

Sheet1

Retirement Spending Spreadsheet  
 July/August 1991, Computerized Investing, A.A.I.I.  
 By Pat E. Daugherty

<-Year->	<-----Income----->			
	Social Security	Retirement Pension	Investment Growth	
Growth Rate		0.05	0	0.09
0				
1	12000	9900		7650
2	12600	9900		6620
3	13230	9900		6878
4	13892	9900		7098
5	14586	9900		7273
6	15315	9900		7397
7	16081	9900		7460
8	16885	9900		7455
9	17729	9900		5243
10	18616	9900		4877
11	19547	9900		4392
12	20524	9900		4042
13	21550	9900		3579
14	22628	9900		2989
15	23759	9900		2255
16	24947	9900		1361
17	26194	9900		287
18	27504	9900		19639
19	28879	9900		20896
20	30323	9900		22196
21	31840	9900		23539
22	33432	9900		24926
23	35103	9900		26357
24	36858	9900		27831
25	38701	9900		29348
26	40636	9900		30908
27	42668	9900		32510
28	44801	9900		34152

Sheet1

PROJECTED CASHFLOW/DOLLARS

	Income Total	<----Expenses---->	<-Balance->
Sum		0.05	Sum
	29550	-25000	4550
	29120	-26250	2870
	30008	-27563	2445
	30889	-28941	1949
	31759	-30388	1372
	32612	-31907	705
	33441	-33502	-61
	34240	-35178	-938
	32872	-36936	-4064
	33393	-38783	-5390
	33838	-37722 -mort. pd.	-3884
	34466	-39608	-5142
	35030	-41589	-6559
	35517	-43668	-8152
	35915	-45852	-9937
	36208	-48144	-11936
	36381	-50552	-14170
	57044	-43079 -reduce	13964
	59676	-45233 living	14443
	62419	-47495 expenses	14925
	65279	-49870	15409
	68258	-52363	15895
	71360	-54981	16379
	74589	-57730	16859
	77949	-60617	17332
	81444	-63648	17797
	85078	-66830	18248
	88853	-70171	18682

Date: 01/10/91  
 Revised: 06/01/91

<---Portfolio Holdings--->

Sales or (Purchases)	Portfolio Total
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	85000
-16000 -auto	73550
	76420
	78865
	80813
	82185
	82890
	82829
-23640 -auto	58251
	54187
	48796
	44913
	39770
	33211
	25059
	15122
	3186
229200 -home	218216
sale	232180
	246623
	261547
	276957
	292851
	309230
	326089
	343421
	361218
	379465
	398147