

Your SSA, really no matter your age, has increased by about 25% in real spending power over the last four years.

And you have more have roughly 10% more than you started with, measured in real spending power after your next withdrawal for spending in 2021.

### Summary from Our Calculation Sheet for our SSA

I restate assuming Initial \$1 million Investment Portfolio on November 30, 2016  
 \$\$\$ stated in Constant Spending power.

	Start year	Year 1	Year 2	Year 3	Year 4	Percentage
Calculation Date	11/30/16	11/30/17	11/30/18	11/30/19	11/30/20	Change
Portfolio before W/D of SSA	\$ 1,000,000	\$ 1,112,841	\$ 1,041,855	\$ 1,110,444	\$ 1,186,125	
SSR% applied or No Change	4.60%	4.75%	No change	4.85%	4.85%	
SSA	\$ 46,000	\$ 52,860	\$ 52,860	\$ 53,857	\$ 57,527	25%
Portfolio after W/D	\$ 954,000	\$ 1,059,981	\$ 988,995	\$ 1,056,588	\$ 1,128,598	12.8%
12-month Real Return		16.65%	-1.71%	12.28%	12.26%	

Est: I use YTD through Nov 18