

## **WORKSHOP ARTICLE SOURCES**

- John Mauldin. "You Will Probably Live Longer Than You Though, But Can You Afford To?". Forbes, 20 Dec. 2018. www.forbes.com/sites/johnmauldin/2018/12/20/you-will-probably-live-longerthan-you-thought-but-can-you-afford-to
- JP Livingston. "How Retirees Can Prosper in a Low Interest Rate Environment". investorjunkie, 29 Nov. 2017. https://investorjunkie.com/55875/retirees-low-interest-rate-environment/
- Bengen, William P. (October 1994). "Determining Withdrawal Rates Using Historical Data" (PDF). Journal of Financial Planning: pages 171-180 http://www.retailinvestor.org/pdf/Bengen1.pdf
- Woods, Jennifer. "Rethinking the 4% Retirement Withdrawal Rule". CNBC. N.p., 28 Oct. 2013. Web. 21 Oct. 2015. http://www.cnbc.com/2013/10/28/rethinking-the-4-withdrawal-rule.html
- Tergesen, Anne. "Retirement's '4% Rule' Gets Downsized" MarketWatch. N.p., 5 Feb. 2013. Web. 08 Oct. 2015. Blanchett, David. "Low Bond Yields and Safe Portfolio Withdrawal Rates". MorningStar, 21 Jan. 2013. http://blogs.marketwatch.com/encore/2013/02/08/retirements-4-rule-gets-downsized-2/
- Finke, Michael S., Wade D. Pfau, and David Blanchett. "The 4% Rule is Note Safe in a Low-Yield World". 15 Jan 2013. http://ssrn.com/abstract=2201323
- **Greene, Kelly. "Say Goodbye to the 4% Rule".** WSJ. The Wall Street Journal, 3 Mar. 2013. Web. 08 Oct. 2015. https://www.wsj.com/articles/say-goodbye-to-the-4-rule-1376315815
- **Pfau, Wade, and Wade Dokken. "Why 4% Could Fail".** FA-Mag. Financial Advisor Magazine, 1 Sept. 2015. Web. 08 Oct. 2015 http://www.fa-mag.com/news/why-4--couldfail-22881.html
- Lauricella, Tom. "Investors' New Mantra: Bye and Fold". WSJ. The Wall Street Journal, 13 Oct. 2008. Web. 08 Oct. 2015. http://www.wsj.com/articles/SB122384276137326751
- Blanchett, David. "Low Bond Yields and Safe Portfolio Withdrawal Rates". MorningStar, 21 Jan. 2013. https://corporate.morningstar.com/us/documents/targetmaturity/LowBondYieldsWithdrawalRates.pdf
- Eleanor Laise. "Are You Really Ready to Retire? 8 Steps to a Happy Retirement". Kiplinger. 31 Jan. 2019. https://www.kiplinger.com/slideshow/retirement/T047-S004-readyto-retire-8-steps-to-a-happy-retirement/index.html
- The Editors, "Why More People Are Turning to Andrew Carnegie's Weird 'Wealth Machine' to Help Secure Their Retirements". Retirement Income Insiders 2015. http://www.retirementincomeinsider.com/carnegie-wealth-machine
- Finke, Michael. "How Financial Plan Must Adapt to Market Crashes". Advisor Perspectives 23 Mar. 2020. https://www.advisorperspectives.com/articles/2020/03/23/how-financial-plans-must-adapt-to-market-crashes
- Devine, Colin and Ken Mungan. "Op-Ed: With Today's Market Volatility, the 4% Rule' Creates Risk for America's Retirees". CNBC. 30 Mar. 2020. https://www.cnbc.com/2020/03/27/op-ed-with-market-volatility-4-percent-rule-creates-risk-for-retirees.html

Due to the potential of violating copyrights, these articles should not be printed and provided to your attendees. These should only be used as examples of what the media and/or financial experts say on each topic.