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## Retirement withdrawals after attaining CM

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Date: **Mar 30, 2004**

The year 2004 will mark the beginning of with drawing 4% annually from my rollover IRA. For those who are already removing money or have ideas how to do it, please give me your thoughts on the mechanics of rebalancing and taking an annual withdrawal, i.e. take the money from the category that has performed the best before you rebalance? Or if equities tank in a given year is it best to take the withdrawal from fixed income only? Is there a recognized accepted method/strategy for making withdrawals? Does it matter?

Thanks.



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