

RATE OF RETURN	5.50%
INFLATION	3.00%
NEST EGG	\$100,000
WITHDRAWAL RATE	4.00%

Change the four numbers in the box above. Stars (**) to the left of year tell you when this scenario runs out of money.

YEAR	PAYOUT	BALANCE
2007	\$4,000	\$100,000
2008	\$4,120	\$101,390
2009	\$4,244	\$102,733
2010	\$4,371	\$104,023
2011	\$4,502	\$105,253
2012	\$4,637	\$106,416
2013	\$4,776	\$107,505
2014	\$4,919	\$108,510
2015	\$5,067	\$109,423
2016	\$5,219	\$110,235
2017	\$5,376	\$110,935
2018	\$5,537	\$111,513
2019	\$5,703	\$111,957
2020	\$5,874	\$112,255
2021	\$6,050	\$112,393
2022	\$6,232	\$112,358
2023	\$6,419	\$112,135
2024	\$6,611	\$111,707
2025	\$6,810	\$111,058
2026	\$7,014	\$110,169
2027	\$7,224	\$109,021
2028	\$7,441	\$107,594
2029	\$7,664	\$105,866
2030	\$7,894	\$103,813
2031	\$8,131	\$101,412
2032	\$8,375	\$98,635
2033	\$8,626	\$95,454
2034	\$8,885	\$91,840
2035	\$9,152	\$87,762
2036	\$9,426	\$83,186
2037	\$9,709	\$78,075
2038	\$10,000	\$72,394
2039	\$10,300	\$66,100
2040	\$10,609	\$59,152
2041	\$10,928	\$51,504
2042	\$11,255	\$43,109
2043	\$11,593	\$33,915
2044	\$11,941	\$23,868
2045	\$12,299	\$12,912
2046	\$12,668	\$984
2047 **	\$13,048	-\$11,978
2048 **	\$13,440	-\$26,044
2049 **	\$13,843	-\$41,285
2050 **	\$14,258	-\$57,780
2051 **	\$14,686	-\$75,608
2052 **	\$15,126	-\$94,856
2053 **	\$15,580	-\$115,615