

Long-Term Monte Carlo Planning

Using Historical Rates for Equity, T Bills, 10-Year Bonds, Houses and Inflation from Randomly Selected Years.

Current Invested Assets Excluding Homestead:

500,000

Trial ID 2/8/12 8:14 PM

% Equities **70%** Add or Subtract on Equity Return: 1%

Date of Birth: **1/1/46**

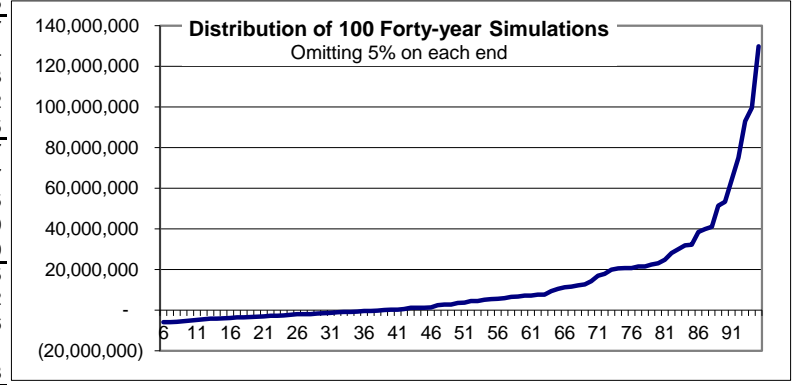
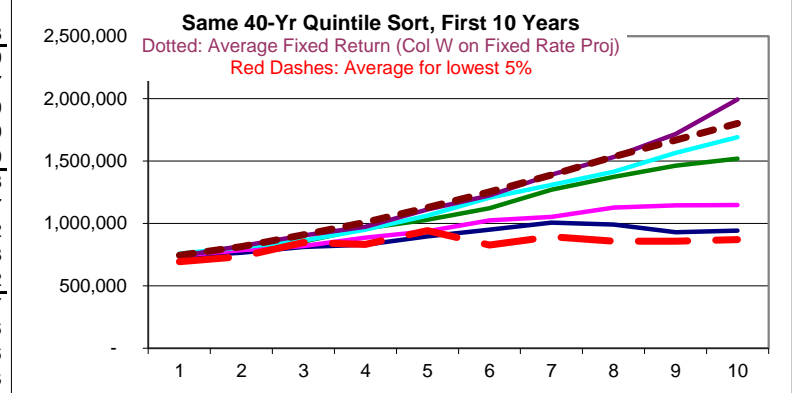
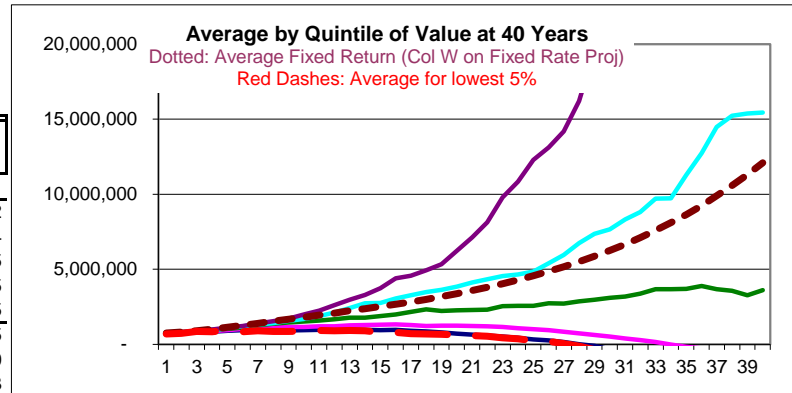
% T Bills **10%**

Randomly selected years, 1928-2011.

