

Annual Recalutation and Decision on Upcoming annual SSA

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

I enter the numbers in yellow cells and the spreadsheet calculates the rest.

Basis: \$1 M starting Investment Portfolio

Spending Year	2015	2016	2017	2018	2019	2020	2021	2022
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>	<u>11/30/21</u>
Invest Portfolio before withdrawal	1,000,000	944,643	1,002,100	1,137,454	1,094,775	1,185,527		
Memo: Real (infl adj) amt (rounded)	1,000,000	944,600	999,100	1,111,800	1,041,000	1,109,500		
SSA Withdrawal	44,000	44,000	46,100	54,000	55,500	57,500		
Memo: Inflation adj amt (rounded)	44,000	44,000	46,000	52,800	52,800	53,800		
Invest Portfolio after withdrawal	956,000	900,643	956,000	1,083,454	1,039,275	1,128,027		
End of Year Calculations								
Inflation in Yr (SS % increase)	na	0.0%	0.3%	2.0%	2.8%	1.6%		
Memo: Cum Inflation factor	1.000	1.000	1.003	1.023	1.052	1.069		
A Inflation Adjust SSA (rounded)		44,000	44,100	47,000	55,500	56,400		
Memo: Orig SSA adjusted for inflation		44,000	44,132	45,015	46,275	47,015		
Our Return Pct for last 12 mos.		-1.19%	11.27%	18.98%	1.04%	14.07%		
Memo: Dollar Change in Year (rounded)		(11,400)	101,500	181,500	11,300	146,300		
Current Portfolio prior to withdrawal		944,643	1,002,100	1,137,454	1,094,775	1,185,527		
Applicable SSR%	4.40%	4.50%	4.60%	4.75%	4.75%	4.85%	5.05%	5.30%
Memo: Patti's age nearest calc date	67	68	69	70	71	72	73	74
Life Expectancy Years (Year)	19 (2033)	18 (2033)	17 (2033)	16 (2033)	16 (2034)	15 (2034)	14 (2034)	13 (2034)
B Calculated potential new SSA (rounded)	na	42,500	46,100	54,000	52,000	57,500		
Is B > A?		NO	YES	YES	NO	YES		
SSA for Upcoming Yr (enter A or B)	44,000	44,000	46,100	54,000	55,500	57,500		
SSA nominal % change from start		0%	5%	23%	26%	31%		
SSA in constant spending power		44,000	46,000	52,800	52,800	53,800		
Real % change from initial SSA		0%	5%	20%	20%	22%		
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>		
Invest Portfolio needed for same real spending as prior year		977,778	958,696	989,474	1,168,421	1,162,887		
More-Than-Enough for the same real spending as prior year (rounded)		(33,135)	43,400	148,000	(73,600)	22,600		
More-Than-Enough rel. to initial \$44k		(33,135)	43,400	189,777	120,563	216,136		
Our total SSA using our Multiplier								
Return Rate 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>		
Stocks 12 mo. return (our weights FSKAX, VXUS)		-1.53%	12.72%	21.52%	1.40%	14.71%		
Bonds 12 mo. return (our weights IUSB, BNDX)		0.75%	3.02%	4.59%	-0.99%	10.49%		
Total return using our mix of S and B		-1.19%	11.27%	18.98%	1.04%	14.07%		
Memo: Real return		-1.19%	10.93%	16.65%	-1.71%	12.28%		