What's A Safe Amount To Withdraw From Your Investment Portfolio Without Running Out Of Money?

An Initial Withdrawal Rate Of	9%
will last approximately	13 years*
Flexible Retirement Income Withdrawals	

Social Security Benefits *
Guaranteed Lifetime Income

Retire with $1,500,000 at age 67
Invest in 50% equity / 50% fixed income portfolio
6.00% annual return
Withdraw 9% in year 1
3.00% annual inflation adjustment

$36,000/yr ($3,000/mo) at age 67
2.00% annual COLA *
*Cost Of Living Adjustment
Illustrated through age 100

		Investment Portfolio Retirement Income Withdrawals				Social Security Benefits			Total Income **
	50% Equity 50% Fix Inc 6.00% Annual	9% Withdrawal Year 1 3.00% Annual Inflation Adjustment Thereafter				$36,000 Year 1 2.00% Annual COLA Thereafter			Total Portfolio W/D + Social Secuirty
Year	Return	Year	Age	$	Withdrawal %	Account Value	Year	Age	$	Benefits
			66			$1,500,000		66		
1	6.00%	1	67	-$135,000	-9.00%	$1,446,900	1	67	$36,000	$171,000
2	6.00%	2	68	-$139,050	-9.61%	$1,386,321	2	68	$36,720	$175,770
3	6.00%	3	69	-$143,222	-10.33%	$1,317,685	3	69	$37,454	$180,676
4	6.00%	4	70	-$147,518	-11.20%	$1,240,377	4	70	$38,203	$185,722
5	6.00%	5	71	-$151,944	-12.25%	$1,153,740	5	71	$38,968	$190,911
6	6.00%	6	72	-$156,502	-13.56%	$1,057,072	6	72	$39,747	$196,249
7	6.00%	7	73	-$161,197	-15.25%	$949,627	7	73	$40,542	$201,739
8	6.00%	8	74	-$166,033	-17.48%	$830,610	8	74	$41,353	$207,386
9	6.00%	9	75	-$171,014	-20.59%	$699,172	9	75	$42,180	$213,194
10	6.00%	10	76	-$176,144	-25.19%	$554,409	10	76	$43,023	$219,168
11	6.00%	11	77	-$181,429	-32.72%	$395,359	11	77	$43,884	$225,313
12	6.00%	12	78	-$186,872	-47.27%	$220,997	12	78	$44,761	$231,633
13	6.00%	13	79	-$192,478	-87.10%	$30,230	13	79	$45,657	$238,134
14	6.00%	14	80	-$30,230	-100.00%	$0	14	80	$46,570	$76,800
15	6.00%	15	81			$0	15	81	$47,501	$47,501
16	6.00%	16	82			$0	16	82	$48,451	$48,451
17	6.00%	17	83			$0	17	83	$49,420	$49,420
18	6.00%	18	84			$0	18	84	$50,409	$50,409
19	6.00%	19	85			$0	19	85	$51,417	$51,417
20	6.00%	20	86			$0	20	86	$52,445	$52,445
21	6.00%	21	87			$0	21	87	$53,494	$53,494
22	6.00%	22	88			$0	22	88	$54,564	$54,564
23	6.00%	23	89			$0	23	89	$55,655	$55,655
	6.00%	24	90			$0	24	90	$56,768	$56,768
1	6.00%	25	91			$0	25	91	$57,904	$57,904
2	6.00%	26	92			$0	26	92	$59,062	$59,062
3	6.00%	27	93			$0	27	93	$60,243	$60,243
4	6.00%	28	94			$0	28	94	$61,448	$61,448
5	6.00%	29	95			$0	29	95	$62,677	$62,677
6	6.00%	30	96			$0	30	96	$63,930	$63,930
7	6.00%	31	97			$0	31	97	$65,209	$65,209
8	6.00%	32	98			$0	32	98	$66,513	$66,513
9	6.00%	33	99			$0	33	99	$67,843	$67,843
10	6.00%	34	100			$0	34	100	$69,200	$69,200
	Annual Return			Total Investment Portfolio Retirement Income Withdrawals					Total Social Security Benefits	Total Investment Portfolio Retirement Income Withdrawals + Social Security Benefits
	6.00%			-$2,138,632					$1,729,217	$3,867,849

* This hypothetical illustration is not specific to the performance of any particular investment product and assumes a $1,500,000 investment portfolio at age 67, an asset allocation mix of 50% equity + 50% fixed income, with an Average Annual Return of 6.00%.
Annual retirement income withdrawals are adjusted by 3% for inflation. Taxes, fees and expenses are not factored into this example.
Assumes Annual Social Security Benefit of $36,000/year ($3,000/month) beginning at age 67, adjusted by 2.00% for COLA (Cost Of Living Adjustment).
Past performance is no guarantee of future results.
This illustration assumes an Average Annual Return and does not take into consideration the potential consequences of Sequence Of Returns Risk.

The flexible withdrawal approach to retirement income planning may supplement Social Security Benefits, pensions, SPIAs and DIAs, part-time work, rental income and other sources of income to fund retirement incomes and lifestyles.

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