% T Bonds **20%**

Total 100% Investment assets with homestead 678,000

Date	Age	Social Security	Pension	Income	Inc Tax St&Fed	House Prin&Int	Other Expense	Add or Withdraw	% Neg (Red)	How Positive?			5 %ile (000)	95 %ile (000)
										>500k	>1 mil	>10 mil		
2/1/12	66				22%									
2/1/13	67	5,370	-	70,000	15,575	14,117	50,000	-4,322	0	100	0	0	690	842
2/1/14	68	5,493	-	70,000	16,632	14,117	49,425	-4,681	0	99	4	0	827	784
2/1/15	69	5,583	-	70,000	16,812	14,117	50,191	-5,537	0	100	16	0	1,040	845
2/1/16	70	5,564	-	70,000	17,081	14,117	50,728	-6,362	0	100	30	0	1,166	1,005
2/1/17	71	5,582	12,000	70,000	19,994	14,117	50,246	3,224	0	100	47	0	1,234	1,215
2/1/18	72	14,000	12,000	70,000	19,829	14,117	50,106	11,949	0	100	54	0	1,069	1,155
2/1/19	73	15,536	12,000	70,000	18,342	14,117	51,804	13,273	0	100	65	0	1,299	1,340
2/1/20	74	15,777	12,000	70,000	18,201	14,117	54,032	11,426	0	100	75	0	1,140	1,273
2/1/21	75	16,027	12,000	40,000	12,165	14,117	55,258	-13,513	0	100	74	0	1,156	1,421
2/1/22	76	15,819	12,000	40,000	17,711	14,117	55,816	-19,826	0	100	75	0	1,163	1,648
2/1/23	77	16,495	12,000	40,000	19,358	14,117	56,732	-21,713	0	100	79	0	1,209	1,729
2/1/24	78	16,438	12,000	40,000	19,875	14,117	57,146	-22,700	0	100	80	0	1,307	1,917
2/1/25	79	17,398	12,000	40,000	20,262	-	60,266	-11,129	0	100	81	0	1,226	2,409
2/1/26	80	17,614	12,000	-	8,964	-	62,725	-42,074	0	100	80	2	1,174	2,800
2/1/27	81	18,240	12,000	-	15,909	-	63,478	-49,147	0	100	80	1	932	3,020
2/1/28	82	19,629	12,000	-	17,771	-	64,868	-51,009	0	100	81	2	936	4,338
2/1/29	83	21,125	12,000	-	18,510	-	66,528	-51,913	0	100	79	3	795	3,987
2/1/30	84	21,677	12,000	-	18,830	-	71,771	-56,924	0	99	79	2	779	5,112
2/1/31	85	21,908	12,000	-	19,983	-	65,354	-51,429	0	99	77	2	760	6,578
2/1/32	86	21,979	12,000	-	18,790	-	69,602	-54,414	0	94	75	3	826	8,462
2/1/33	87	24,445	12,000	-	19,989	-	77,280	-60,824	0	92	74	5	804	10,997
2/1/34	88	27,764	12,000	-	22,129	-	83,794	-66,160	1	91	74	7	710	11,616
2/1/35	89	28,061	12,000	-	23,369	-	82,998	-66,306	0	89	73	8	646	15,136
2/1/36	90	29,268	12,000	-	23,666	-	87,472	-69,870	2	86	71	9	554	13,093
2/1/37	91	30,257	12,000	-	24,668	-	92,248	-74,659	4	84	68	9	472	17,185
2/1/38	92	32,224	12,000	-	26,154	-	96,214	-78,145	5	79	68	11	378	13,097
2/1/39	93	33,049	12,000	-	27,103	-	93,655	-75,709	9	76	69	15	310	14,074
2/1/40	94	33,680	12,000	-	26,706	-	96,287	-77,313	12	75	67	19	163	18,293
2/1/41	95	34,323	12,000	-	27,180	-	109,363	-90,310	15	74	64	21	96	22,912
2/1/42	96	35,009	12,000	-	30,210	-	120,682	-103,883	19	73	64	20	7	30,105
2/1/43	97	37,677	12,000	-	33,783	-	124,495	-108,601	23	71	64	22	-192	40,827
2/1/44	98	38,502	12,000	-	35,003	-	129,139	-113,639	25	69	63	25	-497	51,177
2/1/45	99	34,537	12,000	-	35,239	-	133,723	-122,426	25	68	62	27	-1,084	51,045
2/1/46	100	35,866	12,000	-	37,464	-	134,700	-124,298	28	67	60	26	-1,088	52,050
2/1/47	101	37,928	12,000	-	38,330	-	138,754	-127,155	31	65	58	31	-1,328	52,560
2/1/48	102	38,323	12,000	-	39,045	-	143,832	-132,555	33	64	59	31	-1,731	71,565
2/1/49	103	43,937	12,000	-	41,468	-	148,047	-133,578	33	62	58	34	-3,104	85,262
2/1/50	104	46,059	12,000	-	42,160	-	152,843	-136,944	35	60	58	34	-5,203	97,946
2/1/51	105	46,649	12,000	-	43,030	-	173,600	-157,981	37	59	58	36	-4,687	114,791
2/1/52	106	47,391	12,000	-	47,822	-	155,719	-144,150	38	59	58	36	-6,145	129,848



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