

The Level3 Withdrawal Strategy to Maximize Your Long-Term Wealth

This week's AAI **Weekly Digest** highlights these “must-read” AAI articles:



Strategies for Managing Required Minimum Distributions

You are forced to spend down traditional IRAs at a steady rate after age 70½, whether you need the cash or not. The secret of required minimum distributions (RMDs)—that many people don't realize until they are well into retirement—is that under the IRS tables used to calculate RMDs, the percentage of an IRA that must be distributed increases each year. Author Robert Carlson refers to this steady increase in forced distributions as the RMD Waterfall. This article offers strategies to avoid or reduce the “RMD Waterfall.”

The Level3 Withdrawal Strategy to Maximize Your Long-Term Wealth



The book “Investing at Level3: Higher Returns With Minimal Risk for the Long-Term Individual Investor” summarizes many of the key investing concepts that James Cloonan observed since he

founded the American Association of Individual Investors (AAII) nearly 40 years ago.

Mathematical Support for Rising Equity Glide Paths

How should retirees think about asset allocation during retirement? Opinions have shifted over time. Analysis conducted by the American Institute for Economic Research (AIER) found that rising equity glide paths in retirement can reduce the chances of running out of money and allow for a larger withdrawal rate.

How Investor Miss on Big Profits



Mutual funds report their investment performance, but investors in those funds don't realize the same gains (or losses). Alpha is a measure of performance on a risk-adjusted basis. The excess return of the fund relative to the return of the benchmark index is a fund's alpha. This post discusses a calculation that measures whether mutual fund investors were actually earning more or less than the reported alpha.

Our [Member Question](#) for this week is:

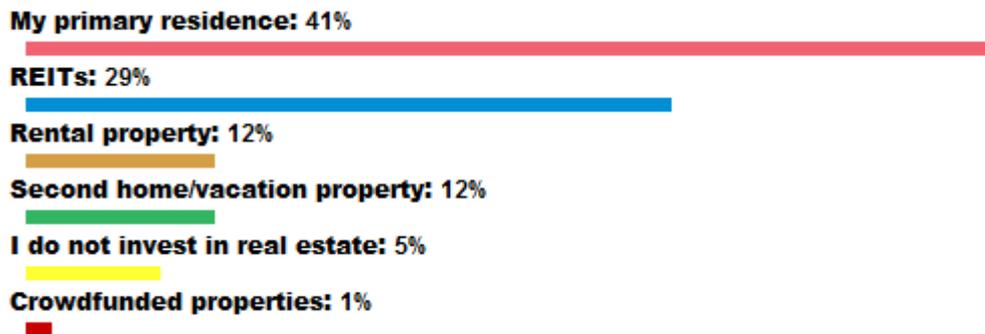
Do you think the concerns over the possible rollback of net neutrality are valid?

[Vote Now »](#)

**Vote to answer this week's Special Question:
What do you think of when you hear the term "net neutrality"?**

Last Week's Results:

How do you invest in real estate? (choose all that apply)



Poll results are as of 9 a.m. (Central) on Monday. 4,209 respondents.



**AAll Survey: Potential End of Mortgage Interest Deduction
Will Not Impact Approach to Real Estate**

As tax reform takes center stage in Washington, we asked our readers how they invest in real estate and whether the proposed changes to the mortgage interest deduction would impact how they invest in real estate.

Computerized Investing's Best of the Web: Portfolio Tracking, Analysis & Optimization



No matter what type of investor you are, keeping an eye on your portfolio is always a priority. Portfolio trackers allow you to garner useful insights into the productivity of your portfolio over time. Portfolio optimization goes a step further, using analytics to provide even deeper insights that you can use to make your portfolio more efficient. AAI's Computerized Investing highlights several Best of Web candidates that go above and beyond the rest for their simplicity, offerings and cost.

The AAI Weekly Digest is one of the many **benefits** of AAI membership. To learn more, consider a **30-day Trial AAI Membership** to start becoming an effective manager of your own assets.