

# Anne Wolfe UPDATED Trust Annual Expenditure Totals by Category

updated: 8/2/2022

Trust Exp.	Anne's Expenses						Live now!		Sub-total: (delta %)
	Trust	Prop. Tax	Insurance	Medical	Condo	Car	Travel	Anne	
<b>2017 Totals:</b> (not available originally)	\$4,469 34.0%	\$2,098 15.9%	\$1,406 10.7%	\$1,837 14.0%	\$450 3.4%	\$100 0.8%	\$793 6.0%	\$2,002 15.2%	\$13,155 na
<b>2018 Totals:</b>	\$6,649 37.5%	\$2,128 12.0%	\$842 4.7%	\$921 5.2%	\$3,469 19.5%	\$1,898 10.7%	\$753 4.2%	\$1,085 6.1%	\$17,745 25%
<b>2019 Totals:</b>	\$13,481 57.0%	\$2,093 8.8%	\$994 4.2%	\$464 2.0%	\$4,865 20.6%	\$183 0.8%	\$687 2.9%	\$889 3.8%	\$23,657 41%
<b>2020 Totals:</b>	\$5,564 16.4%	\$1,648 4.9%	\$1,246 3.7%	\$436 1.3%	\$3,193 9.4%	\$21,326 62.8%	\$0 0.0%	\$537 1.6%	\$33,951 15%
<b>2021 Totals:</b>	\$3,999 23.3%	\$2,167 12.6%	\$1,061 6.2%	\$3,057 17.8%	\$3,178 18.5%	\$525 3.1%	\$2,523 14.7%	\$672 3.9%	\$17,181 7.1%
<b>Totals:</b>	\$34,164 32.3%	\$10,134 9.6%	\$5,548 5.2%	\$6,715 6.4%	\$15,156 14.3%	\$24,032 22.7%	\$4,755 4.5%	\$5,185 4.9%	\$105,688 22%

2017 Summary:	Expenses:	\$5,890	42.8%
	Trust:	\$4,469	32.4%
	Live now:	\$2,795	20.3%
2018 Summary:	Trust exp:	\$7,367	43.4%
	Expenses:	\$8,984	53.0%
	Live now:	\$609	3.6%
2019 Summary:	Trust exp:	\$10,666	54.7%
	Expenses:	\$7,352	37.7%
	Live now:	\$1,490	7.6%
2020 Summary:	Trust exp:	\$5,780	15.6%
	Expenses:	\$30,788	83.0%
	Live now:	\$537	1.4%
2021 Summary:	Trust exp:	\$3,849	23.3%
	Expenses:	\$9,463	57.3%
	Live now:	\$3,193	19.3%
Totals Summary:	Trust exp:	\$34,164	32.3%
	Expenses:	\$61,585	58.3%
	Live now:	\$9,940	9.4%

**Grand Total: \$105,688** Average spending / year: \$21,138 Trust %: 1.64% /year  
**Average spending / year less EcoSport: \$16,872** Trust %: 1.31% /year

per year:  
**Hal's Proposal:** \$3,000 budget for personal spending \$250.00 / month \$9,815 actual 5 year delta  
 (for more "Live" \$) \$12,000 budget for travel spending \$55,245 actual 5 year delta  
**\$65,060 Total incremental over 5 yrs**

## Spending totals if the proposed spending had occurred in the past 5 years:

<b>Totals:</b>	\$34,164 20.0%	\$10,134 5.9%	\$5,548 3.2%	\$6,715 3.9%	\$15,156 8.9%	\$24,032 14.1%	\$60,000 35.1%	\$15,000 8.8%	\$170,748
	<b>Spending Delta total: \$65,060</b>								
	Spending Delta per year: \$13,012								

Exp. + Live now total: \$71,525 (no Trust)  
 Exp. + Live now ave / yr: \$14,305 (income)  
**Exp. + Live now ave/yr\*: \$9,499 (income)**  
 \* Less Ford EcoSport purchase expense.

\*\* 2018 Ford EcoSport purchased in 2020.  
 This replaced a 1998 Toyota Corolla.

Totals Summary:	Trust:	\$34,164	20.0%
	Expenses:	\$61,585	36.1%
	Live now:	\$75,000	43.9%
	Total:	\$170,748	

~Trust value last reported (12-31-22): \$1,288,440 Proposed spending delta Trust %: 1.01%  
 ~Trust value with proposed spending: \$1,223,380 Total current spending % / yr: 1.31% < (4% spending rule is well known to retirees,  
 Trust % change w / spending proposal: 5.05% **Total w/proposed spending % / yr: 2.3%** but seemingly not to the current Trustees.)  
 "Live now" spend change % w/proposal: **655%** \$30 grand Total / year: 3.6% < (w/ Trust professionally managed at 1.33%.)

**Summary:** A shift of only 5% of overall Trust value, the level of resources to enhance Anne's life would have gone up by 655% (That's an incredible value!)  
**Note on spending:** The Trustees spent \$22,223 on a used Ford EcoSport that I could have gotten for \$19,870; plus ~\$1,700 for Anne's car. **(Delta = \$4,100.)**