

# 30-Year Starting Safe Withdrawal Rate %, by Asset Allocation

Equity Weighting %	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years
100	8.5	5.9	4.7	3.9	3.5	3.3	3.1
90	8.7	6.1	4.9	4.0	3.6	3.3	3.1
80	8.9	6.2	4.9	4.1	3.7	3.3	3.1
70	9.1	6.3	5.1	4.2	3.7	3.4	3.2
60	9.3	6.5	5.2	4.3	3.8	3.4	3.2
50	9.5	6.6	5.2	4.3	3.8	3.4	3.2
40	9.6	6.7	5.3	4.4	3.8	3.4	3.2
30	9.7	6.7	5.3	4.3	3.8	3.4	3.1
20	9.7	6.7	5.2	4.3	3.7	3.3	3.0
10	9.7	6.6	5.1	4.1	3.5	3.1	2.8
0	9.4	6.4	4.8	3.9	3.3	2.9	2.6

Source: Morningstar Direct. Data as of 9/30/2022.

# Safe Withdrawal Rate Is 3 Percent The New 4 Percent

**B Lingard**



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