Table 6: Glide Path Success Summaries, Assuming Maximum Failure Rate of 15%, Across All Interest Rate Scenarios by Percent Stock, Withdrawal Rate, and Years in Retirement

Stock Percentage	Withdrawal Rate	3.5%					4.0%					4.5%					5.0%				
	Glide Path / Years	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40	20	25	30	35	40
20%	Constant	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	Decreasing Fast	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	Decreasing Slow	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	Increasing Fast	✓	⊠	⊠	⊠	⊠	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	Increasing Slow	✓	✓	⊠	⊠	⊠	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	V Fast	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	V Slow	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗	⊠	⊠	✗	✗	✗
20%	Inv V Fast	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
20%	Inv V Slow	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	Constant	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	Decreasing Fast	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
40%	Decreasing Slow	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
40%	Increasing Fast	✓	✓	⊠	⊠	⊠	✓	⊠	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	Increasing Slow	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	V Fast	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	V Slow	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	Inv V Fast	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
40%	Inv V Slow	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
60%	Constant	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	Decreasing Fast	✓	✓	✓	✓	⊠	✓	✓	✓	⊠	✗	✓	✓	✗	✗	✗	✓	⊠	✗	✗	✗
60%	Decreasing Slow	✓	✓	✓	✓	⊠	✓	✓	✓	⊠	✗	✓	✓	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	Increasing Fast	✓	✓	✓	⊠	⊠	✓	✓	⊠	⊠	⊠	✓	⊠	⊠	✗	✗	⊠	⊠	✗	✗	✗
60%	Increasing Slow	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	⊠	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	V Fast	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	V Slow	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	Inv V Fast	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
60%	Inv V Slow	✓	✓	✓	✓	⊠	✓	✓	⊠	⊠	✗	✓	⊠	⊠	✗	✗	✓	⊠	✗	✗	✗
80%	Constant	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	✗	✗	✗	✓	✗	✗	✗	✗
80%	Decreasing Fast	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	✗	✗	✓	✗	✗	✗	✗
80%	Decreasing Slow	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	✗	✗	✗	✓	✗	✗	✗	✗
80%	Increasing Fast	✓	✓	✓	✓	⊠	✓	✓	✓	⊠	✗	✓	✓	⊠	✗	✗	✓	⊠	✗	✗	✗
80%	Increasing Slow	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	⊠	✗	✗	✓	⊠	✗	✗	✗
80%	V Fast	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	✗	✗	✗	✓	✗	✗	✗	✗
80%	V Slow	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	✗	✗	✗	✓	✗	✗	✗	✗
80%	Inv V Fast	✓	✓	✓	✓	⊠	✓	✓	✓	⊠	✗	✓	✓	⊠	✗	✗	✓	⊠	✗	✗	✗
80%	Inv V Slow	✓	✓	✓	✓	✓	✓	✓	✓	⊠	✗	✓	✓	⊠	✗	✗	✓	✗	✗	✗	✗

✓ Failure rate 15% or less for all interest rate scenarios and historical averages.

⊠ Historical average failure rate 15% or less, but this is not true for all interest rate scenarios.

✗ Failure rate more than 15% for at least one of the interest rate scenarios.