Figure 4: 30-Year Cashflow Survival with Equity Allocation Specified as a Percentage of Tax-Adjusted Net Worth 100% 90% Simulations with Cashflow Survival 60% 50% 40% 30% 20% 10% 0% 5% 15% 25% 35% 45% 55% Equity Allocation as a Percentage of Tax-Adjusted Net Worth Open once needed to maintain risk

Open, use to maintain risk —x— Term loan → Open upon depletion Open, use upon depletion — Debt free Sacks and Sacks coordinated