



Dynamic Buckets Distribution

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In response to [message](#) posted by **bob90245**:

O.K. here's another brainstorm. How about combining 3 strategies? I will call it the **Dynamic Buckets Distribution** system. We'll start with the following asset allocation:

- 10% Cash
- 30% Total Bond Index fund
- 10% Large Growth
- 10% Large Value
- 10% Small Growth
- 10% Small Value
- 10% REIT Index fund
- 10% International

Assuming a 4% annual withdrawal rate, around 2% can come from dividend distributions. We won't be re-investing them. For those stock funds that show a gain for the year, take profits. If the gains are large, don't spend more than the other 2%. Stash the rest in cash. If the gains are small, then take what you can get. And then dip into cash for the rest.

I like this strategy the best so far. By slicing your stock funds into separate categories, there should be 1 or more funds giving you opportunities to take profits every year.

