

Table E101.3 - Flexible Distributions: S&P 500 Equity Portfolio - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,077,821	\$30,000	\$30,000	\$1,066,797	\$30,000	\$30,000	\$1,055,569	\$30,000	\$30,000	\$1,008,750	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,159,571	\$32,335	\$62,335	\$1,153,949	\$32,004	\$62,004	\$1,147,813	\$31,667	\$61,667	\$1,118,255	\$30,263	\$60,263	\$1,118,922	\$30,272	\$60,272
1972	\$1,246,173	\$34,787	\$97,122	\$1,255,051	\$34,618	\$96,622	\$1,263,329	\$34,434	\$96,101	\$1,290,159	\$33,548	\$93,810	\$1,291,310	\$33,568	\$93,839
1973	\$1,178,006	\$37,385	\$134,507	\$1,161,105	\$37,652	\$134,274	\$1,143,562	\$37,900	\$134,001	\$1,067,591	\$38,705	\$132,515	\$1,068,869	\$38,739	\$132,579
1974	\$1,060,589	\$35,340	\$169,847	\$1,007,203	\$34,833	\$169,107	\$955,141	\$34,307	\$168,308	\$761,337	\$32,028	\$164,543	\$762,483	\$32,066	\$164,645
1975	\$1,237,159	\$31,818	\$201,665	\$1,201,825	\$30,216	\$199,323	\$1,165,488	\$28,654	\$196,962	\$1,013,009	\$22,840	\$187,383	\$1,014,831	\$22,874	\$187,519
1976	\$1,403,383	\$37,115	\$238,780	\$1,376,956	\$36,055	\$235,378	\$1,348,448	\$34,965	\$231,927	\$1,216,604	\$30,390	\$217,773	\$1,219,152	\$30,445	\$217,964
1977	\$1,345,221	\$42,101	\$280,881	\$1,306,341	\$41,309	\$276,687	\$1,266,077	\$40,453	\$272,380	\$1,095,052	\$36,498	\$254,271	\$1,097,677	\$36,575	\$254,539
1978	\$1,380,815	\$40,357	\$321,238	\$1,343,165	\$39,190	\$315,877	\$1,303,673	\$37,982	\$310,363	\$1,131,691	\$32,852	\$287,123	\$1,134,742	\$32,900	\$287,469
1979	\$1,494,476	\$41,424	\$362,662	\$1,468,537	\$40,295	\$356,172	\$1,439,728	\$39,110	\$349,473	\$1,299,602	\$33,951	\$321,073	\$1,303,493	\$34,042	\$321,511
1980	\$1,700,947	\$44,834	\$407,496	\$1,707,401	\$44,056	\$400,228	\$1,709,113	\$43,192	\$392,665	\$1,668,661	\$38,988	\$360,061	\$1,674,147	\$39,105	\$360,616
1981	\$1,721,604	\$51,028	\$458,525	\$1,702,004	\$51,222	\$451,450	\$1,677,756	\$51,273	\$443,938	\$1,538,683	\$50,060	\$410,121	\$1,544,207	\$50,224	\$410,840
1982	\$2,088,759	\$51,648	\$510,173	\$2,055,813	\$51,060	\$502,510	\$2,017,074	\$50,333	\$494,271	\$1,811,527	\$46,160	\$456,282	\$1,818,568	\$46,326	\$457,167
1983	\$2,311,921	\$62,663	\$572,836	\$2,302,864	\$61,674	\$564,184	\$2,286,525	\$60,512	\$554,783	\$2,152,155	\$54,346	\$510,628	\$2,161,157	\$54,557	\$511,724
1984	\$2,497,187	\$69,358	\$642,193	\$2,468,986	\$69,086	\$633,270	\$2,432,910	\$68,596	\$623,379	\$2,217,742	\$64,565	\$575,192	\$2,227,685	\$64,835	\$576,558
1985	\$3,016,076	\$74,916	\$717,109	\$3,012,512	\$74,070	\$707,340	\$2,998,517	\$72,987	\$696,366	\$2,842,435	\$66,532	\$641,725	\$2,856,016	\$66,831	\$643,389
1986	\$3,412,249	\$90,482	\$807,591	\$3,419,005	\$90,375	\$797,715	\$3,413,069	\$89,956	\$786,322	\$3,265,457	\$85,273	\$726,998	\$3,282,031	\$85,680	\$729,069
1987	\$3,510,762	\$102,367	\$909,959	\$3,522,361	\$102,570	\$900,285	\$3,517,285	\$102,392	\$888,714	\$3,332,178	\$97,964	\$824,961	\$3,350,095	\$98,461	\$827,530
1988	\$3,774,073	\$105,323	\$1,015,282	\$3,820,190	\$105,671	\$1,005,956	\$3,848,380	\$105,519	\$994,232	\$3,774,406	\$99,965	\$924,927	\$3,795,825	\$100,503	\$928,033
1989	\$4,410,002	\$113,222	\$1,128,504	\$4,530,958	\$114,606	\$1,120,562	\$4,632,293	\$115,451	\$1,109,684	\$4,812,696	\$113,232	\$1,038,159	\$4,841,427	\$113,875	\$1,041,908
1990	\$4,476,840	\$132,300	\$1,260,804	\$4,543,510	\$135,929	\$1,256,491	\$4,587,336	\$138,969	\$1,248,652	\$4,522,059	\$144,381	\$1,182,540	\$4,550,426	\$145,243	\$1,187,151
1991	\$5,263,562	\$134,305	\$1,395,109	\$5,410,413	\$136,305	\$1,392,796	\$5,531,453	\$137,620	\$1,386,273	\$5,721,050	\$135,662	\$1,318,201	\$5,758,629	\$136,513	\$1,323,664
1992	\$5,479,596	\$157,907	\$1,553,016	\$5,635,549	\$162,312	\$1,555,108	\$5,764,473	\$165,944	\$1,552,216	\$5,970,768	\$171,631	\$1,489,833	\$6,011,780	\$172,759	\$1,496,422
1993	\$5,851,503	\$164,388	\$1,717,404	\$6,018,104	\$169,066	\$1,724,175	\$6,155,631	\$172,934	\$1,725,150	\$6,373,097	\$179,123	\$1,668,956	\$6,418,783	\$180,353	\$1,676,776
1994	\$5,591,520	\$175,545	\$1,892,949	\$5,778,255	\$180,543	\$1,904,718	\$5,938,261	\$184,669	\$1,909,819	\$6,261,635	\$191,193	\$1,860,149	\$6,308,413	\$192,563	\$1,869,339
1995	\$6,722,524	\$167,746	\$2,060,694	\$7,069,421	\$173,348	\$2,078,066	\$7,392,814	\$178,148	\$2,087,967	\$8,353,732	\$187,849	\$2,047,998	\$8,418,598	\$189,252	\$2,058,592
1996	\$7,233,948	\$201,676	\$2,262,370	\$7,740,518	\$212,083	\$2,290,148	\$8,235,550	\$221,784	\$2,309,751	\$9,960,671	\$250,612	\$2,298,610	\$10,040,977	\$252,558	\$2,311,150
1997	\$8,208,012	\$217,018	\$2,479,389	\$8,981,515	\$232,216	\$2,522,364	\$9,769,888	\$247,067	\$2,556,818	\$12,881,578	\$298,820	\$2,597,430	\$12,989,241	\$301,229	\$2,612,379
1998	\$9,275,559	\$246,240	\$2,725,629	\$10,331,468	\$269,445	\$2,791,809	\$11,433,535	\$293,097	\$2,849,915	\$16,061,354	\$386,447	\$2,983,877	\$16,200,361	\$389,677	\$3,002,056
1999	\$9,757,780	\$278,267	\$3,003,896	\$11,073,393	\$309,944	\$3,101,753	\$12,483,440	\$343,006	\$3,192,921	\$18,852,112	\$481,841	\$3,465,718	\$19,020,891	\$486,011	\$3,488,067
2000	\$9,744,894	\$292,733	\$3,296,629	\$10,838,326	\$332,202	\$3,433,955	\$11,971,643	\$374,503	\$3,567,424	\$16,616,638	\$565,563	\$4,031,281	\$16,770,480	\$570,627	\$4,058,694
2001	\$9,457,608	\$292,347	\$3,588,976	\$10,310,496	\$325,150	\$3,759,105	\$11,157,671	\$359,149	\$3,926,573	\$14,198,057	\$498,499	\$4,529,780	\$14,333,858	\$503,114	\$4,561,808
2002	\$8,929,822	\$283,728	\$3,872,704	\$9,395,878	\$309,315	\$4,068,420	\$9,806,969	\$334,730	\$4,261,303	\$10,724,970	\$425,942	\$4,955,722	\$10,830,875	\$430,016	\$4,991,824
2003	\$9,798,459	\$267,895	\$4,140,599	\$10,538,016	\$281,876	\$4,350,296	\$11,240,460	\$294,209	\$4,555,512	\$13,383,932	\$321,749	\$5,277,471	\$13,520,066	\$324,926	\$5,316,750
2004	\$10,092,084	\$293,954	\$4,434,553	\$10,933,580	\$316,140	\$4,666,437	\$11,747,362	\$337,214	\$4,892,726	\$14,390,463	\$401,518	\$5,678,989	\$14,541,160	\$405,602	\$5,722,352
2005	\$10,090,510	\$302,763	\$4,737,315	\$10,965,668	\$328,007	\$4,994,444	\$11,817,341	\$352,421	\$5,245,147	\$14,640,134	\$431,714	\$6,110,703	\$14,797,868	\$436,235	\$6,158,587
2006	\$10,557,271	\$302,715	\$5,040,030	\$11,610,082	\$328,970	\$5,323,414	\$12,660,869	\$354,520	\$5,599,667	\$16,439,292	\$439,204	\$6,549,907	\$16,621,336	\$443,936	\$6,602,523
2007	\$11,070,054	\$316,718	\$5,356,749	\$12,128,406	\$348,302	\$5,671,716	\$13,174,661	\$379,826	\$5,979,493	\$16,817,133	\$493,179	\$7,043,086	\$17,008,442	\$498,640	\$7,101,163
2008	\$9,443,841	\$332,102	\$5,688,850	\$9,805,529	\$363,852	\$6,035,569	\$10,086,755	\$395,240	\$6,374,733	\$10,274,221	\$504,514	\$7,547,600	\$10,394,346	\$510,253	\$7,611,416
2009	\$10,185,394	\$283,315	\$5,972,165	\$10,816,450	\$294,166	\$6,329,734	\$11,375,077	\$302,603	\$6,677,336	\$12,599,645	\$308,227	\$7,855,827	\$12,750,716	\$311,830	\$7,923,247
2010	\$10,849,178	\$305,562	\$6,277,727	\$11,622,530	\$324,494	\$6,654,228	\$12,325,158	\$341,252	\$7,018,588	\$14,058,501	\$377,989	\$8,233,816	\$14,231,289	\$382,521	\$8,305,768
2011	\$11,125,366	\$325,475	\$6,603,203	\$11,856,260	\$348,676	\$7,002,904	\$12,504,426	\$369,755	\$7,388,343	\$13,920,582	\$421,755	\$8,655,571	\$14,095,899	\$426,939	\$8,732,707
2012	\$11,634,604	\$333,761	\$6,936,964	\$12,554,859	\$355,688	\$7,358,592	\$13,405,896	\$375,133	\$7,763,476	\$15,659,268	\$417,617	\$9,073,188	\$15,861,185	\$422,877	\$9,155,584
2013	\$12,368,283	\$349,038	\$7,286,002	\$13,777,581	\$376,646	\$7,735,237	\$15,184,506	\$402,177	\$8,165,653	\$20,103,187	\$469,778	\$9,542,966	\$20,368,375	\$475,836	\$9,631,419
2014	\$12,815,207	\$371,048	\$7,657,050	\$14,426,286	\$413,327	\$8,148,565	\$16,066,365	\$455,535	\$8,621,188	\$22,162,786	\$603,096	\$10,146,062	\$22,461,810	\$611,051	\$10,242,471
2015	\$12,588,120	\$384,456	\$8,041,506	\$14,179,681	\$432,789	\$8,581,353	\$15,798,654	\$481,991	\$9,103,179	\$21,788,862	\$664,884	\$10,810,946	\$22,089,464	\$673,854	\$10,916,325
2016	\$12,958,194	\$377,644	\$8,419,150	\$14,731,564	\$425,390	\$9,006,744	\$16,563,155	\$473,960	\$9,577,138	\$23,655,914	\$653,666	\$11,464,611	\$23,989,405	\$662,684	\$11,579,009
2017	\$13,737,194	\$388,746	\$8,807,896	\$15,903,469	\$441,947	\$9,448,691	\$18,207,750	\$496,895	\$10,074,033	\$27,947,508	\$709,677	\$12,174,289	\$28,349,866	\$719,682	\$12,298,691
2018	\$13,188,653	\$412,116	\$9,220,012	\$15,189,926	\$477,104	\$9,925,795	\$17,296,953	\$546,233	\$10,620,265	\$25,912,713	\$838,425	\$13,012,714	\$26,293,701	\$850,496	\$13,149,187
2019	\$14,956,502	\$395,660	\$9,615,671	\$17,575,838	\$455,698	\$10,381,493	\$20,415,566	\$518,909	\$11,139,174	\$33,039,851	\$777,381	\$13,790,096	\$33,535,465	\$788,811	\$13,937,998
2020	\$16,405,460	\$448,695	\$10,064,366	\$19,457,197	\$527,275	\$10,908,768	\$22,796,141	\$612,467	\$11,751,641	\$37,945,217	\$991,196	\$14,781,291	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$17,749,419	\$492,164	\$10,556,530	\$21,567,882	\$583,716	\$11,492,484	\$25,885,205	\$683,884	\$12,435,525	\$47,372,423	\$1,138,356	\$15,919,648	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$14,985,437	\$532,483	\$11,089,013	\$18,039,565	\$647,036	\$12,139,520	\$21,441,961	\$776,556	\$13,212,081	\$37,629,081	\$1,421,173	\$17,340,820	\$38,227,777	\$1,443,343	\$17,543,180

### Table E101.4 - Flexible Distributions: S&P 500 Equity Portfolio - Conservative (4%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,066,709	\$40,000	\$40,000	\$1,055,799	\$40,000	\$40,000	\$1,044,687	\$40,000	\$40,000	\$998,351	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,135,786	\$42,668	\$82,668	\$1,130,279	\$42,232	\$82,232	\$1,124,269	\$41,787	\$81,787	\$1,095,317	\$39,934	\$79,934	\$1,095,970	\$39,946	\$79,946
1972	\$1,208,028	\$45,431	\$128,100	\$1,216,634	\$45,211	\$127,443	\$1,224,658	\$44,971	\$126,758	\$1,250,667	\$43,813	\$123,747	\$1,251,783	\$43,839	\$123,785
1973	\$1,130,175	\$48,321	\$176,421	\$1,113,960	\$48,665	\$176,108	\$1,097,129	\$48,986	\$175,745	\$1,024,243	\$50,027	\$173,773	\$1,025,469	\$50,071	\$173,856
1974	\$1,007,035	\$45,207	\$221,628	\$956,345	\$44,558	\$220,667	\$906,911	\$43,885	\$219,630	\$722,893	\$40,970	\$214,743	\$723,982	\$41,019	\$214,875
1975	\$1,162,580	\$40,281	\$261,909	\$1,129,375	\$38,254	\$258,921	\$1,095,228	\$36,276	\$255,906	\$951,942	\$28,916	\$243,659	\$953,654	\$28,959	\$243,834
1976	\$1,305,187	\$46,503	\$308,412	\$1,280,609	\$45,175	\$304,096	\$1,254,096	\$43,809	\$299,715	\$1,131,477	\$38,078	\$281,736	\$1,133,847	\$38,146	\$281,980
1977	\$1,238,197	\$52,207	\$360,620	\$1,202,409	\$51,224	\$355,320	\$1,165,349	\$50,164	\$349,879	\$1,007,931	\$45,259	\$326,996	\$1,010,347	\$45,354	\$327,334
1978	\$1,257,856	\$49,528	\$410,148	\$1,223,559	\$48,096	\$403,416	\$1,187,584	\$46,614	\$396,493	\$1,030,916	\$45,317	\$367,313	\$1,033,696	\$40,414	\$367,748
1979	\$1,347,360	\$50,314	\$460,462	\$1,323,975	\$48,942	\$452,359	\$1,298,002	\$47,503	\$443,996	\$1,171,671	\$41,237	\$408,549	\$1,175,178	\$41,348	\$409,096
1980	\$1,517,698	\$53,894	\$514,356	\$1,523,456	\$52,959	\$505,318	\$1,524,984	\$51,920	\$495,917	\$1,488,890	\$46,867	\$455,416	\$1,493,785	\$47,007	\$456,103
1981	\$1,520,293	\$60,708	\$575,064	\$1,502,985	\$60,938	\$566,256	\$1,481,572	\$60,999	\$556,916	\$1,358,761	\$59,556	\$514,972	\$1,363,639	\$59,751	\$515,854
1982	\$1,825,500	\$60,812	\$635,876	\$1,796,707	\$60,119	\$626,375	\$1,762,850	\$59,263	\$616,179	\$1,583,209	\$54,350	\$569,322	\$1,589,363	\$54,546	\$570,400
1983	\$1,999,705	\$73,020	\$708,896	\$1,991,872	\$71,868	\$698,244	\$1,977,738	\$70,514	\$686,693	\$1,861,515	\$63,328	\$632,651	\$1,869,302	\$63,575	\$633,974
1984	\$2,137,684	\$79,988	\$788,884	\$2,113,543	\$79,675	\$777,919	\$2,082,660	\$79,110	\$765,802	\$1,898,469	\$74,461	\$707,111	\$1,906,980	\$74,772	\$708,747
1985	\$2,555,255	\$85,507	\$874,392	\$2,552,235	\$84,542	\$862,460	\$2,540,379	\$83,306	\$849,109	\$2,408,145	\$75,939	\$783,050	\$2,419,650	\$76,279	\$785,026
1986	\$2,861,095	\$102,210	\$976,602	\$2,866,759	\$102,089	\$964,550	\$2,861,782	\$101,615	\$950,724	\$2,738,013	\$96,326	\$879,376	\$2,751,909	\$96,786	\$881,812
1987	\$2,913,348	\$114,444	\$1,091,046	\$2,922,973	\$114,670	\$1,079,220	\$2,918,761	\$114,471	\$1,065,195	\$2,765,153	\$109,521	\$988,896	\$2,780,021	\$110,076	\$991,888
1988	\$3,099,565	\$116,534	\$1,207,580	\$3,137,440	\$116,919	\$1,196,139	\$3,160,592	\$116,750	\$1,181,946	\$3,099,838	\$110,606	\$1,099,502	\$3,117,430	\$111,201	\$1,103,089
1989	\$3,584,501	\$123,983	\$1,331,562	\$3,682,816	\$125,498	\$1,321,637	\$3,765,182	\$126,424	\$1,308,369	\$3,911,816	\$123,994	\$1,223,496	\$3,935,169	\$124,697	\$1,227,786
1990	\$3,601,315	\$143,380	\$1,474,942	\$3,654,946	\$147,313	\$1,468,949	\$3,690,201	\$150,607	\$1,458,977	\$3,637,690	\$156,473	\$1,379,969	\$3,660,510	\$157,407	\$1,385,193
1991	\$4,190,527	\$144,053	\$1,618,995	\$4,307,441	\$146,198	\$1,615,147	\$4,403,806	\$147,608	\$1,606,585	\$4,554,752	\$145,508	\$1,525,476	\$4,584,670	\$146,420	\$1,531,613
1992	\$4,317,547	\$167,621	\$1,786,616	\$4,440,427	\$172,298	\$1,787,445	\$4,542,010	\$176,152	\$1,782,737	\$4,704,556	\$182,190	\$1,707,666	\$4,736,871	\$183,387	\$1,715,000
1993	\$4,563,052	\$172,702	\$1,959,318	\$4,692,968	\$177,617	\$1,965,062	\$4,800,213	\$181,680	\$1,964,417	\$4,969,795	\$188,182	\$1,895,849	\$5,005,421	\$189,475	\$1,904,475
1994	\$4,315,363	\$182,522	\$2,141,840	\$4,459,479	\$187,719	\$2,152,780	\$4,582,967	\$192,009	\$2,156,426	\$4,832,537	\$198,792	\$2,094,640	\$4,868,639	\$200,217	\$2,104,692
1995	\$5,134,750	\$172,615	\$2,314,454	\$5,399,715	\$178,379	\$2,331,160	\$5,646,727	\$183,319	\$2,339,744	\$6,380,688	\$193,301	\$2,287,942	\$6,430,233	\$194,746	\$2,299,437
1996	\$5,468,420	\$205,390	\$2,519,844	\$5,851,356	\$215,989	\$2,547,148	\$6,225,569	\$225,869	\$2,565,614	\$7,529,655	\$255,228	\$2,543,169	\$7,590,361	\$257,209	\$2,556,647
1997	\$6,140,786	\$218,737	\$2,738,581	\$6,719,478	\$234,054	\$2,781,202	\$7,309,296	\$249,023	\$2,814,636	\$9,637,293	\$301,186	\$2,844,355	\$9,717,840	\$303,614	\$2,860,261
1998	\$6,867,926	\$245,631	\$2,984,213	\$7,649,755	\$268,779	\$3,049,982	\$8,465,761	\$292,372	\$3,107,008	\$11,892,348	\$385,492	\$3,229,847	\$11,995,274	\$388,714	\$3,248,975
1999	\$7,150,493	\$274,717	\$3,258,930	\$8,114,573	\$305,990	\$3,355,972	\$9,147,854	\$338,630	\$3,445,639	\$13,814,812	\$475,694	\$3,705,541	\$13,938,493	\$479,811	\$3,728,786
2000	\$7,067,431	\$286,020	\$3,544,949	\$7,860,436	\$324,583	\$3,680,555	\$8,682,369	\$365,914	\$3,811,553	\$12,051,126	\$552,592	\$4,258,134	\$12,162,699	\$557,540	\$4,286,325
2001	\$6,788,366	\$282,697	\$3,827,647	\$7,400,542	\$314,417	\$3,994,972	\$8,008,617	\$347,295	\$4,158,847	\$10,190,908	\$482,045	\$4,740,179	\$10,288,382	\$486,508	\$4,772,833
2002	\$6,343,461	\$271,535	\$4,099,181	\$6,674,532	\$296,022	\$4,290,994	\$6,966,558	\$320,345	\$4,479,192	\$7,618,677	\$407,636	\$5,147,815	\$7,693,908	\$411,535	\$5,184,369
2003	\$6,888,755	\$253,738	\$4,352,920	\$7,408,697	\$266,981	\$4,557,975	\$7,902,546	\$278,662	\$4,757,854	\$9,409,503	\$304,747	\$5,452,562	\$9,505,211	\$307,756	\$5,492,125
2004	\$7,022,040	\$275,550	\$4,628,470	\$7,607,550	\$296,348	\$4,854,323	\$8,173,777	\$316,102	\$5,073,956	\$10,012,839	\$376,380	\$5,828,942	\$10,117,693	\$380,208	\$5,872,334
2005	\$6,948,564	\$280,882	\$4,909,351	\$7,551,219	\$304,302	\$5,158,625	\$8,137,701	\$326,951	\$5,400,907	\$10,081,543	\$400,514	\$6,229,456	\$10,190,162	\$404,708	\$6,277,041
2006	\$7,195,038	\$277,943	\$5,187,294	\$7,912,555	\$302,049	\$5,460,674	\$8,628,692	\$325,508	\$5,726,415	\$11,203,780	\$403,262	\$6,632,717	\$11,327,847	\$407,606	\$6,684,648
2007	\$7,466,734	\$287,802	\$5,475,096	\$8,180,591	\$316,502	\$5,777,176	\$8,886,288	\$345,148	\$6,071,563	\$11,343,130	\$448,151	\$7,080,869	\$11,472,168	\$453,114	\$7,137,762
2008	\$6,304,187	\$298,669	\$5,773,765	\$6,545,630	\$327,224	\$6,104,400	\$6,733,362	\$355,452	\$6,427,015	\$6,858,503	\$453,725	\$7,534,594	\$6,938,692	\$458,887	\$7,596,648
2009	\$6,729,113	\$252,167	\$6,025,932	\$7,146,028	\$261,825	\$6,366,225	\$7,515,092	\$269,334	\$6,696,349	\$8,324,119	\$274,340	\$7,808,934	\$8,423,926	\$277,548	\$7,874,196
2010	\$7,093,757	\$269,165	\$6,295,097	\$7,599,414	\$285,841	\$6,652,066	\$8,058,829	\$300,604	\$6,996,953	\$9,192,179	\$332,965	\$8,141,899	\$9,305,157	\$336,957	\$8,211,153
2011	\$7,199,349	\$283,750	\$6,578,847	\$7,672,319	\$303,977	\$6,956,043	\$8,091,755	\$322,353	\$7,319,306	\$9,008,165	\$367,687	\$8,509,586	\$9,121,615	\$372,206	\$8,583,359
2012	\$7,451,266	\$287,974	\$6,866,821	\$8,040,634	\$306,893	\$7,262,935	\$8,585,672	\$323,670	\$7,642,976	\$10,028,822	\$360,327	\$8,869,912	\$10,158,137	\$364,865	\$8,948,224
2013	\$7,839,482	\$298,051	\$7,164,872	\$8,732,748	\$321,625	\$7,584,561	\$9,624,510	\$343,427	\$7,986,403	\$12,742,154	\$401,153	\$9,271,065	\$12,910,240	\$406,325	\$9,354,549
2014	\$8,039,019	\$313,579	\$7,478,451	\$9,049,654	\$349,310	\$7,933,871	\$10,078,481	\$384,980	\$8,371,383	\$13,902,785	\$509,686	\$9,780,751	\$14,090,363	\$516,410	\$9,870,959
2015	\$7,815,159	\$321,561	\$7,800,012	\$8,803,258	\$361,986	\$8,295,857	\$9,808,374	\$403,139	\$8,774,523	\$13,527,311	\$556,111	\$10,336,863	\$13,713,936	\$563,615	\$10,434,574
2016	\$7,961,977	\$312,606	\$8,112,618	\$9,051,599	\$352,130	\$8,647,987	\$10,176,994	\$392,335	\$9,166,858	\$14,535,038	\$541,092	\$10,877,955	\$14,739,947	\$548,557	\$10,983,131
2017	\$8,353,606	\$318,479	\$8,431,097	\$9,670,921	\$362,064	\$9,010,051	\$11,072,157	\$407,080	\$9,573,937	\$16,994,916	\$581,402	\$11,459,357	\$17,239,591	\$589,598	\$11,572,729
2018	\$7,937,356	\$334,144	\$8,765,241	\$9,141,787	\$386,837	\$9,396,888	\$10,409,864	\$442,886	\$10,016,824	\$15,595,106	\$679,797	\$12,139,153	\$15,824,396	\$689,584	\$12,262,313
2019	\$8,908,508	\$317,494	\$9,082,736	\$10,468,657	\$365,671	\$9,762,559	\$12,160,078	\$416,395	\$10,433,218	\$19,679,453	\$623,804	\$12,762,958	\$19,974,654	\$632,976	\$12,895,288
2020	\$9,670,810	\$356,340	\$9,439,076	\$11,469,770	\$418,746	\$10,181,306	\$13,438,035	\$486,403	\$10,919,621	\$22,368,223	\$787,178	\$13,550,136	\$22,710,491	\$798,986	\$13,694,275
2021	\$10,355,190	\$386,832	\$9,825,908	\$12,582,920	\$458,791	\$10,640,096	\$15,101,690	\$537,521	\$11,457,143	\$27,637,549	\$894,729	\$14,444,865	\$28,068,695	\$908,420	\$14,602,694
2022	\$8,652,524	\$414,208	\$10,240,116	\$10,415,965	\$503,317	\$11,143,413	\$12,380,493	\$604,068	\$12,061,210	\$21,726,864	\$1,105,502	\$15,550,367	\$22,072,549	\$1,122,748	\$15,725,442

