

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	1,137,467		
SSA Withdrawal	44,000	44,000	46,100	54,000		
Inv Portfolio after withdrawal	956,000	900,643	956,000	1,083,467		
Memo: Inflation adjusted amount	956,000	900,643	953,141	1,059,046		
<u>End of Year</u>						
Inflation in Yr (SS % increase)		0.0%	0.3%	2.0%		
A Inflation Adjust prior SSA		44,000	44,132	47,022		
Our Return Pct for last 12 mos.		-1.19%	11.27%	18.98%		
Memo: Dollar Change in Year (rounded)		(11,400)	101,500	181,500		
Current Portfolio prior to withdrawal		944,643	1,002,100	1,137,467		
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	54,030		
Is B > A?		NO	YES	YES		
SSA for Upcoming Yr		44,000	46,100	54,000		
Memo: Cum inflation factor		1.000	1.003	1.023		
Orig \$44k SSA inflated		44,000	44,132	45,150		
Real change from prior year			4.5%	14.8%		
Real change from orig SSA of \$44k			4.5%	20.0%		
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	989,937		
More-Than-Enough per \$1 M starting portfolio		na	42,709	147,531		
More-Than-Enough rel. to initial \$44k		na	42,709	186,948		
Total SSA (* our Multiplier)						
Total Excess (* our Multiplier)						
<u>Return Rate Calculation</u>						
Stocks 12 mo. return		-1.53%	12.72%	21.52%		
Bonds 12 mo return		0.75%	3.02%	4.59%		
Total for us @ 85% S and 15% B		-1.19%	11.27%	18.98%		