

DAVE RAMSEY

ADVICE SIMULATION #1

Annual Income: \$30,000
Inflation: 4%

Strategy: 100% S&P 500 Index Fund
Starting Year: 1980

INITIAL BALANCE: \$375,000

YEAR	RETURN	WITHDRAWAL	ENDING BALANCE
1980	31.74%	\$30,000	\$454,487
1981	-4.70%	\$31,200	\$403,382
1982	20.42%	\$32,448	\$446,675
1983	22.34%	\$33,746	\$505,166
1984	6.15%	\$35,096	\$498,961
1985	31.24%	\$36,500	\$606,912
1986	18.49%	\$37,960	\$674,178
1987	5.81%	\$39,478	\$671,594
1988	16.54%	\$41,057	\$734,810
1989	31.48%	\$42,699	\$909,953
1990	-3.06%	\$44,407	\$839,022
1991	30.23%	\$46,184	\$1,032,552
1992	7.49%	\$48,031	\$1,058,298
1993	9.97%	\$49,952	\$1,108,848
1994	1.33%	\$51,950	\$1,070,911
1995	37.20%	\$54,028	\$1,395,115
1996	22.68%	\$56,189	\$1,642,606
1997	33.10%	\$58,437	\$2,108,587
1998	28.34%	\$60,774	\$2,628,121
1999	20.89%	\$63,205	\$3,100,607
2000	-9.03%	\$65,734	\$2,760,769
2001	-11.85%	\$68,363	\$2,373,363
2002	-21.97%	\$71,098	\$1,796,548
2003	28.36%	\$73,941	\$2,211,066
2004	10.74%	\$76,899	\$2,363,436
2005	4.83%	\$79,975	\$2,393,854
2006	15.61%	\$83,174	\$2,671,436
2007	5.48%	\$86,501	\$2,726,712
2008	-36.55%	\$89,961	\$1,672,957
2009	25.94%	\$93,560	\$1,989,017
2010	14.82%	\$97,302	\$2,172,088

DAVE RAMSEY

ADVICE SIMULATION #2

Annual Income: \$30,000
Inflation: 4%

Strategy: 100% S&P 500 Index Fund
Starting Year: 1990

INITIAL BALANCE: \$375,000

YEAR	RETURN	WITHDRAWAL	ENDING BALANCE
1990	-3.06%	\$30,000	\$334,428
1991	30.23%	\$31,200	\$394,908
1992	7.49%	\$32,448	\$389,622
1993	9.97%	\$33,746	\$391,346
1994	1.33%	\$35,096	\$360,974
1995	37.20%	\$36,500	\$445,163
1996	22.68%	\$37,960	\$499,562
1997	33.10%	\$39,478	\$612,388
1998	28.34%	\$41,057	\$733,235
1999	20.89%	\$42,699	\$834,756
2000	-9.03%	\$44,407	\$718,966
2001	-11.85%	\$46,184	\$593,059
2002	-21.97%	\$48,031	\$425,307
2003	28.36%	\$49,952	\$481,790
2004	10.74%	\$51,950	\$476,016
2005	4.83%	\$54,028	\$442,389
2006	15.61%	\$56,189	\$446,495
2007	5.48%	\$58,437	\$409,342
2008	-36.55%	\$60,774	\$221,158
2009	25.94%	\$63,205	\$198,918
2010	14.82%	\$65,734	\$152,923
2011	2.10%	\$68,363	\$86,334
2012	15.89%	\$71,098	\$17,658
2013	32.15%	\$17,658	-
2014	13.52%	-	-
2015	1.36%	-	-
2016	11.74%	-	-

DAVE RAMSEY

ADVICE SIMULATION #3

Annual Income: \$30,000

Strategy: 100% S&P 500 Index Fund

Inflation: 4%

Starting Year: 2000

INITIAL BALANCE: \$375,000

YEAR	RETURN	WITHDRAWAL	ENDING BALANCE
2000	-9.03%	\$30,000	\$313,840
2001	-11.85%	\$31,200	\$249,148
2002	-21.97%	\$32,448	\$169,100
2003	28.36%	\$33,746	\$173,734
2004	10.74%	\$35,096	\$153,532
2005	4.83%	\$36,500	\$122,691
2006	15.61%	\$37,960	\$97,960
2007	5.48%	\$39,478	\$61,689
2008	-36.55%	\$41,057	\$13,091
2009	25.94%	\$13,091	-
2010	14.82%	-	-
2011	2.10%	-	-
2012	15.89%	-	-
2013	32.15%	-	-
2014	13.52%	-	-
2015	1.36%	-	-
2016	11.74%	-	-