**Table E101.5 - Flexible Distributions: S&P 500 Equity Portfolio - Moderate (5%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,055,598	\$50,000	\$50,000	\$1,044,801	\$50,000	\$50,000	\$1,033,805	\$50,000	\$50,000	\$987,951	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,112,247	\$52,780	\$102,780	\$1,106,854	\$52,240	\$102,240	\$1,100,968	\$51,690	\$101,690	\$1,072,617	\$49,398	\$99,398	\$1,073,257	\$49,412	\$99,412
1972	\$1,170,669	\$55,612	\$158,392	\$1,179,008	\$55,343	\$157,583	\$1,186,785	\$55,048	\$156,739	\$1,211,989	\$53,631	\$153,028	\$1,213,071	\$53,663	\$153,075
1973	\$1,083,815	\$58,533	\$216,926	\$1,068,265	\$58,950	\$216,533	\$1,052,124	\$59,339	\$216,078	\$982,229	\$60,599	\$213,628	\$983,404	\$60,654	\$213,729
1974	\$955,667	\$54,191	\$271,116	\$907,563	\$53,413	\$269,946	\$860,650	\$52,606	\$268,684	\$686,019	\$49,111	\$262,739	\$687,052	\$49,170	\$262,899
1975	\$1,091,784	\$47,783	\$318,900	\$1,060,602	\$45,378	\$315,325	\$1,028,535	\$43,033	\$311,717	\$893,973	\$34,301	\$297,040	\$895,581	\$34,353	\$297,252
1976	\$1,212,940	\$54,589	\$373,489	\$1,190,099	\$53,030	\$368,355	\$1,165,460	\$51,427	\$363,143	\$1,051,507	\$44,699	\$341,739	\$1,053,710	\$44,779	\$342,031
1977	\$1,138,698	\$60,647	\$434,136	\$1,105,787	\$59,505	\$427,860	\$1,071,704	\$58,273	\$421,416	\$926,936	\$52,575	\$394,314	\$929,158	\$52,685	\$394,716
1978	\$1,144,728	\$56,935	\$491,071	\$1,113,515	\$55,289	\$483,149	\$1,080,776	\$53,585	\$475,002	\$938,198	\$46,347	\$440,661	\$940,728	\$46,458	\$441,174
1979	\$1,213,410	\$57,236	\$548,307	\$1,192,349	\$55,676	\$538,825	\$1,168,959	\$54,039	\$529,040	\$1,055,187	\$46,910	\$487,571	\$1,058,345	\$47,036	\$488,210
1980	\$1,352,575	\$60,670	\$608,978	\$1,357,707	\$59,617	\$598,442	\$1,359,068	\$58,448	\$587,488	\$1,326,901	\$52,759	\$540,330	\$1,331,264	\$52,917	\$541,128
1981	\$1,340,774	\$67,629	\$676,606	\$1,325,510	\$67,885	\$666,328	\$1,306,626	\$67,953	\$655,442	\$1,198,316	\$66,345	\$606,675	\$1,202,619	\$66,563	\$607,691
1982	\$1,593,172	\$67,039	\$743,645	\$1,568,043	\$66,276	\$732,603	\$1,538,495	\$65,331	\$720,773	\$1,381,717	\$59,916	\$666,591	\$1,387,088	\$60,131	\$667,822
1983	\$1,727,027	\$79,659	\$823,304	\$1,720,262	\$78,402	\$811,005	\$1,708,056	\$76,925	\$797,698	\$1,607,680	\$69,086	\$735,677	\$1,614,405	\$69,354	\$737,176
1984	\$1,826,960	\$86,351	\$909,655	\$1,806,328	\$86,013	\$897,018	\$1,779,935	\$85,403	\$883,101	\$1,622,517	\$80,384	\$816,061	\$1,629,791	\$80,720	\$817,896
1985	\$2,161,087	\$91,348	\$1,001,003	\$2,158,533	\$90,316	\$987,335	\$2,148,505	\$88,997	\$972,097	\$2,036,669	\$81,126	\$897,187	\$2,046,400	\$81,490	\$899,386
1986	\$2,394,543	\$108,054	\$1,109,057	\$2,399,284	\$107,927	\$1,095,261	\$2,395,118	\$107,425	\$1,079,523	\$2,291,531	\$101,833	\$999,020	\$2,303,162	\$102,320	\$1,001,706
1987	\$2,412,877	\$119,727	\$1,228,785	\$2,420,848	\$119,964	\$1,215,226	\$2,417,359	\$119,756	\$1,199,278	\$2,290,139	\$114,577	\$1,113,597	\$2,302,453	\$115,158	\$1,116,864
1988	\$2,540,363	\$120,644	\$1,349,428	\$2,571,405	\$121,042	\$1,336,268	\$2,590,380	\$120,868	\$1,320,146	\$2,540,587	\$114,507	\$1,228,104	\$2,555,005	\$115,123	\$1,231,987
1989	\$2,907,208	\$127,018	\$1,476,447	\$2,986,947	\$128,570	\$1,464,838	\$3,053,750	\$129,519	\$1,449,665	\$3,172,677	\$127,029	\$1,355,133	\$3,191,618	\$127,750	\$1,359,737
1990	\$2,890,420	\$145,360	\$1,621,807	\$2,933,464	\$149,347	\$1,614,186	\$2,961,760	\$152,687	\$1,602,353	\$2,919,615	\$158,634	\$1,513,767	\$2,937,929	\$159,581	\$1,519,318
1991	\$3,328,288	\$144,521	\$1,766,328	\$3,421,146	\$146,673	\$1,760,859	\$3,497,683	\$148,088	\$1,750,441	\$3,617,570	\$145,981	\$1,659,748	\$3,641,332	\$146,896	\$1,666,621
1992	\$3,393,451	\$166,414	\$1,932,742	\$3,490,031	\$171,057	\$1,931,916	\$3,569,872	\$174,884	\$1,925,325	\$3,697,628	\$180,878	\$1,840,626	\$3,723,027	\$182,067	\$1,848,281
1993	\$3,549,052	\$169,673	\$2,102,415	\$3,650,098	\$174,502	\$2,106,418	\$3,733,511	\$178,494	\$2,103,819	\$3,865,409	\$184,881	\$2,025,508	\$3,893,118	\$186,151	\$2,034,432
1994	\$3,321,442	\$177,453	\$2,279,868	\$3,432,365	\$182,505	\$2,288,922	\$3,527,411	\$186,676	\$2,290,494	\$3,719,500	\$193,270	\$2,218,778	\$3,747,286	\$194,656	\$2,229,088
1995	\$3,910,938	\$166,072	\$2,445,940	\$4,112,752	\$171,618	\$2,460,541	\$4,300,891	\$176,371	\$2,466,865	\$4,859,920	\$185,975	\$2,404,753	\$4,897,658	\$187,364	\$2,416,452
1996	\$4,121,696	\$195,547	\$2,641,487	\$4,410,325	\$205,638	\$2,666,178	\$4,692,380	\$215,045	\$2,681,909	\$5,675,304	\$242,996	\$2,647,749	\$5,721,060	\$244,883	\$2,661,335
1997	\$4,580,262	\$206,085	\$2,847,571	\$5,011,895	\$220,516	\$2,886,695	\$5,451,826	\$234,619	\$2,916,528	\$7,188,222	\$283,765	\$2,931,514	\$7,248,300	\$286,053	\$2,947,388
1998	\$5,069,258	\$229,013	\$3,076,584	\$5,646,331	\$250,595	\$3,137,289	\$6,248,629	\$272,591	\$3,189,120	\$8,777,815	\$359,411	\$3,290,925	\$8,853,785	\$362,415	\$3,309,803
1999	\$5,222,845	\$253,463	\$3,330,047	\$5,927,026	\$282,317	\$3,419,606	\$6,681,753	\$312,431	\$3,501,551	\$10,090,580	\$438,891	\$3,729,816	\$10,180,919	\$442,689	\$3,752,493
2000	\$5,108,403	\$261,142	\$3,591,190	\$5,681,594	\$296,351	\$3,715,957	\$6,275,694	\$334,088	\$3,835,639	\$8,710,662	\$504,529	\$4,234,345	\$8,791,308	\$509,046	\$4,261,539
2001	\$4,855,581	\$255,420	\$3,846,610	\$5,293,458	\$284,080	\$4,000,037	\$5,728,401	\$313,785	\$4,149,423	\$7,289,350	\$435,533	\$4,669,878	\$7,359,071	\$439,565	\$4,701,104
2002	\$4,490,085	\$242,779	\$4,089,389	\$4,724,427	\$264,673	\$4,264,710	\$4,931,131	\$286,420	\$4,435,843	\$5,392,720	\$364,467	\$5,034,346	\$5,445,971	\$367,954	\$5,069,057
2003	\$4,825,267	\$224,504	\$4,313,893	\$5,189,463	\$236,221	\$4,500,931	\$5,535,383	\$246,557	\$4,682,400	\$6,590,940	\$269,636	\$5,303,982	\$6,657,979	\$272,299	\$5,341,356
2004	\$4,867,392	\$241,263	\$4,555,156	\$5,273,244	\$259,473	\$4,760,404	\$5,665,730	\$276,769	\$4,959,169	\$6,940,492	\$329,547	\$5,633,529	\$7,013,173	\$332,899	\$5,674,255
2005	\$4,766,290	\$243,370	\$4,798,526	\$5,179,674	\$263,662	\$5,024,066	\$5,581,965	\$283,286	\$5,242,456	\$6,915,322	\$347,025	\$5,980,553	\$6,989,828	\$350,659	\$6,024,914
2006	\$4,883,946	\$238,315	\$5,036,840	\$5,370,992	\$258,984	\$5,283,050	\$5,857,102	\$279,098	\$5,521,554	\$7,605,055	\$345,766	\$6,326,319	\$7,689,271	\$349,491	\$6,374,405
2007	\$5,015,576	\$244,197	\$5,281,038	\$5,495,090	\$268,550	\$5,551,600	\$5,969,123	\$292,855	\$5,814,409	\$7,619,440	\$380,253	\$6,706,572	\$7,706,118	\$384,464	\$6,758,869
2008	\$4,190,556	\$250,779	\$5,531,817	\$4,351,049	\$274,755	\$5,826,354	\$4,475,839	\$298,456	\$6,112,865	\$4,559,024	\$380,972	\$7,087,544	\$4,612,327	\$385,306	\$7,144,174
2009	\$4,426,421	\$209,528	\$5,741,344	\$4,700,668	\$217,552	\$6,043,907	\$4,943,439	\$223,792	\$6,336,657	\$5,475,618	\$227,951	\$7,315,495	\$5,541,271	\$230,616	\$7,374,791
2010	\$4,617,677	\$221,321	\$5,962,665	\$4,946,835	\$235,033	\$6,278,940	\$5,245,890	\$247,172	\$6,583,829	\$5,983,644	\$273,781	\$7,589,276	\$6,057,187	\$277,064	\$7,651,854
2011	\$4,637,596	\$230,884	\$6,193,549	\$4,942,268	\$247,342	\$6,526,282	\$5,212,455	\$262,295	\$6,846,124	\$5,802,778	\$299,182	\$7,888,458	\$5,875,859	\$302,859	\$7,954,714
2012	\$4,749,874	\$231,880	\$6,425,429	\$5,125,572	\$247,113	\$6,773,395	\$5,473,011	\$260,623	\$7,106,746	\$6,392,959	\$290,139	\$8,178,597	\$6,475,392	\$293,793	\$8,248,507
2013	\$4,945,290	\$237,494	\$6,662,923	\$5,508,778	\$256,279	\$7,029,674	\$6,071,318	\$273,651	\$7,380,397	\$8,037,986	\$319,648	\$8,498,245	\$8,144,018	\$323,770	\$8,572,276
2014	\$5,018,337	\$247,264	\$6,910,187	\$5,649,223	\$275,439	\$7,305,113	\$6,291,465	\$303,566	\$7,683,963	\$8,678,777	\$401,899	\$8,900,145	\$8,795,873	\$407,201	\$8,979,477
2015	\$4,827,774	\$250,917	\$7,161,104	\$5,438,167	\$282,461	\$7,587,574	\$6,059,072	\$314,573	\$7,998,536	\$8,356,427	\$433,939	\$9,334,083	\$8,471,713	\$439,794	\$9,419,271
2016	\$4,867,236	\$241,389	\$7,402,493	\$5,533,333	\$271,908	\$7,859,482	\$6,221,298	\$302,954	\$8,301,490	\$8,885,414	\$417,821	\$9,751,905	\$9,010,677	\$423,586	\$9,842,856
2017	\$5,053,448	\$243,362	\$7,645,855	\$5,850,348	\$276,667	\$8,136,149	\$6,698,015	\$311,065	\$8,612,555	\$10,280,942	\$444,271	\$10,196,175	\$10,428,956	\$450,534	\$10,293,390
2018	\$4,751,625	\$252,672	\$7,898,527	\$5,472,646	\$292,517	\$8,428,666	\$6,231,768	\$334,901	\$8,947,455	\$9,335,865	\$514,047	\$10,710,223	\$9,473,128	\$521,448	\$10,814,838
2019	\$5,277,443	\$237,581	\$8,136,108	\$6,201,683	\$273,632	\$8,702,299	\$7,203,689	\$311,588	\$9,259,044	\$11,658,203	\$466,793	\$11,177,016	\$11,833,082	\$473,656	\$11,288,495
2020	\$5,669,357	\$263,872	\$8,399,980	\$6,723,969	\$310,084	\$9,012,383	\$7,877,833	\$360,184	\$9,619,228	\$13,113,012	\$582,910	\$11,759,926	\$13,313,662	\$591,654	\$11,880,149
2021	\$6,007,329	\$283,468	\$8,683,448	\$7,299,696	\$336,198	\$9,348,581	\$8,760,904	\$393,892	\$10,013,120	\$16,033,299	\$655,651	\$12,415,577	\$16,283,418	\$665,683	\$12,545,832
2022	\$4,967,279	\$300,366	\$8,983,815	\$5,979,643	\$364,985	\$9,713,566	\$7,107,448	\$438,045	\$10,451,165	\$12,473,053	\$801,665	\$13,217,242	\$12,671,505	\$814,171	\$13,360,003

Table E101.6 - Flexible Distributions: S&P 500 Equity Portfolio - Aggressive (6%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,044,486	\$60,000	\$60,000	\$1,033,803	\$60,000	\$60,000	\$1,022,923	\$60,000	\$60,000	\$977,552	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,088,954	\$62,669	\$122,669	\$1,083,675	\$62,028	\$122,028	\$1,077,912	\$61,375	\$121,375	\$1,050,154	\$58,653	\$118,653	\$1,050,781	\$58,671	\$118,671
1972	\$1,134,088	\$65,337	\$188,006	\$1,142,167	\$65,020	\$187,049	\$1,149,700	\$64,675	\$186,050	\$1,174,117	\$63,009	\$181,662	\$1,175,165	\$63,047	\$181,718
1973	\$1,038,896	\$68,045	\$256,052	\$1,023,991	\$68,530	\$255,579	\$1,008,519	\$68,982	\$255,032	\$941,520	\$70,447	\$252,109	\$942,647	\$70,510	\$252,227
1974	\$906,416	\$62,334	\$318,385	\$860,791	\$61,439	\$317,018	\$816,297	\$60,511	\$315,543	\$650,665	\$56,491	\$308,601	\$651,645	\$56,559	\$308,786
1975	\$1,024,619	\$54,385	\$372,770	\$995,355	\$51,647	\$368,666	\$965,260	\$48,978	\$364,521	\$838,977	\$39,040	\$347,640	\$840,486	\$39,099	\$347,885
1976	\$1,126,338	\$61,477	\$434,248	\$1,105,129	\$59,721	\$428,387	\$1,082,249	\$57,916	\$422,437	\$976,432	\$50,339	\$397,979	\$978,477	\$50,429	\$398,314
1977	\$1,046,267	\$67,580	\$501,828	\$1,016,027	\$66,308	\$494,695	\$984,711	\$64,935	\$487,372	\$851,694	\$58,586	\$456,565	\$853,736	\$58,709	\$457,023
1978	\$1,040,736	\$62,776	\$564,604	\$1,012,359	\$60,962	\$555,656	\$982,593	\$59,083	\$546,454	\$852,968	\$51,102	\$507,667	\$855,268	\$51,224	\$508,247
1979	\$1,091,566	\$62,444	\$627,048	\$1,072,620	\$60,742	\$616,398	\$1,051,578	\$58,956	\$605,410	\$949,231	\$51,178	\$558,845	\$952,072	\$51,316	\$559,563
1980	\$1,203,949	\$65,494	\$692,542	\$1,208,517	\$64,357	\$680,755	\$1,209,729	\$63,095	\$668,505	\$1,181,096	\$56,954	\$615,799	\$1,184,979	\$57,124	\$616,687
1981	\$1,180,883	\$72,237	\$764,779	\$1,167,439	\$72,511	\$753,266	\$1,150,806	\$72,584	\$741,088	\$1,055,413	\$70,866	\$686,664	\$1,059,202	\$71,099	\$687,786
1982	\$1,388,410	\$70,853	\$835,632	\$1,366,511	\$70,046	\$823,312	\$1,340,761	\$69,048	\$810,137	\$1,204,133	\$63,325	\$749,989	\$1,208,813	\$63,552	\$751,338
1983	\$1,489,219	\$83,305	\$918,937	\$1,483,385	\$81,991	\$905,303	\$1,472,860	\$80,446	\$890,582	\$1,386,306	\$72,248	\$822,237	\$1,392,105	\$72,529	\$823,867
1984	\$1,558,809	\$89,353	\$1,008,290	\$1,541,205	\$89,003	\$994,306	\$1,518,685	\$88,372	\$978,954	\$1,384,372	\$83,178	\$905,415	\$1,390,579	\$83,526	\$907,393
1985	\$1,824,484	\$93,529	\$1,101,818	\$1,822,328	\$92,472	\$1,086,778	\$1,813,863	\$91,121	\$1,070,075	\$1,719,446	\$83,062	\$988,478	\$1,727,661	\$83,435	\$990,828
1986	\$2,000,298	\$109,469	\$1,211,287	\$2,004,259	\$109,340	\$1,196,118	\$2,000,779	\$108,832	\$1,178,907	\$1,914,247	\$103,167	\$1,091,645	\$1,923,963	\$103,660	\$1,094,488
1987	\$1,994,397	\$120,018	\$1,331,305	\$2,000,986	\$120,256	\$1,316,374	\$1,998,102	\$120,047	\$1,298,954	\$1,892,946	\$114,855	\$1,206,499	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,077,670	\$119,664	\$1,450,969	\$2,103,058	\$120,059	\$1,436,433	\$2,118,577	\$119,886	\$1,418,840	\$1,877,853	\$113,577	\$1,320,076	\$2,089,645	\$114,187	\$1,324,113
1989	\$2,352,671	\$124,660	\$1,575,629	\$2,417,199	\$126,183	\$1,562,616	\$2,471,260	\$127,115	\$1,545,954	\$2,567,502	\$124,671	\$1,444,747	\$2,582,830	\$125,379	\$1,449,492
1990	\$2,314,462	\$141,160	\$1,716,789	\$2,348,930	\$145,032	\$1,707,648	\$2,371,587	\$148,276	\$1,694,230	\$2,337,840	\$154,050	\$1,598,797	\$2,352,505	\$154,970	\$1,604,461
1991	\$2,637,026	\$138,868	\$1,855,657	\$2,710,597	\$140,936	\$1,848,584	\$2,771,238	\$142,295	\$1,836,525	\$2,866,225	\$140,270	\$1,739,068	\$2,885,053	\$141,150	\$1,745,612
1992	\$2,660,353	\$158,222	\$2,013,879	\$2,736,068	\$162,636	\$2,011,220	\$2,798,661	\$166,274	\$2,002,799	\$2,898,818	\$171,974	\$1,911,041	\$2,918,730	\$173,103	\$1,918,715
1993	\$2,753,051	\$159,621	\$2,173,500	\$2,831,435	\$164,164	\$2,175,384	\$2,896,139	\$167,920	\$2,170,719	\$2,998,454	\$173,929	\$2,084,970	\$3,019,949	\$175,124	\$2,093,839
1994	\$2,549,370	\$165,183	\$2,338,683	\$2,634,509	\$169,886	\$2,345,270	\$2,707,461	\$173,768	\$2,344,487	\$2,854,899	\$179,907	\$2,264,878	\$2,876,227	\$181,197	\$2,275,036
1995	\$2,970,239	\$152,962	\$2,491,645	\$3,123,510	\$158,071	\$2,503,341	\$3,266,396	\$162,448	\$2,506,935	\$3,690,962	\$171,294	\$2,436,172	\$3,719,623	\$172,574	\$2,447,609
1996	\$3,097,352	\$178,214	\$2,669,860	\$3,314,250	\$187,411	\$2,690,751	\$3,526,207	\$195,984	\$2,702,919	\$4,264,850	\$221,458	\$2,657,629	\$4,299,235	\$223,177	\$2,670,787
1997	\$3,405,723	\$185,841	\$2,855,701	\$3,726,670	\$198,855	\$2,889,606	\$4,053,787	\$211,572	\$2,914,491	\$5,344,910	\$255,891	\$2,913,520	\$5,389,583	\$257,954	\$2,928,741
1998	\$3,729,646	\$204,343	\$3,060,044	\$4,154,220	\$223,600	\$3,113,206	\$4,597,354	\$243,227	\$3,157,719	\$6,458,172	\$320,695	\$3,234,215	\$6,514,066	\$323,375	\$3,252,116
1999	\$3,802,197	\$223,779	\$3,283,823	\$4,314,836	\$249,253	\$3,362,460	\$4,864,272	\$275,841	\$3,433,560	\$7,345,876	\$387,490	\$3,621,705	\$7,411,642	\$390,844	\$3,642,960
2000	\$3,679,737	\$228,132	\$3,511,955	\$4,092,624	\$258,890	\$3,621,350	\$4,520,573	\$291,856	\$3,725,416	\$6,274,554	\$440,753	\$4,062,458	\$6,332,646	\$444,699	\$4,087,658
2001	\$3,460,805	\$220,784	\$3,732,739	\$3,772,901	\$245,557	\$3,866,907	\$4,082,906	\$271,234	\$3,996,651	\$5,195,469	\$376,473	\$4,438,931	\$5,245,162	\$379,959	\$4,467,617
2002	\$3,166,611	\$207,648	\$3,940,387	\$3,331,880	\$226,374	\$4,093,281	\$3,477,657	\$244,974	\$4,241,625	\$3,803,190	\$311,728	\$4,750,659	\$3,840,745	\$314,710	\$4,782,327
2003	\$3,367,176	\$189,997	\$4,130,384	\$3,621,320	\$199,913	\$4,293,194	\$3,862,710	\$208,659	\$4,450,284	\$4,599,300	\$228,191	\$4,978,851	\$4,646,082	\$230,445	\$5,012,771
2004	\$3,360,818	\$202,031	\$4,332,414	\$3,641,049	\$217,279	\$4,510,473	\$3,912,051	\$231,763	\$4,682,047	\$4,792,244	\$275,958	\$5,254,809	\$4,842,429	\$278,765	\$5,291,536
2005	\$3,256,368	\$201,649	\$4,534,063	\$3,538,795	\$218,463	\$4,728,936	\$3,813,643	\$234,723	\$4,916,770	\$4,724,603	\$287,535	\$5,542,343	\$4,775,507	\$290,546	\$5,582,082
2006	\$3,301,628	\$195,382	\$4,729,445	\$3,630,878	\$212,328	\$4,941,264	\$3,959,496	\$228,819	\$5,145,589	\$5,141,141	\$283,476	\$5,825,820	\$5,198,073	\$286,530	\$5,868,612
2007	\$3,354,921	\$198,098	\$4,927,543	\$3,675,668	\$217,853	\$5,159,117	\$3,992,749	\$237,570	\$5,383,158	\$5,096,646	\$308,468	\$6,134,288	\$5,154,625	\$311,884	\$6,180,497
2008	\$2,773,558	\$201,295	\$5,128,838	\$2,879,782	\$220,540	\$5,379,657	\$2,962,376	\$239,565	\$5,622,723	\$3,017,432	\$305,799	\$6,440,087	\$3,052,712	\$309,278	\$6,489,774
2009	\$2,898,829	\$166,414	\$5,295,252	\$3,078,432	\$172,787	\$5,552,444	\$3,237,421	\$177,743	\$5,800,466	\$3,585,941	\$181,046	\$6,621,133	\$3,628,936	\$183,163	\$6,672,937
2010	\$2,992,249	\$173,930	\$5,469,182	\$3,205,543	\$184,706	\$5,737,150	\$3,399,330	\$194,245	\$5,994,711	\$3,877,394	\$215,156	\$6,836,289	\$3,925,050	\$217,736	\$6,890,673
2011	\$2,973,523	\$179,535	\$5,648,717	\$3,168,872	\$192,333	\$5,929,482	\$3,342,110	\$203,960	\$6,198,671	\$3,720,612	\$232,644	\$7,068,933	\$3,767,470	\$235,503	\$7,126,176
2012	\$3,013,455	\$178,411	\$5,827,128	\$3,251,809	\$190,132	\$6,119,614	\$3,472,234	\$200,527	\$6,399,198	\$4,055,875	\$223,237	\$7,292,170	\$4,108,173	\$226,048	\$7,352,224
2013	\$3,104,407	\$180,807	\$6,007,935	\$3,458,137	\$195,109	\$6,314,723	\$3,811,272	\$208,334	\$6,607,532	\$5,045,848	\$243,353	\$7,535,522	\$5,112,409	\$246,490	\$7,598,715
2014	\$3,117,102	\$186,264	\$6,194,200	\$3,508,972	\$207,488	\$6,522,211	\$3,907,896	\$228,676	\$6,836,208	\$5,390,757	\$302,751	\$7,838,273	\$5,463,490	\$306,745	\$7,905,459
2015	\$2,967,169	\$187,026	\$6,381,226	\$3,342,319	\$210,538	\$6,732,749	\$3,723,930	\$234,474	\$7,070,682	\$5,135,894	\$323,445	\$8,161,718	\$5,206,749	\$327,809	\$8,233,269
2016	\$2,959,934	\$178,030	\$6,559,256	\$3,365,011	\$200,539	\$6,933,289	\$3,783,386	\$223,436	\$7,294,117	\$5,403,527	\$308,154	\$8,469,872	\$5,479,704	\$312,405	\$8,545,674
2017	\$3,040,827	\$177,596	\$6,736,852	\$3,520,348	\$201,901	\$7,135,189	\$4,030,417	\$227,003	\$7,521,121	\$6,186,383	\$324,212	\$8,794,084	\$6,275,448	\$328,782	\$8,874,456
2018	\$2,829,113	\$182,450	\$6,919,302	\$3,258,408	\$211,221	\$7,346,410	\$3,710,389	\$241,825	\$7,762,946	\$5,558,566	\$371,183	\$9,165,267	\$5,640,292	\$376,527	\$9,250,983
2019	\$3,109,109	\$169,747	\$7,089,048	\$3,653,609	\$195,505	\$7,541,915	\$4,243,922	\$222,623	\$7,985,569	\$6,868,218	\$333,514	\$9,498,781	\$6,971,244	\$338,417	\$9,589,400
2020	\$3,304,840	\$186,547	\$7,275,595	\$3,919,605	\$219,217	\$7,761,131	\$4,592,228	\$254,635	\$8,240,204	\$7,643,973	\$412,093	\$9,910,874	\$7,760,937	\$418,275	\$10,007,675
2021	\$3,464,993	\$198,290	\$7,473,885	\$4,210,423	\$235,176	\$7,996,308	\$5,053,239	\$275,534	\$8,515,738	\$9,247,914	\$458,638	\$10,369,512	\$9,392,182	\$465,656	\$10,473,331
2022	\$2,834,939	\$207,900	\$7,681,785	\$3,412,718	\$252,625	\$8,248,933	\$4,056,382	\$303,194	\$8,818,932	\$7,118,655	\$554,875	\$10,924,387	\$7,231,916	\$563,531	\$11,036,862

