

### Spreadsheet to see if our SSA can increase by more than inflation. More-Than-Enough for our current SSA?

Basis:\$1 M start Invest Portfolio

<b>Spending Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
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>	<u>11/30/20</u>
Inv Portfolio before withdrawal	1,000,000	944,643	1,002,100	1,137,454	1,094,775		
SSA Withdrawal	44,000	44,000	46,100	54,000	55,500		
Inv Portfolio after withdrawal	956,000	900,643	956,000	1,083,454	1,039,275		
<b>End of Year</b>							
Inflation in Yr (SS % increase)	na	0.0%	0.3%	2.0%	2.8%		
Memo: Cum Inflation factor	1.000	1.000	1.003	1.023	1.052		
<b>A</b> Inflation Adjust prior SSA		44,000	44,132	47,022	55,512		
Our Return Pct for last 12 mos.		-1.19%	11.27%	18.98%	1.04%		
Current Portfolio prior to withdrawal	1,000,000	944,643	1,002,100	1,137,454	1,094,775		
Memo: Inflation adjusted value		944,600	999,100	1,111,800	1,041,000		
Applicable SSR%	4.40%	4.50%	4.60%	4.75%	4.75%	4.85%	5.05%
Memo: Patti's age nearest calc date	67	68	69	70	71	72	73
Memo: years life expectancy	19	18	17	16	16	15	14
<b>B</b> Calculated potential new SSA	na	42,509	46,097	54,029	52,002		
Is B > A?	na	NO	YES	YES	NO		
<b>SSA for Upcoming Yr</b> (enter A or B)	<b>44,000</b>	<b>44,000</b>	<b>46,100</b>	<b>54,000</b>	<b>55,500</b>		
SSA Nominal % Change from start	na	0%	5%	23%	26%		
SSA in Constant Spending Power	na	44,000	46,000	52,800	52,800		
Real % change from initial SSA	na	0%	5%	20%	20%		
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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>	<u>11/30/20</u>
Investment Portfolio Value needed for same real spending as prior year	na	977,778	959,391	989,937	1,168,674		
More-Than-Enough for same real spending as prior year	na	(33,135)	42,700	147,500	(73,899)		
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<b>Our total SSA using Our multiplier</b>							
Total SSA (* our original Multiplier)							
Total Excess (* our original Multiplier)							
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<b>Return Rate Calculation (date)</b>		<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>	<u>11/30/20</u>
Stocks 12 mo. return		-1.53%	12.72%	21.52%	1.40%		
Bonds 12 mo. return		0.75%	3.02%	4.59%	-0.99%		
Total return using our mix of S and B		-1.19%	11.27%	18.98%	1.04%	0.00%	0.00%
Memo: Real return		-1.19%	10.93%	16.65%	-1.71%		