

Retirement Spending Spreadsheet

July/August 1991, Computerized Investing, A.A.I.I.

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PROJECTED CASHFLOW/DOLLARS

Date:

Revised:

<-Year->	<-----Income----->				<----Expenses---->	<-Balance	<---Portfolio
	Social Security	Retirement Pension	Investment Growth	Income Total			Sales or (Purchases)
Growth Rate	5%	0%	9%	Sum	5%	Sum	
0							
1	12,000	9,900	7650	29550	-25,000	4550	-16,000
2	12600	9900	6619.5	29119.5	-26250	2869.5	
3	13230	9900	6877.755	30007.76	-27562.5	2445.255	
4	13891.5	9900	7097.828	30889.33	-28940.6	1948.703	
5	14586.08	9900	7273.2112	31759.29	-30387.7	1371.63	
6	15315.38	9900	7396.6579	32612.04	-31907	704.9976	
7	16081.15	9900	7460.1077	33441.26	-33502.4	-61.1356	
8	16885.21	9900	7454.6055	34239.81	-35177.5	-937.7	-23,640
9	17729.47	9900	5242.6125	32872.08	-36936.4	-4064.31	
10	18615.94	9900	4876.8247	33392.76	-38783.2	-5390.44	
11	19546.74	9900	4391.685	33838.42	-37722.4	-3883.95	
12	20524.07	9900	4042.1299	34466.2	-39608.5	-5142.28	
13	21550.28	9900	3579.3245	35029.6	-41588.9	-6559.31	
14	22627.79	9900	2988.9868	35516.78	-43668.4	-8151.58	
15	23759.18	9900	2255.3449	35914.52	-45851.8	-9937.25	
16	24947.14	9900	1360.9927	36208.13	-48144.4	-11936.2	
17	26194.5	9900	286.73206	36381.23	-50551.6	-14170.4	229,200
18	27504.22	9900	19639.4	57043.62	-43079.2	13964.46	
19	28879.43	9900	20896.202	59675.63	-45233.1	14442.52	
20	30323.4	9900	22196.029	62419.43	-47494.8	14924.66	
21	31839.57	9900	23539.248	65278.82	-49869.5	15409.31	
22	33431.55	9900	24926.086	68257.64	-52363	15894.65	
23	35103.13	9900	26356.605	71359.73	-54981.1	16378.6	
24	36858.29	9900	27830.679	74588.96	-57730.2	16858.77	
25	38701.2	9900	29347.969	77949.17	-60616.7	17332.47	
26	40636.26	9900	30907.891	81444.15	-63647.5	17796.62	
27	42668.07	9900	32509.587	85077.66	-66829.9	18247.75	
28	44801.48	9900	34151.884	88853.36	-70171.4	18681.95	

33248

33390

lio Holdings--->

) **Portfolio**
 Total

85000

-auto 73550

76419.5

78864.76

80813.46

82185.09

82890.09

82828.95

-auto 58251.25

54186.94

48796.5

44912.55

39770.27

33210.96

25059.39

15122.14

3185.912

-home 218215.6

sale 232180

246622.5

261547.2

276956.5

292851.2

309229.8

326088.5

343421

361217.6

379465.4

398147.3