Table E107.3 - Flexible Distributions: UBH WW Equity Portfolio (70% US/30% Int'l) - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,068,949	\$30,000	\$30,000	\$1,055,875	\$30,000	\$30,000	\$1,042,664	\$30,000	\$30,000	\$988,582	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,186,186	\$32,068	\$62,068	\$1,187,100	\$31,676	\$61,676	\$1,187,435	\$31,280	\$61,280	\$1,182,959	\$29,657	\$59,657	\$1,118,922	\$30,272	\$60,272
1972	\$1,276,985	\$35,586	\$97,654	\$1,293,790	\$35,613	\$97,289	\$1,310,062	\$35,623	\$96,903	\$1,369,305	\$35,489	\$95,146	\$1,291,310	\$33,568	\$93,839
1973	\$1,191,996	\$38,310	\$135,964	\$1,177,942	\$38,814	\$136,103	\$1,162,982	\$39,302	\$136,205	\$1,094,731	\$41,079	\$136,225	\$1,068,869	\$38,739	\$132,575
1974	\$1,057,295	\$35,760	\$171,723	\$1,003,465	\$35,338	\$171,441	\$951,073	\$34,889	\$171,094	\$756,832	\$32,842	\$169,067	\$762,483	\$32,066	\$164,649
1975	\$1,271,923	\$31,719	\$203,442	\$1,243,720	\$30,104	\$201,545	\$1,213,887	\$28,532	\$199,626	\$1,081,280	\$22,705	\$191,772	\$1,014,831	\$22,874	\$187,519
1976	\$1,485,695	\$38,158	\$241,600	\$1,477,763	\$37,312	\$238,857	\$1,466,754	\$36,417	\$236,043	\$1,393,763	\$32,438	\$224,211	\$1,219,152	\$30,445	\$217,964
1977	\$1,573,138	\$44,571	\$286,171	\$1,587,790	\$44,333	\$283,190	\$1,599,112	\$44,003	\$280,046	\$1,610,136	\$41,813	\$266,024	\$1,097,677	\$36,575	\$254,539
1978	\$1,700,332	\$47,194	\$333,365	\$1,741,466	\$47,634	\$330,823	\$1,779,376	\$47,973	\$328,019	\$1,894,217	\$48,304	\$314,328	\$1,134,742	\$32,930	\$287,469
1979	\$1,887,345	\$51,010	\$384,375	\$1,964,777	\$52,244	\$383,067	\$2,040,215	\$53,381	\$381,400	\$2,313,026	\$56,827	\$371,154	\$1,303,493	\$34,042	\$321,511
1980	\$2,133,126	\$56,620	\$440,995	\$2,264,590	\$58,943	\$442,011	\$2,396,958	\$61,206	\$442,607	\$2,919,683	\$69,391	\$440,545	\$1,674,147	\$39,105	\$360,616
1981	\$2,264,287	\$63,994	\$504,989	\$2,395,855	\$67,938	\$509,948	\$2,527,199	\$71,909	\$514,516	\$3,032,908	\$87,590	\$528,135	\$1,544,207	\$50,224	\$410,840
1982	\$2,689,363	\$67,929	\$572,918	\$2,818,509	\$71,876	\$581,824	\$2,944,243	\$75,816	\$590,332	\$3,393,406	\$90,987	\$619,123	\$1,818,568	\$46,326	\$457,167
1983	\$3,083,367	\$80,681	\$653,599	\$3,299,129	\$84,555	\$666,379	\$3,518,192	\$88,327	\$678,659	\$4,400,198	\$101,802	\$720,925	\$2,161,157	\$54,557	\$511,724
1984	\$3,344,414	\$92,501	\$746,100	\$3,555,778	\$98,974	\$765,353	\$3,767,282	\$105,546	\$784,205	\$4,583,531	\$132,006	\$852,931	\$2,227,685	\$64,835	\$576,558
1985	\$4,076,455	\$100,332	\$846,432	\$4,388,924	\$106,673	\$872,026	\$4,708,506	\$113,018	\$897,223	\$6,018,580	\$137,506	\$990,437	\$2,856,016	\$66,831	\$643,389
1986	\$4,691,867	\$122,294	\$968,726	\$5,090,996	\$131,668	\$1,003,694	\$5,503,794	\$141,255	\$1,038,478	\$7,246,630	\$180,557	\$1,170,994	\$3,282,031	\$85,680	\$729,069
1987	\$4,873,555	\$140,756	\$1,109,482	\$5,310,166	\$152,730	\$1,156,424	\$5,759,800	\$165,114	\$1,203,592	\$7,614,981	\$217,399	\$1,388,393	\$3,350,095	\$98,461	\$827,530
1988	\$5,409,641	\$146,207	\$1,255,688	\$5,994,347	\$159,305	\$1,315,729	\$6,611,896	\$172,794	\$1,376,386	\$9,342,556	\$228,449	\$1,616,842	\$3,795,825	\$100,503	\$928,033
1989	\$6,131,775	\$162,289	\$1,417,978	\$6,845,125	\$179,830	\$1,495,559	\$7,605,742	\$198,357	\$1,574,743	\$11,054,149	\$280,277	\$1,897,119	\$4,841,427	\$113,875	\$1,041,908
1990	\$5,865,839	\$183,953	\$1,601,931	\$6,372,596	\$205,354	\$1,700,913	\$6,888,855	\$228,172	\$1,802,915	\$8,944,608	\$331,624	\$2,228,744	\$4,550,426	\$145,243	\$1,187,151
1991	\$6,865,174	\$175,975	\$1,777,906	\$7,545,718	\$191,178	\$1,892,091	\$8,251,148	\$206,666	\$2,009,581	\$11,196,353	\$268,338	\$2,497,082	\$5,758,629	\$136,513	\$1,323,664
1992	\$7,188,319	\$205,955	\$1,983,861	\$7,916,108	\$226,372	\$2,118,463	\$8,672,158	\$247,534	\$2,257,115	\$11,845,682	\$335,891	\$2,832,972	\$6,011,780	\$172,759	\$1,496,422
1993	\$8,079,258	\$215,650	\$2,199,511	\$9,011,366	\$237,483	\$2,355,946	\$9,998,059	\$260,165	\$2,517,280	\$14,359,428	\$355,370	\$3,188,343	\$6,418,783	\$180,353	\$1,676,776
1994	\$7,714,545	\$242,378	\$2,441,889	\$8,644,393	\$270,341	\$2,626,287	\$9,634,834	\$299,942	\$2,817,222	\$14,086,453	\$430,783	\$3,619,126	\$6,308,413	\$192,563	\$1,869,339
1995	\$8,823,438	\$231,436	\$2,673,325	\$9,936,195	\$259,332	\$2,885,619	\$11,129,182	\$289,045	\$3,106,267	\$16,584,665	\$422,594	\$4,041,719	\$8,418,598	\$189,252	\$2,058,592
1996	\$9,342,275	\$264,703	\$2,938,028	\$10,662,278	\$298,086	\$3,183,705	\$12,102,439	\$333,875	\$3,440,142	\$19,005,663	\$497,540	\$4,539,259	\$10,040,977	\$252,558	\$2,311,150
1997	\$9,951,463	\$280,268	\$3,218,296	\$11,435,622	\$319,868	\$3,503,573	\$13,067,850	\$363,073	\$3,803,215	\$21,055,314	\$570,170	\$5,109,429	\$12,989,241	\$301,229	\$2,612,379
1998	\$10,324,958	\$298,544	\$3,516,840	\$11,823,193	\$343,069	\$3,846,642	\$13,456,525	\$392,035	\$4,195,251	\$21,222,430	\$631,659	\$5,741,089	\$16,200,361	\$389,677	\$3,002,056
1999	\$10,755,955	\$309,749	\$3,826,589	\$12,518,684	\$354,696	\$4,201,337	\$14,479,546	\$403,696	\$4,598,947	\$24,320,553	\$636,673	\$6,377,761	\$19,020,891	\$486,011	\$3,488,067
2000	\$11,248,995	\$322,679	\$4,149,268	\$12,985,930	\$375,561	\$4,576,898	\$14,896,230	\$434,386	\$5,033,333	\$24,182,090	\$729,617	\$7,107,378	\$16,770,480	\$570,627	\$4,058,694
2001	\$11,562,816	\$337,470	\$4,486,737	\$13,276,945	\$389,578	\$4,966,476	\$15,143,149	\$446,887	\$5,480,220	\$23,936,030	\$725,463	\$7,832,841	\$14,333,858	\$503,114	\$4,561,808
2002	\$11,548,147	\$346,884	\$4,833,622	\$12,986,235	\$398,308	\$5,364,784	\$14,499,228	\$454,294	\$5,934,514	\$20,949,741	\$718,081	\$8,550,922	\$10,830,875	\$430,016	\$4,991,824
2003	\$13,341,342	\$346,444	\$5,180,066	\$15,530,364	\$389,587	\$5,754,371	\$17,944,925	\$434,977	\$6,369,491	\$29,666,578	\$628,492	\$9,179,414	\$13,520,066	\$324,926	\$5,316,750
2004	\$14,361,322	\$400,240	\$5,580,307	\$17,024,778	\$465,911	\$6,220,282	\$20,030,511	\$538,348	\$6,907,839	\$35,553,760	\$889,997	\$10,069,411	\$14,541,160	\$405,602	\$5,722,352
2005	\$14,760,620	\$430,840	\$6,011,146	\$17,671,619	\$510,743	\$6,731,025	\$20,995,110	\$600,915	\$7,508,754	\$38,699,629	\$1,066,613	\$11,136,024	\$14,797,868	\$436,235	\$6,158,587
2006	\$15,899,446	\$442,819	\$6,453,965	\$19,399,254	\$530,149	\$7,261,174	\$23,485,766	\$629,853	\$8,138,608	\$46,620,598	\$1,160,989	\$12,297,013	\$16,621,336	\$443,936	\$6,602,523
2007	\$16,306,895	\$476,983	\$6,930,948	\$19,709,538	\$581,978	\$7,843,152	\$23,632,380	\$704,573	\$8,843,181	\$45,039,478	\$1,398,618	\$13,695,631	\$17,008,442	\$498,640	\$7,101,163
2008	\$13,758,567	\$489,207	\$7,420,155	\$15,700,291	\$591,286	\$8,434,438	\$17,752,036	\$708,971	\$9,552,152	\$26,409,753	\$1,351,184	\$15,046,815	\$10,394,346	\$510,253	\$7,611,416
2009	\$15,379,830	\$412,757	\$7,832,912	\$18,089,592	\$471,009	\$8,905,446	\$21,062,575	\$532,561	\$10,084,713	\$34,917,629	\$792,293	\$15,839,108	\$12,750,716	\$311,830	\$7,923,247
2010	\$16,848,905	\$461,395	\$8,294,307	\$20,125,739	\$542,688	\$9,448,134	\$23,785,178	\$631,877	\$10,716,590	\$41,632,155	\$1,047,529	\$16,886,637	\$14,231,289	\$382,521	\$8,305,768
2011	\$16,776,382	\$505,467	\$8,799,774	\$19,779,720	\$603,772	\$10,051,906	\$23,063,912	\$713,555	\$11,430,146	\$38,091,988	\$1,248,965	\$18,135,601	\$14,095,899	\$426,939	\$8,732,707
2012	\$17,760,900	\$503,291	\$9,303,066	\$21,265,581	\$593,392	\$10,645,298	\$25,176,413	\$691,917	\$12,122,063	\$44,100,061	\$1,142,760	\$19,278,361	\$15,861,185	\$422,877	\$9,155,584
2013	\$18,604,204	\$532,827	\$9,835,893	\$22,910,636	\$637,967	\$11,283,265	\$27,894,153	\$755,292	\$12,877,355	\$54,583,447	\$1,323,002	\$20,601,363	\$20,368,375	\$475,836	\$9,631,419
2014	\$18,817,309	\$558,126	\$10,394,019	\$23,276,559	\$687,319	\$11,970,585	\$28,463,932	\$836,825	\$13,714,180	\$56,635,912	\$1,637,503	\$22,238,866	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,224,468	\$564,519	\$10,958,538	\$22,481,309	\$698,297	\$12,668,881	\$27,412,064	\$853,918	\$14,568,098	\$53,839,788	\$1,699,077	\$23,937,944	\$22,089,464	\$673,854	\$10,916,325
2016	\$18,997,832	\$546,734	\$11,505,272	\$23,723,156	\$674,439	\$13,343,321	\$29,275,957	\$822,362	\$15,390,460	\$60,216,871	\$1,615,194	\$25,553,137	\$23,989,405	\$662,684	\$11,579,009
2017	\$19,860,401	\$569,935	\$12,075,207	\$25,167,164	\$711,695	\$14,055,015	\$31,516,194	\$878,279	\$16,268,739	\$68,709,360	\$1,806,506	\$27,359,643	\$28,349,866	\$719,682	\$12,298,691
2018	\$18,453,091	\$595,812	\$12,671,019	\$23,075,806	\$755,015	\$14,810,030	\$28,510,141	\$945,486	\$17,214,224	\$58,754,123	\$2,061,281	\$29,420,924	\$26,293,701	\$850,496	\$13,149,187
2019	\$20,415,514	\$553,593	\$13,224,612	\$25,886,213	\$692,274	\$15,502,304	\$32,420,653	\$855,304	\$18,069,529	\$70,373,012	\$1,762,624	\$31,183,548	\$33,535,465	\$788,811	\$13,937,998
2020	\$21,467,530	\$612,465	\$13,837,077	\$27,159,945	\$776,586	\$16,278,891	\$33,906,509	\$972,620	\$19,042,148	\$71,894,751	\$2,111,190	\$33,294,738	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$23,169,151	\$644,026	\$14,481,103	\$30,012,370	\$814,798	\$17,093,689	\$38,354,937	\$1,017,195	\$20,059,344	\$89,156,080	\$2,156,843	\$35,451,581	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$20,062,648	\$695,075	\$15,176,178	\$25,912,954	\$900,371	\$17,994,060	\$33,011,134	\$1,150,648	\$21,209,992	\$75,564,940	\$2,674,682	\$38,126,263	\$38,227,777	\$1,443,343	\$17,543,180

**Table E107.4 - Flexible Distributions: UBH WW Equity Portfolio (70% US/30% Int'l) - Conservative (4%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,057,929	\$40,000	\$40,000	\$1,044,989	\$40,000	\$40,000	\$1,031,914	\$40,000	\$40,000	\$978,391	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,161,855	\$42,317	\$82,317	\$1,162,750	\$41,800	\$81,800	\$1,163,078	\$41,277	\$81,277	\$1,158,693	\$39,136	\$79,136	\$1,095,970	\$39,946	\$79,946
1972	\$1,237,896	\$46,474	\$128,791	\$1,254,187	\$46,510	\$128,310	\$1,269,961	\$46,523	\$127,800	\$1,327,391	\$46,348	\$125,483	\$1,251,783	\$43,839	\$123,785
1973	\$1,143,596	\$49,516	\$178,307	\$1,130,113	\$50,167	\$178,477	\$1,115,761	\$50,798	\$178,598	\$1,050,281	\$53,096	\$178,579	\$1,025,469	\$50,071	\$173,856
1974	\$1,003,908	\$45,744	\$224,051	\$952,795	\$45,205	\$223,682	\$903,049	\$44,630	\$223,229	\$718,616	\$42,011	\$220,590	\$723,982	\$41,019	\$214,875
1975	\$1,195,247	\$40,156	\$264,207	\$1,168,744	\$38,112	\$261,793	\$1,140,710	\$36,122	\$259,351	\$1,016,097	\$28,745	\$249,335	\$953,654	\$28,959	\$243,834
1976	\$1,381,740	\$47,810	\$312,017	\$1,374,362	\$46,750	\$308,543	\$1,364,124	\$45,628	\$304,979	\$1,296,240	\$40,644	\$289,979	\$1,133,847	\$38,146	\$281,980
1977	\$1,447,981	\$55,270	\$367,287	\$1,461,467	\$54,974	\$363,518	\$1,471,888	\$54,565	\$359,544	\$1,482,035	\$51,850	\$341,828	\$1,010,347	\$45,354	\$327,334
1978	\$1,548,921	\$57,919	\$425,206	\$1,586,392	\$58,459	\$421,976	\$1,620,926	\$58,876	\$418,419	\$1,725,541	\$59,281	\$401,110	\$1,033,696	\$40,414	\$367,748
1979	\$1,701,557	\$61,957	\$487,163	\$1,771,366	\$63,456	\$485,432	\$1,839,378	\$64,837	\$483,256	\$2,085,333	\$69,022	\$470,131	\$1,175,178	\$41,348	\$409,096
1980	\$1,903,317	\$68,062	\$555,225	\$2,020,618	\$70,855	\$556,287	\$2,138,724	\$73,575	\$556,832	\$2,605,135	\$83,413	\$553,545	\$1,493,785	\$47,007	\$456,103
1981	\$1,999,519	\$76,133	\$631,358	\$2,115,702	\$80,825	\$637,111	\$2,231,687	\$85,549	\$642,381	\$2,678,263	\$104,205	\$657,750	\$1,363,639	\$59,751	\$515,854
1982	\$2,350,406	\$79,981	\$711,339	\$2,463,275	\$84,628	\$721,739	\$2,573,162	\$89,267	\$731,648	\$2,965,714	\$107,131	\$764,881	\$1,589,363	\$54,546	\$570,400
1983	\$2,666,970	\$94,016	\$805,355	\$2,853,594	\$98,531	\$820,270	\$3,043,074	\$102,926	\$834,575	\$3,805,968	\$118,629	\$883,509	\$1,869,302	\$63,575	\$633,974
1984	\$2,862,942	\$106,679	\$912,034	\$3,043,877	\$114,144	\$934,414	\$3,224,932	\$121,723	\$956,297	\$3,923,672	\$152,239	\$1,035,748	\$1,906,980	\$74,772	\$708,747
1985	\$3,453,621	\$114,518	\$1,026,551	\$3,718,348	\$121,755	\$1,056,169	\$3,989,102	\$128,997	\$1,085,295	\$5,099,012	\$156,947	\$1,192,695	\$2,419,650	\$76,279	\$785,026
1986	\$3,934,025	\$138,145	\$1,164,696	\$4,268,687	\$148,734	\$1,204,903	\$4,614,808	\$159,564	\$1,244,859	\$6,076,137	\$203,960	\$1,396,655	\$2,751,909	\$96,786	\$881,812
1987	\$4,044,239	\$157,367	\$1,322,057	\$4,406,554	\$170,747	\$1,375,651	\$4,779,675	\$184,592	\$1,429,451	\$6,319,167	\$243,045	\$1,639,701	\$2,780,021	\$110,076	\$991,888
1988	\$4,442,822	\$161,770	\$1,483,827	\$4,923,029	\$176,262	\$1,551,913	\$5,402,208	\$191,187	\$1,620,638	\$7,672,841	\$252,767	\$1,892,467	\$3,117,430	\$111,201	\$1,103,089
1989	\$4,983,979	\$177,713	\$1,661,540	\$5,563,798	\$196,921	\$1,748,834	\$6,182,037	\$217,208	\$1,837,847	\$8,984,942	\$306,914	\$2,199,381	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,718,670	\$199,359	\$1,860,899	\$5,126,322	\$222,552	\$1,971,386	\$5,541,618	\$247,281	\$2,085,128	\$7,195,331	\$359,398	\$2,558,779	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,465,634	\$188,747	\$2,049,646	\$6,007,441	\$205,053	\$2,176,439	\$6,569,062	\$221,665	\$2,306,793	\$8,913,855	\$287,813	\$2,846,592	\$4,584,670	\$146,420	\$1,531,613
1992	\$5,663,903	\$218,625	\$2,268,271	\$6,237,351	\$240,298	\$2,416,737	\$6,833,067	\$262,762	\$2,569,555	\$9,333,586	\$356,554	\$3,203,146	\$4,736,871	\$183,387	\$1,715,000
1993	\$6,300,274	\$226,556	\$2,494,827	\$7,027,140	\$249,494	\$2,666,231	\$7,796,571	\$273,323	\$2,842,878	\$11,197,604	\$373,343	\$3,576,490	\$5,005,421	\$189,475	\$1,904,475
1994	\$5,953,848	\$252,011	\$2,746,838	\$6,671,476	\$281,086	\$2,947,316	\$7,435,869	\$311,863	\$3,154,741	\$10,871,491	\$447,904	\$4,024,394	\$4,868,639	\$200,217	\$2,104,692
1995	\$6,739,456	\$238,154	\$2,984,992	\$7,589,394	\$266,859	\$3,214,175	\$8,500,613	\$297,435	\$3,452,175	\$12,667,581	\$434,860	\$4,459,253	\$6,430,233	\$194,746	\$2,299,437
1996	\$7,062,186	\$269,578	\$3,254,570	\$8,060,026	\$303,576	\$3,517,751	\$9,148,699	\$340,025	\$3,792,200	\$14,367,112	\$506,703	\$4,965,957	\$7,590,361	\$257,209	\$2,556,647
1997	\$7,445,141	\$282,487	\$3,537,058	\$8,555,507	\$322,401	\$3,840,152	\$9,776,651	\$365,948	\$4,158,148	\$15,752,435	\$574,684	\$5,540,641	\$9,717,840	\$303,614	\$2,860,261
1998	\$7,644,934	\$297,806	\$3,834,863	\$8,754,276	\$342,220	\$4,182,372	\$9,963,649	\$391,066	\$4,549,214	\$15,713,777	\$630,097	\$6,170,739	\$11,995,274	\$388,714	\$3,248,975
1999	\$7,881,955	\$305,797	\$4,140,661	\$9,173,681	\$350,171	\$4,532,543	\$10,610,599	\$398,546	\$4,947,760	\$17,822,081	\$628,551	\$6,799,290	\$13,938,493	\$479,811	\$3,728,786
2000	\$8,158,272	\$315,278	\$4,455,939	\$9,417,975	\$366,947	\$4,899,491	\$10,803,409	\$424,424	\$5,372,184	\$17,537,929	\$712,883	\$7,512,173	\$12,162,699	\$557,540	\$4,286,325
2001	\$8,299,417	\$326,331	\$4,782,270	\$9,529,763	\$376,719	\$5,276,210	\$10,869,264	\$432,136	\$5,804,320	\$17,180,511	\$701,517	\$8,213,690	\$10,288,382	\$486,508	\$4,772,833
2002	\$8,203,436	\$331,977	\$5,114,246	\$9,225,008	\$381,191	\$5,657,400	\$10,299,789	\$434,771	\$6,239,091	\$14,882,026	\$687,220	\$8,900,910	\$7,693,908	\$411,535	\$5,184,369
2003	\$9,379,560	\$328,137	\$5,442,384	\$10,918,541	\$369,000	\$6,026,400	\$12,616,085	\$411,992	\$6,651,082	\$20,856,932	\$595,281	\$9,496,192	\$9,505,211	\$307,756	\$5,492,125
2004	\$9,992,563	\$375,182	\$5,817,566	\$11,845,787	\$436,742	\$6,463,142	\$13,937,167	\$504,643	\$7,155,726	\$24,738,194	\$834,277	\$10,330,469	\$10,117,693	\$380,208	\$5,872,334
2005	\$10,164,512	\$399,703	\$6,217,269	\$12,169,095	\$473,831	\$6,936,973	\$14,457,730	\$557,487	\$7,713,212	\$26,649,481	\$989,528	\$11,319,997	\$10,190,162	\$404,708	\$6,277,041
2006	\$10,835,861	\$406,580	\$6,623,849	\$13,221,067	\$486,764	\$7,423,737	\$16,006,124	\$578,309	\$8,291,522	\$31,773,079	\$1,065,979	\$12,385,976	\$11,327,847	\$407,606	\$6,684,648
2007	\$10,998,975	\$433,434	\$7,057,284	\$13,294,053	\$528,843	\$7,952,580	\$15,940,004	\$640,245	\$8,931,767	\$30,379,058	\$1,270,923	\$13,656,899	\$11,472,168	\$453,114	\$7,137,762
2008	\$9,184,460	\$439,959	\$7,497,243	\$10,480,649	\$531,762	\$8,484,342	\$11,850,280	\$637,600	\$9,569,367	\$17,629,695	\$1,215,162	\$14,872,061	\$6,938,692	\$458,887	\$7,596,648
2009	\$10,160,884	\$367,378	\$7,864,621	\$11,951,123	\$419,226	\$8,903,568	\$13,915,263	\$474,011	\$10,043,378	\$23,068,784	\$705,188	\$15,577,249	\$8,423,926	\$277,548	\$7,874,196
2010	\$11,016,690	\$406,435	\$8,271,056	\$13,159,255	\$478,045	\$9,381,613	\$15,551,986	\$556,611	\$10,599,988	\$27,221,267	\$922,751	\$16,500,000	\$9,305,157	\$336,957	\$8,211,153
2011	\$10,856,185	\$440,668	\$8,711,724	\$12,799,679	\$526,370	\$9,907,983	\$14,924,917	\$622,079	\$11,222,068	\$24,649,754	\$1,088,851	\$17,588,851	\$9,121,615	\$372,206	\$8,583,359
2012	\$11,374,791	\$434,247	\$9,145,971	\$13,619,329	\$511,987	\$10,419,970	\$16,123,982	\$596,997	\$11,819,065	\$28,243,443	\$985,990	\$18,574,841	\$10,158,137	\$364,865	\$8,948,224
2013	\$11,792,042	\$454,992	\$9,600,963	\$14,521,621	\$544,773	\$10,964,743	\$17,680,361	\$644,959	\$12,464,024	\$34,597,037	\$1,129,738	\$19,704,579	\$12,910,240	\$406,325	\$9,354,549
2014	\$11,804,157	\$471,682	\$10,072,645	\$14,601,458	\$580,865	\$11,545,608	\$17,855,513	\$707,214	\$13,171,238	\$35,527,884	\$1,383,881	\$21,088,461	\$14,090,363	\$516,410	\$9,870,959
2015	\$11,314,407	\$472,166	\$10,544,811	\$13,957,207	\$584,058	\$12,129,667	\$17,018,398	\$714,221	\$13,885,459	\$33,425,682	\$1,421,115	\$22,509,576	\$13,713,936	\$563,615	\$10,434,574
2016	\$11,672,946	\$452,576	\$10,997,387	\$14,576,354	\$558,288	\$12,687,955	\$17,988,193	\$680,736	\$14,566,195	\$36,999,395	\$1,337,027	\$23,846,603	\$14,739,947	\$548,557	\$10,983,131
2017	\$12,077,136	\$466,918	\$11,464,305	\$15,304,186	\$583,054	\$13,271,009	\$19,165,039	\$719,528	\$15,285,722	\$41,782,252	\$1,479,976	\$25,326,579	\$17,239,591	\$589,598	\$11,572,729
2018	\$11,105,665	\$483,085	\$11,947,391	\$13,887,764	\$612,167	\$13,883,176	\$17,158,322	\$766,602	\$16,052,324	\$35,360,125	\$1,671,290	\$26,997,869	\$15,824,396	\$689,584	\$12,262,313
2019	\$12,160,047	\$444,227	\$12,391,617	\$15,418,548	\$555,511	\$14,438,687	\$19,310,642	\$686,333	\$16,738,657	\$41,916,120	\$1,414,405	\$28,412,274	\$19,974,654	\$632,976	\$12,895,288
2020	\$12,654,836	\$486,402	\$12,878,019	\$16,010,442	\$616,742	\$15,055,429	\$19,987,456	\$772,426	\$17,511,083	\$42,381,041	\$1,676,645	\$30,088,919	\$22,710,491	\$798,986	\$13,694,275
2021	\$13,517,116	\$506,193	\$13,384,212	\$17,509,520	\$640,418	\$15,695,847	\$22,376,657	\$799,498	\$18,310,581	\$52,014,557	\$1,695,242	\$31,784,161	\$28,068,695	\$908,420	\$14,602,694
2022	\$11,584,084	\$540,685	\$13,924,897	\$14,962,024	\$700,381	\$16,396,227	\$19,060,482	\$895,066	\$19,205,647	\$43,630,860	\$2,080,582	\$33,864,743	\$22,072,549	\$1,122,748	\$15,725,442

**Table E107.5 - Flexible Distributions: UBH WW Equity Portfolio (70% US/30% Int'l) - Moderate (5%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,046,909	\$50,000	\$50,000	\$1,034,104	\$50,000	\$50,000	\$1,021,165	\$50,000	\$50,000	\$968,199	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,137,776	\$52,345	\$102,345	\$1,138,652	\$51,705	\$101,705	\$1,138,974	\$51,058	\$101,058	\$1,134,680	\$48,410	\$98,410	\$1,073,257	\$49,412	\$99,412
1972	\$1,199,614	\$56,889	\$159,234	\$1,215,400	\$56,933	\$158,638	\$1,230,687	\$56,949	\$158,007	\$1,286,340	\$56,734	\$155,144	\$1,213,071	\$53,663	\$153,075
1973	\$1,096,686	\$59,981	\$219,215	\$1,083,756	\$60,770	\$219,408	\$1,069,992	\$61,534	\$219,541	\$1,007,198	\$64,317	\$219,461	\$983,404	\$60,654	\$213,729
1974	\$952,699	\$54,834	\$274,049	\$904,194	\$54,188	\$273,596	\$856,985	\$53,500	\$273,041	\$681,960	\$50,360	\$269,821	\$687,052	\$49,170	\$262,899
1975	\$1,122,463	\$47,635	\$321,684	\$1,097,574	\$45,210	\$318,805	\$1,071,247	\$42,849	\$315,890	\$954,222	\$34,098	\$303,919	\$895,581	\$34,353	\$297,252
1976	\$1,284,082	\$56,123	\$377,807	\$1,277,226	\$54,879	\$373,684	\$1,267,712	\$53,562	\$369,452	\$1,204,626	\$47,711	\$351,630	\$1,053,710	\$44,779	\$342,031
1977	\$1,331,624	\$64,204	\$442,011	\$1,344,027	\$63,861	\$437,545	\$1,353,611	\$63,386	\$432,838	\$1,362,942	\$60,231	\$411,861	\$929,158	\$52,685	\$394,716
1978	\$1,409,615	\$66,581	\$508,593	\$1,443,716	\$67,201	\$504,747	\$1,475,144	\$67,681	\$500,519	\$1,570,351	\$68,147	\$480,008	\$940,728	\$46,458	\$441,174
1979	\$1,532,393	\$70,481	\$579,073	\$1,595,262	\$72,186	\$576,932	\$1,656,513	\$73,757	\$574,276	\$1,878,016	\$78,518	\$558,526	\$1,058,345	\$47,036	\$488,210
1980	\$1,696,239	\$76,620	\$655,693	\$1,800,778	\$79,763	\$656,696	\$1,906,035	\$82,826	\$657,101	\$2,321,701	\$93,901	\$652,427	\$1,331,264	\$52,917	\$541,128
1981	\$1,763,413	\$84,812	\$740,505	\$1,865,877	\$90,039	\$746,734	\$1,968,166	\$95,302	\$752,403	\$2,362,010	\$116,085	\$768,512	\$1,202,619	\$66,563	\$607,691
1982	\$2,051,274	\$88,171	\$828,676	\$2,149,779	\$93,294	\$840,028	\$2,245,680	\$98,408	\$850,812	\$2,588,273	\$118,100	\$886,612	\$1,387,088	\$60,131	\$667,822
1983	\$2,303,305	\$102,564	\$931,239	\$2,464,481	\$107,489	\$947,517	\$2,628,123	\$112,284	\$963,096	\$3,286,990	\$129,414	\$1,016,026	\$1,614,405	\$69,354	\$737,176
1984	\$2,446,798	\$115,165	\$1,046,405	\$2,601,434	\$123,224	\$1,070,741	\$2,756,171	\$131,406	\$1,094,502	\$3,353,345	\$164,349	\$1,180,375	\$1,629,791	\$80,720	\$817,896
1985	\$2,920,872	\$122,340	\$1,168,744	\$3,144,764	\$130,072	\$1,200,813	\$3,373,752	\$137,809	\$1,232,310	\$4,312,449	\$167,667	\$1,348,043	\$2,046,400	\$81,490	\$899,386
1986	\$3,292,513	\$146,044	\$1,314,788	\$3,572,602	\$157,238	\$1,358,051	\$3,862,282	\$168,688	\$1,400,998	\$5,085,316	\$215,622	\$1,563,665	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,349,496	\$164,626	\$1,479,414	\$3,649,570	\$178,630	\$1,536,681	\$3,958,595	\$193,114	\$1,594,112	\$5,233,624	\$254,266	\$1,817,931	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,641,279	\$167,475	\$1,646,889	\$4,034,850	\$182,479	\$1,719,160	\$4,450,528	\$197,930	\$1,792,042	\$6,288,561	\$261,681	\$2,079,612	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,042,254	\$182,064	\$1,828,953	\$4,512,517	\$201,743	\$1,920,902	\$5,013,939	\$222,526	\$2,014,568	\$7,287,234	\$314,428	\$2,394,040	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,787,210	\$202,113	\$2,031,065	\$4,114,392	\$225,626	\$2,146,528	\$4,447,709	\$250,697	\$2,265,265	\$5,774,982	\$364,362	\$2,758,402	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,341,029	\$189,361	\$2,220,426	\$4,771,355	\$205,720	\$2,352,248	\$5,217,417	\$222,385	\$2,487,650	\$7,079,747	\$288,749	\$3,047,151	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,451,644	\$217,051	\$2,437,477	\$4,902,355	\$238,568	\$2,590,816	\$5,370,568	\$260,871	\$2,748,521	\$7,335,895	\$353,987	\$3,401,138	\$3,723,027	\$182,067	\$1,848,281
1993	\$4,900,229	\$222,582	\$2,660,059	\$5,465,571	\$245,118	\$2,835,933	\$6,064,019	\$268,528	\$3,017,050	\$8,709,276	\$366,795	\$3,767,933	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,582,549	\$245,011	\$2,905,071	\$5,134,891	\$273,279	\$3,109,212	\$5,723,228	\$303,201	\$3,320,251	\$8,367,552	\$435,464	\$4,203,397	\$3,747,286	\$194,656	\$2,229,088
1995	\$5,133,180	\$229,127	\$3,134,198	\$5,780,545	\$256,745	\$3,365,956	\$6,474,584	\$286,161	\$3,606,412	\$9,648,401	\$418,378	\$4,621,774	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,322,960	\$256,659	\$3,390,857	\$6,075,059	\$289,027	\$3,654,984	\$6,895,621	\$323,729	\$3,930,141	\$10,828,880	\$482,420	\$5,104,194	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,553,149	\$266,148	\$3,657,005	\$6,381,344	\$303,753	\$3,958,737	\$7,292,166	\$344,781	\$4,274,922	\$11,749,357	\$541,444	\$5,645,638	\$7,248,300	\$286,053	\$2,947,388
1998	\$5,642,772	\$277,657	\$3,934,663	\$6,461,585	\$319,067	\$4,277,804	\$7,354,230	\$364,608	\$4,639,531	\$11,598,434	\$587,468	\$6,233,106	\$8,853,785	\$362,415	\$3,309,803
1999	\$5,757,118	\$282,139	\$4,216,801	\$6,700,617	\$323,079	\$4,600,883	\$7,750,167	\$367,711	\$5,007,242	\$13,017,560	\$579,922	\$6,813,028	\$10,180,919	\$442,689	\$3,752,493
2000	\$5,896,872	\$287,856	\$4,504,657	\$6,807,397	\$335,031	\$4,935,914	\$7,808,801	\$387,508	\$5,394,751	\$12,676,572	\$650,878	\$7,463,906	\$8,791,308	\$509,046	\$4,261,539
2001	\$5,936,404	\$294,844	\$4,799,501	\$6,816,447	\$340,370	\$5,276,284	\$7,774,564	\$390,440	\$5,785,191	\$12,288,871	\$633,829	\$8,097,735	\$7,359,071	\$439,565	\$4,701,104
2002	\$5,806,629	\$296,820	\$5,096,321	\$6,529,727	\$340,822	\$5,617,106	\$7,290,488	\$388,728	\$6,173,919	\$10,533,929	\$614,444	\$8,712,178	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,569,966	\$290,331	\$5,386,653	\$7,647,954	\$326,486	\$5,943,592	\$8,837,009	\$364,524	\$6,538,443	\$14,609,356	\$526,696	\$9,238,875	\$6,657,979	\$272,299	\$5,341,356
2004	\$6,926,438	\$328,498	\$5,715,151	\$8,211,017	\$382,398	\$6,325,990	\$9,660,676	\$441,850	\$6,980,294	\$17,147,508	\$730,468	\$9,969,342	\$7,013,173	\$332,899	\$5,674,255
2005	\$6,972,234	\$346,322	\$6,061,473	\$8,347,255	\$410,551	\$6,736,541	\$9,917,119	\$483,034	\$7,463,327	\$18,279,914	\$857,375	\$10,826,718	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,355,314	\$348,612	\$6,410,084	\$8,974,376	\$417,363	\$7,153,904	\$10,864,856	\$495,856	\$7,959,183	\$21,567,364	\$913,996	\$11,740,714	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,388,263	\$367,766	\$6,777,850	\$8,929,919	\$448,719	\$7,602,622	\$10,707,265	\$543,243	\$8,502,426	\$20,406,309	\$1,078,368	\$12,819,082	\$7,706,118	\$384,464	\$6,758,869
2008	\$6,105,148	\$369,413	\$7,147,263	\$6,966,757	\$446,496	\$8,049,118	\$7,877,187	\$535,363	\$9,037,789	\$11,718,913	\$1,020,315	\$13,839,397	\$4,612,327	\$385,306	\$7,144,174
2009	\$6,683,845	\$305,257	\$7,452,521	\$7,861,467	\$348,338	\$8,397,456	\$9,153,481	\$393,859	\$9,431,649	\$15,174,682	\$585,946	\$14,425,343	\$5,541,271	\$230,616	\$7,374,791
2010	\$7,171,308	\$334,192	\$7,786,713	\$8,566,010	\$393,073	\$8,790,530	\$10,123,556	\$457,674	\$9,889,323	\$17,719,669	\$758,734	\$15,184,077	\$6,057,187	\$277,064	\$7,651,854
2011	\$6,993,215	\$358,565	\$8,145,278	\$8,245,153	\$428,300	\$9,218,830	\$9,614,164	\$506,178	\$10,395,501	\$15,878,601	\$885,983	\$16,070,060	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,250,959	\$349,661	\$8,494,939	\$8,681,759	\$412,258	\$9,631,088	\$10,278,371	\$480,708	\$10,876,209	\$18,004,027	\$793,930	\$16,863,990	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,438,638	\$362,548	\$8,857,487	\$9,160,506	\$434,088	\$10,065,176	\$11,153,097	\$513,919	\$11,390,127	\$21,824,449	\$900,201	\$17,764,192	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,368,714	\$371,932	\$9,229,419	\$9,114,922	\$458,025	\$10,523,201	\$11,146,258	\$557,655	\$11,947,782	\$22,178,190	\$1,091,222	\$18,855,414	\$8,795,873	\$407,201	\$8,979,477
2015	\$6,989,417	\$368,436	\$9,597,855	\$8,621,993	\$455,746	\$10,978,947	\$10,513,028	\$557,313	\$12,505,095	\$20,648,543	\$1,108,909	\$19,964,324	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,135,789	\$349,471	\$9,947,325	\$8,910,671	\$431,100	\$11,410,047	\$10,996,362	\$525,651	\$13,030,747	\$22,618,100	\$1,032,427	\$20,996,751	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,305,969	\$356,789	\$10,304,115	\$9,258,147	\$445,534	\$11,855,580	\$11,593,740	\$549,818	\$13,580,565	\$25,275,847	\$1,130,905	\$22,127,656	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,648,303	\$365,298	\$10,669,413	\$8,313,781	\$462,907	\$12,318,488	\$10,271,670	\$579,687	\$14,160,252	\$21,168,010	\$1,263,792	\$23,391,448	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,203,671	\$332,415	\$11,001,828	\$9,134,022	\$415,689	\$12,734,177	\$11,439,718	\$513,583	\$14,673,835	\$24,831,313	\$1,058,400	\$24,449,849	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,418,695	\$360,184	\$11,362,012	\$9,385,865	\$456,701	\$13,190,878	\$11,717,326	\$571,986	\$15,245,821	\$24,845,206	\$1,241,566	\$25,691,414	\$13,313,662	\$591,654	\$11,880,149
2021	\$7,841,649	\$370,935	\$11,732,947	\$10,157,752	\$469,293	\$13,660,171	\$12,981,311	\$585,866	\$15,831,687	\$30,175,068	\$1,242,260	\$26,933,675	\$16,283,418	\$665,683	\$12,545,832
2022	\$6,650,242	\$392,082	\$12,125,029	\$8,589,464	\$507,888	\$14,168,059	\$10,942,325	\$649,066	\$16,480,753	\$25,047,795	\$1,508,753	\$28,442,428	\$12,671,505	\$814,171	\$13,360,003

