preserve
Both	Dividends from a declining balance — dividend stocks being liquidated
Neither	Asset tracked for net worth only — not generating income

18. Worked Example — Sarah & Michael

A complete example showing all pieces together including tax and Monte Carlo. Numbers are illustrative.

Scenario	
	Sarah and Michael, both 60, retiring in 2030. Income-splitting fixed income. Pensions, CPP, RRSP, stocks, BTC, and primary residence. Projecting 30 years to age 90.

Step 1 — Planning Parameters

Field	Value	Reason
Person	Sarah & Michael	Both names for identification
Age at Start	60	Age at retirement in 2030
Inflation %	3%	Standard planning assumption
Start Year	2030	Year retirement begins
Projection Years	30	Projects to age 90
Base Currency	CAD	Canadian dollar plan

Step 2 — Fixed Sources of Income

Source	Annual \$	Index %	Tax Rate	Apply Tax
Sarah — Pension	\$60,000	0%	24.5%	Yes
Michael — Pension	\$55,000	0%	24.5%	Yes
Sarah — CPP	\$9,600	2%	24.5%	Yes
Michael — CPP	\$8,400	2%	24.5%	Yes

Step 3 — Assets to Divest

Asset	Shares	Price	Preset	Tax	Cost Basis
TSLA	500	\$320	Growth (mature TSLA)	26%	\$120/share
NVDA	300	\$140	Growth	26%	\$45/share
Cash GIC	1	\$150,000	Ultra Conservative	None	n/a

Step 4 — Fixed Assets

Asset	Units	Value	Preset	Tax
Primary Residence	1	\$1,200,000	Real Estate	None — principal residence exemption
BTC (held)	2	\$85k/BTC	Crypto (BTC)	26% if ever sold

Step 5 — Run Monte Carlo (Tab 4)

With fixed income at \$133,000/yr, the guaranteed floor covers a large portion of Year 1 income. Run the simulation. Assess the probability. If below 35%, move to Tab 5 and set a withdrawal buffer. The fan chart shows how BTC and equities spread outcomes over the 30-year projection.

Pro Tip Check the Gross vs Net Income chart in Tab 7 to visualise the growing tax drag as cap gains increase year over year.

19. Saving, Exporting & Sharing

Action	How
Export your plan	Click Export (top right) — downloads a .json file. Name it clearly and save to cloud storage.
Import a saved plan	Click Import (top right) — select your .json file. Loads instantly.
Share with anyone	Share the .json file. Recipient opens the planner URL and clicks Import.
Print / Save as PDF	Tab 9 Summary → Print / Save as PDF button → browser print dialog.

Pro Tip Export a new copy after every session where you make significant changes. Think of it like pressing Save in a document app.

Note Older .json files exported before v2.3 are fully compatible. The planner migrates them automatically with tax fields defaulting to zero.

20. Troubleshooting

Problem	Cause & Solution
Nothing in Projections	No items enabled. Check the checkbox on at least one row.
Tax Paid column missing	Apply Tax not checked. Open % Tax on any row and check Apply Tax.
Year 1 Net shows "no tax"	By design — configure tax on at least one row to activate.
MC result disappears on tab change	Fixed in v2.5 — MC result now persists across tab navigation.
MC stale warning	Parameters changed after last run. Re-run on Tab 4.
MC probability seems low	Check buffer on Tab 5. A low probability with a strong floor is not a crisis.
Big Ticket not on Summary	No enabled stock rows. Enable at least one row with shares and price.
Portfolio does not reach zero	Amort/Sell not enabled, or CAGR too high.
Income drops to zero late	Asset ran out of shares early. Reduce projection years or add assets.
Data disappeared	Browser cleared local storage. Import from your .json backup.
Plan on wrong device	Auto-save is device and browser specific. Export and import.
FX offline warning	1:1 fallback in use. Calculations still work.
Print layout looks wrong	Use Chrome or Edge. Disable "Background graphics" in print settings.

21. Quick Reference Card

Action	How
Save / backup plan	Export (top right) — .json file. Do this after every session.
Load a saved plan	Import (top right) — select your .json file.
Reset everything	Reset (top right) — wipes all data. Export first.
Dark / Light mode	Light / Dark toggle in the top right header.
Enable an asset	Checkbox on the left of each row — must be checked to calculate.
Configure tax	% Tax button → enter rate + cost basis → check Apply Tax.
Apply CAGR preset	CAGR % Preset button → click any of the 10 presets.
See CAGR examples	CAGR Decline Examples — collapsible at bottom of asset tabs.
Run Monte Carlo	Tab 4 — Run Simulation. Adjust sim count 500/1k/2k/5k.
Adjust withdrawal buffer	Tab 5 — Withdrawal Plan → buffer slider 0–30%.
View charts	Tab 7 → dropdown top right → 9 views.
Add more assets	+ Add button top right of each card.
Yahoo Finance lookup	Yahoo link next to named tickers — opens in new tab.
Enter cash savings	Tab 2: 1 share, price = total balance, CAGR = interest rate.
Defer income source	Fixed Income — set Start Year to the future year income begins.
Fractional projection	Projection Years — e.g. 8.5 for 8 years 6 months.
See tax drag	Tab 7 → Gross vs Net Income. Gold = gross, green = net.
See lifetime tax totals	Tab 6 → Projections → Lifetime Income Summary at bottom.
Print / Save as PDF	Tab 9 Summary → Print / Save as PDF button.
Share with advisor	Export .json — they import on any device, no account needed.