

Retirement From Here | R3 instructions

R3 | Review facts, then reset

Save Your-Copy. Frozen Plan holds the original baseline; Actuals holds observations; Reset changes future choices. Overview keeps separate contribution, balance and transfer states visible.

1. Freeze a complete original plan

Unprotect Frozen Plan (no password), enter opening balance, accounts included and all 12 months of original own and employer contributions, then protect and save. Use explicit zeros where the plan contains none. Do not rewrite this history to make progress look better.

2. Record completed months

Fill Actuals B:I for each completed month from records. Blank means unknown; zero means known none. Separate own contributions, employer contributions, external transfers, internal transfers and withdrawals. Keep future months blank. Enter ending balances and reconcile account scope.

3. Choose the review boundary

Reset B4 is the last completed month, 0-12. Month 0 supports a prospective plan before any actuals exist. Contribution results require only the relevant completed contribution fields. A missing ending balance blocks the market/cost residual while leaving complete contribution comparisons usable.

4. Compare independent reset options

Reset B5 is the monthly amount you can resume; B6 is increased monthly capacity. Each option uses its own input. Blank increased capacity does not mean zero and does not invalidate a complete resume option. Known zero is permitted. At December, complete annual actuals are shown without requiring unused future capacity.

5. Understand recovery and timing

Required monthly own = remaining original annual own target divided by months left, floored at zero. Extra recovery months extend beyond this year; they do not create investment returns. Missing past own actuals blocks gaps and required amounts. Resume/increase projections are contributions only.

6. Interpret residuals and transfers

Residual = ending minus opening minus own, employer and incoming transfers, plus outgoing transfers and withdrawals. It combines market movement, costs, timing and unexplained differences; it is not a time-weighted return. Internal transfers should net to zero across included accounts. Check a mismatch before attributing residuals to the market.

7. Example and next action

Example pauses own and employer contributions for months 1-3, then records own \$450/employer \$100 in months 4-6. At the month-6 review, own actuals are \$1,350 against \$2,700 planned. Resume \$450 gives \$4,050 for the year; increase \$600 for six remaining months gives \$4,950, still \$450 short. A missing input displays PENDING beside affected results. Choose a feasible next deposit and review date.