

Is the 4% Rule Still Viable?

Doug Wolff, President of Security Benefit Life, was featured in a podcast by *Advisor Perspectives* focusing on some new thoughts around how to achieve something similar to the old 4% rule using FIAs.

With COVID-19 variants keeping retirement-ready consumers wondering what's next for potential market volatility, many are reevaluating a once common rule of thumb for retirement: the 4% rule. It held up well for many retirees in the past, but most fixed income financial products like bonds no longer yield anything close to the 4% that would be required to support withdrawals. With rates actually hovering around 0%, what is a viable strategy today?

Listen to the podcast from [*Advisor Perspectives*](#).

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