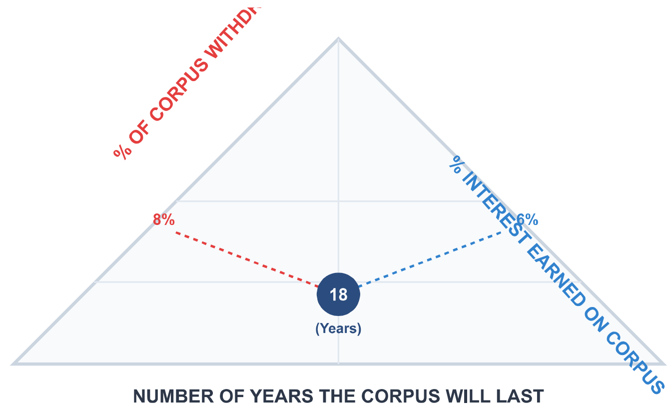
SUFFICIENCY CALENDAR TRIANGLE

Retirement Planning Guide: Understanding Corpus Longevity



Visual Matrix: Trace Withdrawal (Red) and Interest (Blue) to find Years (Center/Bottom)

WHAT IS THIS TOOL?

The **Sufficiency Calendar Triangle** is a matrix used in wealth management to calculate **how many years a capital corpus will survive** based on annual withdrawal demands versus investment returns.

THE TWO CORE VARIABLES

1. % of Corpus Withdrawn (Red Axis)

The annual percentage of your original fund taken out for income or living expenses.

2. % Interest Earned (Blue Axis)

The average annual rate of return generated by the remaining corpus.

HOW TO READ THE CHART

1. **Locate Withdrawal Rate:** Pick your withdrawal % on the left red line.
2. **Locate Interest Rate:** Pick your expected return % on the right blue line.
3. **Find Intersecting Cell:** Follow the grid lines inward to where they meet.
4. **Read Number of Years:** The bold number in the box indicates how long the principal will last.

PRACTICAL EXAMPLE

Scenario Analysis:

• **Withdrawal Rate (Red):** 8% per year
• **Portfolio Yield (Blue):** 6% per year
• **Intersection Point: 18 Years**
Result: Drawing 8% annually from a fund earning 6% will exhaust the money completely in 18 years.

QUICK REFERENCE SCENARIOS

Withdrawal (Red)	Interest (Blue)	Corpus Lifespan	Planning Impact
10%	2%	**11 Years**	Rapid capital drain due to severe yield deficit.
8%	6%	**18 Years**	Standard retirement decumulation phase.
5%	5%	**Indefinite**	Corpus remains intact forever (yield covers draws).

KEY STRATEGIC TAKEAWAYS

- **Accelerated Depletion:** High withdrawals combined with low returns deplete capital exponentially fast.

- **The Longevity Multiplier:** Closing the gap between return rate and withdrawal rate adds decade(s) to portfolio life.
- **Perpetuity Rule:** When return rate $\ge$ withdrawal rate, the corpus lasts indefinitely without principal erosion.

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