**Table E107.6 - Flexible Distributions: UBH WW Equity Portfolio (70% US/30% Int'l) - Aggressive (6%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,035,889	\$60,000	\$60,000	\$1,023,219	\$60,000	\$60,000	\$1,010,416	\$60,000	\$60,000	\$958,007	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,113,949	\$62,153	\$122,153	\$1,114,807	\$61,393	\$121,393	\$1,115,121	\$60,625	\$120,625	\$1,110,917	\$57,480	\$117,480	\$1,050,781	\$58,671	\$118,671
1972	\$1,162,129	\$66,837	\$188,990	\$1,177,422	\$66,888	\$188,282	\$1,192,231	\$66,907	\$187,532	\$1,246,145	\$66,655	\$184,135	\$1,175,165	\$63,047	\$181,718
1973	\$1,051,234	\$69,728	\$258,718	\$1,038,839	\$70,645	\$258,927	\$1,025,646	\$71,534	\$259,066	\$965,455	\$74,769	\$258,904	\$942,647	\$70,510	\$252,227
1974	\$903,602	\$63,074	\$321,792	\$857,596	\$62,330	\$321,257	\$812,820	\$61,539	\$320,605	\$646,815	\$57,927	\$316,831	\$651,645	\$56,559	\$308,786
1975	\$1,053,410	\$54,216	\$376,008	\$1,030,052	\$51,456	\$372,713	\$1,005,345	\$48,769	\$369,374	\$895,519	\$38,809	\$355,640	\$840,486	\$39,099	\$347,885
1976	\$1,192,402	\$63,205	\$439,213	\$1,186,035	\$61,803	\$434,516	\$1,177,200	\$60,321	\$429,695	\$1,118,618	\$53,731	\$409,372	\$978,477	\$50,429	\$398,314
1977	\$1,223,533	\$71,544	\$510,757	\$1,234,929	\$71,162	\$505,678	\$1,243,735	\$70,632	\$500,327	\$1,252,309	\$67,117	\$476,489	\$853,736	\$58,709	\$457,023
1978	\$1,281,560	\$73,412	\$584,169	\$1,312,563	\$74,096	\$579,774	\$1,341,136	\$74,624	\$574,951	\$1,427,693	\$75,139	\$551,627	\$855,268	\$51,224	\$508,247
1979	\$1,378,518	\$76,894	\$661,062	\$1,435,075	\$78,754	\$658,528	\$1,490,175	\$80,468	\$655,419	\$1,689,436	\$85,662	\$637,289	\$952,072	\$51,316	\$559,563
1980	\$1,509,850	\$82,711	\$743,773	\$1,602,902	\$86,104	\$744,632	\$1,696,593	\$89,410	\$744,829	\$2,066,584	\$101,366	\$738,655	\$1,184,979	\$57,124	\$616,687
1981	\$1,553,120	\$90,591	\$834,364	\$1,643,365	\$96,174	\$840,806	\$1,733,456	\$101,796	\$846,625	\$2,080,332	\$123,995	\$862,650	\$1,059,202	\$71,099	\$687,786
1982	\$1,787,635	\$93,187	\$927,552	\$1,873,480	\$98,602	\$939,408	\$1,957,056	\$104,007	\$950,632	\$2,255,617	\$124,820	\$987,470	\$1,208,813	\$63,552	\$751,338
1983	\$1,986,145	\$107,258	\$1,034,810	\$2,125,127	\$112,409	\$1,051,817	\$2,266,236	\$117,423	\$1,068,056	\$2,834,379	\$135,337	\$1,122,807	\$1,392,105	\$72,529	\$823,867
1984	\$2,087,670	\$119,169	\$1,153,978	\$2,219,609	\$127,508	\$1,179,325	\$2,351,635	\$135,974	\$1,204,030	\$2,861,159	\$170,063	\$1,292,870	\$1,390,579	\$83,526	\$907,393
1985	\$2,465,929	\$125,260	\$1,279,239	\$2,654,948	\$133,177	\$1,312,501	\$2,848,270	\$141,098	\$1,345,128	\$3,640,759	\$171,670	\$1,464,539	\$1,727,661	\$83,435	\$990,828
1986	\$2,750,424	\$147,956	\$1,427,194	\$2,984,399	\$159,297	\$1,471,798	\$3,226,385	\$170,896	\$1,516,024	\$4,248,055	\$218,446	\$1,682,985	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,768,573	\$165,025	\$1,592,220	\$3,016,603	\$179,064	\$1,650,862	\$3,272,032	\$193,583	\$1,709,607	\$4,325,925	\$254,883	\$1,937,868	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,978,069	\$166,114	\$1,758,334	\$3,299,956	\$180,996	\$1,831,858	\$3,239,924	\$196,322	\$1,905,929	\$5,143,183	\$259,555	\$2,197,423	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,271,211	\$178,684	\$1,937,018	\$3,651,773	\$197,997	\$2,029,856	\$4,057,551	\$218,395	\$2,124,325	\$5,897,225	\$308,591	\$2,506,014	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,032,555	\$196,273	\$2,133,291	\$3,294,541	\$219,106	\$2,248,962	\$3,561,440	\$243,453	\$2,367,778	\$4,624,234	\$353,834	\$2,859,848	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,439,428	\$181,953	\$2,315,244	\$3,780,378	\$197,672	\$2,446,634	\$4,133,796	\$213,686	\$2,581,464	\$5,609,333	\$277,454	\$3,137,302	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,489,941	\$206,366	\$2,521,610	\$3,843,284	\$226,823	\$2,673,457	\$4,210,347	\$248,028	\$2,829,492	\$5,751,098	\$336,560	\$3,473,862	\$2,918,730	\$173,103	\$1,918,715
1993	\$3,801,179	\$209,396	\$2,731,006	\$4,239,723	\$230,597	\$2,904,054	\$4,703,948	\$252,621	\$3,082,113	\$6,755,912	\$345,066	\$3,818,928	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,517,331	\$228,071	\$2,959,077	\$3,941,282	\$254,383	\$3,158,437	\$4,392,859	\$282,237	\$3,364,350	\$6,422,508	\$405,355	\$4,224,283	\$2,876,227	\$181,197	\$2,275,036
1995	\$3,898,495	\$211,040	\$3,170,117	\$4,390,149	\$236,477	\$3,394,914	\$4,917,251	\$263,572	\$3,627,921	\$7,327,669	\$385,350	\$4,609,633	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,000,073	\$233,910	\$3,404,027	\$4,565,257	\$263,409	\$3,658,323	\$5,181,889	\$295,035	\$3,922,956	\$8,137,636	\$439,660	\$5,049,293	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,129,127	\$240,004	\$3,644,031	\$4,744,944	\$273,915	\$3,932,239	\$5,422,199	\$310,913	\$4,233,869	\$8,736,411	\$488,258	\$5,537,551	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,151,602	\$247,748	\$3,891,779	\$4,754,034	\$284,697	\$4,216,935	\$5,410,787	\$325,332	\$4,559,201	\$8,533,409	\$524,185	\$6,061,736	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,191,144	\$249,096	\$4,140,875	\$4,878,005	\$285,242	\$4,502,177	\$5,642,071	\$324,647	\$4,883,849	\$9,476,698	\$512,005	\$6,573,741	\$7,411,642	\$390,844	\$3,642,960
2000	\$4,247,696	\$251,469	\$4,392,344	\$4,903,574	\$292,680	\$4,794,858	\$5,624,916	\$338,524	\$5,222,373	\$9,131,320	\$568,602	\$7,142,342	\$6,332,646	\$444,699	\$4,087,658
2001	\$4,231,160	\$254,862	\$4,647,205	\$4,858,408	\$294,214	\$5,089,072	\$5,541,304	\$337,495	\$5,559,868	\$8,758,867	\$547,879	\$7,690,222	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,095,098	\$253,870	\$4,901,075	\$4,605,059	\$291,504	\$5,380,577	\$5,141,583	\$332,478	\$5,892,346	\$7,429,004	\$525,532	\$8,215,754	\$3,840,745	\$314,710	\$4,782,327
2003	\$4,584,665	\$245,706	\$5,146,781	\$5,336,908	\$276,304	\$5,656,880	\$6,166,656	\$308,495	\$6,200,841	\$10,194,725	\$445,740	\$8,661,494	\$4,646,082	\$230,445	\$5,012,771
2004	\$4,782,540	\$275,080	\$5,421,861	\$5,669,511	\$320,214	\$5,977,095	\$6,670,467	\$369,999	\$6,570,840	\$11,839,946	\$611,684	\$9,273,177	\$4,842,429	\$278,765	\$5,291,536
2005	\$4,763,486	\$286,952	\$5,708,813	\$5,702,912	\$340,171	\$6,317,265	\$6,775,455	\$400,228	\$6,971,068	\$12,488,984	\$710,397	\$9,983,574	\$4,775,507	\$290,546	\$5,582,082
2006	\$4,972,312	\$285,809	\$5,994,622	\$6,066,825	\$342,175	\$6,659,440	\$7,344,820	\$406,527	\$7,377,596	\$14,579,890	\$749,339	\$10,732,913	\$5,198,073	\$286,530	\$5,868,612
2007	\$4,942,012	\$298,339	\$6,292,961	\$5,973,226	\$364,009	\$7,023,449	\$7,162,094	\$440,689	\$7,818,285	\$13,649,787	\$747,793	\$11,607,707	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,040,749	\$296,521	\$6,589,482	\$4,611,013	\$358,394	\$7,381,843	\$5,213,589	\$429,726	\$8,248,010	\$7,756,271	\$818,987	\$12,426,694	\$3,052,712	\$309,278	\$6,489,774
2009	\$4,377,199	\$242,445	\$6,831,927	\$5,148,415	\$276,661	\$7,658,504	\$5,994,545	\$312,815	\$8,560,826	\$9,937,783	\$465,376	\$12,892,070	\$3,628,936	\$183,163	\$6,672,937
2010	\$4,646,999	\$262,632	\$7,094,558	\$5,550,764	\$308,905	\$7,967,409	\$6,560,052	\$359,673	\$8,920,499	\$11,482,324	\$596,267	\$13,488,337	\$3,925,050	\$217,736	\$6,890,673
2011	\$4,483,894	\$278,820	\$7,373,378	\$5,286,609	\$333,046	\$8,300,455	\$6,164,388	\$393,603	\$9,314,102	\$10,181,005	\$688,939	\$14,177,276	\$3,767,470	\$235,503	\$7,126,176
2012	\$4,600,215	\$269,034	\$7,642,412	\$5,507,955	\$317,197	\$8,617,651	\$6,520,892	\$369,863	\$9,683,965	\$11,422,267	\$610,860	\$14,788,137	\$4,108,173	\$226,048	\$7,352,224
2013	\$4,669,607	\$276,013	\$7,918,425	\$5,750,510	\$330,477	\$8,948,128	\$7,001,360	\$391,254	\$10,075,218	\$13,700,304	\$685,336	\$15,473,473	\$5,112,409	\$246,490	\$7,598,715
2014	\$4,577,021	\$280,176	\$8,198,601	\$5,661,665	\$345,031	\$9,293,159	\$6,923,413	\$420,082	\$10,495,300	\$13,775,814	\$822,018	\$16,295,491	\$5,463,490	\$306,745	\$7,905,459
2015	\$4,295,724	\$274,621	\$8,473,223	\$5,299,112	\$339,700	\$9,632,859	\$6,461,349	\$415,405	\$10,910,705	\$12,690,678	\$826,549	\$17,122,040	\$5,206,749	\$327,809	\$8,233,269
2016	\$4,339,519	\$257,743	\$8,730,966	\$5,418,887	\$317,947	\$9,950,806	\$6,687,268	\$387,681	\$11,298,386	\$13,754,848	\$761,441	\$17,883,481	\$5,479,704	\$312,405	\$8,545,674
2017	\$4,396,243	\$260,371	\$8,991,337	\$5,570,934	\$325,133	\$10,275,939	\$6,976,338	\$401,236	\$11,699,622	\$15,209,314	\$825,291	\$18,708,771	\$6,275,448	\$328,782	\$8,874,456
2018	\$3,958,394	\$263,775	\$9,255,112	\$4,950,017	\$334,256	\$10,610,195	\$6,115,743	\$418,580	\$12,118,202	\$12,603,414	\$912,559	\$19,621,330	\$5,640,292	\$376,527	\$9,250,983
2019	\$4,243,911	\$237,504	\$9,492,615	\$5,381,142	\$297,001	\$10,907,196	\$6,739,501	\$366,945	\$12,485,147	\$14,628,915	\$756,205	\$20,377,535	\$6,971,244	\$338,417	\$9,589,400
2020	\$4,324,582	\$254,635	\$9,747,250	\$5,471,306	\$322,869	\$11,230,064	\$6,830,385	\$404,370	\$12,889,517	\$14,483,025	\$877,735	\$21,255,270	\$7,760,937	\$418,275	\$10,007,675
2021	\$4,523,018	\$259,475	\$10,006,725	\$5,858,933	\$328,278	\$11,558,343	\$7,487,546	\$409,823	\$13,299,340	\$17,404,805	\$868,981	\$22,124,251	\$9,392,182	\$465,656	\$10,473,331
2022	\$3,795,444	\$271,381	\$10,278,106	\$4,902,203	\$351,536	\$11,909,879	\$6,245,033	\$449,253	\$13,748,593	\$14,295,346	\$1,044,288	\$23,168,540	\$7,231,916	\$563,531	\$11,036,862



Table E108.3 - Flexible Distributions: WW 4-Fund Equity Portfolio (70% US/30% Int'l) - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,069,996	\$30,000	\$30,000	\$1,057,176	\$30,000	\$30,000	\$1,044,216	\$30,000	\$30,000	\$991,090	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,198,649	\$32,100	\$62,100	\$1,202,693	\$31,715	\$61,715	\$1,206,155	\$31,326	\$61,326	\$1,214,063	\$29,733	\$59,733	\$1,118,922	\$30,272	\$60,272
1972	\$1,299,427	\$35,959	\$98,059	\$1,322,135	\$36,081	\$97,796	\$1,344,410	\$36,185	\$97,511	\$1,428,493	\$36,422	\$96,155	\$1,291,310	\$33,568	\$93,839
1973	\$1,209,509	\$38,983	\$137,042	\$1,199,532	\$39,664	\$137,460	\$1,188,511	\$40,332	\$137,843	\$1,134,488	\$42,855	\$139,009	\$1,068,869	\$38,739	\$132,579
1974	\$1,084,788	\$36,285	\$173,327	\$1,036,049	\$35,986	\$173,446	\$988,095	\$35,655	\$173,499	\$805,711	\$34,035	\$173,044	\$762,483	\$32,066	\$164,645
1975	\$1,311,668	\$32,544	\$205,871	\$1,292,348	\$31,081	\$204,528	\$1,270,890	\$29,643	\$203,142	\$1,166,099	\$24,171	\$197,215	\$1,014,831	\$22,874	\$187,519
1976	\$1,517,899	\$39,350	\$245,221	\$1,517,706	\$38,770	\$243,298	\$1,514,205	\$38,127	\$241,268	\$1,467,994	\$34,983	\$232,198	\$1,219,152	\$30,445	\$217,964
1977	\$1,598,754	\$45,537	\$290,758	\$1,619,981	\$45,531	\$288,829	\$1,637,855	\$45,426	\$286,694	\$1,673,925	\$44,040	\$276,238	\$1,097,677	\$36,575	\$254,539
1978	\$1,749,472	\$47,963	\$338,721	\$1,804,529	\$48,599	\$337,429	\$1,856,879	\$49,136	\$335,830	\$2,032,944	\$50,218	\$326,456	\$1,134,742	\$32,900	\$287,469
1979	\$1,894,919	\$52,484	\$391,205	\$1,974,734	\$54,136	\$391,564	\$2,052,741	\$55,706	\$391,536	\$2,337,479	\$60,988	\$387,444	\$1,303,493	\$34,042	\$321,511
1980	\$2,126,746	\$56,848	\$448,052	\$2,256,642	\$59,242	\$450,806	\$2,387,513	\$61,582	\$453,119	\$2,905,675	\$70,124	\$457,569	\$1,674,147	\$39,105	\$360,616
1981	\$2,247,907	\$63,802	\$511,855	\$2,374,825	\$67,699	\$518,506	\$2,501,373	\$71,625	\$524,744	\$2,987,468	\$87,170	\$544,739	\$1,544,207	\$50,224	\$410,840
1982	\$2,709,813	\$67,437	\$579,292	\$2,846,072	\$71,245	\$589,750	\$2,979,761	\$75,041	\$599,785	\$3,469,076	\$89,624	\$634,363	\$1,818,568	\$46,326	\$457,167
1983	\$3,109,720	\$81,294	\$660,586	\$3,335,281	\$85,382	\$675,133	\$3,565,611	\$89,393	\$689,178	\$4,508,700	\$104,072	\$738,435	\$2,161,157	\$54,557	\$511,724
1984	\$3,344,065	\$93,292	\$753,878	\$3,556,132	\$100,058	\$775,191	\$3,768,764	\$106,968	\$796,146	\$4,594,865	\$135,261	\$873,696	\$2,227,685	\$64,835	\$576,558
1985	\$4,136,541	\$100,322	\$854,200	\$4,470,820	\$106,684	\$881,875	\$4,815,268	\$113,063	\$909,209	\$6,257,507	\$137,846	\$1,011,542	\$2,856,016	\$66,831	\$643,389
1986	\$4,809,393	\$124,096	\$978,296	\$5,251,701	\$134,125	\$1,016,000	\$5,713,971	\$144,458	\$1,053,667	\$7,723,043	\$187,725	\$1,199,267	\$3,282,031	\$85,680	\$729,069
1987	\$5,024,504	\$144,282	\$1,122,576	\$5,516,544	\$157,551	\$1,173,551	\$6,029,420	\$171,419	\$1,225,087	\$8,217,122	\$231,691	\$1,430,959	\$3,350,095	\$98,461	\$827,530
1988	\$5,573,227	\$150,735	\$1,273,313	\$6,221,688	\$165,496	\$1,339,047	\$6,933,776	\$180,883	\$1,405,969	\$10,061,615	\$246,514	\$1,677,472	\$3,795,825	\$100,503	\$928,033
1989	\$6,327,078	\$167,197	\$1,440,510	\$7,118,481	\$186,651	\$1,525,698	\$7,971,280	\$207,413	\$1,613,382	\$11,948,764	\$301,848	\$1,979,321	\$4,841,427	\$113,875	\$1,041,908
1990	\$6,091,796	\$189,812	\$1,630,322	\$6,680,553	\$213,554	\$1,739,252	\$7,289,750	\$239,138	\$1,852,521	\$9,823,564	\$358,463	\$2,337,784	\$4,550,426	\$145,243	\$1,187,151
1991	\$7,122,127	\$182,754	\$1,813,076	\$7,899,618	\$200,417	\$1,939,669	\$8,716,629	\$218,693	\$2,071,213	\$12,257,866	\$294,707	\$2,632,491	\$5,758,629	\$136,513	\$1,323,664
1992	\$7,451,917	\$213,664	\$2,026,740	\$8,280,041	\$236,989	\$2,176,657	\$9,151,958	\$261,499	\$2,332,712	\$12,949,361	\$367,736	\$3,000,227	\$6,011,780	\$172,759	\$1,496,422
1993	\$8,334,929	\$223,558	\$2,250,297	\$9,368,457	\$248,401	\$2,425,058	\$10,474,274	\$274,559	\$2,607,271	\$15,505,394	\$388,481	\$3,388,707	\$6,418,783	\$180,353	\$1,676,776
1994	\$8,062,165	\$250,048	\$2,500,345	\$9,133,045	\$281,054	\$2,706,112	\$10,290,701	\$314,228	\$2,921,499	\$15,705,697	\$465,162	\$3,853,869	\$6,308,413	\$192,563	\$1,869,339
1995	\$9,334,266	\$241,865	\$2,742,210	\$10,659,353	\$273,991	\$2,980,104	\$12,106,643	\$308,721	\$3,230,220	\$19,065,982	\$471,171	\$4,325,040	\$8,418,598	\$189,252	\$2,058,592
1996	\$9,858,758	\$280,028	\$3,022,238	\$11,402,970	\$319,781	\$3,299,884	\$13,116,562	\$363,199	\$3,593,420	\$21,713,654	\$571,979	\$4,897,020	\$10,040,977	\$252,558	\$2,311,150
1997	\$10,591,208	\$295,763	\$3,318,001	\$12,360,751	\$342,089	\$3,641,973	\$14,344,949	\$393,497	\$3,986,916	\$24,575,950	\$651,410	\$5,548,429	\$12,989,241	\$301,229	\$2,612,379
1998	\$11,251,599	\$317,736	\$3,635,737	\$13,163,025	\$370,823	\$4,012,796	\$15,305,027	\$430,348	\$4,417,265	\$26,282,571	\$737,278	\$6,285,708	\$16,200,361	\$389,677	\$3,002,056
1999	\$11,714,482	\$337,548	\$3,973,285	\$13,927,928	\$394,891	\$4,407,687	\$16,456,217	\$459,151	\$4,876,416	\$30,093,016	\$788,477	\$7,074,185	\$19,020,891	\$486,011	\$3,488,067
2000	\$12,103,777	\$351,434	\$4,324,720	\$14,228,628	\$417,838	\$4,825,524	\$16,619,604	\$493,687	\$5,370,102	\$28,984,240	\$902,790	\$7,976,975	\$16,770,480	\$570,627	\$4,058,694
2001	\$12,298,473	\$363,113	\$4,687,833	\$14,337,256	\$426,859	\$5,252,383	\$16,600,300	\$498,588	\$5,868,690	\$27,833,946	\$869,527	\$8,846,503	\$14,333,858	\$503,114	\$4,561,808
2002	\$12,174,299	\$368,954	\$5,056,787	\$13,866,123	\$430,118	\$5,682,501	\$15,677,494	\$498,009	\$6,366,699	\$23,774,660	\$835,018	\$9,681,521	\$10,830,875	\$430,016	\$4,991,824
2003	\$14,097,770	\$365,229	\$5,422,016	\$16,629,863	\$415,984	\$6,098,485	\$19,467,475	\$470,325	\$6,337,024	\$33,829,666	\$713,240	\$10,394,761	\$13,520,066	\$324,926	\$5,316,750
2004	\$15,075,396	\$422,933	\$5,844,949	\$18,079,479	\$498,896	\$6,597,380	\$21,514,375	\$584,024	\$7,421,048	\$39,869,554	\$1,014,890	\$11,409,651	\$14,541,160	\$405,602	\$5,722,352
2005	\$15,373,886	\$452,262	\$6,297,211	\$18,584,338	\$542,384	\$7,139,765	\$22,288,791	\$645,431	\$8,066,480	\$42,568,778	\$1,196,087	\$12,605,737	\$14,797,868	\$436,235	\$6,158,587
2006	\$16,435,114	\$461,217	\$6,758,428	\$20,209,546	\$557,530	\$7,697,295	\$24,652,857	\$668,664	\$8,735,143	\$50,335,173	\$1,277,063	\$13,882,801	\$16,621,336	\$443,936	\$6,602,523
2007	\$16,900,887	\$493,053	\$7,251,481	\$20,601,671	\$606,286	\$8,303,581	\$24,908,056	\$739,586	\$9,474,729	\$48,978,495	\$1,510,055	\$15,392,856	\$17,008,442	\$498,640	\$7,101,163
2008	\$14,250,993	\$507,027	\$7,758,508	\$16,406,256	\$618,050	\$8,921,631	\$18,715,045	\$747,242	\$10,221,971	\$28,857,854	\$1,469,355	\$16,862,211	\$10,394,346	\$510,253	\$7,611,416
2009	\$15,772,644	\$427,530	\$8,186,038	\$18,677,420	\$492,188	\$9,413,819	\$21,898,648	\$561,451	\$10,783,422	\$37,403,485	\$865,736	\$17,727,946	\$12,750,716	\$311,830	\$7,923,247
2010	\$17,200,243	\$473,179	\$8,659,217	\$20,658,946	\$560,323	\$9,974,142	\$24,553,904	\$656,959	\$11,440,382	\$44,033,034	\$1,122,105	\$18,850,051	\$14,231,289	\$382,521	\$8,305,768
2011	\$17,034,246	\$516,007	\$9,175,224	\$20,168,851	\$619,768	\$10,593,910	\$23,621,405	\$736,617	\$12,176,999	\$39,780,216	\$1,320,991	\$20,171,042	\$14,095,899	\$426,939	\$8,732,707
2012	\$17,990,117	\$511,027	\$9,686,252	\$21,617,816	\$605,066	\$11,198,976	\$25,690,133	\$708,642	\$12,885,641	\$45,766,217	\$1,193,406	\$21,364,448	\$15,861,185	\$422,877	\$9,155,584
2013	\$19,208,790	\$539,704	\$10,225,955	\$23,852,895	\$648,534	\$11,847,510	\$29,288,202	\$770,704	\$13,656,345	\$59,375,781	\$1,372,987	\$22,737,435	\$20,368,375	\$475,836	\$9,631,419
2014	\$19,203,874	\$576,264	\$10,802,219	\$23,882,863	\$715,587	\$12,563,097	\$29,366,588	\$878,646	\$14,534,991	\$59,816,629	\$1,781,273	\$24,518,708	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,586,410	\$576,116	\$11,378,335	\$23,045,126	\$716,486	\$13,279,583	\$28,245,692	\$880,998	\$15,415,989	\$56,695,441	\$1,794,499	\$26,313,207	\$22,089,464	\$673,854	\$10,916,325
2016	\$19,438,983	\$557,592	\$11,935,927	\$24,416,575	\$691,354	\$13,970,937	\$30,310,272	\$847,371	\$16,263,359	\$63,879,426	\$1,700,863	\$28,014,070	\$23,989,405	\$662,684	\$11,579,009
2017	\$20,379,080	\$583,169	\$12,519,097	\$25,993,967	\$732,497	\$14,703,434	\$32,766,827	\$909,308	\$17,172,667	\$73,389,614	\$1,916,383	\$29,930,453	\$28,349,866	\$719,682	\$12,298,691
2018	\$18,895,616	\$611,372	\$13,130,469	\$23,769,982	\$779,819	\$15,483,253	\$29,543,186	\$983,005	\$18,155,672	\$62,367,255	\$2,201,688	\$32,132,142	\$26,293,701	\$850,496	\$13,149,187
2019	\$20,917,113	\$566,868	\$13,697,338	\$26,678,985	\$713,099	\$16,196,352	\$33,608,864	\$886,296	\$19,041,968	\$74,633,005	\$1,871,018	\$34,003,159	\$33,535,465	\$788,811	\$13,937,998
2020	\$22,281,410	\$627,513	\$14,324,851	\$28,442,950	\$800,370	\$16,996,722	\$35,822,500	\$1,008,266	\$20,050,234	\$78,588,651	\$2,238,990	\$36,242,149	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$24,129,456	\$668,442	\$14,993,293	\$31,563,614	\$853,289	\$17,850,010	\$40,728,329	\$1,074,675	\$21,124,909	\$98,275,367	\$2,357,660	\$38,599,809	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$21,087,619	\$723,884	\$15,717,177	\$27,565,287	\$946,908	\$18,796,919	\$35,533,274	\$1,221,850	\$22,346,759	\$85,134,804	\$2,948,261	\$41,548,070	\$38,227,777	\$1,443,343	\$17,543,180

