

Spreadsheet to see if our SSA can increase by more than inflation. Do we have More-Than-Enough?

| Spending Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Year end Date for Calculation | <u>12/15/14</u> | <u>12/15/15</u> | <u>12/15/16</u> | <u>11/30/17</u> | <u>11/30/18</u> | <u>11/30/19</u> |
| Inv Portfolio before withdrawal | 1,000,000 | 944,643 | 1,002,100 | | | |
| SSA Withdrawal | 44,000 | 44,000 | 46,100 | | | |
| Inv Portfolio after withdrawal | 956,000 | 900,643 | 956,000 | | | |
| <u>End of Year</u> | | | | | | |
| Inflation in Yr (SS % increase) | | 0.0% | 0.3% | | | |
| A Inflation Adjust prior SSA | | 44,000 | 44,132 | | | |
| Our Return Pct for last 12 mos. | | -1.19% | 11.27% | | | |
| Current Portfolio prior to withdrawal | | 944,643 | 1,002,100 | | | |
| Applicable SSR% | 4.40% | 4.50% | 4.60% | 4.75% | 4.75% | 4.85% |
| Memo: Patti's age nearest calc date | 67 | 68 | 69 | 70 | 71 | 72 |
| B Calculated potential new SSA | | 42,509 | 46,097 | | | |
| Is B > A? | na | NO | YES | | | |
| SSA for Upcoming Yr | 44,000 | 44,000 | 46,100 | | | |
| Memo: Cum inflation factor | | 1.000 | 1.003 | | | |
| Orig SSA inflated | | 44,000 | 44,132 | | | |
| Real change from initial \$44k | | | 4.5% | | | |
| <hr/> | | | | | | |
| Calculation date | | <u>12/15/15</u> | <u>12/15/16</u> | <u>11/30/17</u> | <u>11/30/18</u> | <u>11/30/19</u> |
| Investment Portfolio Value needed for same real spending | | na | 959,391 | | | |
| More-Than-Enough per \$1 M starting portfolio | | na | 42,709 | | | |
| <hr/> | | | | | | |
| Total SSA (* our Multitplier) | | | | | | |
| Total Excess (* our Multiplier) | | | | | | |
| <hr/> | | | | | | |
| <u>Return Rate Calculation</u> | | | | | | |
| Stocks 12 mo. return | | -1.53% | 12.72% | | | |
| Bonds 12 mo return | | 0.75% | 3.02% | | | |
| Total for us @ 85% S and 15% B | | -1.19% | 11.27% | | | |