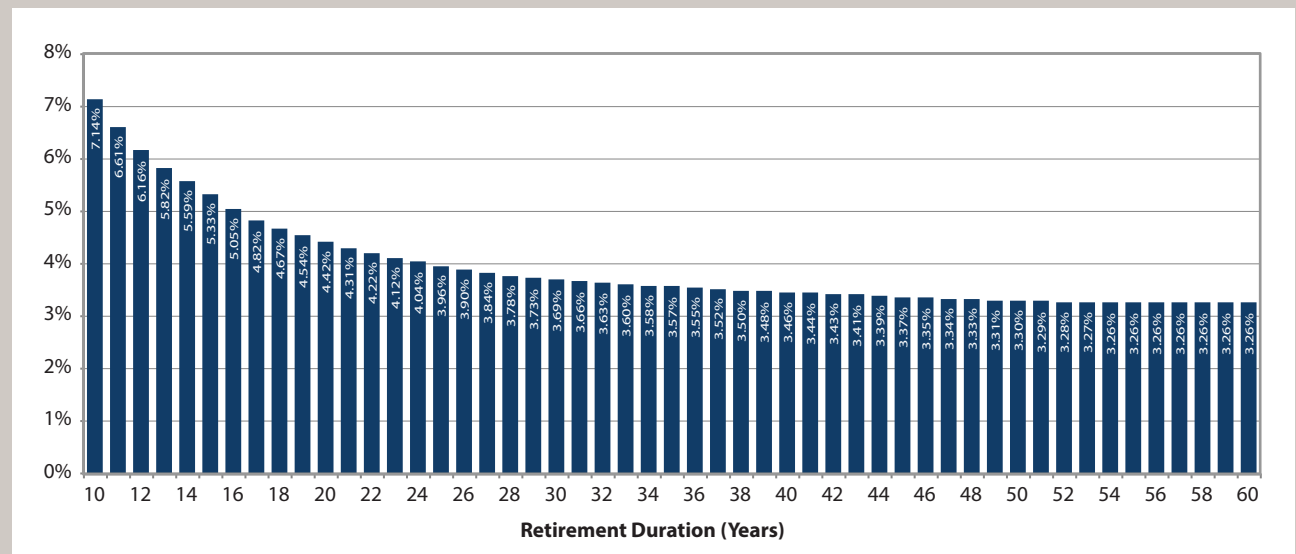


Figure 1: BaselineSWR for Different Retirement Durations: Safe Withdrawal Rates Using a 75% Stocks / 25% Bonds Portfolio for Retirement Durations up to 60 Years



Notes: Longer durations lead to lower withdrawal rates, but over this range the rate never falls below 3.26%.