

**Details that follow the last three withdrawals from our portfolio and the calculation of gain we need to calculate to a real increase in our SSA for spending in 2025.**

For the spending year 2022

Dec 1, 2020	Assume starting Investment Portfolio Value Nov 30, 2020	\$ 1,000,000
to Nov 30, 2021	New SSR% applied to our Investment Portfolio	5.05%
	SSA withdrawn Dec 1 for spending in Calendar 2022	\$ 50,500
	Starting portfolio Dec 1 for the next 12 months	\$ 949,500

For the spending year 2023

Dec 1, 2021	Real portfolio return rate	-18.41%
to Nov 30, 2022	Investment Portfolio Value before next withdrawal	\$ 774,700.0
	Use of 5.05% SSR% failed to calculate to an increase	
	Withdrawal for SSA	\$ -
	Used Reserve. No withdrawal from Investment Portfolio	
	Starting portfolio Dec 1 for the next 12 months	\$ 774,700

For the spending year 2024

Dec 1, 2023	Real return rate for next 12 months	9.77%
to Nov 30, 2024	End of year portfolio before withdrawal	\$ 850,400
	Use of 5.30% SSR% failed to calculate to an increase	
	SSA withdrawn Dec 1. No real change from W/D Nov 30, 2021	\$ 50,500
	Starting portfolio Dec 1 for the next 12 months	\$ 799,900

For the spending year 2025

Dec 1, 2023	I will test SSR% of 5.50% on November 30, 2024. What
to Nov 30, 2024	portfolio value do I need to calculate to more than \$50,500
	SSA? I need $\$50,500 / 5.5\% > \$918,200$ portfolio value.
	<b>Real return needed &gt; 14.8%</b>

See detailed calculation history in blog post Dec 1, 2023 for how our SSR% changes over time

#### Status of 12-month return ending Nov 30:

	Month of	YTD 2024	From Close	My
Index Stocks (85%	Dec 2023	thru Feb	Nov 30, 2023	Weighted
FSKAX	5.79%	6.60%	12.77%	7.60%
VXUS (price)	5.09%	1.16%	6.31%	1.61%
Total (70% 30%)	5.58%	4.97%	10.83%	9.21%
<b>Index Bonds (15%)</b>				
IUSB (price)	3.70%	-1.33%	2.32%	0.30%
BNDX (price)	3.21%	-1.11%	2.06%	0.05%
Total (85% 15%)	3.63%	-1.30%	2.28%	0.34%
Total (85% 15%)	5.29%	4.03%	9.55%	9.55%
<b>YTD Real Return at est 2.5% annual inflation</b>				<b>8.65%</b>