

Account	3		Ret	0.065		0.0082
Basis	3		Inf	0.025		
Tax rate	0.36					

This shows the portfolio value paying taxes on distributions							
Year	Portfolio	Basis	%gain	eff tax rate	Spend	Distrib	CPI
2025	3	3	0.00	0.00			1
2026	3.20	3	0.06	0.02			1.03
2027	3.40	3	0.12	0.04			1.05
2028	3.62	3	0.17	0.06			1.08
2029	3.86	3	0.22	0.08			1.10
2030	4.11	3	0.27	0.10			1.13
2031	4.38	3	0.31	0.11			1.16
2032	4.66	3	0.36	0.13			1.19
2033	4.96	3	0.40	0.14			1.22
2034	5.29	3	0.43	0.16			1.25
2035	5.33	3	0.44	0.16	0.20	0.24	1.28
2036	5.36	2.86	0.47	0.17	0.20	0.24	1.31
2037	5.38	2.72	0.50	0.18	0.20	0.24	1.34
2038	5.40	2.58	0.52	0.19	0.20	0.24	1.38
2039	5.40	2.45	0.55	0.20	0.20	0.25	1.41
2040	5.40	2.33	0.57	0.20	0.20	0.25	1.45
2041	5.38	2.20	0.59	0.21	0.20	0.25	1.48
2042	5.34	2.08	0.61	0.22	0.20	0.25	1.52
2043	5.30	1.97	0.63	0.23	0.20	0.25	1.56
2044	5.23	1.85	0.65	0.23	0.20	0.26	1.60
2045	5.15	1.74	0.66	0.24	0.20	0.26	1.64
2046	5.05	1.63	0.68	0.24	0.20	0.26	1.68
2047	4.92	1.53	0.69	0.25	0.20	0.26	1.72
2048	4.78	1.42	0.70	0.25	0.20	0.26	1.76
2049	4.61	1.32	0.71	0.26	0.20	0.27	1.81
2050	4.41	1.22	0.72	0.26	0.20	0.27	1.85

This is Ultra Tax Efficient Wealth Management SM						
Portfolio	Losses	Running total		Year	Without UTEWM	With UTEWM
3		0		2025	\$3,000,000	\$3,000,000
3.20	0.6	0.60		2026	\$3,195,000	\$3,195,000
3.40	0.38	0.98		2027	\$3,402,675	\$3,402,675
3.62	0.27	1.26		2028	\$3,623,849	\$3,623,849
3.86	0.22	1.47		2029	\$3,859,399	\$3,859,399
4.11	0.23	1.70		2030	\$4,110,260	\$4,110,260
4.38	0.25	1.95		2031	\$4,377,427	\$4,377,427
4.66	0.26	2.21		2032	\$4,661,960	\$4,661,960
4.96	0.28	2.49		2033	\$4,964,987	\$4,964,987
5.29	0.30	2.79		2034	\$5,287,711	\$5,287,711
5.38	0.32	2.85		2035	\$5,327,520	\$5,375,316
5.46	0.32	2.91		2036	\$5,359,766	\$5,463,486
5.55	0.33	2.98		2037	\$5,383,616	\$5,551,956
5.64	0.33	3.04		2038	\$5,398,176	\$5,640,443
5.73	0.34	3.10		2039	\$5,402,479	\$5,728,639
5.82	0.34	3.15		2040	\$5,395,484	\$5,816,211
5.90	0.35	3.21		2041	\$5,376,070	\$5,902,796
5.99	0.35	3.27		2042	\$5,343,031	\$5,988,001
6.07	0.36	3.32		2043	\$5,295,067	\$6,071,399
6.15	0.36	3.37		2044	\$5,230,782	\$6,152,524
6.23	0.37	3.42		2045	\$5,148,673	\$6,230,868
6.31	0.37	3.46		2046	\$5,047,127	\$6,305,880
6.38	0.38	3.50		2047	\$4,924,409	\$6,376,954
6.44	0.38	3.54		2048	\$4,778,656	\$6,443,431
6.50	0.39	3.57		2049	\$4,607,867	\$6,504,586
6.56	0.39	3.59		2050	\$4,409,896	\$6,559,623

2051	4.18	1.11	0.73	0.26	0.20	0.27	1.90	6.61	0.39	3.60	2051	\$4,182,438	\$6,607,664
2052	3.92	1.01	0.74	0.27	0.20	0.27	1.95	6.65	0.40	3.61	2052	\$3,923,023	\$6,647,734
2053	3.63	0.91	0.75	0.27	0.20	0.27	2.00	6.68	0.40	3.61	2053	\$3,628,997	\$6,678,742
2054	3.30	0.81	0.75	0.27	0.20	0.28	2.05	6.70	0.40	3.60	2054	\$3,297,521	\$6,699,452
2055	2.93	0.71	0.76	0.27	0.20	0.28	2.10	6.71	0.40	3.57	2055	\$2,925,545	\$6,708,435
2056	2.51	0.61	0.76	0.27	0.20	0.28	2.15	6.70	0.40	3.53	2056	\$2,509,805	\$6,703,981
2057	2.05	0.50	0.76	0.27	0.21	0.28	2.20	6.68	0.40	3.48	2057	\$2,046,802	\$6,683,924
2058	1.53	0.39	0.75	0.27	0.21	0.29	2.26	6.65	0.40	3.41	2058	\$1,532,788	\$6,645,175
2059	0.96	0.27	0.72	0.26	0.21	0.29	2.32	6.58	0.40	3.31	2059	\$963,748	\$6,582,027
2060	0.34	0.13	0.61	0.22	0.23	0.29	2.37	6.47	0.39	3.17	2060	\$335,383	\$6,470,667

Note that this model breaks down by 2075

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