Table E108.4 - Flexible Distributions: WW 4-Fund Equity Portfolio (70% US/30% Int'l) - Conservative (4%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,058,965	\$40,000	\$40,000	\$1,046,278	\$40,000	\$40,000	\$1,033,451	\$40,000	\$40,000	\$980,873	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,174,062	\$42,359	\$82,359	\$1,178,023	\$41,851	\$81,851	\$1,181,414	\$41,338	\$81,338	\$1,189,160	\$39,235	\$79,235	\$1,095,970	\$39,946	\$79,946
1972	\$1,259,651	\$46,962	\$129,321	\$1,281,664	\$47,121	\$128,972	\$1,303,258	\$47,257	\$128,595	\$1,384,767	\$47,566	\$126,801	\$1,251,783	\$43,839	\$123,785
1973	\$1,160,398	\$50,386	\$179,707	\$1,150,826	\$51,267	\$180,239	\$1,140,253	\$52,130	\$180,725	\$1,088,423	\$55,391	\$182,192	\$1,025,469	\$50,071	\$173,856
1974	\$1,030,012	\$46,416	\$226,123	\$983,734	\$46,033	\$226,272	\$938,202	\$45,610	\$226,335	\$765,027	\$43,537	\$225,729	\$723,982	\$41,019	\$214,875
1975	\$1,232,596	\$41,200	\$267,324	\$1,214,441	\$39,349	\$265,621	\$1,194,277	\$37,528	\$263,863	\$1,095,803	\$30,601	\$256,330	\$953,654	\$28,959	\$243,834
1976	\$1,411,690	\$49,304	\$316,627	\$1,411,510	\$48,578	\$314,199	\$1,408,254	\$47,771	\$311,634	\$1,365,277	\$43,832	\$300,162	\$1,133,847	\$38,146	\$281,980
1977	\$1,471,559	\$56,468	\$373,095	\$1,491,097	\$56,460	\$370,659	\$1,507,549	\$56,330	\$367,964	\$1,540,750	\$54,611	\$354,773	\$1,010,347	\$45,354	\$327,334
1978	\$1,593,685	\$58,862	\$431,957	\$1,643,839	\$59,644	\$430,303	\$1,691,528	\$60,302	\$428,266	\$1,851,915	\$61,630	\$416,403	\$1,033,696	\$40,414	\$367,748
1979	\$1,708,384	\$63,747	\$495,705	\$1,780,343	\$65,754	\$496,056	\$1,850,671	\$67,661	\$495,927	\$2,107,380	\$74,077	\$490,480	\$1,175,178	\$41,348	\$409,096
1980	\$1,897,624	\$68,335	\$564,040	\$2,013,526	\$71,214	\$567,270	\$2,130,298	\$74,027	\$569,954	\$2,592,636	\$84,295	\$574,775	\$1,493,785	\$47,007	\$456,103
1981	\$1,985,054	\$75,905	\$639,945	\$2,097,131	\$80,541	\$647,811	\$2,208,882	\$85,212	\$655,166	\$2,638,136	\$103,705	\$678,480	\$1,363,639	\$59,751	\$515,854
1982	\$2,368,279	\$79,402	\$719,347	\$2,487,364	\$83,885	\$731,696	\$2,604,204	\$88,355	\$743,521	\$3,031,847	\$105,525	\$784,006	\$1,589,363	\$54,546	\$570,400
1983	\$2,689,765	\$94,731	\$814,078	\$2,884,864	\$99,495	\$831,191	\$3,084,089	\$104,168	\$847,690	\$3,899,818	\$121,274	\$905,280	\$1,869,302	\$63,575	\$633,974
1984	\$2,862,643	\$107,591	\$921,669	\$3,044,180	\$115,395	\$946,586	\$3,226,201	\$123,364	\$971,053	\$3,933,374	\$155,993	\$1,061,272	\$1,906,980	\$74,772	\$708,747
1985	\$3,504,526	\$114,506	\$1,036,175	\$3,787,731	\$121,767	\$1,068,353	\$4,079,552	\$129,048	\$1,100,101	\$5,301,434	\$157,335	\$1,218,607	\$2,419,650	\$76,279	\$785,026
1986	\$4,032,569	\$140,181	\$1,176,356	\$4,403,434	\$151,509	\$1,219,862	\$4,791,037	\$163,182	\$1,263,283	\$6,475,599	\$212,057	\$1,430,665	\$2,751,909	\$96,786	\$881,812
1987	\$4,169,502	\$161,303	\$1,337,659	\$4,577,814	\$176,137	\$1,395,999	\$5,003,415	\$191,641	\$1,454,925	\$6,818,843	\$259,024	\$1,689,689	\$2,780,021	\$110,076	\$991,888
1988	\$4,577,172	\$166,780	\$1,504,439	\$5,109,739	\$183,113	\$1,579,112	\$5,678,136	\$200,137	\$1,655,061	\$8,263,388	\$272,754	\$1,962,442	\$3,117,430	\$111,201	\$1,103,089
1989	\$5,142,723	\$183,087	\$1,687,526	\$5,785,985	\$204,390	\$1,783,502	\$6,479,150	\$227,125	\$1,882,187	\$9,712,096	\$330,536	\$2,292,978	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,900,437	\$205,709	\$1,893,234	\$5,374,053	\$231,439	\$2,014,941	\$5,864,110	\$259,166	\$2,141,353	\$7,902,392	\$388,484	\$2,681,462	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,670,204	\$196,017	\$2,089,252	\$6,289,195	\$214,962	\$2,229,903	\$6,939,649	\$234,564	\$2,375,917	\$9,758,967	\$316,096	\$2,997,557	\$4,584,670	\$146,420	\$1,531,613
1992	\$5,871,600	\$226,808	\$2,316,060	\$6,524,105	\$251,568	\$2,481,471	\$7,211,116	\$277,586	\$2,653,503	\$10,203,209	\$390,359	\$3,387,916	\$4,736,871	\$183,387	\$1,715,000
1993	\$6,499,648	\$234,864	\$2,550,924	\$7,305,603	\$260,964	\$2,742,435	\$8,167,928	\$288,445	\$2,941,948	\$12,091,239	\$408,128	\$3,796,044	\$5,005,421	\$189,475	\$1,904,475
1994	\$6,222,131	\$259,986	\$2,810,910	\$7,048,604	\$292,224	\$3,034,659	\$7,942,047	\$326,717	\$3,268,665	\$12,121,174	\$483,650	\$4,279,694	\$4,868,639	\$200,217	\$2,104,692
1995	\$7,129,633	\$248,885	\$3,059,795	\$8,141,751	\$281,944	\$3,316,603	\$9,247,210	\$317,682	\$3,586,347	\$14,562,842	\$484,847	\$4,764,541	\$6,430,233	\$194,746	\$2,299,437
1996	\$7,452,615	\$285,185	\$3,344,981	\$8,619,944	\$325,670	\$3,642,273	\$9,915,314	\$369,888	\$3,956,235	\$16,414,187	\$582,514	\$5,347,055	\$7,590,361	\$257,209	\$2,556,647
1997	\$7,923,763	\$298,105	\$3,643,085	\$9,247,638	\$344,798	\$3,987,071	\$10,732,107	\$396,613	\$4,352,848	\$18,386,382	\$656,567	\$6,003,622	\$9,717,840	\$303,614	\$2,860,261
1998	\$8,331,049	\$316,951	\$3,960,036	\$9,746,332	\$369,906	\$4,356,977	\$11,332,339	\$429,284	\$4,782,132	\$19,460,469	\$735,455	\$6,739,077	\$11,995,274	\$388,714	\$3,248,975
1999	\$8,584,363	\$333,242	\$4,293,278	\$10,206,374	\$389,853	\$4,746,830	\$12,059,102	\$453,294	\$5,235,426	\$22,052,137	\$778,419	\$7,517,496	\$13,938,493	\$479,811	\$3,728,786
2000	\$8,778,198	\$343,375	\$4,636,652	\$10,319,234	\$408,255	\$5,155,085	\$12,053,277	\$482,364	\$5,717,790	\$21,020,662	\$882,085	\$8,399,582	\$12,162,699	\$557,540	\$4,286,325
2001	\$8,827,448	\$351,128	\$4,987,780	\$10,290,820	\$412,769	\$5,567,854	\$11,915,160	\$482,131	\$6,199,921	\$19,978,309	\$840,826	\$9,240,408	\$10,288,382	\$486,508	\$4,772,833
2002	\$8,648,234	\$353,098	\$5,340,878	\$9,850,051	\$411,633	\$5,979,487	\$11,636,792	\$476,606	\$6,676,527	\$16,888,761	\$799,132	\$10,039,541	\$7,693,908	\$411,535	\$5,184,369
2003	\$9,911,363	\$345,929	\$5,686,807	\$11,691,537	\$394,002	\$6,373,489	\$13,686,506	\$445,472	\$7,121,999	\$23,783,769	\$675,550	\$10,715,091	\$9,505,211	\$307,756	\$5,492,125
2004	\$10,489,413	\$396,455	\$6,083,262	\$12,579,644	\$467,661	\$6,841,151	\$14,969,634	\$547,460	\$7,669,459	\$27,741,110	\$951,351	\$11,666,442	\$10,117,693	\$380,208	\$5,872,334
2005	\$10,586,822	\$419,577	\$6,502,838	\$12,797,615	\$503,186	\$7,344,336	\$15,348,589	\$598,785	\$8,268,244	\$29,313,868	\$1,109,644	\$12,776,086	\$10,190,162	\$404,708	\$6,277,041
2006	\$11,200,933	\$423,473	\$6,926,311	\$13,773,300	\$511,905	\$7,856,241	\$16,801,525	\$613,944	\$8,882,188	\$34,304,652	\$1,172,555	\$13,948,641	\$11,327,847	\$407,606	\$6,684,648
2007	\$11,399,622	\$448,037	\$7,374,349	\$13,895,795	\$550,932	\$8,407,173	\$16,800,445	\$672,061	\$9,554,249	\$33,035,919	\$1,372,186	\$15,320,827	\$11,472,168	\$453,114	\$7,137,762
2008	\$9,513,177	\$455,985	\$7,830,333	\$10,951,912	\$555,832	\$8,963,005	\$12,493,132	\$672,018	\$10,226,267	\$19,263,912	\$1,321,437	\$16,642,264	\$6,938,692	\$458,887	\$7,596,648
2009	\$10,420,401	\$380,527	\$8,210,861	\$12,339,480	\$438,076	\$9,401,081	\$14,467,625	\$499,725	\$10,725,992	\$24,711,097	\$770,556	\$17,412,820	\$8,423,926	\$277,548	\$7,874,196
2010	\$11,246,413	\$416,816	\$8,627,677	\$13,507,893	\$493,579	\$9,894,660	\$16,054,619	\$578,705	\$11,304,697	\$28,791,087	\$988,444	\$18,401,264	\$9,305,157	\$336,957	\$8,211,153
2011	\$11,023,052	\$449,857	\$9,077,533	\$13,051,490	\$540,316	\$10,434,976	\$15,285,677	\$642,185	\$11,946,882	\$25,742,225	\$1,151,643	\$19,552,907	\$9,121,615	\$372,206	\$8,583,359
2012	\$11,521,590	\$440,922	\$9,518,455	\$13,844,914	\$522,060	\$10,957,036	\$16,452,989	\$611,427	\$12,558,309	\$29,310,516	\$1,029,689	\$20,582,596	\$10,158,137	\$364,865	\$8,948,224
2013	\$12,175,252	\$460,864	\$9,979,319	\$15,118,860	\$553,797	\$11,510,832	\$18,563,962	\$658,120	\$13,216,428	\$37,634,598	\$1,172,421	\$21,755,017	\$12,910,240	\$406,325	\$9,354,549
2014	\$12,046,650	\$487,010	\$10,466,329	\$14,981,794	\$604,754	\$12,115,587	\$18,421,752	\$742,558	\$13,958,987	\$37,523,158	\$1,505,384	\$23,260,401	\$14,090,363	\$516,410	\$9,870,959
2015	\$11,539,114	\$481,866	\$10,948,195	\$14,307,246	\$599,272	\$12,714,859	\$17,535,944	\$736,870	\$14,695,857	\$35,198,575	\$1,500,926	\$24,761,327	\$13,713,936	\$563,615	\$10,434,574
2016	\$11,944,005	\$461,565	\$11,409,759	\$15,002,415	\$572,290	\$13,287,148	\$18,623,713	\$701,438	\$15,397,295	\$39,249,800	\$1,407,943	\$26,169,270	\$14,739,947	\$548,557	\$10,983,131
2017	\$12,392,545	\$477,760	\$11,887,520	\$15,806,966	\$600,097	\$13,887,245	\$19,925,550	\$744,949	\$16,142,243	\$44,628,321	\$1,569,992	\$27,739,262	\$17,239,591	\$589,598	\$11,572,729
2018	\$11,371,991	\$495,702	\$12,383,221	\$14,305,541	\$632,279	\$14,519,524	\$17,780,042	\$797,022	\$16,939,265	\$37,534,624	\$1,785,133	\$29,524,395	\$15,824,396	\$689,584	\$12,262,313
2019	\$12,458,814	\$454,880	\$12,838,101	\$15,890,745	\$572,222	\$15,091,745	\$20,018,373	\$711,202	\$17,650,467	\$44,453,491	\$1,501,385	\$31,025,780	\$19,974,654	\$632,976	\$12,895,288
2020	\$13,134,608	\$498,353	\$13,336,454	\$16,766,757	\$635,630	\$15,727,375	\$21,116,908	\$800,735	\$18,451,202	\$46,327,010	\$1,778,140	\$32,803,920	\$22,710,491	\$798,986	\$13,694,275
2021	\$14,077,368	\$525,384	\$13,861,838	\$18,414,531	\$670,670	\$16,398,045	\$23,761,318	\$844,676	\$19,295,878	\$57,334,841	\$1,853,080	\$34,657,000	\$28,068,695	\$908,420	\$14,602,694
2022	\$12,175,898	\$563,095	\$14,424,933	\$15,916,074	\$736,581	\$17,134,627	\$20,516,754	\$950,453	\$20,246,331	\$49,156,457	\$2,293,394	\$36,950,394	\$22,072,549	\$1,122,748	\$15,725,442

**Table E108.5 - Flexible Distributions: WW 4-Fund Equity Portfolio (70% US/30% Int'l) - Moderate (5%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,047,934	\$50,000	\$50,000	\$1,035,379	\$50,000	\$50,000	\$1,022,686	\$50,000	\$50,000	\$970,655	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,149,730	\$52,397	\$102,397	\$1,153,609	\$51,769	\$101,769	\$1,156,929	\$51,134	\$101,134	\$1,164,515	\$48,533	\$98,533	\$1,073,257	\$49,412	\$99,412
1972	\$1,220,696	\$57,486	\$159,883	\$1,242,028	\$57,680	\$159,449	\$1,262,954	\$57,846	\$158,981	\$1,341,942	\$58,226	\$156,759	\$1,213,071	\$53,663	\$153,075
1973	\$1,112,799	\$61,035	\$220,918	\$1,103,619	\$62,101	\$221,551	\$1,093,479	\$63,148	\$222,128	\$1,043,776	\$67,097	\$223,856	\$983,404	\$60,654	\$213,729
1974	\$977,472	\$55,640	\$276,558	\$933,555	\$55,181	\$276,732	\$890,344	\$54,674	\$276,802	\$726,003	\$52,189	\$276,044	\$687,052	\$49,170	\$262,899
1975	\$1,157,537	\$48,874	\$325,432	\$1,140,488	\$46,678	\$323,409	\$1,121,551	\$44,517	\$321,320	\$1,029,074	\$36,300	\$312,345	\$895,581	\$34,353	\$297,252
1976	\$1,311,916	\$57,877	\$383,308	\$1,311,749	\$57,024	\$380,434	\$1,308,723	\$56,078	\$377,397	\$1,268,783	\$51,454	\$363,798	\$1,053,710	\$44,779	\$342,031
1977	\$1,353,308	\$65,596	\$448,904	\$1,371,276	\$65,587	\$446,021	\$1,386,406	\$65,436	\$442,833	\$1,416,939	\$63,439	\$427,237	\$929,158	\$52,685	\$394,716
1978	\$1,450,354	\$67,665	\$516,570	\$1,495,997	\$68,564	\$514,585	\$1,539,396	\$69,320	\$512,154	\$1,685,359	\$70,847	\$498,084	\$940,728	\$46,458	\$441,174
1979	\$1,538,542	\$72,518	\$589,087	\$1,603,346	\$74,800	\$589,385	\$1,666,683	\$76,970	\$589,123	\$1,897,870	\$84,268	\$582,352	\$1,058,345	\$47,036	\$488,210
1980	\$1,691,166	\$76,927	\$666,014	\$1,794,458	\$80,167	\$669,552	\$1,898,525	\$83,334	\$672,458	\$2,310,562	\$94,894	\$677,246	\$1,331,264	\$52,917	\$541,128
1981	\$1,750,656	\$84,558	\$750,573	\$1,849,499	\$89,723	\$759,275	\$1,948,054	\$94,926	\$767,384	\$2,326,621	\$115,528	\$792,774	\$1,202,619	\$66,563	\$607,691
1982	\$2,066,872	\$87,533	\$838,105	\$2,170,802	\$92,475	\$851,750	\$2,272,771	\$97,403	\$864,787	\$2,645,990	\$116,331	\$909,105	\$1,387,088	\$60,131	\$667,822
1983	\$2,322,991	\$103,344	\$941,449	\$2,491,487	\$108,540	\$960,290	\$2,663,545	\$113,639	\$978,425	\$3,368,042	\$132,299	\$1,041,404	\$1,614,405	\$69,354	\$737,176
1984	\$2,446,542	\$116,150	\$1,057,599	\$2,601,692	\$124,574	\$1,084,865	\$2,757,256	\$133,177	\$1,111,602	\$3,361,637	\$168,402	\$1,209,807	\$1,629,791	\$80,720	\$817,896
1985	\$2,963,925	\$122,327	\$1,179,926	\$3,203,444	\$130,085	\$1,214,949	\$3,450,249	\$137,863	\$1,249,465	\$4,483,646	\$168,082	\$1,377,888	\$2,046,400	\$81,490	\$899,386
1986	\$3,374,987	\$148,196	\$1,328,122	\$3,685,376	\$160,172	\$1,375,121	\$4,009,774	\$172,512	\$1,421,978	\$5,419,638	\$224,182	\$1,602,071	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,453,241	\$168,749	\$1,496,871	\$3,791,410	\$184,269	\$1,559,390	\$4,143,899	\$200,489	\$1,622,466	\$5,647,463	\$270,982	\$1,873,053	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,751,391	\$172,662	\$1,669,533	\$4,187,876	\$189,571	\$1,748,961	\$4,653,727	\$207,195	\$1,829,661	\$6,772,566	\$282,373	\$2,155,426	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,171,004	\$187,570	\$1,857,103	\$4,692,721	\$209,394	\$1,958,354	\$5,254,913	\$232,686	\$2,062,348	\$7,876,992	\$338,628	\$2,494,054	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,933,097	\$208,550	\$2,065,653	\$4,313,221	\$234,636	\$2,192,990	\$4,706,542	\$262,746	\$2,325,093	\$6,342,469	\$393,850	\$2,887,904	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,503,507	\$196,655	\$2,262,308	\$4,995,135	\$215,661	\$2,408,652	\$5,511,752	\$235,327	\$2,560,420	\$7,750,970	\$317,123	\$3,205,027	\$3,641,332	\$146,896	\$1,666,621
1992	\$4,614,887	\$225,175	\$2,487,483	\$5,127,734	\$249,757	\$2,658,408	\$5,667,703	\$275,588	\$2,836,008	\$8,019,390	\$387,548	\$3,592,576	\$3,723,027	\$182,067	\$1,848,281
1993	\$5,055,298	\$230,744	\$2,718,228	\$5,682,154	\$256,387	\$2,914,795	\$6,352,853	\$283,385	\$3,119,393	\$9,404,327	\$400,970	\$3,993,545	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,789,040	\$252,765	\$2,970,993	\$5,425,158	\$284,108	\$3,198,903	\$6,112,822	\$317,643	\$3,437,036	\$9,329,406	\$470,216	\$4,463,761	\$3,747,286	\$194,656	\$2,229,088
1995	\$5,430,363	\$239,452	\$3,210,445	\$6,201,254	\$271,258	\$3,470,161	\$7,043,238	\$305,641	\$3,742,677	\$11,091,948	\$466,470	\$4,930,232	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,617,237	\$271,518	\$3,481,963	\$6,497,084	\$310,063	\$3,780,223	\$7,473,440	\$352,162	\$4,094,839	\$12,371,815	\$554,597	\$5,484,829	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,910,142	\$280,862	\$3,762,825	\$6,897,588	\$324,854	\$4,105,078	\$8,004,817	\$373,672	\$4,468,511	\$13,713,954	\$618,591	\$6,103,420	\$7,248,300	\$286,053	\$2,947,388
1998	\$6,149,198	\$295,507	\$4,058,332	\$7,193,827	\$344,879	\$4,449,957	\$8,364,469	\$400,241	\$4,868,752	\$14,363,891	\$685,698	\$6,789,118	\$8,853,785	\$362,415	\$3,309,803
1999	\$6,270,169	\$307,460	\$4,365,792	\$7,454,914	\$359,691	\$4,809,648	\$8,808,179	\$418,223	\$5,286,975	\$16,107,267	\$718,195	\$7,507,312	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,344,960	\$313,508	\$4,679,300	\$7,458,835	\$372,746	\$5,182,394	\$8,712,217	\$440,409	\$5,727,384	\$15,193,923	\$805,363	\$8,312,676	\$8,791,308	\$509,046	\$4,261,539
2001	\$6,314,094	\$317,248	\$4,996,548	\$7,360,815	\$372,942	\$5,555,336	\$8,522,673	\$435,611	\$6,162,995	\$14,290,080	\$759,696	\$9,072,372	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,121,470	\$315,705	\$5,312,253	\$6,972,151	\$368,041	\$5,923,376	\$7,882,943	\$426,134	\$6,589,129	\$11,954,353	\$714,504	\$9,786,876	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,942,470	\$306,073	\$5,618,326	\$8,189,404	\$348,608	\$6,271,984	\$9,586,791	\$394,147	\$6,983,276	\$16,659,476	\$597,718	\$10,384,593	\$6,657,979	\$272,299	\$5,341,356
2004	\$7,270,834	\$347,124	\$5,965,450	\$8,719,697	\$409,470	\$6,681,454	\$10,376,340	\$479,340	\$7,462,615	\$19,229,007	\$832,974	\$11,217,567	\$7,013,173	\$332,899	\$5,674,255
2005	\$7,261,912	\$363,542	\$6,328,991	\$8,778,381	\$435,985	\$7,117,439	\$10,528,194	\$518,817	\$7,981,432	\$20,107,521	\$961,450	\$12,179,017	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,603,122	\$363,096	\$6,692,087	\$9,349,229	\$438,919	\$7,556,358	\$11,404,769	\$526,410	\$8,507,842	\$23,285,780	\$1,005,376	\$13,184,393	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,657,387	\$380,156	\$7,072,243	\$9,334,124	\$467,461	\$8,023,820	\$11,285,243	\$570,238	\$9,078,080	\$22,190,983	\$1,164,289	\$14,348,682	\$7,706,118	\$384,464	\$6,758,869
2008	\$6,323,654	\$382,869	\$7,455,113	\$7,280,018	\$466,706	\$8,490,526	\$8,304,507	\$564,262	\$9,642,343	\$12,805,219	\$1,109,549	\$15,458,232	\$4,612,327	\$385,306	\$7,144,174
2009	\$6,854,556	\$316,183	\$7,771,295	\$8,116,929	\$364,001	\$8,854,527	\$9,516,826	\$415,225	\$10,057,568	\$16,254,998	\$640,261	\$16,098,493	\$5,541,271	\$230,616	\$7,374,791
2010	\$7,320,846	\$342,728	\$8,114,023	\$8,792,956	\$405,846	\$9,260,373	\$10,450,746	\$475,841	\$10,533,409	\$18,741,542	\$812,750	\$16,911,242	\$6,057,187	\$277,064	\$7,651,854
2011	\$7,100,705	\$366,042	\$8,480,065	\$8,407,362	\$439,648	\$9,700,021	\$9,846,555	\$522,537	\$11,055,946	\$16,582,336	\$937,077	\$17,848,320	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,344,537	\$355,035	\$8,835,101	\$8,825,560	\$420,368	\$10,120,389	\$10,488,100	\$492,328	\$11,548,274	\$18,684,241	\$829,117	\$18,677,436	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,680,373	\$367,227	\$9,202,327	\$9,537,256	\$441,278	\$10,561,667	\$11,710,489	\$524,405	\$12,072,679	\$23,740,598	\$934,212	\$19,611,648	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,520,090	\$384,019	\$9,586,346	\$9,352,346	\$476,863	\$11,038,530	\$11,499,731	\$585,524	\$12,658,204	\$23,423,734	\$1,187,030	\$20,798,678	\$8,795,873	\$407,201	\$8,979,477
2015	\$7,128,228	\$376,005	\$9,962,351	\$8,838,227	\$467,617	\$11,506,147	\$10,832,739	\$574,987	\$13,233,190	\$21,743,738	\$1,171,187	\$21,969,865	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,301,490	\$356,411	\$10,318,762	\$9,171,126	\$441,911	\$11,948,058	\$11,384,862	\$541,637	\$13,774,827	\$23,993,795	\$1,087,187	\$23,057,052	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,496,773	\$365,074	\$10,683,837	\$9,562,300	\$458,556	\$12,406,615	\$12,053,806	\$569,243	\$14,344,070	\$26,997,554	\$1,199,690	\$24,256,742	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,807,736	\$374,839	\$11,058,675	\$8,563,879	\$478,115	\$12,884,730	\$10,643,856	\$602,690	\$14,946,761	\$22,469,753	\$1,349,878	\$25,606,619	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,380,662	\$340,387	\$11,399,062	\$9,413,754	\$428,194	\$13,312,924	\$11,858,981	\$532,193	\$15,478,953	\$26,334,464	\$1,123,488	\$26,730,107	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,699,953	\$369,033	\$11,768,095	\$9,829,243	\$470,688	\$13,783,611	\$12,379,449	\$592,949	\$16,071,902	\$27,158,467	\$1,316,723	\$28,046,830	\$13,313,662	\$591,654	\$11,880,149
2021	\$8,166,667	\$384,998	\$12,153,093	\$10,682,773	\$491,462	\$14,275,074	\$13,784,591	\$618,972	\$16,690,875	\$33,261,511	\$1,357,923	\$29,404,754	\$16,283,418	\$665,683	\$12,545,832
2022	\$6,989,993	\$408,333	\$12,561,426	\$9,137,169	\$534,139	\$14,809,212	\$11,778,348	\$689,230	\$17,380,104	\$28,219,954	\$1,663,076	\$31,067,829	\$12,671,505	\$814,171	\$13,360,003

