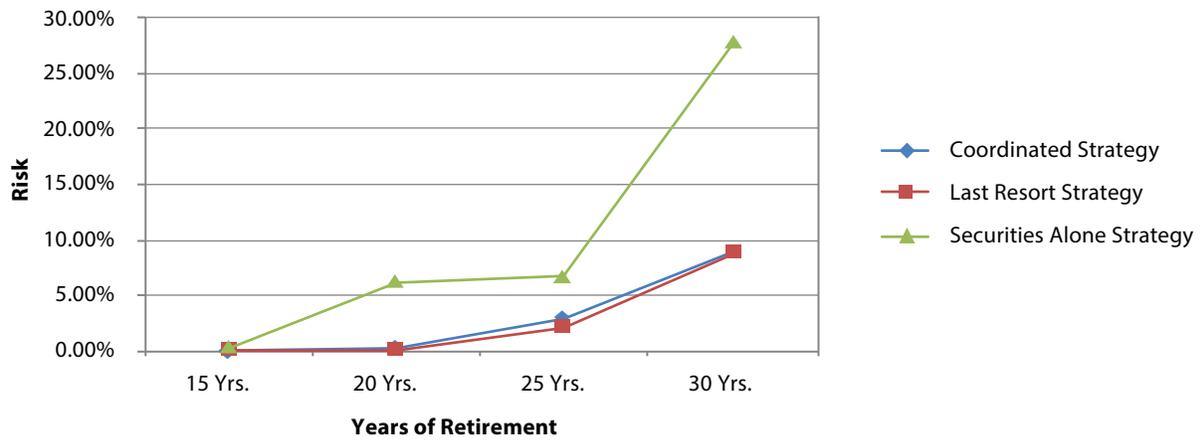


Figure 4: Portfolio 3



*Input parameters: initial home value: \$400,000; initial securities value: \$800,000; initial draw rate: 4.2% of \$800,000 = \$33,600.*