

Excel Spreadsheet

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Year	Age	Return on S&P 500 (%)	Factor	SS Base Wages	Deducted Payment (%)	Direct Payment (%)	Total Payment	Year End Value
1961	22	26.89	1.27	4,800	3.00	3.00	288	365
1962	23	-8.73	0.91	4,800	3.13	3.13	300	607
1963	24	22.80	1.23	4,800	3.63	3.63	348	1,173
1964	25	16.48	1.16	4,800	3.63	3.63	348	1,772
1965	26	12.45	1.12	4,800	3.63	3.63	348	2,384
1966	27	-10.06	0.90	6,600	3.85	3.85	508	2,601
1967	28	23.98	1.24	6,600	3.90	3.90	515	3,863
1968	29	11.06	1.11	7,800	3.80	3.80	593	4,949
1969	30	-8.50	0.92	7,800	4.20	4.20	655	5,128
1970	31	4.01	1.04	7,800	4.20	4.20	655	6,015
1971	32	14.31	1.14	7,800	4.60	4.60	718	7,696
1972	33	18.98	1.19	9,000	4.60	4.60	828	10,141
1973	34	-14.66	0.85	10,800	4.85	4.85	1,048	9,549
1974	35	-26.47	0.74	13,200	4.95	4.95	1,307	7,982
1975	36	37.20	1.37	14,100	4.95	4.95	1,396	12,867
1976	37	23.84	1.24	15,300	4.95	4.95	1,515	17,810
1977	38	-7.18	0.93	16,500	4.95	4.95	1,634	18,047
1978	39	6.56	1.07	17,700	5.05	5.05	1,788	21,136
1979	40	18.44	1.18	22,900	5.08	5.08	2,327	27,789
1980	41	32.42	1.32	25,900	5.08	5.08	2,631	40,283
1981	42	-4.91	0.95	29,700	5.35	5.35	3,178	41,327
1982	43	21.41	1.21	32,400	5.40	5.40	3,499	54,423
1983	44	22.51	1.23	35,700	5.40	5.40	3,856	71,398
1984	45	6.27	1.06	37,800	5.70	5.70	4,309	80,454
1985	46	32.16	1.32	39,600	5.70	5.70	4,514	112,294
1986	47	18.47	1.18	42,000	5.70	5.70	4,788	138,707
1987	48	5.23	1.05	43,800	5.70	5.70	4,993	151,216
1988	49	16.61	1.17	45,000	6.06	6.06	5,454	182,692
1989	50	31.69	1.32	48,000	6.06	6.06	5,818	248,249
1990	51	-3.10	0.97	51,300	6.20	6.20	6,361	246,717
1991	52	30.47	1.30	53,400	6.20	6.20	6,622	330,531
1992	53	7.62	1.08	55,500	6.20	6.20	6,882	363,124
1993	54	10.08	1.10	57,600	6.20	6.20	7,142	407,589
1994	55	1.32	1.01	60,600	6.20	6.20	7,514	420,583
1995	56	37.58	1.38	61,200	6.20	6.20	7,589	589,078
1996	57	22.96	1.23	62,700	6.20	6.20	7,775	733,891
1997	58	33.36	1.33	65,400	6.20	6.20	8,110	989,532
1998	59	28.58	1.29	68,400	6.20	6.20	8,482	1,283,245
1999	60	21.04	1.21	72,600	6.20	6.20	9,002	1,564,137
2000	61	-9.10	0.91	76,200	6.20	6.20	9,449	1,430,389
2001	62	-11.89	0.88	80,400	6.20	6.20	9,970	1,269,100
2002	63	-22.10	0.78	84,900	6.20	6.20	10,528	996,830
2003	64	29.59	1.30	87,000	6.20	6.20	10,788	1,305,772

1) SSI taxable base income comes from <http://www.ssa.gov/OACT/COLA/cbb.html>

2) SSI tax rates come from <http://www.ssa.gov/OACT/ProgData/taxRates.htm>

3) S&P 500 Total Rates of Return 2003: Standard and Poor's Corporation <http://www.standardandpoors.com>

4) S&P 500 Total Rates of Return 1926-2002: Ibbotson Associates, "Stocks, Bonds, Bills and Inflation"

5) S&P 90 Total Rates of Return 1926-1928: Ibbotson Associates, "Stocks, Bonds, Bills and Inflation"

6) Assumes end of year deposits