Table E108.6 - Flexible Distributions: WW 4-Fund Equity Portfolio (70% US/30% Int'l) - Aggressive (6%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,036,903	\$60,000	\$60,000	\$1,024,480	\$60,000	\$60,000	\$1,011,921	\$60,000	\$60,000	\$960,438	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,125,652	\$62,214	\$122,214	\$1,129,450	\$61,469	\$121,469	\$1,132,701	\$60,715	\$120,715	\$1,140,128	\$57,626	\$117,626	\$1,050,781	\$58,671	\$118,671
1972	\$1,182,552	\$67,539	\$189,753	\$1,203,217	\$67,767	\$189,236	\$1,223,489	\$67,962	\$188,677	\$1,300,010	\$68,408	\$186,034	\$1,175,165	\$63,047	\$181,718
1973	\$1,066,679	\$70,953	\$260,706	\$1,057,879	\$72,193	\$261,429	\$1,048,160	\$73,409	\$262,087	\$1,000,516	\$78,001	\$264,035	\$942,647	\$70,510	\$252,227
1974	\$927,098	\$64,001	\$324,707	\$885,444	\$63,473	\$324,902	\$844,460	\$62,890	\$324,976	\$688,589	\$60,031	\$324,066	\$651,645	\$56,559	\$308,786
1975	\$1,086,327	\$55,626	\$380,333	\$1,070,326	\$53,127	\$378,028	\$1,052,555	\$50,668	\$375,644	\$965,766	\$41,315	\$365,381	\$840,486	\$39,099	\$347,885
1976	\$1,218,248	\$65,180	\$445,513	\$1,218,093	\$64,220	\$442,248	\$1,215,283	\$63,153	\$438,797	\$1,178,195	\$57,946	\$423,327	\$978,477	\$50,429	\$398,314
1977	\$1,243,457	\$73,095	\$518,608	\$1,259,966	\$73,086	\$515,333	\$1,273,868	\$72,917	\$511,714	\$1,301,922	\$70,692	\$494,018	\$853,736	\$58,709	\$457,023
1978	\$1,318,597	\$74,607	\$593,215	\$1,360,094	\$75,598	\$590,931	\$1,399,551	\$76,432	\$588,146	\$1,532,253	\$78,115	\$572,134	\$855,268	\$51,224	\$508,247
1979	\$1,384,050	\$79,116	\$672,331	\$1,442,347	\$81,606	\$672,537	\$1,499,324	\$83,973	\$672,119	\$1,707,297	\$91,935	\$664,069	\$952,072	\$51,316	\$559,563
1980	\$1,505,334	\$83,043	\$755,374	\$1,597,276	\$86,541	\$759,078	\$1,689,908	\$89,959	\$762,079	\$2,056,669	\$102,438	\$766,507	\$1,184,979	\$57,124	\$616,687
1981	\$1,541,884	\$90,320	\$845,694	\$1,628,940	\$95,837	\$854,914	\$1,715,742	\$101,394	\$863,473	\$2,049,164	\$123,400	\$889,907	\$1,059,202	\$71,099	\$687,786
1982	\$1,801,229	\$92,513	\$938,207	\$1,891,801	\$97,736	\$952,651	\$1,980,665	\$102,945	\$966,418	\$2,305,915	\$122,950	\$1,012,857	\$1,208,813	\$63,552	\$751,338
1983	\$2,003,120	\$108,074	\$1,046,281	\$2,148,414	\$113,508	\$1,066,159	\$2,296,781	\$118,840	\$1,085,258	\$2,904,270	\$138,355	\$1,151,212	\$1,392,105	\$72,529	\$823,867
1984	\$2,087,452	\$120,187	\$1,166,468	\$2,219,829	\$128,905	\$1,195,064	\$2,352,560	\$137,807	\$1,223,064	\$2,868,234	\$174,256	\$1,325,468	\$1,390,579	\$83,526	\$907,393
1985	\$2,502,276	\$125,247	\$1,291,715	\$2,704,488	\$133,190	\$1,328,253	\$2,912,852	\$141,154	\$1,364,218	\$3,785,291	\$172,094	\$1,497,562	\$1,727,661	\$83,435	\$990,828
1986	\$2,819,320	\$150,137	\$1,441,852	\$3,078,605	\$162,269	\$1,490,523	\$3,349,593	\$174,771	\$1,538,989	\$4,527,334	\$227,117	\$1,724,679	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,854,325	\$169,159	\$1,611,011	\$3,133,843	\$184,716	\$1,675,239	\$3,425,198	\$200,976	\$1,739,965	\$4,667,990	\$271,640	\$1,996,319	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,068,125	\$171,259	\$1,782,270	\$3,425,110	\$188,031	\$1,863,270	\$3,806,112	\$205,512	\$1,945,477	\$5,539,033	\$280,079	\$2,276,399	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,375,402	\$184,087	\$1,966,358	\$3,797,604	\$205,507	\$2,068,776	\$4,252,560	\$228,367	\$2,173,843	\$6,374,489	\$332,342	\$2,608,741	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,149,371	\$202,524	\$2,168,882	\$3,453,750	\$227,856	\$2,296,633	\$3,768,697	\$255,154	\$2,428,997	\$5,078,642	\$382,469	\$2,991,210	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,568,160	\$188,962	\$2,357,844	\$3,957,681	\$207,225	\$2,503,858	\$4,367,000	\$226,122	\$2,655,119	\$6,141,147	\$304,719	\$3,295,929	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,617,918	\$214,090	\$2,571,934	\$4,019,974	\$237,461	\$2,741,318	\$4,443,291	\$262,020	\$2,917,139	\$6,286,936	\$368,469	\$3,664,397	\$2,918,730	\$173,103	\$1,918,715
1993	\$3,921,469	\$217,075	\$2,789,009	\$4,407,730	\$241,198	\$2,982,517	\$4,928,001	\$266,597	\$3,183,736	\$7,295,074	\$377,216	\$4,041,614	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,675,824	\$235,288	\$3,024,297	\$4,164,076	\$264,464	\$3,246,981	\$4,691,891	\$295,680	\$3,479,416	\$7,160,778	\$437,704	\$4,479,318	\$2,876,227	\$181,197	\$2,275,036
1995	\$4,124,196	\$220,549	\$3,244,846	\$4,709,664	\$249,845	\$3,496,825	\$5,349,126	\$281,513	\$3,760,930	\$8,423,999	\$429,647	\$4,908,965	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,221,215	\$247,452	\$3,492,298	\$4,882,398	\$282,580	\$3,779,405	\$5,616,105	\$320,948	\$4,081,877	\$9,297,113	\$505,440	\$5,414,405	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,394,575	\$253,273	\$3,745,571	\$5,128,805	\$292,944	\$4,072,349	\$5,952,102	\$336,966	\$4,418,844	\$10,197,217	\$557,827	\$5,972,231	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,524,199	\$263,674	\$4,009,245	\$5,292,772	\$307,728	\$4,380,077	\$6,154,058	\$357,126	\$4,775,970	\$10,568,061	\$611,833	\$6,584,064	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,564,641	\$271,452	\$4,280,697	\$5,427,128	\$317,566	\$4,697,644	\$6,412,296	\$369,243	\$5,145,213	\$11,725,984	\$634,084	\$7,218,148	\$7,411,642	\$390,844	\$3,642,960
2000	\$4,570,467	\$273,878	\$4,554,576	\$5,372,825	\$325,628	\$5,023,271	\$6,275,674	\$384,738	\$5,529,951	\$10,944,643	\$703,559	\$7,921,707	\$6,332,646	\$444,699	\$4,087,658
2001	\$4,500,357	\$274,228	\$4,828,804	\$5,246,406	\$322,370	\$5,345,641	\$6,074,517	\$376,540	\$5,906,492	\$10,185,224	\$656,679	\$8,578,386	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,317,138	\$270,021	\$5,098,825	\$4,917,077	\$314,784	\$5,660,425	\$5,559,408	\$364,471	\$6,270,963	\$8,430,751	\$611,113	\$9,189,499	\$3,840,745	\$314,710	\$4,782,327
2003	\$4,844,606	\$259,028	\$5,357,854	\$5,714,743	\$295,025	\$5,955,450	\$6,689,870	\$333,564	\$6,604,527	\$11,625,343	\$505,845	\$9,695,344	\$4,646,082	\$230,445	\$5,012,771
2004	\$5,020,338	\$290,676	\$5,648,530	\$6,020,743	\$342,885	\$6,298,334	\$7,164,616	\$401,392	\$7,005,919	\$13,277,171	\$697,521	\$10,392,865	\$4,842,429	\$278,765	\$5,291,536
2005	\$4,961,397	\$301,220	\$5,949,750	\$5,997,460	\$361,245	\$6,659,579	\$7,192,946	\$429,877	\$7,435,796	\$13,737,619	\$796,630	\$11,189,495	\$4,775,507	\$290,546	\$5,582,082
2006	\$5,139,835	\$297,684	\$6,247,434	\$6,320,231	\$359,848	\$7,019,426	\$7,709,810	\$431,577	\$7,867,373	\$15,741,568	\$824,257	\$12,013,752	\$5,198,073	\$286,530	\$5,868,612
2007	\$5,122,029	\$308,390	\$6,555,824	\$6,243,599	\$379,214	\$7,398,640	\$7,548,703	\$462,589	\$8,329,962	\$14,843,556	\$944,494	\$12,958,246	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,185,369	\$307,322	\$6,863,146	\$4,818,348	\$374,616	\$7,773,256	\$5,496,415	\$452,922	\$8,782,884	\$8,475,253	\$890,613	\$13,848,860	\$3,052,712	\$309,278	\$6,489,774
2009	\$4,488,996	\$251,122	\$7,114,268	\$5,315,715	\$289,101	\$8,062,357	\$6,232,497	\$329,785	\$9,112,669	\$10,645,274	\$508,515	\$14,357,375	\$3,628,936	\$183,163	\$6,672,937
2010	\$4,743,899	\$269,340	\$7,383,608	\$5,697,824	\$318,943	\$8,381,300	\$6,772,070	\$373,950	\$9,486,618	\$12,144,496	\$638,716	\$14,996,091	\$3,925,050	\$217,736	\$6,890,673
2011	\$4,552,814	\$284,634	\$7,668,242	\$5,390,613	\$341,869	\$8,723,169	\$6,313,392	\$406,324	\$9,892,943	\$10,632,225	\$728,670	\$15,724,761	\$3,767,470	\$235,503	\$7,126,176
2012	\$4,659,584	\$273,169	\$7,941,411	\$5,599,187	\$323,437	\$9,046,606	\$6,653,949	\$378,804	\$10,271,746	\$11,853,815	\$637,933	\$16,362,695	\$4,108,173	\$226,048	\$7,352,224
2013	\$4,821,357	\$279,575	\$8,220,986	\$5,987,015	\$335,951	\$9,382,557	\$7,351,263	\$399,237	\$10,670,983	\$14,903,168	\$711,229	\$17,073,923	\$5,112,409	\$246,490	\$7,598,715
2014	\$4,671,047	\$289,281	\$8,510,267	\$5,809,139	\$359,221	\$9,741,778	\$7,142,971	\$441,076	\$11,112,059	\$14,549,474	\$894,190	\$17,968,114	\$5,463,490	\$306,745	\$7,905,459
2015	\$4,381,038	\$280,263	\$8,790,530	\$5,432,010	\$348,548	\$10,090,327	\$6,657,845	\$428,578	\$11,540,637	\$13,363,789	\$872,968	\$18,841,082	\$5,206,749	\$327,809	\$8,233,269
2016	\$4,440,288	\$262,862	\$9,053,392	\$5,577,279	\$325,921	\$10,416,247	\$6,923,528	\$399,471	\$11,940,108	\$14,591,455	\$801,827	\$19,642,909	\$5,479,704	\$312,405	\$8,545,674
2017	\$4,511,057	\$266,417	\$9,319,809	\$5,753,953	\$334,637	\$10,750,884	\$7,253,174	\$415,412	\$12,355,520	\$16,245,322	\$875,487	\$20,518,397	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,053,320	\$270,663	\$9,590,473	\$5,098,926	\$345,237	\$11,096,121	\$6,337,342	\$435,190	\$12,790,710	\$13,378,471	\$974,719	\$21,493,116	\$5,640,292	\$376,527	\$9,250,983
2019	\$4,348,182	\$243,199	\$9,833,672	\$5,545,941	\$305,936	\$11,402,057	\$6,986,502	\$380,241	\$13,170,951	\$15,514,468	\$802,708	\$22,295,824	\$6,971,244	\$338,417	\$9,589,400
2020	\$4,488,536	\$260,891	\$10,094,563	\$5,729,764	\$332,756	\$11,734,813	\$7,216,356	\$419,190	\$13,590,141	\$15,831,495	\$930,868	\$23,226,692	\$7,760,937	\$418,275	\$10,007,675
2021	\$4,710,486	\$269,312	\$10,363,875	\$6,161,762	\$343,786	\$12,078,599	\$7,950,873	\$432,981	\$14,023,122	\$19,185,048	\$949,890	\$24,176,582	\$9,392,182	\$465,656	\$10,473,331
2022	\$3,989,348	\$282,629	\$10,646,504	\$5,214,790	\$369,706	\$12,448,305	\$6,722,171	\$477,052	\$14,500,174	\$16,105,769	\$1,151,103	\$25,327,685	\$7,231,916	\$563,531	\$11,036,862

Table E109.3 - Flexible Distributions: US 4-Fund Equity Portfolio - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,061,699	\$30,000	\$30,000	\$1,046,521	\$30,000	\$30,000	\$1,031,103	\$30,000	\$30,000	\$967,287	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,145,924	\$31,851	\$61,851	\$1,136,233	\$31,396	\$61,396	\$1,125,786	\$30,933	\$60,933	\$1,076,851	\$29,019	\$59,019	\$1,118,922	\$30,272	\$60,272
1972	\$1,203,335	\$34,378	\$96,229	\$1,200,376	\$34,087	\$95,483	\$1,196,406	\$33,774	\$94,707	\$1,170,590	\$32,306	\$91,324	\$1,291,310	\$33,568	\$93,839
1973	\$1,094,071	\$36,100	\$132,329	\$1,057,069	\$36,011	\$131,494	\$1,019,916	\$35,892	\$130,599	\$871,665	\$35,118	\$126,442	\$1,068,869	\$38,739	\$132,579
1974	\$1,005,972	\$32,822	\$165,151	\$941,731	\$31,712	\$163,206	\$879,932	\$30,597	\$161,196	\$657,983	\$26,150	\$152,592	\$762,483	\$32,066	\$164,645
1975	\$1,224,627	\$30,179	\$195,330	\$1,184,460	\$28,252	\$191,458	\$1,142,822	\$26,398	\$187,594	\$966,543	\$19,739	\$172,331	\$1,014,831	\$22,874	\$187,519
1976	\$1,475,322	\$36,739	\$232,069	\$1,462,428	\$35,534	\$226,992	\$1,445,615	\$34,285	\$221,879	\$1,342,560	\$28,996	\$201,328	\$1,219,152	\$30,445	\$217,964
1977	\$1,507,072	\$44,260	\$276,329	\$1,502,303	\$43,873	\$270,865	\$1,493,298	\$43,368	\$265,247	\$1,417,163	\$40,277	\$241,604	\$1,097,677	\$36,575	\$254,539
1978	\$1,596,531	\$45,212	\$321,541	\$1,606,204	\$45,069	\$315,934	\$1,610,746	\$44,799	\$310,046	\$1,577,544	\$42,515	\$284,119	\$1,134,742	\$32,930	\$287,469
1979	\$1,792,108	\$47,896	\$369,437	\$1,837,612	\$48,186	\$364,120	\$1,877,861	\$48,322	\$358,369	\$1,979,393	\$47,326	\$331,446	\$1,303,493	\$34,042	\$321,511
1980	\$2,016,657	\$53,763	\$423,200	\$2,106,147	\$55,128	\$419,248	\$2,190,956	\$56,336	\$414,705	\$2,466,482	\$59,382	\$390,827	\$1,674,147	\$39,105	\$360,616
1981	\$2,140,865	\$60,500	\$483,700	\$2,228,451	\$63,184	\$482,432	\$2,310,223	\$65,729	\$480,433	\$2,562,127	\$73,994	\$464,822	\$1,544,207	\$50,224	\$410,840
1982	\$2,644,219	\$64,226	\$547,926	\$2,752,681	\$66,854	\$549,286	\$2,853,441	\$69,307	\$549,740	\$3,157,523	\$76,864	\$541,686	\$1,818,568	\$46,326	\$457,167
1983	\$3,050,275	\$79,327	\$627,252	\$3,246,468	\$82,580	\$631,866	\$3,440,149	\$85,603	\$635,343	\$4,151,194	\$94,726	\$636,411	\$2,161,157	\$54,557	\$511,724
1984	\$3,269,500	\$91,508	\$718,760	\$3,447,123	\$97,394	\$729,260	\$3,617,761	\$103,204	\$738,548	\$4,192,234	\$124,536	\$760,947	\$2,227,685	\$64,835	\$576,558
1985	\$3,938,403	\$98,085	\$816,845	\$4,191,773	\$103,414	\$832,674	\$4,440,411	\$108,533	\$847,080	\$5,333,429	\$125,767	\$886,714	\$2,856,016	\$66,831	\$643,389
1986	\$4,377,892	\$118,152	\$934,997	\$4,654,356	\$125,753	\$958,427	\$4,924,021	\$133,212	\$980,293	\$5,872,358	\$160,003	\$1,046,717	\$3,282,031	\$85,680	\$729,069
1987	\$4,399,119	\$131,377	\$1,066,334	\$4,654,099	\$139,631	\$1,098,058	\$4,893,909	\$147,721	\$1,128,013	\$5,621,740	\$176,171	\$1,222,888	\$3,350,095	\$98,461	\$827,530
1988	\$4,879,004	\$131,974	\$1,198,308	\$5,248,135	\$139,623	\$1,237,681	\$5,610,425	\$146,817	\$1,274,831	\$6,879,593	\$168,652	\$1,391,540	\$3,795,825	\$100,503	\$928,033
1989	\$5,535,552	\$146,370	\$1,344,678	\$5,999,777	\$157,444	\$1,395,125	\$6,462,061	\$168,313	\$1,443,143	\$8,153,880	\$206,388	\$1,597,928	\$4,841,427	\$113,875	\$1,041,908
1990	\$5,313,802	\$166,067	\$1,510,744	\$5,608,568	\$179,993	\$1,575,118	\$5,880,337	\$193,862	\$1,637,005	\$6,637,855	\$244,616	\$1,842,544	\$4,550,426	\$145,243	\$1,187,151
1991	\$6,407,258	\$159,414	\$1,670,158	\$6,892,064	\$168,257	\$1,743,375	\$7,362,467	\$176,410	\$1,813,415	\$8,934,928	\$199,136	\$2,041,680	\$5,758,629	\$136,513	\$1,323,664
1992	\$6,979,476	\$192,218	\$1,862,376	\$7,595,701	\$206,762	\$1,950,137	\$8,208,283	\$220,874	\$2,034,289	\$10,418,224	\$268,048	\$2,309,728	\$6,011,780	\$172,759	\$1,496,422
1993	\$7,624,259	\$209,384	\$2,071,760	\$8,344,760	\$227,871	\$2,178,008	\$9,068,919	\$246,248	\$2,280,538	\$11,770,263	\$312,547	\$2,622,274	\$6,418,783	\$180,353	\$1,676,776
1994	\$7,223,303	\$228,728	\$2,300,488	\$7,927,059	\$250,343	\$2,428,351	\$8,637,648	\$272,068	\$2,552,605	\$11,324,268	\$353,108	\$2,975,382	\$6,308,413	\$192,563	\$1,869,339
1995	\$8,593,522	\$216,699	\$2,517,187	\$9,571,134	\$237,812	\$2,666,163	\$10,583,530	\$259,129	\$2,811,735	\$14,704,788	\$339,728	\$3,315,110	\$8,418,598	\$189,252	\$2,058,592
1996	\$9,190,612	\$257,806	\$2,774,993	\$10,398,774	\$287,134	\$2,953,297	\$11,679,809	\$317,506	\$3,129,241	\$17,251,243	\$441,144	\$3,756,254	\$10,040,977	\$252,558	\$2,311,150
1997	\$10,296,605	\$275,718	\$3,050,711	\$11,877,361	\$311,963	\$3,265,260	\$13,598,225	\$350,394	\$3,479,635	\$21,642,983	\$517,537	\$4,273,791	\$12,989,241	\$301,229	\$2,612,379
1998	\$10,795,549	\$308,898	\$3,359,610	\$12,436,977	\$356,321	\$3,621,581	\$14,211,171	\$407,947	\$3,887,582	\$22,283,762	\$649,289	\$4,923,081	\$16,200,361	\$389,677	\$3,002,056
1999	\$11,177,459	\$323,866	\$3,683,476	\$13,067,043	\$373,109	\$3,994,690	\$15,148,785	\$426,335	\$4,313,917	\$25,124,836	\$668,513	\$5,591,594	\$19,020,891	\$486,011	\$3,488,067
2000	\$11,774,145	\$335,324	\$4,018,800	\$13,674,275	\$392,011	\$4,386,702	\$15,745,877	\$454,464	\$4,768,380	\$25,371,605	\$753,745	\$6,345,339	\$16,770,480	\$570,627	\$4,058,694
2001	\$12,325,416	\$353,224	\$4,372,024	\$14,298,467	\$410,228	\$4,796,930	\$16,437,927	\$472,376	\$5,240,757	\$26,181,104	\$761,148	\$7,106,487	\$14,333,858	\$503,114	\$4,561,804
2002	\$11,975,591	\$369,762	\$4,741,787	\$13,506,048	\$428,954	\$5,225,884	\$15,085,214	\$493,138	\$5,733,895	\$21,266,253	\$785,433	\$7,891,920	\$10,830,875	\$430,016	\$4,991,828
2003	\$13,735,491	\$359,268	\$5,101,054	\$16,004,286	\$405,181	\$5,631,065	\$18,462,131	\$452,556	\$6,186,451	\$29,522,725	\$637,988	\$8,529,908	\$13,520,066	\$324,926	\$5,316,750
2004	\$14,523,136	\$412,065	\$5,513,119	\$17,155,185	\$480,129	\$6,111,194	\$20,059,608	\$553,864	\$6,740,315	\$33,815,576	\$885,682	\$9,415,589	\$14,541,160	\$405,602	\$5,722,352
2005	\$14,668,263	\$435,694	\$5,948,813	\$17,420,601	\$514,656	\$6,625,849	\$22,477,219	\$601,788	\$7,342,103	\$35,196,930	\$1,014,467	\$10,430,057	\$14,797,868	\$436,235	\$6,158,587
2006	\$15,509,646	\$440,048	\$6,388,861	\$18,686,152	\$522,618	\$7,148,468	\$22,279,936	\$614,317	\$7,956,420	\$40,497,181	\$1,055,908	\$11,485,964	\$16,621,336	\$443,936	\$6,602,523
2007	\$15,746,925	\$465,289	\$6,854,150	\$18,746,566	\$560,585	\$7,709,052	\$22,081,815	\$668,398	\$8,624,818	\$48,151,080	\$1,214,915	\$12,700,880	\$17,008,442	\$498,640	\$7,101,163
2008	\$13,427,091	\$472,408	\$7,326,558	\$15,137,845	\$562,397	\$8,271,449	\$16,869,216	\$662,454	\$9,287,272	\$23,097,394	\$1,144,532	\$13,845,412	\$10,394,346	\$510,253	\$7,611,416
2009	\$14,795,162	\$402,813	\$7,729,371	\$17,135,606	\$454,135	\$8,725,584	\$19,600,671	\$506,076	\$9,793,349	\$29,550,466	\$692,922	\$14,538,334	\$12,750,716	\$311,830	\$7,923,247
2010	\$16,288,852	\$443,855	\$8,173,226	\$19,179,203	\$514,068	\$9,239,653	\$22,289,411	\$588,020	\$10,381,369	\$35,591,529	\$886,514	\$15,424,848	\$14,231,289	\$382,521	\$8,305,768
2011	\$16,412,141	\$488,666	\$8,661,891	\$19,129,512	\$575,376	\$9,815,029	\$21,997,658	\$668,682	\$11,050,051	\$33,519,233	\$1,067,746	\$16,492,594	\$14,095,899	\$426,939	\$8,732,707
2012	\$17,381,079	\$492,364	\$9,154,256	\$20,576,470	\$573,885	\$10,388,914	\$24,028,357	\$659,930	\$11,709,981	\$38,870,057	\$1,005,577	\$17,498,171	\$15,861,185	\$422,877	\$9,155,584
2013	\$18,874,045	\$521,432	\$9,675,688	\$23,184,618	\$617,294	\$11,006,208	\$28,087,114	\$720,851	\$12,430,832	\$52,524,602	\$1,166,102	\$18,664,273	\$20,368,375	\$475,836	\$9,631,419
2014	\$19,168,015	\$566,221	\$10,241,909	\$23,673,104	\$695,539	\$11,701,747	\$28,830,815	\$842,613	\$13,273,445	\$55,005,277	\$1,575,738	\$20,240,011	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,482,386	\$575,040	\$10,816,950	\$22,734,833	\$710,193	\$12,411,940	\$27,571,441	\$864,924	\$14,138,370	\$51,615,035	\$1,650,158	\$21,890,169	\$22,089,464	\$673,854	\$10,916,325
2016	\$19,635,146	\$554,472	\$11,371,421	\$24,560,687	\$682,045	\$13,093,985	\$30,280,622	\$827,143	\$14,965,513	\$60,389,911	\$1,548,451	\$23,438,620	\$23,989,405	\$662,684	\$11,579,009
2017	\$20,334,360	\$589,054	\$11,960,476	\$25,749,465	\$736,821	\$13,830,805	\$32,136,394	\$908,419	\$15,873,931	\$67,259,376	\$1,811,697	\$25,250,317	\$28,349,866	\$719,682	\$12,298,691
2018	\$18,978,002	\$610,031	\$12,570,506	\$23,737,148	\$772,484	\$14,603,289	\$29,252,518	\$964,092	\$16,838,023	\$58,015,711	\$2,017,781	\$27,268,099	\$26,293,701	\$850,496	\$13,149,187
2019	\$21,075,576	\$569,340	\$13,139,847	\$26,746,446	\$712,114	\$15,315,404	\$33,431,071	\$877,576	\$17,715,599	\$69,908,379	\$1,740,471	\$29,008,570	\$33,535,465	\$788,811	\$13,937,998
2020	\$22,411,828	\$632,267	\$13,772,114	\$28,450,690	\$802,393	\$16,117,797	\$35,531,787	\$1,002,932	\$18,718,531	\$73,192,580	\$2,097,251	\$31,105,821	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$24,503,561	\$672,355	\$14,444,469	\$31,949,315	\$853,521	\$16,971,318	\$40,974,506	\$1,065,954	\$19,784,485	\$93,671,449	\$2,195,777	\$33,301,599	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$21,459,766	\$735,107	\$15,179,575	\$27,973,137	\$958,479	\$17,929,797	\$35,853,286	\$1,229,235	\$21,013,720	\$81,488,016	\$2,810,143	\$36,111,742	\$38,227,777	\$1,443,343	\$17,543,180

Table E109.4 - Flexible Distributions: US 4-Fund Equity Portfolio - Conservative (4%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,050,754	\$40,000	\$40,000	\$1,035,732	\$40,000	\$40,000	\$1,020,473	\$40,000	\$40,000	\$957,315	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,122,419	\$42,030	\$82,030	\$1,112,926	\$41,429	\$81,429	\$1,102,693	\$40,819	\$80,819	\$1,054,762	\$38,293	\$78,293	\$1,095,970	\$39,946	\$79,946
1972	\$1,166,501	\$44,897	\$126,927	\$1,163,633	\$44,517	\$125,946	\$1,159,784	\$44,108	\$124,927	\$1,134,758	\$42,190	\$120,483	\$1,251,783	\$43,839	\$123,785
1973	\$1,049,648	\$46,660	\$173,587	\$1,014,148	\$46,545	\$172,492	\$978,504	\$46,391	\$171,318	\$836,273	\$45,390	\$165,873	\$1,025,469	\$50,071	\$173,856
1974	\$955,176	\$41,986	\$215,573	\$894,179	\$40,566	\$213,058	\$835,500	\$39,140	\$210,458	\$624,758	\$33,451	\$199,324	\$723,982	\$41,019	\$214,875
1975	\$1,150,803	\$38,207	\$253,780	\$1,113,057	\$35,767	\$248,825	\$1,073,929	\$33,420	\$243,878	\$908,276	\$24,990	\$224,315	\$953,654	\$28,959	\$243,834
1976	\$1,372,092	\$46,032	\$299,812	\$1,360,100	\$44,522	\$293,347	\$1,344,464	\$42,957	\$286,835	\$1,248,620	\$36,331	\$260,646	\$1,133,847	\$38,146	\$281,980
1977	\$1,387,171	\$54,884	\$354,696	\$1,382,782	\$54,404	\$347,751	\$1,374,493	\$53,779	\$340,614	\$1,304,415	\$49,945	\$310,590	\$1,010,347	\$45,354	\$327,334
1978	\$1,454,363	\$55,487	\$410,183	\$1,463,174	\$55,311	\$403,062	\$1,467,312	\$54,980	\$395,594	\$1,437,067	\$52,177	\$362,767	\$1,033,696	\$40,414	\$367,748
1979	\$1,615,694	\$58,175	\$468,357	\$1,656,718	\$58,527	\$461,589	\$1,693,006	\$58,692	\$454,286	\$1,784,543	\$57,483	\$420,250	\$1,175,178	\$41,348	\$409,096
1980	\$1,799,395	\$64,628	\$532,985	\$1,879,244	\$66,269	\$527,858	\$1,954,916	\$67,720	\$522,006	\$2,200,759	\$71,382	\$491,631	\$1,493,785	\$47,007	\$456,103
1981	\$1,890,528	\$71,976	\$604,961	\$1,967,873	\$75,170	\$603,028	\$2,040,083	\$78,197	\$600,203	\$2,262,531	\$88,030	\$579,662	\$1,363,639	\$59,751	\$515,854
1982	\$2,310,952	\$75,621	\$680,582	\$2,405,744	\$78,715	\$681,743	\$2,493,804	\$81,603	\$681,806	\$2,759,561	\$90,501	\$670,163	\$1,589,363	\$54,546	\$570,400
1983	\$2,638,348	\$92,438	\$773,020	\$2,808,045	\$96,230	\$777,972	\$2,975,571	\$99,752	\$781,558	\$3,590,592	\$110,382	\$780,546	\$1,869,302	\$63,575	\$633,974
1984	\$2,798,813	\$105,534	\$878,554	\$2,950,864	\$112,322	\$890,294	\$3,096,937	\$119,023	\$900,581	\$3,588,707	\$143,624	\$924,169	\$1,906,980	\$74,772	\$708,747
1985	\$3,336,661	\$111,953	\$990,506	\$3,551,319	\$118,035	\$1,008,329	\$3,761,969	\$123,877	\$1,024,459	\$4,518,544	\$143,548	\$1,067,717	\$2,419,650	\$76,279	\$785,026
1986	\$3,670,764	\$133,466	\$1,123,973	\$3,902,574	\$142,053	\$1,150,382	\$4,128,682	\$150,479	\$1,174,937	\$4,923,841	\$180,742	\$1,248,459	\$2,751,909	\$96,786	\$881,812
1987	\$3,650,536	\$146,831	\$1,270,803	\$3,862,127	\$156,103	\$1,306,485	\$4,061,130	\$165,147	\$1,340,085	\$4,665,109	\$196,954	\$1,445,413	\$2,780,021	\$110,076	\$991,888
1988	\$4,007,022	\$146,021	\$1,416,825	\$4,310,181	\$154,485	\$1,460,970	\$4,067,722	\$162,445	\$1,502,530	\$5,650,062	\$186,604	\$1,632,017	\$3,117,430	\$111,201	\$1,103,089
1989	\$4,499,361	\$160,281	\$1,577,106	\$4,876,690	\$172,407	\$1,633,377	\$5,252,439	\$184,309	\$1,686,839	\$6,627,569	\$226,002	\$1,858,020	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,274,593	\$179,974	\$1,757,080	\$4,511,713	\$195,068	\$1,828,444	\$4,730,333	\$210,098	\$1,896,936	\$5,339,704	\$265,103	\$2,123,122	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,101,069	\$170,984	\$1,928,064	\$5,487,042	\$180,469	\$2,008,913	\$5,861,548	\$189,213	\$2,086,150	\$7,113,446	\$213,588	\$2,336,711	\$4,584,670	\$146,420	\$1,531,613
1992	\$5,499,349	\$204,043	\$2,132,106	\$5,984,892	\$219,482	\$2,228,395	\$6,467,565	\$234,462	\$2,320,612	\$8,208,847	\$284,538	\$2,621,248	\$4,736,871	\$183,387	\$1,715,000
1993	\$5,945,462	\$219,974	\$2,352,080	\$6,507,315	\$239,396	\$2,467,790	\$7,072,020	\$258,703	\$2,579,314	\$9,178,552	\$328,354	\$2,949,602	\$5,005,421	\$189,475	\$1,904,475
1994	\$5,574,723	\$237,818	\$2,589,899	\$6,117,861	\$260,293	\$2,728,083	\$6,666,271	\$282,881	\$2,862,195	\$8,739,722	\$367,142	\$3,316,744	\$4,868,639	\$200,217	\$2,104,692
1995	\$6,563,843	\$222,989	\$2,812,888	\$7,310,555	\$244,714	\$2,972,797	\$8,083,836	\$266,651	\$3,128,846	\$11,231,707	\$349,589	\$3,666,333	\$6,430,233	\$194,746	\$2,299,437
1996	\$6,947,538	\$262,554	\$3,075,442	\$7,860,833	\$292,422	\$3,265,220	\$8,829,217	\$323,353	\$3,452,199	\$13,040,879	\$449,268	\$4,115,602	\$7,590,361	\$257,209	\$2,556,647
1997	\$7,703,357	\$277,902	\$3,353,343	\$8,885,992	\$314,433	\$3,579,653	\$10,173,449	\$353,169	\$3,805,368	\$16,192,096	\$521,635	\$4,637,237	\$9,717,840	\$303,614	\$2,860,261
1998	\$7,993,375	\$308,134	\$3,661,477	\$9,208,742	\$355,440	\$3,935,093	\$10,522,413	\$406,938	\$4,212,306	\$16,499,622	\$647,684	\$5,284,921	\$11,995,274	\$388,714	\$3,248,975
1999	\$8,190,832	\$319,735	\$3,981,212	\$9,575,518	\$368,350	\$4,303,442	\$11,101,017	\$420,897	\$4,633,202	\$18,411,459	\$659,985	\$5,944,905	\$13,938,493	\$479,811	\$3,728,786
2000	\$8,539,134	\$327,633	\$4,308,846	\$9,917,193	\$383,021	\$4,686,463	\$11,419,611	\$444,041	\$5,077,243	\$18,400,617	\$736,458	\$6,681,364	\$12,162,699	\$557,540	\$4,286,325
2001	\$8,846,787	\$341,565	\$4,650,411	\$10,262,979	\$396,688	\$5,083,151	\$11,798,615	\$456,784	\$5,534,028	\$18,791,953	\$736,025	\$7,417,388	\$10,288,382	\$486,508	\$4,772,833
2002	\$8,507,078	\$353,871	\$5,004,283	\$9,594,266	\$410,519	\$5,493,670	\$10,716,055	\$471,945	\$6,005,972	\$15,106,868	\$751,678	\$8,169,067	\$7,693,908	\$411,535	\$5,184,369
2003	\$9,656,665	\$340,283	\$5,344,566	\$11,251,729	\$383,771	\$5,877,440	\$12,979,704	\$428,642	\$6,434,614	\$20,755,796	\$604,275	\$8,773,341	\$9,505,211	\$307,756	\$5,492,125
2004	\$10,105,153	\$386,267	\$5,730,832	\$11,936,524	\$450,069	\$6,327,510	\$13,957,412	\$519,188	\$6,953,803	\$23,528,771	\$830,232	\$9,603,573	\$10,117,693	\$380,208	\$5,872,334
2005	\$10,100,913	\$404,206	\$6,135,038	\$11,996,238	\$477,461	\$6,804,971	\$14,101,098	\$558,296	\$7,512,099	\$24,237,440	\$941,151	\$10,544,724	\$10,190,162	\$404,708	\$6,277,041
2006	\$10,570,203	\$404,037	\$6,539,075	\$12,735,070	\$479,850	\$7,284,820	\$15,184,322	\$564,044	\$8,076,143	\$27,599,820	\$969,498	\$11,514,222	\$11,327,847	\$407,606	\$6,684,648
2007	\$10,621,277	\$422,808	\$6,961,883	\$12,644,529	\$509,403	\$7,794,223	\$15,844,150	\$607,373	\$8,683,516	\$25,732,844	\$1,103,993	\$12,618,214	\$11,472,168	\$453,114	\$7,137,762
2008	\$8,963,185	\$424,851	\$7,386,734	\$10,105,190	\$505,781	\$8,300,004	\$11,260,958	\$595,766	\$9,279,282	\$15,418,546	\$1,029,314	\$13,647,528	\$6,938,692	\$458,887	\$7,596,648
2009	\$9,774,615	\$358,527	\$7,745,261	\$11,320,860	\$404,208	\$8,704,212	\$12,949,437	\$450,438	\$9,729,720	\$19,522,898	\$616,742	\$14,264,270	\$8,423,926	\$277,548	\$7,874,196
2010	\$10,650,499	\$390,985	\$8,136,246	\$12,540,360	\$452,834	\$9,157,046	\$14,573,976	\$517,977	\$10,247,698	\$23,271,592	\$780,916	\$15,045,186	\$9,305,157	\$336,957	\$8,211,153
2011	\$10,620,481	\$426,020	\$8,562,266	\$12,378,922	\$501,614	\$9,658,661	\$14,234,932	\$582,959	\$10,830,657	\$21,690,673	\$930,864	\$15,976,050	\$9,121,615	\$372,206	\$8,583,359
2012	\$11,131,538	\$424,819	\$8,987,085	\$13,177,995	\$495,157	\$10,153,817	\$15,388,721	\$569,397	\$11,400,054	\$24,893,939	\$867,627	\$16,843,677	\$10,158,137	\$364,865	\$8,948,224
2013	\$11,963,078	\$445,262	\$9,432,347	\$14,695,281	\$527,120	\$10,680,937	\$17,802,667	\$615,549	\$12,015,603	\$33,292,064	\$995,758	\$17,839,434	\$12,910,240	\$406,325	\$9,354,549
2014	\$12,024,156	\$478,523	\$9,910,870	\$14,850,212	\$587,811	\$11,268,748	\$18,085,660	\$712,107	\$12,727,709	\$34,504,982	\$1,331,683	\$19,171,117	\$14,090,363	\$516,410	\$9,870,959
2015	\$11,474,532	\$480,966	\$10,391,836	\$14,114,605	\$594,008	\$11,862,757	\$17,117,345	\$723,426	\$13,451,136	\$32,044,476	\$1,380,199	\$20,551,316	\$13,713,936	\$563,615	\$10,434,574
2016	\$12,064,535	\$458,981	\$10,850,817	\$15,090,963	\$564,584	\$12,427,341	\$18,605,495	\$684,694	\$14,135,830	\$37,105,717	\$1,281,779	\$21,833,095	\$14,739,947	\$548,557	\$10,983,131
2017	\$12,365,351	\$482,581	\$11,333,399	\$15,658,283	\$603,639	\$13,030,980	\$19,542,183	\$744,220	\$14,880,049	\$40,900,515	\$1,484,229	\$23,317,324	\$17,239,591	\$589,598	\$11,572,729
2018	\$11,421,573	\$494,614	\$11,828,013	\$14,285,780	\$626,331	\$13,657,311	\$17,605,108	\$781,687	\$15,661,737	\$34,915,725	\$1,636,021	\$24,953,344	\$15,824,396	\$689,584	\$12,262,313
2019	\$12,553,199	\$456,863	\$12,284,876	\$15,930,926	\$571,431	\$14,228,742	\$19,912,475	\$704,204	\$16,365,941	\$41,639,372	\$1,396,629	\$26,349,973	\$19,974,654	\$632,976	\$12,895,288
2020	\$13,211,488	\$502,128	\$12,787,004	\$16,771,320	\$637,237	\$14,865,979	\$20,945,536	\$796,499	\$17,162,440	\$43,146,095	\$1,665,575	\$28,015,548	\$22,710,491	\$798,986	\$13,694,275
2021	\$14,295,625	\$528,460	\$13,315,463	\$18,639,553	\$670,853	\$15,536,832	\$23,904,940	\$837,821	\$18,000,261	\$54,648,869	\$1,725,844	\$29,741,392	\$28,068,695	\$908,420	\$14,602,694
2022	\$12,390,773	\$571,825	\$13,887,288	\$16,151,565	\$745,582	\$16,282,414	\$20,701,528	\$956,198	\$18,956,459	\$47,050,818	\$2,185,955	\$31,927,347	\$22,072,549	\$1,122,748	\$15,725,442

