Our sustainable Portfolio Income chart shows the value of a portfolio invested 50% in fixed income and 50% in stocks rebalanced annually. Distributions are assumed to grow at the annual rate of inflation. Each line represents a different portfolio withdrawal rate.

A portfolio invested 50-50 in 1946 with a 4% withdrawal rate would have lasted for 53 years. At a 4% withdrawal rate the chart shows that you can expect to generate enough income for yourself, but there is no guarantee of passing money onto your heirs.