RETIREMENT SUCCESS GRAPH APP
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FOR IMMEDIATE RELEASE

New iPhone App Brings Wall Street's Retirement Modeling Tools to Everyday Investors

New iPhone App Puts Wall Street's Monte Carlo Retirement Tools in Consumers' Hands

ESTERO, FL – September 22, 2025 – Independent developer Kevin Donahue today announced the launch of **Retirement Success Graph**, a new iPhone app that brings **institutional-grade Monte Carlo retirement simulations**—the same statistical modeling used by Wall Street and Fortune 500 firms—directly to consumers.

Designed for individuals planning retirement in an era of market uncertainty, the app provides **probability-based retirement outcomes** instead of the overly simplistic averages offered by most free calculators. Unlike subscription-based financial tools, **Retirement Success Graph is free to download, with a one-time $4.99 upgrade for premium analysis.**

"Every day, more than 10,000 Americans retire— often with only a vague understanding of their financial picture," said Kevin Donahue, developer and founder. *"For the first time, individuals can access the same Monte Carlo modeling used by financial institutions, without paying thousands in fees or compromising their privacy."*

Institutional Tools, Consumer Access

Monte Carlo simulation is widely used across high-stakes industries, from **NASA trajectory modeling** to **pharmaceutical clinical trial design** and **Wall Street risk management**. The method tests strategies across thousands of market conditions, revealing both probabilities of success and potential failure modes.

In retirement planning, this means individuals can see:

- **Success probabilities** for their current savings and withdrawal strategies.
- **Worst-case outcomes** such as early market crashes or high inflation.
- **Comparisons of withdrawal strategies** including dynamic withdrawal, bucket strategies, and bond ladders.

The Premium version runs **10,000 scenarios** per analysis, rivaling professional advisory software.

Privacy-First Advantage

Unlike web calculators, **Retirement Success Graph performs all calculations directly on the user's iPhone**. No financial data is transmitted, stored externally, or shared with third parties.

"Privacy isn't an add-on—it's the foundation," Donahue explained. *"Your retirement scenarios never leave your device. Major financial firms spend millions protecting client data, but we've eliminated that risk entirely."*

Challenging the Status Quo

Financial institutions have long restricted Monte Carlo simulations to fee-based advisory platforms, often charging **1% of assets under management** or licensing enterprise software for thousands of dollars annually.

"This app removes the paywall," Donahue said. *"We're delivering a tool like the analysis that Goldman Sachs or BlackRock uses for their clients — available for free, or for less than the price of a latte."*

Availability

- **App Store:** Available now
- **Price:** Free download; Premium features $4.99 one-time upgrade
- **Requirements:** iOS 17.6 or later
- **Download:** www.retirementsuccessapp.com/download

About Kevin Donahue

Kevin Donahue is an early retiree, author, and podcast host who spent more than 25 years as an executive in the luxury hospitality industry. Frustrated by the lack of accessible, rigorous retirement tools, Donahue developed Retirement Success Graph to democratize institutional-grade analysis for individuals planning their financial future.

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App Store Assets:
High-resolution screenshots, app icons, and developer photos available upon request.

Review Units:
Promo codes available for media review and editorial coverage.