

4% Rule Worksheet

Test your numbers | Reviewed October 2026

The 4% rule is a rule of thumb from historical data. It is not a guarantee. Use this page to see what different starting rates mean for you.

Your portfolio

Savings I would draw from: \$ _____

Starting rate	Source	First-year withdrawal
3.9%	Morningstar base case	
4%	Bengen (1994)	
About 6%	Morningstar flexible spending	

Check the assumptions

- ☐ I need the money for about 30 years or less (longer calls for a lower start).
- ☐ I can keep spending that rises with inflation every year.
- ☐ I have accounted for taxes and fees.
- ☐ I counted Social Security and other income separately.

If markets fall early, I will

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: Bengen (1994), AAIL Trinity study (1998), Morningstar, Guyton and Klinger (2006).