

From: Dietz, Sidney  
Sent: 11/22/2013 2:08:51 PM  
To: Campbell, Michael (Michael.Campbell@cpuc.ca.gov)  
Cc:  
Bcc:  
Subject: RE: useful calculator

Yeah, that sounds about right. You can enter all that stuff in the tabs along the top of the first page, including your pension etc.

**From:** Campbell, Michael [mailto:Michael.Campbell@cpuc.ca.gov]  
**Sent:** Friday, November 22, 2013 2:06 PM  
**To:** Dietz, Sidney  
**Subject:** RE: useful calculator

If I'm doing it right, Firecalc says it will work.

Assuming my 401k gets to 350K in the next 15 years (doable ... I will have \$70K after my pension disbursements), I can maintain \$15,000 per year in spending (I'm assuming 70K or so I'd get from my pension.)

Am I running the analysis right?

MC

**From:** Dietz, Sidney [mailto:SBD4@pge.com]  
**Sent:** Friday, November 22, 2013 1:59 PM  
**To:** Campbell, Michael  
**Subject:** RE: useful calculator

I love the calculators – try this one from firecalc: <http://www.firecalc.com/>

Wow, your income is going to be very similar to mine in retirement, I think. I'll have less pension by 2k or so, but –probably- more in investment accounts, although that's risky, as you know. Actually, if the squirrelling goes well, I could really have too much.

Yeah, I've been thinking a lot about this since I'm doing all my year-end financial stuff. It's going to be sweet to be retired in our 50s.

**From:** Campbell, Michael [<mailto:Michael.Campbell@cpuc.ca.gov>]  
**Sent:** Friday, November 22, 2013 1:53 PM  
**To:** Dietz, Sidney  
**Subject:** useful calculator

You probably know all this. But I never paid attention before.

Contributing 3% of my pre-tax salary per year will get me to a place where I can expect between \$1200 and \$1800 per month in disbursements (in today's dollars), starting at age 55. That almost gets me to \$10K per month after you figure in my state pension of \$7500 per month (again, in today's dollars).

All this at age 55? It isn't going to buy me a lear jet, but I could ride a craigslist bike quite happily!

You must be looking pretty good with all the grain you've been squirrelling away.

MC

PS: I got an email back from the HR person at my former employer in VA. She said, send me the form ... no problem! Free at last!!

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