

Capital necesario para vivir durante 50 años				GASTOS (máximo anual de subida 2,71%)		
Capital inicial		1.000.000 €		Anual		19.555 €
Tipo de interés simple		3,55%		% Subida anual		2,71%
Intereses generados en 50 años		1.661.836 €		% subida en 50 años		162,60%
Impuestos		-348.986 €		Gasto en el año 2060		74.455 €
Total capital incial + intereses		2.312.850 €		Total gastado en 50 años		2.100.288 €
A los 50 años quedaría un capital de : 212.562 €						
Año	Gasto anual	Suma gastos	Capital incial + interes -Gasto	Interés 3,55% anual	Impuestos	Capital restante
2010	19.555	19.555	1.000.000	35.500	-7.455	1.008.490
2011	20.085	39.640	1.008.490	35.801	-7.518	1.016.688
2012	20.629	60.269	1.016.688	36.092	-7.579	1.024.572
2013	21.188	81.457	1.024.572	36.372	-7.638	1.032.118
2014	21.762	103.220	1.032.118	36.640	-7.694	1.039.301
2015	22.352	125.572	1.039.301	36.895	-7.748	1.046.096
2016	22.958	148.530	1.046.096	37.136	-7.799	1.052.476
2017	23.580	172.110	1.052.476	37.363	-7.846	1.058.412
2018	24.219	196.330	1.058.413	37.574	-7.890	1.063.877
2019	24.876	221.205	1.063.877	37.768	-7.931	1.068.837
2020	25.550	246.755	1.068.837	37.944	-7.968	1.073.263
2021	26.242	272.997	1.073.263	38.101	-8.001	1.077.121
2022	26.953	299.950	1.077.121	38.238	-8.030	1.080.376
2023	27.684	327.634	1.080.376	38.353	-8.054	1.082.991
2024	28.434	356.068	1.082.991	38.446	-8.074	1.084.930
2025	29.204	385.272	1.084.930	38.515	-8.088	1.086.152
2026	29.996	415.268	1.086.152	38.558	-8.097	1.086.618
2027	30.809	446.077	1.086.618	38.575	-8.101	1.086.283
2028	31.644	477.720	1.086.283	38.563	-8.098	1.085.104
2029	32.501	510.222	1.085.104	38.521	-8.089	1.083.035
2030	33.382	543.604	1.083.035	38.448	-8.074	1.080.027
2031	34.287	577.890	1.080.027	38.341	-8.052	1.076.029
2032	35.216	613.106	1.076.029	38.199	-8.022	1.070.991
2033	36.170	649.276	1.070.991	38.020	-7.984	1.064.857
2034	37.150	686.427	1.064.857	37.802	-7.939	1.057.570
2035	38.157	724.584	1.057.570	37.544	-7.884	1.049.073
2036	39.191	763.775	1.049.073	37.242	-7.821	1.039.303
2037	40.253	804.028	1.039.303	36.895	-7.748	1.028.197
2038	41.344	845.372	1.028.197	36.501	-7.665	1.015.688
2039	42.465	887.837	1.015.688	36.057	-7.572	1.001.709
2040	43.615	931.452	1.001.709	35.561	-7.468	986.186
2041	44.797	976.250	986.186	35.010	-7.352	969.046
2042	46.011	1.022.261	969.047	34.401	-7.224	950.212
2043	47.258	1.069.519	950.212	33.733	-7.084	929.603
2044	48.539	1.118.058	929.603	33.001	-6.930	907.134
2045	49.854	1.167.913	907.134	32.203	-6.763	882.721
2046	51.205	1.219.118	882.721	31.337	-6.581	856.271
2047	52.593	1.271.711	856.271	30.398	-6.384	827.692
2048	54.018	1.325.730	827.692	29.383	-6.170	796.886
2049	55.482	1.381.212	796.886	28.289	-5.941	763.753
2050	56.986	1.438.198	763.753	27.113	-5.694	728.186
2051	58.530	1.496.728	728.186	25.851	-5.429	690.078
2052	60.116	1.556.844	690.078	24.498	-5.145	649.315
2053	61.745	1.618.590	649.315	23.051	-4.841	605.780
2054	63.419	1.682.009	605.780	21.505	-4.516	559.350
2055	65.137	1.747.146	559.350	19.857	-4.170	509.900
2056	66.903	1.814.049	509.900	18.101	-3.801	457.297
2057	68.716	1.882.764	457.297	16.234	-3.409	401.406
2058	70.578	1.953.342	401.407	14.250	-2.992	342.086
2059	72.491	2.025.833	342.086	12.144	-2.550	279.189
2060	74.455	2.100.288	279.189	9.911	-2.081	212.564