

Table 3: Tradeoff Between RMD Variability and Expected Dollars Out

% Bonds	Min RMD	Avg Min RMD	Average RMD	Max RMD	Avg Max RMD	Avg Yr 30 End Bal	Expected Dollars Out
0%	\$44,308	\$68,275	\$404,851	\$2,384,285	\$973,449	\$4,975,954	\$17,121,476
5%	\$46,019	\$68,678	\$384,657	\$2,192,949	\$904,515	\$4,678,296	\$16,218,007
10%	\$47,770	\$69,083	\$366,077	\$2,014,998	\$839,787	\$4,393,581	\$15,375,894
15%	\$49,559	\$69,490	\$348,345	\$1,849,654	\$779,339	\$4,121,718	\$14,572,077
20%	\$51,388	\$69,895	\$331,431	\$1,696,176	\$722,789	\$3,862,560	\$13,805,482
25%	\$53,255	\$70,268	\$315,303	\$1,553,853	\$669,923	\$3,615,908	\$13,074,989
30%	\$54,886	\$70,576	\$299,931	\$1,422,006	\$620,738	\$3,381,516	\$12,379,440
35%	\$56,540	\$70,877	\$285,285	\$1,299,989	\$574,852	\$3,159,104	\$11,717,652
40%	\$57,887	\$71,148	\$271,336	\$1,187,183	\$532,272	\$2,948,355	\$11,088,422
45%	\$59,218	\$71,400	\$258,054	\$1,083,001	\$492,684	\$2,748,931	\$10,490,541
50%	\$60,548	\$71,647	\$245,411	\$986,885	\$455,952	\$2,560,470	\$9,922,795
55%	\$61,878	\$71,864	\$233,379	\$898,304	\$422,130	\$2,382,592	\$9,383,976
60%	\$63,209	\$72,077	\$221,933	\$816,756	\$390,922	\$2,214,909	\$8,872,886
65%	\$64,539	\$72,270	\$211,044	\$741,764	\$362,512	\$2,057,021	\$8,388,344
70%	\$65,869	\$72,435	\$200,689	\$679,919	\$336,611	\$1,908,526	\$7,929,187
75%	\$67,200	\$72,594	\$190,842	\$622,809	\$313,133	\$1,769,021	\$7,494,278
80%	\$68,530	\$72,744	\$181,480	\$569,882	\$291,732	\$1,638,102	\$7,082,506
85%	\$69,861	\$72,836	\$172,581	\$520,882	\$272,174	\$1,515,370	\$6,692,792
90%	\$71,030	\$72,899	\$164,122	\$475,565	\$255,014	\$1,400,433	\$6,324,086
95%	\$71,030	\$72,927	\$156,082	\$445,081	\$239,753	\$1,292,904	\$5,975,375
100%	\$61,810	\$71,822	\$148,442	\$431,897	\$226,298	\$1,192,406	\$5,645,679