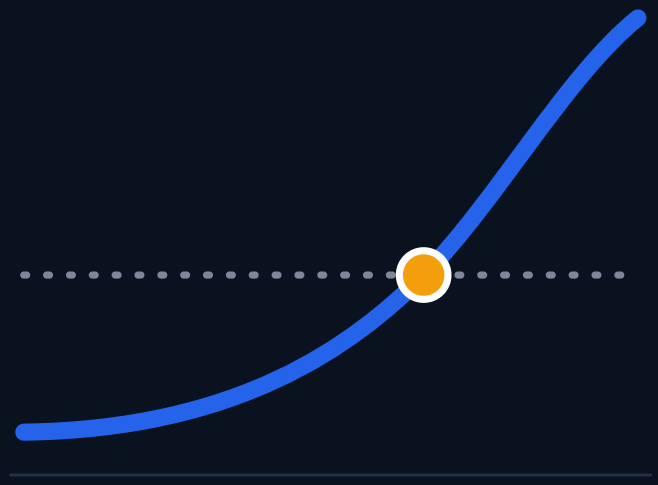
FIRE Dashboard

16 November 2026



FIRE PLAN

Wealth report

Your wealth year by year, from age 45 to your FIRE date at 55, with Dutch tax and a test of your withdrawals after that.

Tax year 2026 · with the government plans of 03 Nov 2026: Box 2 in 2027–2030

AT A GLANCE

FIRE number, in today's euros

€694,293

at a withdrawal rate of 3.50%, in today's euros

FIRE reached at

age 45

your plan: stopping at 55

Wealth at age 55, net

€1,929,621

€1,582,961 in today's purchasing power

Chance your wealth lasts

93.6%

Monte Carlo, 40 years to age 95

Example with made-up figures. This report belongs to an imaginary profile (aged 45, a BV with €600,000 in investments) and shows what FIRE Dashboard Pro prints.

This report summarises what you entered in FIRE Dashboard and what the app calculates from it. A calculation aid, not financial advice; the assumptions and the disclaimer are on the last page.

01 Key figures

FIRE number, in today's euros	**€694,293**	Of which	**€452,229 core + €242,064 bridge**
FIRE number at age 55	**€846,339**	Wealth now	**€1,100,000**
Wealth at age 55, gross	**€2,437,962**	Wealth at age 55, net	**€1,929,621**
The same net, in today's purchasing power	**€1,582,961**	Progress towards your target	**100%**
FIRE reached at	**age 45**	Monthly budget at FIRE	**€5,628**

Net is after the tax that is still tied up in your wealth. Progress is measured on your net wealth.

02 Starting points

Current age	**45**	FIRE age	**55, in 10 years**
Inflation per year	**2.00%**	Salary growth per year (contributions grow with it)	**2.00%**
Spending per year, in today's euros	**€36,000**	Spending per year at age 55	**€43,884**
Withdrawal rate (SWR)	**3.50%**	Household	**single**
Return basis	**10-year average**	Pay tax from	**Pro rata from the portfolio**
Progress measured on	**net wealth**		

Income

No salary entered.

Income after your FIRE date	From age	Net per year
State pension (AOW)	67	€20,172

Entered as net, in today's euros.

03 Portfolio

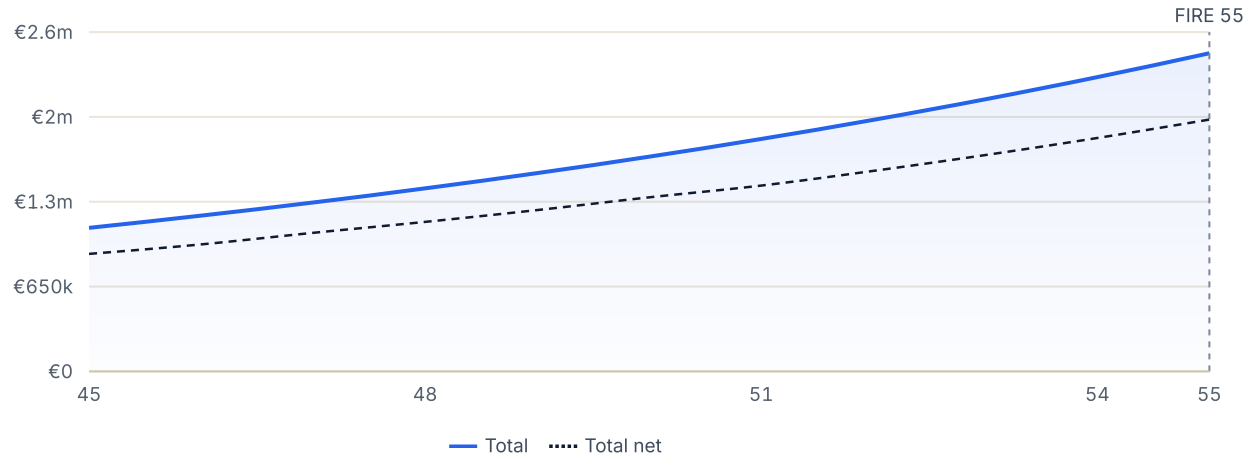


Spaarrekening 13.64% · ETF's wereldwijd 31.82% · Beleggingen holding 54.55%

Holding	Type	Pot	Based on	Value now	Monthly	Return
Spaarrekening	Savings account	Personal	Instant-access savings	€150,000	€250	1.51%
ETF's wereldwijd	ETF / fund	Personal	VWCE — Vanguard FTSE All-World UCITS ETF (Acc)	€350,000	€1,250	10.00%
Beleggingen holding	ETF / fund	BV	Neutral	€600,000	—	7.48%
Wealth now				**€1,100,000**	**€1,500**	**7.47%**

Assets together €1,100,000.

