

	A	B	C	D	E	F	G
1	Retirement Spending Worksheet (Sept/Oct 1995, Computerized Investing)						
2	Enter values into shaded cells						
3							
4		Variables		Your Estate--The Amount Remaining at			
5	<i>Retirement Age:</i>	65	the End of Your Life Expectancy				
6	<i>Savings at Retirement:</i>	\$800,000	<i>Percentage of savings</i>				
7		<i>Return:</i>	8%	<i>you want remaining:</i>		25%	
8		<i>Inflation:</i>	4%	<i>Life expectancy:</i>		25	
9	<i>Spending Rate:</i>		5.5%	<i>Desired Estate:</i>		\$533,167	
10							
11			Savings at	Annual	Savings		
12			Beginning	Spending	After	Savings at	
13	Year	Age	of Year	Amount	Spending	Year-End	
14	1	65	\$800,000	\$43,793	\$756,207	\$816,703	
15	2	66	\$816,703	\$45,545	\$771,159	\$832,851	
16	3	67	\$832,851	\$47,367	\$785,485	\$848,323	
17	4	68	\$848,323	\$49,261	\$799,062	\$862,987	
18	5	69	\$862,987	\$51,232	\$811,755	\$876,696	
19	6	70	\$876,696	\$53,281	\$823,415	\$889,288	
20	7	71	\$889,288	\$55,412	\$833,875	\$900,586	
21	8	72	\$900,586	\$57,629	\$842,957	\$910,393	
22	9	73	\$910,393	\$59,934	\$850,459	\$918,496	
23	10	74	\$918,496	\$62,331	\$856,165	\$924,658	
24	11	75	\$924,658	\$64,825	\$859,833	\$928,620	
25	12	76	\$928,620	\$67,418	\$861,203	\$930,099	
26	13	77	\$930,099	\$70,114	\$859,985	\$928,783	
27	14	78	\$928,783	\$72,919	\$855,865	\$924,334	
28	15	79	\$924,334	\$75,836	\$848,498	\$916,378	
29	16	80	\$916,378	\$78,869	\$837,509	\$904,510	
30	17	81	\$904,510	\$82,024	\$822,486	\$888,285	
31	18	82	\$888,285	\$85,305	\$802,980	\$867,219	
32	19	83	\$867,219	\$88,717	\$778,502	\$840,782	
33	20	84	\$840,782	\$92,266	\$748,517	\$808,398	
34	21	85	\$808,398	\$95,956	\$712,442	\$769,437	
35	22	86	\$769,437	\$99,794	\$669,643	\$723,214	
36	23	87	\$723,214	\$103,786	\$619,428	\$668,982	
37	24	88	\$668,982	\$107,938	\$561,045	\$605,928	
38	25	89	\$605,928	\$112,255	\$493,673	\$533,167	
39	26	90	\$533,167	\$116,745	\$416,422	\$449,735	
40	27	91	\$449,735	\$121,415	\$328,320	\$354,586	
41	28	92	\$354,586	\$126,272	\$228,314	\$246,579	
42	29	93	\$246,579	\$131,323	\$115,257	\$124,477	
43	30	94	\$124,477	\$136,576	(\$12,098)	(\$13,066)	
44	31	95	(\$13,066)	\$142,039	(\$155,105)	(\$167,513)	
45	32	96	(\$167,513)	\$147,720	(\$315,233)	(\$340,452)	

	A	B	C	D	E	F	G
46	33	97	(\$340,452)	\$153,629	(\$494,081)	(\$533,607)	
47	34	98	(\$533,607)	\$159,774	(\$693,381)	(\$748,852)	
48	35	99	(\$748,852)	\$166,165	(\$915,017)	(\$988,218)	
49	36	100	(\$988,218)	\$172,812	(\$1,161,030)	(\$1,253,912)	
50	37	101	(\$1,253,912)	\$179,724	(\$1,433,636)	(\$1,548,327)	
51	38	102	(\$1,548,327)	\$186,913	(\$1,735,240)	(\$1,874,059)	
52	39	103	(\$1,874,059)	\$194,390	(\$2,068,449)	(\$2,233,925)	
53	40	104	(\$2,233,925)	\$202,165	(\$2,436,090)	(\$2,630,977)	
54	41	105	(\$2,630,977)	\$210,252	(\$2,841,229)	(\$3,068,527)	
55	42	106	(\$3,068,527)	\$218,662	(\$3,287,189)	(\$3,550,164)	
56	43	107	(\$3,550,164)	\$227,408	(\$3,777,572)	(\$4,079,778)	
57	44	108	(\$4,079,778)	\$236,505	(\$4,316,282)	(\$4,661,585)	
58	45	109	(\$4,661,585)	\$245,965	(\$4,907,550)	(\$5,300,154)	
59	46	110	(\$5,300,154)	\$255,803	(\$5,555,957)	(\$6,000,434)	
60	47	111	(\$6,000,434)	\$266,036	(\$6,266,469)	(\$6,767,787)	
61	48	112	(\$6,767,787)	\$276,677	(\$7,044,464)	(\$7,608,021)	
62	49	113	(\$7,608,021)	\$287,744	(\$7,895,765)	(\$8,527,426)	
63	50	114	(\$8,527,426)	\$299,254	(\$8,826,680)	(\$9,532,814)	
64							
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67	Computerized Investing name.						