

Table 5: Most Cited Articles

Rank	Article	Author(s)	Frequency (n)
1	The Value of Bitcoin in Enhancing the Efficiency of an Investor's Portfolio	Chen Wu; Vivek Pandey	133
2	How Clients' Money Scripts Predict Their Financial Behaviors	Bradley Klontz; Sonya Lutter	79
3	The 4 Percent Rule Is Not Safe in a Low-Yield World	Michael Finke; Wade Pfau; David Blanchett	73
4	Reducing Retirement Risk with a Rising Equity Glide Path	Wade Pfau; Michael Kitces	60
5	Recent Changes in the Gains from Delaying Social Security	John Shoven; Sita Slavov	57
6	Portfolio Success Rates: Where to Draw the Line	Philip Cooley; Carl Hubbard; Daniel Walz	42
7	Safe Savings Rates: A New Approach to Retirement Planning over the Life Cycle	Wade Pfau	42
8	Exploring the Retirement Consumption Puzzle	David Blanchett	39
9	Spending Flexibility and Safe Withdrawal Rates	Michael Finke; Wade Pfau; Duncan Williams	38
10	Probability-of-Failure-Based Decision Rules to Manage Sequence Risk in Retirement	Larry Frank Sr.; John Mitchell; David Blanchett	36

Note: n = 257.