

**Table 2: Success Rates for the Baseline SWR Approach Using Different Withdrawal Rates, Stock/Bond Allocations, and Retirement Durations**

		Annual Withdrawal Rate								
		3.00%	3.25%	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%
100% Stock	30 Years	100%	99%	99%	99%	98%	95%	93%	88%	83%
	40 Years	99%	99%	99%	98%	95%	90%	84%	80%	75%
	50 Years	99%	99%	99%	96%	92%	86%	81%	77%	73%
75% Stock	30 Years	100%	100%	100%	99%	97%	95%	90%	84%	80%
	40 Years	100%	100%	99%	96%	93%	85%	79%	72%	67%
	50 Years	100%	100%	97%	94%	87%	81%	73%	67%	59%
50% Stock	30 Years	100%	100%	99%	97%	94%	90%	82%	74%	66%
	40 Years	100%	99%	96%	91%	80%	69%	59%	50%	44%
	50 Years	100%	97%	89%	79%	67%	54%	45%	38%	31%
25% Stock	30 Years	100%	99%	95%	87%	75%	65%	53%	48%	44%
	40 Years	93%	81%	68%	50%	42%	36%	32%	28%	25%
	50 Years	78%	60%	41%	35%	30%	25%	23%	21%	17%
0% Stock	30 Years	81%	69%	63%	54%	47%	44%	41%	38%	33%
	40 Years	59%	44%	38%	31%	27%	21%	17%	15%	13%
	50 Years	33%	27%	20%	17%	15%	12%	10%	7%	7%

Notes: For a 75% stocks / 25% bonds allocation, the exact BaselineSWR is 3.69% for a 30-year retirement, 3.46% for 40 years, and 3.30% for a 50-year retirement.