

**Table 1: OLS Regression Results, Dependent Variable = Change in Real Total Assets**

	R+2	R+4	R+6	R+8	R+10
Intercept	-119.262	-128.322	-224.796	-307.254*	-100.046
Average Household Age	-0.995*	-0.931	-0.615	0.697	0.349
Average Household Health	5.009	7.791	3.051	-1.461	2.751
Couple Household	-19.595**	-11.271	-17.247	-14.653	7.611
Male Respondent	4.444	-10.111	6.452	6.841	-6.445
Initial Funded Ratio	27.742**	16.052	17.124	29.094	24.672
ln (Social Security Retirement Benefits)	3.42	7.413	19.887	2.492	-3.322
ln (Pre-Retirement Total Spending)	40.139**	23.781*	28.582*	43.608**	19.314
ln (Pre-Retirement Total Assets)	-26.682**	-14.404**	-22.390**	-22.081**	-12.813
ln (Other Initial Total Guaranteed Income)	1.479*	0.219	1.161	0.671	0.944
Observations	425	357	302	233	167
R <sup>2</sup>	18.57%	6.44%	9.27%	7.98%	3.56%
Adjusted R <sup>2</sup>	16.80%	4.01%	6.47%	4.26%	-1.97%

Notes: \*\* significant at 1% level, \* significant at 5% level.