04 Projection by year



Age	Year	Total	Net	Contributions	Tax that year	Tax to date
45	now	€1,100,000	€900,457	—	—	—
46	2026	€1,193,670	€973,151	€18,000	€7,272	€7,272
47	2027	€1,294,247	€1,061,852	€18,360	€8,700	€15,972
48	2028	€1,402,664	€1,145,721	€18,727	€9,822	€25,794
49	2029	€1,519,523	€1,236,196	€19,102	€11,041	€36,835
50	2030	€1,645,472	€1,333,787	€19,484	€12,367	€49,202
51	2031	€1,781,210	€1,423,924	€19,873	€13,807	€63,010
52	2032	€1,927,489	€1,536,462	€20,271	€15,370	€78,380
53	2033	€2,085,116	€1,657,770	€20,676	€17,065	€95,445
54	2034	€2,254,961	€1,788,579	€21,090	€18,903	€114,348
55 · FIRE	**2035**	**€2,437,962**	**€1,929,621**	**€21,512**	**€20,893**	**€135,241**

Every year for the first 30 years, then every five years, plus your FIRE year and the last year. Tax is box 3, corporate income tax, box 2 and box 1 on a lijfrente payout paid in that year. Amounts in euros of that year.

05 Tax

Tax	Paid until age 55	Still latent at age 55
Box 3 (personal wealth)	€135,241	—
Corporate income tax (BV)	—	€196,613
Box 2 (distributions from the BV)	—	€311,727
Total	**€135,241**	**€508,340**

Latent is tax that is still tied up in your wealth and is only paid when you sell, pay out or let the lijfrente pay out. The net wealth in this report is after deducting it.

Scenarios versus current law, at age 55

Up to age 55, the scenarios make no difference to tax or your net wealth.

06 BV

BV at age 55, gross	**€1,234,780**	BV at age 55, net	**€726,439**
Paid-in capital	**€18,000**	Drawdown over	**11 years**
Taken out of the BV, gross	**€1,953,906**	Corporate income tax during the drawdown	**€292,130**
Box 2 during the drawdown	**€459,802**	Effective exit rate	**38.48%**

From age 55 the BV is emptied over 11 years, calculated up to 25 years after your FIRE age. Each year an equal part of the BV is sold and paid out. The customary salary and the form of the payout are not included; agree them with your adviser.

07 Withdrawals after your FIRE date

You start at age 55 with €846,339 and take out €43,884 in the first year, then rising with inflation each year. AOW and pension reduce the withdrawal from their starting age.

Monte Carlo simulation

In 936 of 1,000 simulated futures your wealth lasts 40 years, until you are 95.

Horizon	Success rate	P10	Median final wealth	P90
30 years	97.4%	€605,078	€2,435,372	€6,548,653
40 years	93.6%	€418,459	€3,786,757	€12,627,782
50 years	89.8%	€0	€6,473,632	€25,618,489

Final wealth in euros of that year. 1,000 runs, correlation 50.00%, crash years on, annual rebalancing on. Volatility per year: equities 15.00%, savings 1.00%, crypto 45.00%, real estate 8.00%, other assets 15.00%.

Stress tests

Scenario	After 30 years	Until age 95
Base case	€3,363,859	lasts
Crash in the first year	€965,442	lasts
Crash after five years	€1,476,835	lasts
High inflation	€2,486,964	lasts
Lost decade	€628,896	lasts

What if things go wrong? Each scenario uses the expected return, except in the years of the setback. Amounts in euros of that year.

08 Withdrawal order

Order	Left at age 95	Tax
Private first	€7,974,056	€3,415,480
BV first	€8,470,687	€6,932,199
BV spread out	**€8,627,559**	**€8,179,086**

Your net worth by age in today's euros, after the tax still locked in. Simplified: the expected return per pot every year, no ups and downs. Withdrawals at the start of the year; box 3 on what is held privately, under that year's rules. From the BV you sell enough that, after corporate income tax on the gain and box 2, enough is left; the BV invests in accumulating funds with no yearly profit. Property stays, but rent minus running costs, interest and repayments count every year, as do box 3 on the property and corporate income tax on the rent of a property in the BV. Other debts too: interest and repayments come out of your wealth every year, and box 3 includes them. The lijfrente is taxed in box 1 (with the Zvw contribution) on top of your AOW and pension.

Important information

A calculation aid, not financial advice

This report summarises what you entered in the app and what the app calculates from it. It is not financial, tax or legal advice. Discuss your own situation with an adviser. The main assumptions:

- Each holding grows by a fixed return every year: the 10-year average of the fund or category, or your own return. Only the Monte Carlo simulation and the stress tests let returns vary.
- Interest rates, returns and tax figures are a snapshot from 11 Sept 2026. After the last year with known figures (2027), those figures stay in force, without indexation.
- Box 3, corporate income tax and box 2 are simplified. Not included are, among other things, the customary salary, deductible costs and benefits (toeslagen).
- Amounts are in euros of that year, unless they say "today's euros" or "purchasing power".
- The government plans of 03 Nov 2026 are not yet law. They may still change or be dropped.