

#### Abbreviations Used

AGI	Adjusted Gross Income
IRMAA	Income Related Monthly Adjustment Amounts
NIIT	Net Investment Income Tax
RMD	Required Minimum Distribution
Schwab	Schwab Intelligent Income (a decumulation strategy)
SSB	Social Security Benefit
TDA	Tax-Deferred Account [e.g., traditional IRA, traditional 401(k)]
TEA	Tax-Exempt Account [e.g., Roth IRA, Roth 401(k)]