

Safe withdrawal assumptions have changed over the years. The articles below are informative 3rd party resources, based on facts, not opinions.

- **Author: Wang, Penelope**
Link: ["You May Live Longer Than You Think. Here's How to Afford It"](#)
- **Author: Whitehouse, Mark**
Link: ["Fed's Low Interest Rates Crack Retirees' Nest Eggs"](#)
- **Author: Bengen, William P.**
Link: ["Determining Withdrawal Rates Using Historical Data"](#)
- **Author: Woods, Jennifer**
Link: ["Rethinking the 4% Retirement Withdrawal Rule"](#)
- **Author: Tergeson, Anne**
Link: ["Retirement's '4% Rule' Gets Downsized"](#)
- **Author: Finke, Michael S., Wade D. Pfau and David Blanchett**
Link: ["The 4% Rule is Not Safe in a Low-Yield World"](#)
- **Author: Greene, Kelly**
Link: ["Say Goodbye to the 4% Rule"](#)
- **Author: Pfau, Wade, and Wade Dokken**
Link: ["Why 4% Could Fail"](#)
- **Author: Lauricella, Tom**
Link: ["Investors' New Mantra: Bye and Fold"](#)
- **Author: Blanchett, David**
Link: ["Low Bond Yields and Safe Portfolio Withdrawal Rates"](#)
- **Author: Clark, Jane Bennett**
Link: ["7 Steps to a Happy Retirement"](#)
- **Author: The Editors**
Link: ["Why More People Are Turning to Andrew Carnegie's Weird 'Wealth Machine' to Help Secure Their Retirement"](#)