

My Accounts as they appear on my Fidelity site with nicknames I use

INVESTMENT*

Joint Account: Cash, Stock MFs, Bond ETF

RETIREMENT

Retire Tom's Index Bonds (2)

Retire Tom's Index Stocks (2)

Retire Tom's Roth Account - Stocks (2)

AUTHORIZED

Retire Patti's Index Bonds (2)

Retire Patti's Index Stocks (2)

Comments:

* By next December 1, I will have "two years" of bonds here: if I only sold bonds for our spending, I have enough for two years in addition to bonds-only for RMD.

The holdings and percentages of stocks and bonds are identical for Patti and Tom in their RETIREMENT accounts.

I have enough in Roth that we can use to get the amount we want to spend and avoid nearby Medicare tripwires.

We hold two stock index funds: FSKAX and VXUS.

We hold to bond index funds: IUSB and BNDX.

December 2023