**Table E109.5 - Flexible Distributions: US 4-Fund Equity Portfolio - Moderate (5%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,039,808	\$50,000	\$50,000	\$1,024,943	\$50,000	\$50,000	\$1,009,843	\$50,000	\$50,000	\$947,343	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,099,157	\$51,990	\$101,990	\$1,089,861	\$51,247	\$101,247	\$1,079,840	\$50,492	\$100,492	\$1,032,902	\$47,367	\$97,367	\$1,073,257	\$49,412	\$99,412
1972	\$1,130,426	\$54,958	\$156,948	\$1,127,647	\$54,493	\$155,740	\$1,123,917	\$53,992	\$154,484	\$1,099,665	\$51,645	\$149,012	\$1,213,071	\$53,663	\$153,075
1973	\$1,006,591	\$56,521	\$213,470	\$972,547	\$56,382	\$212,123	\$938,365	\$56,196	\$210,680	\$801,969	\$54,983	\$203,996	\$983,404	\$60,654	\$213,729
1974	\$906,453	\$50,330	\$263,799	\$848,568	\$48,627	\$260,750	\$792,882	\$46,918	\$257,598	\$592,890	\$40,098	\$244,094	\$687,052	\$49,170	\$262,899
1975	\$1,080,725	\$45,323	\$309,122	\$1,045,277	\$42,428	\$303,178	\$1,008,532	\$39,644	\$297,242	\$852,967	\$29,644	\$273,738	\$895,581	\$34,353	\$297,252
1976	\$1,275,116	\$54,036	\$363,158	\$1,263,972	\$52,264	\$355,442	\$1,249,441	\$50,427	\$347,669	\$1,160,371	\$42,648	\$316,387	\$1,053,710	\$44,779	\$342,031
1977	\$1,275,701	\$63,756	\$426,914	\$1,271,665	\$63,199	\$418,641	\$1,264,042	\$62,472	\$410,141	\$1,199,595	\$58,019	\$374,405	\$929,158	\$52,685	\$394,716
1978	\$1,323,562	\$63,785	\$490,699	\$1,331,581	\$63,583	\$482,224	\$1,335,346	\$63,202	\$473,343	\$1,307,821	\$59,980	\$434,385	\$940,728	\$46,458	\$441,174
1979	\$1,455,067	\$66,178	\$556,877	\$1,492,012	\$66,579	\$548,803	\$1,524,692	\$66,767	\$540,110	\$1,607,129	\$65,391	\$499,776	\$1,058,345	\$47,036	\$488,210
1980	\$1,603,624	\$72,753	\$629,630	\$1,674,786	\$74,601	\$623,404	\$1,742,225	\$76,235	\$616,345	\$1,961,320	\$80,356	\$580,133	\$1,331,264	\$52,917	\$541,128
1981	\$1,667,292	\$80,181	\$709,812	\$1,735,504	\$83,739	\$707,143	\$1,799,187	\$87,111	\$703,456	\$1,995,368	\$98,066	\$678,199	\$1,202,619	\$66,563	\$607,691
1982	\$2,016,841	\$83,365	\$793,176	\$2,099,569	\$86,775	\$793,918	\$2,176,422	\$89,959	\$793,416	\$2,408,357	\$99,768	\$777,967	\$1,387,088	\$60,131	\$667,822
1983	\$2,278,585	\$100,842	\$894,018	\$2,425,143	\$104,978	\$898,897	\$2,569,825	\$108,821	\$902,237	\$3,100,982	\$120,418	\$898,385	\$1,614,405	\$69,354	\$737,176
1984	\$2,391,990	\$113,929	\$1,007,947	\$2,521,941	\$121,257	\$1,020,154	\$2,646,780	\$128,491	\$1,030,728	\$3,067,069	\$155,049	\$1,053,434	\$1,629,791	\$80,720	\$817,896
1985	\$2,821,955	\$119,600	\$1,127,547	\$3,003,500	\$126,097	\$1,146,251	\$3,181,655	\$132,339	\$1,163,067	\$3,821,523	\$153,353	\$1,206,787	\$2,046,400	\$81,490	\$899,386
1986	\$3,072,181	\$141,098	\$1,268,645	\$3,266,190	\$150,175	\$1,296,426	\$3,455,427	\$159,083	\$1,322,150	\$4,120,921	\$191,076	\$1,397,864	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,023,426	\$153,609	\$1,422,254	\$3,198,669	\$163,309	\$1,459,735	\$3,363,486	\$172,771	\$1,494,921	\$3,863,710	\$206,046	\$1,603,910	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,284,103	\$151,171	\$1,573,425	\$3,532,568	\$159,933	\$1,619,669	\$3,776,429	\$168,174	\$1,662,095	\$4,630,718	\$193,185	\$1,797,095	\$2,555,005	\$115,123	\$1,231,987
1989	\$3,649,206	\$164,205	\$1,737,630	\$3,955,237	\$176,628	\$1,796,297	\$4,259,989	\$188,821	\$1,851,917	\$5,375,288	\$231,536	\$2,028,631	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,430,794	\$182,460	\$1,920,090	\$3,621,106	\$197,762	\$1,994,059	\$3,796,571	\$212,999	\$2,064,916	\$4,285,653	\$268,764	\$2,297,395	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,051,477	\$171,540	\$2,091,630	\$4,358,033	\$181,055	\$2,175,114	\$4,655,481	\$189,829	\$2,254,745	\$5,649,789	\$214,283	\$2,511,678	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,322,310	\$202,574	\$2,294,204	\$4,703,931	\$217,902	\$2,393,016	\$5,003,296	\$232,774	\$2,487,519	\$6,451,887	\$282,489	\$2,794,167	\$3,723,027	\$182,067	\$1,848,281
1993	\$4,624,264	\$216,115	\$2,510,319	\$5,061,261	\$235,197	\$2,628,212	\$5,500,478	\$254,165	\$2,741,684	\$7,138,896	\$322,594	\$3,116,762	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,290,744	\$231,213	\$2,741,533	\$4,708,785	\$253,063	\$2,881,276	\$5,130,885	\$275,024	\$3,016,707	\$6,726,775	\$356,945	\$3,473,707	\$3,747,286	\$194,656	\$2,229,088
1995	\$4,999,422	\$214,537	\$2,956,070	\$5,568,164	\$235,439	\$3,116,715	\$6,157,142	\$256,544	\$3,273,252	\$8,554,752	\$336,339	\$3,810,045	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,236,547	\$249,971	\$3,206,041	\$5,924,922	\$278,408	\$3,395,123	\$6,654,819	\$307,857	\$3,581,109	\$9,829,262	\$427,738	\$4,237,783	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,745,746	\$261,827	\$3,467,868	\$6,627,845	\$296,246	\$3,691,369	\$7,588,127	\$332,741	\$3,913,850	\$12,077,290	\$491,463	\$4,729,246	\$7,248,300	\$286,053	\$2,947,388
1998	\$5,899,959	\$287,287	\$3,755,156	\$6,797,029	\$331,392	\$4,022,761	\$7,766,657	\$379,406	\$4,293,256	\$12,178,471	\$603,865	\$5,333,111	\$8,853,785	\$362,415	\$3,309,803
1999	\$5,982,727	\$294,998	\$4,050,154	\$6,994,126	\$339,851	\$4,362,613	\$8,108,377	\$388,333	\$4,681,589	\$13,448,051	\$608,924	\$5,942,034	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,172,163	\$299,136	\$4,349,290	\$7,168,236	\$349,706	\$4,712,319	\$8,254,198	\$405,419	\$5,087,008	\$13,300,132	\$672,403	\$6,614,437	\$8,791,308	\$509,046	\$4,261,539
2001	\$6,327,927	\$308,608	\$4,657,898	\$7,340,901	\$358,412	\$5,070,731	\$8,439,310	\$412,710	\$5,499,718	\$13,441,503	\$665,007	\$7,279,443	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,021,555	\$316,396	\$4,974,294	\$6,791,099	\$367,045	\$5,437,776	\$7,585,133	\$421,965	\$5,921,683	\$10,693,078	\$672,075	\$7,951,518	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,764,066	\$301,078	\$5,275,372	\$7,881,338	\$339,555	\$5,777,331	\$9,091,707	\$379,257	\$6,300,940	\$14,538,515	\$534,654	\$8,486,172	\$6,657,979	\$272,299	\$5,341,356
2004	\$7,004,480	\$338,203	\$5,613,575	\$8,273,912	\$394,067	\$6,171,398	\$9,674,709	\$454,585	\$6,755,525	\$16,309,185	\$726,926	\$9,213,098	\$7,013,173	\$332,899	\$5,674,255
2005	\$6,928,609	\$350,224	\$5,963,800	\$8,228,686	\$413,696	\$6,585,093	\$9,672,491	\$483,735	\$7,239,261	\$16,625,401	\$815,459	\$10,028,557	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,174,987	\$346,430	\$6,310,230	\$8,644,484	\$411,434	\$6,996,528	\$10,307,021	\$483,625	\$7,722,885	\$18,734,583	\$831,270	\$10,859,827	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,134,555	\$358,749	\$6,668,979	\$8,493,620	\$432,224	\$7,428,752	\$10,004,741	\$515,351	\$8,238,236	\$17,285,340	\$936,729	\$11,796,557	\$7,606,118	\$384,464	\$6,758,869
2008	\$5,958,060	\$356,728	\$7,025,707	\$6,717,181	\$424,681	\$7,853,433	\$7,485,449	\$500,237	\$8,738,473	\$10,249,105	\$864,267	\$12,660,824	\$4,612,327	\$385,306	\$7,144,174
2009	\$6,429,757	\$297,903	\$7,323,610	\$7,446,879	\$335,859	\$8,189,292	\$8,518,160	\$374,272	\$9,112,746	\$12,842,193	\$512,455	\$13,173,279	\$5,541,271	\$230,616	\$7,374,791
2010	\$6,932,936	\$321,488	\$7,645,098	\$8,163,140	\$372,344	\$8,561,636	\$9,486,922	\$425,908	\$9,538,654	\$15,148,630	\$642,110	\$13,815,388	\$6,057,187	\$277,064	\$7,651,854
2011	\$6,841,382	\$346,647	\$7,991,745	\$7,974,115	\$408,157	\$8,969,793	\$9,169,698	\$474,346	\$10,013,000	\$13,972,453	\$757,432	\$14,572,820	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,095,895	\$342,069	\$8,333,814	\$8,400,426	\$398,706	\$9,368,499	\$9,809,673	\$458,485	\$10,471,485	\$15,868,856	\$698,623	\$15,271,443	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,546,530	\$354,795	\$8,688,609	\$9,270,054	\$420,021	\$9,788,520	\$11,230,250	\$490,484	\$10,961,968	\$21,001,248	\$793,443	\$16,064,885	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,506,048	\$377,327	\$9,065,935	\$9,270,206	\$463,503	\$10,252,023	\$11,289,927	\$561,513	\$11,523,481	\$21,539,646	\$1,050,062	\$17,114,948	\$8,795,873	\$407,201	\$8,979,477
2015	\$7,088,333	\$375,302	\$9,441,237	\$8,719,224	\$463,510	\$10,715,533	\$10,574,152	\$564,496	\$12,087,977	\$19,795,309	\$1,076,982	\$18,191,930	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,375,171	\$354,417	\$9,795,654	\$9,225,257	\$435,961	\$11,151,494	\$11,373,725	\$528,708	\$12,616,685	\$22,683,096	\$989,765	\$19,181,696	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,480,323	\$368,759	\$10,164,413	\$9,472,356	\$461,263	\$11,612,757	\$11,821,891	\$568,686	\$13,185,371	\$24,742,447	\$1,134,155	\$20,315,850	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,837,418	\$374,016	\$10,538,429	\$8,552,050	\$473,618	\$12,086,375	\$10,539,134	\$591,095	\$13,776,466	\$20,901,974	\$1,237,122	\$21,552,973	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,436,576	\$341,871	\$10,880,300	\$9,437,558	\$427,602	\$12,513,977	\$11,796,247	\$526,957	\$14,303,422	\$24,667,366	\$1,045,099	\$22,598,071	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,745,023	\$371,829	\$11,252,128	\$9,831,918	\$471,878	\$12,985,855	\$12,278,985	\$589,812	\$14,893,235	\$25,293,707	\$1,233,368	\$23,831,440	\$13,313,662	\$591,654	\$11,880,149
2021	\$8,293,283	\$387,251	\$11,639,380	\$10,813,315	\$491,596	\$13,477,451	\$13,867,910	\$613,949	\$15,507,184	\$31,703,305	\$1,264,685	\$25,096,125	\$16,283,418	\$665,683	\$12,545,832
2022	\$7,113,349	\$314,664	\$12,054,044	\$9,272,361	\$540,666	\$14,018,117	\$11,884,424	\$693,396	\$16,200,580	\$27,011,140	\$1,585,165	\$26,681,290	\$12,671,505	\$814,171	\$13,360,003

**Table E109.6 - Flexible Distributions: US 4-Fund Equity Portfolio - Aggressive (6%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,028,863	\$60,000	\$60,000	\$1,014,154	\$60,000	\$60,000	\$999,213	\$60,000	\$60,000	\$937,371	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,076,139	\$61,732	\$121,732	\$1,067,037	\$60,849	\$120,849	\$1,057,226	\$59,953	\$119,953	\$1,011,272	\$56,242	\$116,242	\$1,050,781	\$58,671	\$118,671
1972	\$1,095,103	\$64,568	\$186,300	\$1,092,410	\$64,022	\$184,871	\$1,088,797	\$63,434	\$183,386	\$1,065,303	\$60,676	\$176,919	\$1,175,165	\$63,047	\$181,718
1973	\$964,873	\$65,706	\$252,006	\$932,240	\$65,545	\$250,416	\$899,475	\$65,328	\$248,714	\$768,731	\$63,918	\$240,837	\$942,647	\$70,510	\$252,227
1974	\$859,739	\$57,892	\$309,899	\$804,837	\$55,934	\$306,350	\$752,021	\$53,968	\$302,683	\$562,335	\$46,124	\$286,961	\$651,645	\$56,559	\$308,786
1975	\$1,014,240	\$51,584	\$361,483	\$980,973	\$48,290	\$354,641	\$946,488	\$45,121	\$347,804	\$800,493	\$33,740	\$320,701	\$840,486	\$39,099	\$347,885
1976	\$1,184,076	\$60,854	\$422,337	\$1,173,727	\$58,858	\$413,499	\$1,160,234	\$56,789	\$404,593	\$1,077,523	\$48,030	\$368,730	\$978,477	\$50,429	\$398,314
1977	\$1,172,149	\$71,045	\$493,382	\$1,168,440	\$70,424	\$483,923	\$1,161,436	\$69,614	\$474,207	\$1,102,221	\$64,651	\$433,382	\$853,736	\$58,709	\$457,023
1978	\$1,203,324	\$70,329	\$563,711	\$1,210,614	\$70,106	\$554,029	\$1,214,037	\$69,686	\$543,893	\$1,189,013	\$66,133	\$499,515	\$855,268	\$51,224	\$508,247
1979	\$1,308,957	\$72,199	\$635,910	\$1,342,193	\$72,637	\$626,666	\$1,371,591	\$72,842	\$616,736	\$1,445,750	\$71,341	\$570,856	\$952,072	\$51,316	\$559,563
1980	\$1,427,412	\$78,537	\$714,448	\$1,490,754	\$80,532	\$707,198	\$1,550,783	\$82,295	\$699,031	\$1,745,803	\$86,745	\$657,601	\$1,184,979	\$57,124	\$616,687
1981	\$1,468,462	\$85,645	\$800,092	\$1,528,539	\$89,445	\$796,643	\$1,584,628	\$93,047	\$792,078	\$1,757,414	\$104,748	\$762,349	\$1,059,202	\$71,099	\$687,786
1982	\$1,757,628	\$88,108	\$888,200	\$1,829,723	\$91,712	\$888,355	\$1,896,699	\$95,078	\$887,156	\$2,098,824	\$105,445	\$867,794	\$1,208,813	\$63,552	\$751,338
1983	\$1,964,829	\$105,458	\$993,658	\$2,091,206	\$109,783	\$998,139	\$2,215,965	\$113,802	\$1,000,958	\$2,673,983	\$125,929	\$993,723	\$1,392,105	\$72,529	\$823,867
1984	\$2,040,907	\$117,890	\$1,111,548	\$2,151,783	\$125,472	\$1,123,611	\$2,258,300	\$132,958	\$1,133,916	\$2,616,901	\$160,439	\$1,154,162	\$1,390,579	\$83,526	\$907,393
1985	\$2,382,418	\$122,454	\$1,234,002	\$2,535,687	\$129,107	\$1,252,718	\$2,686,093	\$135,498	\$1,269,414	\$3,226,298	\$157,014	\$1,311,176	\$1,727,661	\$83,435	\$990,828
1986	\$2,566,369	\$142,945	\$1,376,947	\$2,728,435	\$152,141	\$1,404,859	\$2,886,516	\$161,166	\$1,430,579	\$3,442,441	\$193,578	\$1,504,754	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,499,055	\$153,982	\$1,530,929	\$2,643,904	\$163,706	\$1,568,565	\$2,780,136	\$173,191	\$1,603,770	\$3,193,603	\$206,546	\$1,711,301	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,685,947	\$149,943	\$1,680,872	\$2,889,158	\$158,634	\$1,727,199	\$3,088,603	\$166,808	\$1,770,578	\$3,187,294	\$191,616	\$1,902,917	\$2,089,645	\$114,187	\$1,324,113
1989	\$2,953,135	\$161,157	\$1,842,029	\$3,200,792	\$173,349	\$1,900,549	\$3,447,414	\$185,316	\$1,955,894	\$4,349,974	\$227,238	\$2,130,154	\$2,582,830	\$125,379	\$1,449,492
1990	\$2,747,159	\$177,188	\$2,019,217	\$2,899,549	\$192,048	\$2,092,597	\$3,040,050	\$206,845	\$2,162,739	\$3,431,676	\$260,998	\$2,391,153	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,210,013	\$164,830	\$2,184,047	\$3,452,900	\$173,973	\$2,266,569	\$3,688,570	\$182,403	\$2,345,142	\$4,476,367	\$205,901	\$2,597,053	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,388,548	\$192,601	\$2,376,648	\$3,687,726	\$207,174	\$2,473,743	\$3,985,135	\$221,314	\$2,566,456	\$5,058,066	\$268,582	\$2,865,635	\$2,918,730	\$173,103	\$1,918,715
1993	\$3,587,109	\$203,313	\$2,579,961	\$3,926,094	\$221,264	\$2,695,007	\$4,266,801	\$239,108	\$2,805,565	\$5,537,746	\$303,484	\$3,169,119	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,293,357	\$215,227	\$2,795,187	\$3,614,224	\$235,566	\$2,930,573	\$3,938,207	\$256,008	\$3,061,573	\$5,163,131	\$332,265	\$3,501,384	\$2,876,227	\$181,197	\$2,275,036
1995	\$3,796,910	\$197,601	\$2,992,789	\$4,228,852	\$216,853	\$3,147,426	\$4,676,163	\$236,292	\$3,297,865	\$6,497,075	\$309,788	\$3,811,172	\$3,719,623	\$172,574	\$2,447,609
1996	\$3,935,135	\$227,815	\$3,220,603	\$4,452,433	\$253,731	\$3,401,157	\$5,000,932	\$280,570	\$3,578,435	\$7,386,447	\$389,825	\$4,200,996	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,272,336	\$236,108	\$3,456,711	\$4,928,234	\$267,146	\$3,668,303	\$5,642,266	\$300,056	\$3,878,491	\$8,980,251	\$443,187	\$4,644,183	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,340,824	\$256,340	\$3,713,051	\$5,000,832	\$295,694	\$3,963,997	\$5,714,225	\$338,536	\$4,217,027	\$8,960,164	\$538,815	\$5,182,998	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,355,386	\$260,449	\$3,973,501	\$5,091,678	\$300,050	\$4,264,047	\$5,902,845	\$342,854	\$4,559,880	\$9,790,093	\$537,610	\$5,720,608	\$7,411,642	\$390,844	\$3,642,960
2000	\$4,445,996	\$261,323	\$4,234,824	\$5,163,498	\$305,501	\$4,569,548	\$5,945,749	\$354,171	\$4,914,051	\$9,580,488	\$587,406	\$6,308,014	\$6,332,646	\$444,699	\$4,087,658
2001	\$4,510,217	\$266,760	\$4,501,584	\$5,232,212	\$309,810	\$4,879,358	\$6,015,100	\$356,745	\$5,270,796	\$9,580,403	\$574,829	\$6,882,843	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,246,674	\$270,613	\$4,772,197	\$4,789,390	\$313,933	\$5,193,290	\$5,349,380	\$360,906	\$5,631,702	\$7,541,243	\$574,824	\$7,457,667	\$3,840,745	\$314,710	\$4,782,327
2003	\$4,720,112	\$254,800	\$5,026,997	\$5,499,768	\$287,363	\$5,480,654	\$6,344,390	\$320,963	\$5,952,665	\$10,145,291	\$452,475	\$7,910,142	\$4,646,082	\$230,445	\$5,012,771
2004	\$4,836,427	\$283,207	\$5,310,204	\$5,712,939	\$329,986	\$5,810,640	\$6,680,156	\$380,663	\$6,333,328	\$11,261,104	\$608,717	\$8,518,859	\$4,842,429	\$278,765	\$5,291,536
2005	\$4,733,681	\$290,186	\$5,600,389	\$5,621,904	\$342,776	\$6,153,416	\$6,608,323	\$400,809	\$6,734,137	\$11,358,607	\$675,666	\$9,194,525	\$4,775,507	\$290,546	\$5,582,082
2006	\$4,850,408	\$284,024	\$5,884,410	\$5,843,813	\$337,314	\$6,490,730	\$6,967,715	\$396,499	\$7,130,637	\$12,664,884	\$681,516	\$9,876,042	\$5,198,073	\$286,530	\$5,868,612
2007	\$4,772,306	\$291,021	\$6,175,435	\$5,681,385	\$350,629	\$6,841,359	\$6,692,175	\$418,063	\$7,548,700	\$11,562,171	\$759,893	\$10,635,935	\$5,154,625	\$311,884	\$6,180,497
2008	\$3,943,398	\$286,338	\$6,461,773	\$4,445,828	\$340,883	\$7,182,242	\$4,954,314	\$401,531	\$7,950,230	\$6,783,466	\$693,730	\$11,329,665	\$3,052,712	\$309,278	\$6,489,774
2009	\$4,210,799	\$236,604	\$6,698,377	\$4,876,904	\$266,750	\$7,448,992	\$5,578,478	\$297,259	\$8,247,489	\$8,410,254	\$407,008	\$11,736,673	\$3,628,936	\$183,163	\$6,672,937
2010	\$4,492,534	\$252,648	\$6,951,025	\$5,289,705	\$292,614	\$7,741,606	\$6,147,514	\$334,709	\$8,582,198	\$9,816,294	\$504,615	\$12,241,288	\$3,925,050	\$217,736	\$6,890,673
2011	\$4,386,542	\$269,552	\$7,220,577	\$5,112,825	\$317,382	\$8,058,989	\$5,879,406	\$368,851	\$8,951,049	\$8,958,826	\$588,978	\$12,830,266	\$3,767,470	\$235,503	\$7,126,176
2012	\$4,501,838	\$263,192	\$7,483,770	\$5,329,470	\$306,769	\$8,365,758	\$6,223,536	\$352,764	\$9,303,813	\$10,067,655	\$537,530	\$13,367,796	\$4,108,173	\$226,048	\$7,352,224
2013	\$4,737,337	\$270,110	\$7,753,880	\$5,819,279	\$319,768	\$8,685,526	\$7,049,793	\$373,412	\$9,677,225	\$13,183,539	\$604,059	\$13,971,855	\$5,112,409	\$246,490	\$7,598,715
2014	\$4,662,325	\$284,240	\$8,038,120	\$5,758,118	\$349,157	\$9,034,683	\$7,012,652	\$422,988	\$10,100,213	\$13,379,187	\$791,012	\$14,762,867	\$5,463,490	\$306,745	\$7,905,459
2015	\$4,356,518	\$279,739	\$8,317,859	\$5,358,871	\$345,487	\$9,380,170	\$6,498,917	\$420,759	\$10,520,972	\$12,166,277	\$802,751	\$15,565,618	\$5,206,749	\$327,809	\$8,233,269
2016	\$4,485,096	\$261,391	\$8,579,251	\$5,610,197	\$321,532	\$9,701,702	\$6,916,755	\$389,935	\$10,910,907	\$13,794,374	\$729,977	\$16,295,595	\$5,479,704	\$312,405	\$8,545,674
2017	\$4,501,158	\$269,106	\$8,848,356	\$5,699,830	\$336,612	\$10,038,314	\$7,113,623	\$415,005	\$11,325,912	\$14,888,350	\$827,662	\$17,123,257	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,070,993	\$270,069	\$9,118,426	\$5,091,883	\$341,990	\$10,380,304	\$6,274,991	\$426,817	\$11,752,729	\$12,445,016	\$893,301	\$18,016,558	\$5,640,292	\$376,527	\$9,250,983
2019	\$4,381,123	\$244,260	\$9,362,685	\$5,559,965	\$305,513	\$10,685,817	\$6,949,543	\$376,499	\$12,129,229	\$14,532,328	\$746,701	\$18,763,259	\$6,971,244	\$338,417	\$9,589,400
2020	\$4,514,809	\$262,867	\$9,625,553	\$5,731,323	\$333,598	\$11,019,415	\$7,157,793	\$416,973	\$12,546,201	\$14,744,469	\$871,940	\$19,635,199	\$7,760,937	\$418,275	\$10,007,675
2021	\$4,783,518	\$270,889	\$9,896,441	\$6,237,058	\$343,879	\$11,363,294	\$7,998,931	\$429,468	\$12,975,669	\$18,286,283	\$884,668	\$20,519,867	\$9,392,182	\$465,656	\$10,473,331
2022	\$4,059,750	\$287,011	\$10,183,452	\$5,291,947	\$374,223	\$11,737,518	\$6,782,711	\$479,936	\$13,455,605	\$15,415,871	\$1,097,177	\$21,617,044	\$7,231,916	\$563,531	\$11,036,862



