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# *Withdrawal Strategy Planner*



Senior Town Hall  
[seniortownhall.com](http://seniortownhall.com)  
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# Withdrawal Strategy Planner

Map out how you'll take money from your savings — and how long it will last. Your withdrawal plan determines whether your retirement nest egg lasts a lifetime or runs dry too soon. This planner lets you compare approaches, test assumptions, and sketch an action plan that fits your goals.

## Section 1. Income Sources Inventory

Source	Balance / Value	Annual Income	Notes
Social Security	_____	_____	
Pension(s)	_____	_____	
IRA / 401(k)	_____	_____	
Taxable Accounts	_____	_____	
Annuities	_____	_____	
Other	_____	_____	

## Section 2. Withdrawal Methods to Compare

- The 4% Rule → Withdraw 4% of starting balance each year, adjusted for inflation.
- Required Minimum Distributions (RMD-only) → Follow IRS minimums only.
- Bucket Strategy → Divide money into short-, medium-, and long-term buckets.
- Dynamic Spending → Adjust withdrawals based on portfolio performance.
- Hybrid Strategy → Mix elements of the above.

Prompt: Which methods align best with your risk tolerance and lifestyle goals?

## Section 3. Withdrawal Modeling

Step 1: Choose a method above.

Step 2: Fill in expected annual withdrawal and assumptions:

Year	Starting Balance	Withdrawal	Ending Balance	Notes
1	_____	_____	_____	
5	_____	_____	_____	
10	_____	_____	_____	
20	_____	_____	_____	

## Section 4. Risks & Stress Testing

- Market downturn (sequence of returns risk).
- Longevity — living longer than expected.
- Taxes on withdrawals.
- Inflation eroding purchasing power.

Prompt: How would each withdrawal strategy hold up under these risks?

## Section 5. Action Plan

1. Chosen primary withdrawal strategy: \_\_\_\_\_
2. Backup strategy if markets or life expectancy differ: \_\_\_\_\_
3. Next steps:
  - Run projections with an advisor or software.
  - Revisit plan annually.
  - Coordinate with tax planning.

Notes & Reminders *(Use this space for your notes.)*

Disclaimer: This planner is for educational purposes only and does not replace personalized financial or tax advice.

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NOTE: Ensure the related blog explains the 4% rule correctly (initial 4% withdrawal, then inflation-adjusted increases each year). Add numeric examples so users clearly understand.