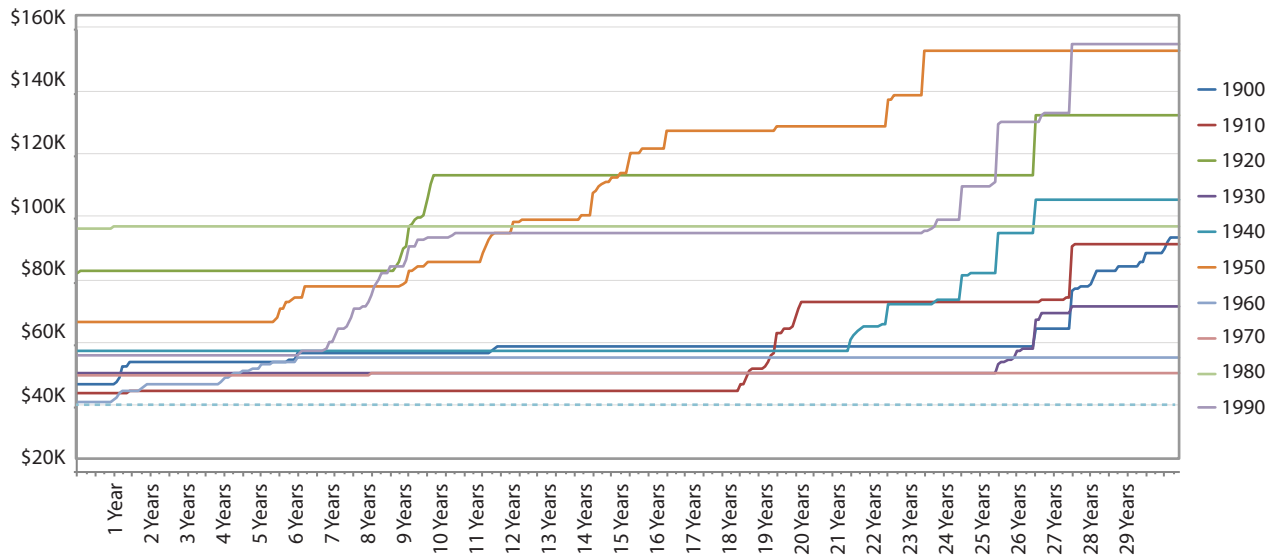


**Figure 3: DMSWR Income Trajectories with Re-Retiring**



Notes: A client can “re-retire” at any point and potentially increase their income while ensuring their drawdown path is safe. Each month, the DMSWR is calculated and applied to the client’s current portfolio value if it would increase income. Since any DMSWR is safe, it is always safe to draw this new, higher income. This graph shows the effects of re-retiring for several retirement years, assuming an initial portfolio value of \$1,000,000. Each curve plots real dollar annual income over the course of a 30-year retirement. The dashed line shows the income from the Baseline SWR.