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 to Nov 30, 2021	Assume starting Investment Portfolio Value Nov 30, 2020	$	1,000,000
	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	SSA withdrawn Dec 1 for spending in Calendar 2022	$	50,500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

	Real portfolio return rate		-18.41%
Dec 1, 2021 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

	Real return rate for next 12 months		6.37%
Dec 1, 2023 to Nov 30, 2024	End of year portfolio before withdrawal	$	824,000
	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	SSA withdrawn Dec 1.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	$	773,500

For the spending year 2025

Dec 1, 2023 to Nov 30, 2024	I will test SSR% of 5.50% on November 30, 2024. What portfolio value do I need to calculate to more than $50,500 SSA? I need $50,500/5.5% > $918,200 portfolio value.
	Real return needed > 18.7%

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

Status of 12-month return ending Nov 30:

	Month of Dec 2023	**YTD 2024 thru Feb**	From Close Nov 30, 2023	My Weighted Return
Index Stocks (85%				
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%
Index Bonds (15%)				
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%**
YTD Real Return at est 2.5% annual inflation				**8.65%**