Table E110.3 - Flexible Distributions: WW All Value Equity Portfolio (70% US/30% Int'l) - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,085,046	\$30,000	\$30,000	\$1,075,735	\$30,000	\$30,000	\$1,066,182	\$30,000	\$30,000	\$1,025,651	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,198,133	\$32,551	\$62,551	\$1,201,926	\$32,272	\$62,272	\$1,205,089	\$31,985	\$61,985	\$1,211,334	\$30,770	\$60,770	\$1,118,922	\$30,272	\$60,272
1972	\$1,280,831	\$35,944	\$98,495	\$1,298,321	\$36,058	\$98,330	\$1,315,156	\$36,153	\$98,138	\$1,375,350	\$36,340	\$97,110	\$1,291,310	\$33,568	\$93,839
1973	\$1,219,638	\$38,425	\$136,920	\$1,211,939	\$38,950	\$137,279	\$1,203,088	\$39,455	\$137,593	\$1,156,608	\$41,260	\$138,370	\$1,068,869	\$38,739	\$132,579
1974	\$1,099,513	\$36,589	\$173,509	\$1,053,618	\$36,358	\$173,638	\$1,008,195	\$36,093	\$173,685	\$833,069	\$34,698	\$173,068	\$762,483	\$32,066	\$164,645
1975	\$1,349,442	\$32,985	\$206,495	\$1,338,699	\$31,609	\$205,246	\$1,325,402	\$30,246	\$203,931	\$1,248,560	\$24,992	\$198,060	\$1,014,831	\$22,874	\$187,519
1976	\$1,594,366	\$40,483	\$246,978	\$1,613,220	\$40,161	\$245,407	\$1,628,507	\$39,762	\$243,693	\$1,652,668	\$37,457	\$235,517	\$1,219,152	\$30,445	\$217,964
1977	\$1,689,419	\$47,831	\$294,809	\$1,734,869	\$48,397	\$293,804	\$1,777,322	\$48,855	\$292,549	\$1,912,378	\$49,580	\$285,097	\$1,097,677	\$36,575	\$254,539
1978	\$1,823,450	\$50,683	\$345,492	\$1,899,439	\$52,046	\$345,850	\$1,973,508	\$53,320	\$345,868	\$2,241,864	\$57,371	\$342,469	\$1,134,742	\$32,930	\$287,469
1979	\$2,018,440	\$54,703	\$400,195	\$2,135,692	\$56,983	\$402,833	\$2,253,597	\$59,205	\$405,073	\$2,719,432	\$67,256	\$409,725	\$1,303,493	\$34,042	\$321,511
1980	\$2,237,474	\$60,553	\$460,748	\$2,403,031	\$64,071	\$466,904	\$2,572,774	\$67,608	\$472,681	\$3,276,816	\$81,583	\$491,307	\$1,674,147	\$39,105	\$360,616
1981	\$2,419,230	\$67,124	\$527,873	\$2,601,569	\$72,091	\$538,995	\$2,788,604	\$77,183	\$549,865	\$3,564,501	\$98,304	\$589,612	\$1,544,207	\$50,224	\$410,840
1982	\$2,886,365	\$72,577	\$600,449	\$3,077,850	\$78,047	\$617,042	\$3,270,959	\$83,658	\$633,523	\$4,034,278	\$106,935	\$696,547	\$1,818,568	\$46,326	\$457,167
1983	\$3,349,329	\$86,591	\$687,040	\$3,657,157	\$92,336	\$709,377	\$3,979,366	\$98,129	\$731,651	\$5,387,864	\$121,028	\$817,575	\$2,161,157	\$54,557	\$511,724
1984	\$3,628,055	\$100,480	\$787,520	\$3,934,789	\$109,715	\$819,092	\$4,251,797	\$119,381	\$851,032	\$5,588,403	\$161,636	\$979,211	\$2,227,685	\$64,835	\$576,558
1985	\$4,468,905	\$108,842	\$896,362	\$4,920,901	\$118,044	\$937,136	\$5,398,337	\$127,554	\$978,586	\$7,532,205	\$167,652	\$1,146,863	\$2,856,016	\$66,831	\$643,389
1986	\$5,126,826	\$134,067	\$1,030,429	\$5,684,603	\$147,627	\$1,084,763	\$6,278,679	\$161,950	\$1,140,537	\$8,990,593	\$225,966	\$1,372,829	\$3,282,031	\$85,680	\$729,069
1987	\$5,374,216	\$153,805	\$1,184,234	\$5,995,872	\$170,538	\$1,255,301	\$6,657,214	\$188,360	\$1,328,897	\$9,633,568	\$269,718	\$1,642,547	\$3,350,095	\$98,461	\$827,530
1988	\$6,066,977	\$161,226	\$1,345,460	\$6,912,452	\$179,876	\$1,435,177	\$7,837,179	\$199,716	\$1,528,613	\$12,321,336	\$289,007	\$1,931,554	\$3,795,825	\$100,503	\$928,033
1989	\$6,951,112	\$182,009	\$1,527,470	\$7,999,703	\$207,374	\$1,642,550	\$9,160,189	\$235,115	\$1,763,729	\$14,963,787	\$369,640	\$2,301,194	\$4,841,427	\$113,875	\$1,041,908
1990	\$6,599,153	\$208,533	\$1,736,003	\$7,376,203	\$239,991	\$1,882,542	\$8,200,719	\$274,806	\$2,038,534	\$11,866,577	\$448,914	\$2,750,108	\$4,550,426	\$145,243	\$1,187,151
1991	\$7,772,679	\$197,975	\$1,933,978	\$8,802,814	\$221,286	\$2,103,828	\$9,913,994	\$246,022	\$2,284,556	\$15,072,580	\$355,997	\$3,106,105	\$5,758,629	\$136,513	\$1,323,664
1992	\$8,264,581	\$233,180	\$2,167,158	\$9,413,537	\$264,084	\$2,367,912	\$10,661,508	\$297,420	\$2,581,976	\$16,561,135	\$452,177	\$3,558,283	\$6,011,780	\$172,759	\$1,496,422
1993	\$9,418,015	\$247,937	\$2,415,095	\$10,902,400	\$282,406	\$2,650,318	\$12,548,518	\$319,845	\$2,901,821	\$20,778,895	\$496,834	\$4,055,117	\$6,418,783	\$180,353	\$1,676,776
1994	\$9,030,108	\$282,540	\$2,697,636	\$10,512,467	\$327,072	\$2,977,390	\$12,167,512	\$376,456	\$3,278,277	\$20,592,930	\$623,367	\$4,678,484	\$6,308,413	\$192,563	\$1,869,339
1995	\$10,422,522	\$270,903	\$2,968,539	\$12,221,358	\$315,374	\$3,292,764	\$14,246,961	\$365,025	\$3,643,302	\$24,795,241	\$617,788	\$5,296,271	\$8,418,598	\$189,252	\$2,058,592
1996	\$10,978,170	\$312,676	\$3,281,215	\$13,028,989	\$366,641	\$3,659,405	\$15,371,128	\$427,409	\$4,070,711	\$28,035,081	\$743,857	\$6,040,129	\$10,040,977	\$252,558	\$2,311,150
1997	\$11,731,369	\$329,345	\$3,610,560	\$14,029,293	\$390,870	\$4,050,275	\$16,675,429	\$461,134	\$4,531,845	\$31,293,942	\$841,052	\$6,881,181	\$12,989,241	\$301,229	\$2,612,379
1998	\$12,179,895	\$353,941	\$3,962,501	\$14,512,929	\$420,879	\$4,471,153	\$17,177,072	\$500,263	\$5,032,107	\$31,483,358	\$938,818	\$7,819,999	\$16,200,361	\$389,677	\$3,002,056
1999	\$12,549,885	\$365,397	\$4,327,898	\$15,156,553	\$435,388	\$4,906,541	\$18,178,995	\$515,312	\$5,547,420	\$35,081,835	\$944,501	\$8,764,500	\$19,020,891	\$486,011	\$3,488,067
2000	\$13,249,217	\$376,497	\$4,704,394	\$15,907,356	\$454,697	\$5,361,238	\$18,965,433	\$545,370	\$6,092,789	\$35,689,447	\$1,052,455	\$9,816,955	\$16,770,480	\$570,627	\$4,058,694
2001	\$13,850,957	\$397,477	\$5,101,871	\$16,608,293	\$477,221	\$5,838,458	\$19,766,784	\$568,963	\$6,661,752	\$36,773,224	\$1,070,683	\$10,887,639	\$14,333,858	\$503,114	\$4,561,804
2002	\$13,900,247	\$415,529	\$5,517,400	\$16,339,251	\$498,249	\$6,336,707	\$19,053,486	\$593,004	\$7,254,756	\$32,485,579	\$1,103,197	\$11,990,835	\$10,830,875	\$430,016	\$4,991,828
2003	\$16,279,535	\$417,007	\$5,934,407	\$19,872,453	\$490,178	\$6,826,885	\$24,057,161	\$571,605	\$7,826,361	\$47,479,729	\$974,567	\$12,965,403	\$13,520,066	\$324,926	\$5,316,750
2004	\$17,606,760	\$488,386	\$6,422,793	\$21,911,383	\$596,174	\$7,423,058	\$27,038,081	\$721,715	\$8,548,075	\$57,521,265	\$1,424,392	\$14,389,795	\$14,541,160	\$405,602	\$5,722,352
2005	\$18,133,340	\$528,203	\$6,950,996	\$22,800,916	\$657,341	\$8,080,400	\$28,423,648	\$811,142	\$9,359,218	\$62,891,888	\$1,725,638	\$16,115,433	\$14,797,868	\$436,235	\$6,158,587
2006	\$19,539,172	\$544,000	\$7,494,996	\$25,040,045	\$684,027	\$8,764,427	\$31,809,578	\$852,709	\$10,211,927	\$75,800,226	\$1,886,757	\$18,002,189	\$16,621,336	\$443,936	\$6,602,523
2007	\$19,977,471	\$586,175	\$8,081,171	\$25,340,646	\$751,201	\$9,515,629	\$31,856,029	\$954,287	\$11,166,215	\$72,629,213	\$2,274,007	\$20,276,196	\$17,008,442	\$498,640	\$7,101,163
2008	\$16,706,071	\$599,324	\$8,680,495	\$19,963,552	\$760,219	\$10,275,848	\$23,615,025	\$955,681	\$12,121,895	\$41,679,073	\$2,178,876	\$22,455,072	\$10,394,346	\$510,253	\$7,611,416
2009	\$18,720,687	\$501,182	\$9,181,678	\$23,069,787	\$598,907	\$10,874,755	\$28,114,587	\$708,451	\$12,830,346	\$55,368,084	\$1,250,372	\$23,705,445	\$12,750,716	\$311,830	\$7,923,247
2010	\$20,539,162	\$561,621	\$9,743,298	\$25,706,440	\$692,094	\$11,566,848	\$31,797,002	\$843,438	\$13,673,784	\$66,029,264	\$1,661,043	\$25,366,487	\$14,231,289	\$382,521	\$8,305,768
2011	\$20,153,955	\$616,175	\$10,359,473	\$24,802,158	\$771,193	\$12,338,042	\$30,149,858	\$953,910	\$14,627,694	\$58,106,196	\$1,980,878	\$27,347,365	\$14,095,899	\$426,939	\$8,732,707
2012	\$21,490,394	\$604,619	\$10,964,092	\$26,902,371	\$744,065	\$13,082,106	\$33,257,954	\$904,496	\$15,532,190	\$68,388,924	\$1,743,186	\$29,090,551	\$15,861,185	\$422,877	\$9,155,584
2013	\$23,045,438	\$644,712	\$11,608,803	\$29,843,022	\$807,071	\$13,889,177	\$38,157,975	\$997,739	\$16,529,928	\$89,639,323	\$2,051,668	\$31,142,219	\$20,368,375	\$475,836	\$9,631,419
2014	\$22,982,859	\$691,363	\$12,300,167	\$29,788,401	\$895,291	\$14,784,468	\$38,118,210	\$1,144,739	\$17,674,668	\$89,740,742	\$2,689,180	\$33,831,398	\$22,461,810	\$611,051	\$10,242,471
2015	\$21,995,856	\$689,486	\$12,989,652	\$28,341,751	\$893,652	\$15,678,120	\$36,046,588	\$1,143,546	\$18,818,214	\$82,647,003	\$2,692,222	\$36,523,621	\$22,089,464	\$673,854	\$10,916,325
2016	\$23,275,266	\$659,876	\$13,649,528	\$30,466,966	\$850,253	\$16,528,373	\$39,355,100	\$1,081,398	\$19,899,611	\$95,755,709	\$2,479,410	\$39,003,031	\$23,989,405	\$662,684	\$11,579,009
2017	\$24,332,647	\$698,258	\$14,347,786	\$32,321,247	\$914,009	\$17,442,382	\$42,364,369	\$1,180,653	\$21,080,264	\$109,218,683	\$2,872,671	\$41,875,702	\$28,349,866	\$719,682	\$12,298,691
2018	\$22,295,837	\$729,979	\$15,077,765	\$29,120,810	\$969,637	\$18,412,019	\$37,521,323	\$1,270,931	\$22,351,196	\$90,072,874	\$3,276,561	\$45,152,262	\$26,293,701	\$850,496	\$13,149,187
2019	\$24,463,283	\$668,875	\$15,746,640	\$32,321,224	\$873,624	\$19,285,643	\$42,110,857	\$1,125,640	\$23,476,835	\$105,293,966	\$2,702,186	\$47,854,449	\$33,535,465	\$788,811	\$13,937,998
2020	\$25,411,303	\$733,898	\$16,480,539	\$33,372,419	\$969,637	\$20,255,280	\$43,162,437	\$1,263,326	\$24,740,161	\$103,344,651	\$3,158,819	\$51,013,268	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$27,484,383	\$762,339	\$17,242,878	\$36,970,569	\$1,001,173	\$21,256,453	\$48,964,519	\$1,294,873	\$26,035,034	\$128,615,131	\$3,100,340	\$54,113,607	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$24,572,293	\$824,532	\$18,067,410	\$33,217,689	\$1,109,117	\$22,365,570	\$44,198,858	\$1,468,936	\$27,503,970	\$117,901,414	\$3,858,454	\$57,972,061	\$38,227,777	\$1,443,343	\$17,543,180

**Table E110.4 - Flexible Distributions: WW All Value Equity Portfolio (70% US/30% Int'l) - Conservative (4%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,073,860	\$40,000	\$40,000	\$1,064,645	\$40,000	\$40,000	\$1,055,190	\$40,000	\$40,000	\$1,015,078	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,173,557	\$42,954	\$82,954	\$1,177,272	\$42,586	\$82,586	\$1,180,370	\$42,208	\$82,208	\$1,186,487	\$40,603	\$80,603	\$1,095,970	\$39,946	\$79,946
1972	\$1,241,625	\$46,942	\$129,897	\$1,258,579	\$47,091	\$129,677	\$1,274,899	\$47,215	\$129,422	\$1,333,250	\$47,459	\$128,063	\$1,251,783	\$43,839	\$123,785
1973	\$1,170,116	\$49,665	\$179,562	\$1,162,730	\$50,343	\$180,020	\$1,154,238	\$50,996	\$180,418	\$1,109,645	\$53,330	\$181,393	\$1,025,469	\$50,071	\$173,856
1974	\$1,043,994	\$46,805	\$226,366	\$1,000,416	\$46,509	\$226,529	\$957,286	\$46,170	\$226,588	\$791,004	\$44,386	\$225,778	\$723,982	\$41,019	\$214,875
1975	\$1,268,093	\$41,760	\$268,126	\$1,257,998	\$40,017	\$266,546	\$1,245,503	\$38,291	\$264,879	\$1,173,293	\$31,640	\$257,419	\$953,654	\$28,959	\$243,834
1976	\$1,482,807	\$50,724	\$318,850	\$1,500,341	\$50,320	\$316,866	\$1,514,559	\$49,820	\$314,699	\$1,537,030	\$46,932	\$304,350	\$1,133,847	\$38,146	\$281,980
1977	\$1,555,011	\$59,312	\$378,162	\$1,596,845	\$60,014	\$376,879	\$1,635,921	\$60,582	\$375,282	\$1,760,232	\$61,481	\$365,831	\$1,010,347	\$45,354	\$327,334
1978	\$1,661,075	\$62,200	\$440,363	\$1,730,298	\$63,874	\$440,753	\$1,797,771	\$65,437	\$440,719	\$2,042,231	\$70,409	\$436,241	\$1,033,696	\$40,414	\$367,748
1979	\$1,819,746	\$66,443	\$506,806	\$1,925,456	\$69,212	\$509,965	\$2,031,754	\$71,911	\$512,629	\$2,451,733	\$81,689	\$517,930	\$1,175,178	\$41,348	\$409,096
1980	\$1,996,423	\$72,790	\$579,595	\$2,144,144	\$77,018	\$586,983	\$2,295,599	\$81,270	\$593,900	\$2,923,792	\$98,069	\$615,999	\$1,493,785	\$47,007	\$456,103
1981	\$2,136,344	\$79,857	\$659,452	\$2,297,361	\$85,766	\$672,749	\$2,462,526	\$91,824	\$685,724	\$3,147,696	\$116,952	\$732,951	\$1,363,639	\$59,751	\$515,854
1982	\$2,522,579	\$85,454	\$744,906	\$2,689,930	\$91,894	\$764,643	\$2,858,700	\$98,501	\$784,225	\$3,525,813	\$125,908	\$858,859	\$1,589,363	\$54,546	\$570,400
1983	\$2,897,015	\$100,903	\$845,809	\$3,163,272	\$107,597	\$872,241	\$3,441,969	\$114,348	\$898,573	\$4,660,254	\$141,033	\$999,891	\$1,869,302	\$63,575	\$633,974
1984	\$3,105,749	\$115,881	\$961,690	\$3,368,325	\$126,531	\$998,771	\$3,639,695	\$137,679	\$1,036,251	\$4,783,879	\$186,410	\$1,186,301	\$1,906,980	\$74,772	\$708,747
1985	\$3,786,109	\$124,230	\$1,085,920	\$4,169,045	\$134,733	\$1,133,504	\$4,573,535	\$145,588	\$1,181,839	\$6,381,373	\$191,355	\$1,377,657	\$2,419,650	\$76,279	\$785,026
1986	\$4,298,729	\$151,444	\$1,237,364	\$4,766,412	\$166,762	\$1,300,266	\$5,264,532	\$182,941	\$1,364,781	\$7,538,411	\$255,255	\$1,632,912	\$2,751,909	\$96,786	\$881,812
1987	\$4,459,705	\$171,949	\$1,409,313	\$4,975,575	\$190,656	\$1,490,923	\$5,524,379	\$210,581	\$1,575,362	\$7,994,258	\$301,536	\$1,934,448	\$2,780,021	\$110,076	\$991,888
1988	\$4,982,678	\$178,388	\$1,587,701	\$5,677,048	\$199,023	\$1,689,946	\$6,436,507	\$220,975	\$1,796,337	\$10,119,249	\$349,770	\$2,254,218	\$3,117,430	\$111,201	\$1,103,089
1989	\$5,649,945	\$199,307	\$1,787,009	\$6,502,253	\$227,082	\$1,917,028	\$7,445,510	\$257,460	\$2,053,797	\$12,162,742	\$404,770	\$2,658,988	\$3,935,169	\$124,697	\$1,227,786
1990	\$5,308,572	\$225,998	\$2,013,006	\$5,933,656	\$260,090	\$2,177,118	\$6,596,923	\$297,820	\$2,351,618	\$9,545,857	\$486,510	\$3,145,498	\$3,660,510	\$157,407	\$1,385,193
1991	\$6,188,134	\$212,343	\$2,225,349	\$7,008,265	\$237,346	\$2,414,464	\$7,892,919	\$263,877	\$2,615,495	\$11,999,871	\$381,834	\$3,527,332	\$4,584,670	\$146,420	\$1,531,613
1992	\$6,511,924	\$247,525	\$2,472,875	\$7,417,222	\$280,331	\$2,694,795	\$8,400,538	\$315,717	\$2,931,211	\$13,049,040	\$479,995	\$4,007,327	\$4,736,871	\$183,387	\$1,715,000
1993	\$7,344,248	\$260,477	\$2,733,352	\$8,501,784	\$296,689	\$2,991,483	\$9,785,441	\$336,022	\$3,267,233	\$16,203,559	\$521,962	\$4,529,289	\$5,005,421	\$189,475	\$1,904,475
1994	\$6,969,160	\$293,770	\$3,027,121	\$8,113,199	\$340,071	\$3,331,555	\$9,390,512	\$391,418	\$3,658,651	\$15,892,990	\$648,142	\$5,177,431	\$4,868,639	\$200,217	\$2,104,692
1995	\$7,960,857	\$278,766	\$3,305,888	\$9,334,830	\$324,528	\$3,656,083	\$10,882,012	\$375,620	\$4,034,271	\$18,938,924	\$635,720	\$5,813,151	\$6,430,233	\$194,746	\$2,299,437
1996	\$8,298,821	\$318,434	\$3,624,322	\$9,849,114	\$373,393	\$4,029,476	\$11,619,627	\$435,280	\$4,469,552	\$21,192,797	\$757,557	\$6,570,708	\$7,590,361	\$257,209	\$2,556,647
1997	\$8,776,769	\$331,953	\$3,956,275	\$10,495,950	\$393,965	\$4,423,441	\$12,475,644	\$464,785	\$4,934,337	\$23,412,416	\$847,712	\$7,418,419	\$9,717,840	\$303,614	\$2,860,261
1998	\$9,018,390	\$351,071	\$4,307,346	\$10,745,844	\$419,838	\$4,843,279	\$12,718,462	\$499,026	\$5,433,362	\$23,311,301	\$936,497	\$8,354,916	\$11,995,274	\$388,714	\$3,248,975
1999	\$9,196,546	\$360,736	\$4,668,081	\$11,106,710	\$429,834	\$5,273,112	\$13,321,552	\$508,738	\$5,942,101	\$25,707,939	\$932,452	\$9,287,368	\$13,938,493	\$479,811	\$3,728,786
2000	\$9,608,922	\$367,862	\$5,035,943	\$11,536,723	\$444,268	\$5,717,381	\$13,754,576	\$532,862	\$6,474,963	\$25,883,576	\$1,028,318	\$10,315,686	\$12,162,699	\$557,540	\$4,286,325
2001	\$9,941,771	\$384,577	\$5,420,300	\$11,920,898	\$461,469	\$6,178,850	\$14,187,961	\$550,183	\$7,025,146	\$26,394,635	\$1,035,343	\$11,351,029	\$10,288,382	\$486,508	\$4,772,833
2002	\$9,874,292	\$397,651	\$5,817,971	\$11,606,883	\$476,836	\$6,655,686	\$13,534,989	\$567,518	\$7,592,664	\$23,076,720	\$1,055,785	\$12,406,814	\$7,693,908	\$411,535	\$5,184,369
2003	\$11,445,241	\$394,972	\$6,212,943	\$13,971,224	\$464,275	\$7,119,961	\$16,913,261	\$541,400	\$8,134,064	\$33,380,373	\$923,069	\$13,329,883	\$9,505,211	\$307,756	\$5,492,125
2004	\$12,250,728	\$457,810	\$6,670,752	\$15,245,871	\$558,849	\$7,678,810	\$18,813,011	\$676,530	\$8,810,594	\$40,023,115	\$1,335,215	\$14,665,098	\$10,117,693	\$380,208	\$5,872,334
2005	\$12,487,047	\$490,029	\$7,160,781	\$15,701,251	\$609,835	\$8,288,645	\$19,573,197	\$752,520	\$9,563,115	\$43,308,844	\$1,600,925	\$16,266,023	\$10,190,162	\$404,708	\$6,277,041
2006	\$13,316,424	\$499,482	\$7,660,263	\$17,065,404	\$628,050	\$8,916,695	\$21,679,006	\$782,928	\$10,346,043	\$51,659,709	\$1,732,354	\$17,998,376	\$11,327,847	\$407,606	\$6,684,648
2007	\$13,474,773	\$532,657	\$8,192,920	\$17,092,227	\$682,616	\$9,599,311	\$21,486,842	\$867,160	\$11,213,203	\$48,988,291	\$2,066,388	\$20,064,765	\$11,472,168	\$453,114	\$7,137,762
2008	\$11,152,052	\$538,991	\$8,731,911	\$13,326,566	\$683,689	\$10,283,000	\$15,764,089	\$859,474	\$12,072,677	\$27,822,651	\$1,959,532	\$22,024,296	\$6,938,692	\$458,887	\$7,596,648
2009	\$12,368,064	\$446,082	\$9,177,993	\$15,241,354	\$533,063	\$10,816,063	\$18,574,266	\$630,564	\$12,703,240	\$36,579,642	\$1,112,906	\$23,137,202	\$8,423,926	\$277,548	\$7,874,196
2010	\$13,429,572	\$494,723	\$9,672,716	\$16,808,207	\$609,654	\$11,425,717	\$20,790,533	\$742,971	\$13,446,211	\$43,173,365	\$1,463,186	\$24,600,388	\$9,305,157	\$336,957	\$8,211,153
2011	\$13,041,851	\$537,183	\$10,209,899	\$16,049,755	\$672,328	\$12,098,405	\$19,510,312	\$831,621	\$14,277,832	\$37,601,173	\$1,726,935	\$26,327,323	\$9,121,615	\$372,206	\$8,583,359
2012	\$13,763,308	\$521,674	\$10,731,573	\$17,229,355	\$641,990	\$12,740,035	\$21,299,724	\$780,412	\$15,058,245	\$43,799,002	\$1,504,047	\$27,831,370	\$10,158,137	\$364,865	\$8,948,224
2013	\$14,607,063	\$550,532	\$11,282,105	\$18,915,627	\$689,174	\$13,429,209	\$24,185,956	\$851,989	\$15,910,234	\$56,816,766	\$1,751,960	\$29,583,330	\$12,910,240	\$406,325	\$9,354,549
2014	\$14,417,219	\$584,283	\$11,866,388	\$18,686,357	\$756,625	\$14,185,835	\$23,911,672	\$967,438	\$16,877,672	\$56,294,647	\$2,272,671	\$31,856,000	\$14,090,363	\$516,410	\$9,870,959
2015	\$13,655,821	\$576,689	\$12,443,076	\$17,595,582	\$747,454	\$14,933,289	\$22,379,022	\$956,467	\$17,834,139	\$51,310,241	\$2,251,786	\$34,107,786	\$13,713,936	\$563,615	\$10,434,574
2016	\$14,301,154	\$546,233	\$12,989,309	\$18,719,992	\$703,823	\$15,637,112	\$24,181,178	\$895,161	\$18,729,300	\$58,835,726	\$2,052,410	\$36,160,196	\$14,739,947	\$548,557	\$10,983,131
2017	\$14,796,714	\$572,046	\$13,561,355	\$19,654,593	\$748,800	\$16,385,912	\$25,761,828	\$967,247	\$19,696,547	\$66,416,025	\$2,353,429	\$38,513,625	\$17,239,591	\$589,598	\$11,572,729
2018	\$13,418,353	\$591,869	\$14,153,224	\$17,525,842	\$786,184	\$17,172,095	\$22,581,541	\$1,030,473	\$20,727,020	\$54,208,759	\$2,656,641	\$41,170,266	\$15,824,396	\$689,584	\$12,262,313
2019	\$14,571,011	\$536,734	\$14,689,958	\$19,251,419	\$701,034	\$17,873,129	\$25,082,396	\$903,262	\$21,630,282	\$62,716,010	\$2,168,350	\$43,338,616	\$19,974,654	\$632,976	\$12,895,288
2020	\$14,979,640	\$582,840	\$15,272,798	\$19,672,617	\$770,057	\$18,643,186	\$25,443,707	\$1,003,296	\$22,633,577	\$60,920,357	\$2,508,640	\$45,847,257	\$22,710,491	\$798,986	\$13,694,275
2021	\$16,034,667	\$599,186	\$15,871,984	\$21,569,003	\$786,905	\$19,430,091	\$28,566,394	\$1,017,748	\$23,651,326	\$75,035,365	\$2,436,814	\$48,284,071	\$28,068,695	\$908,420	\$14,602,694
2022	\$14,187,933	\$641,387	\$16,513,371	\$19,179,746	\$862,760	\$20,292,851	\$25,520,224	\$1,142,656	\$24,793,982	\$68,075,752	\$3,001,415	\$51,285,485	\$22,072,549	\$1,122,748	\$15,725,442

**Table E110.5 - Flexible Distributions: WW All Value Equity Portfolio (70% US/30% Int'l) - Moderate (5%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,062,674	\$50,000	\$50,000	\$1,053,555	\$50,000	\$50,000	\$1,044,199	\$50,000	\$50,000	\$1,004,504	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,149,235	\$53,134	\$103,134	\$1,152,873	\$52,678	\$102,678	\$1,155,907	\$52,210	\$102,210	\$1,161,897	\$50,225	\$100,225	\$1,073,257	\$49,412	\$99,412
1972	\$1,203,227	\$57,462	\$160,595	\$1,219,657	\$57,644	\$160,321	\$1,235,472	\$57,795	\$160,005	\$1,292,019	\$58,095	\$158,320	\$1,213,071	\$53,663	\$153,075
1973	\$1,122,118	\$60,161	\$220,757	\$1,115,034	\$60,983	\$221,304	\$1,106,891	\$61,774	\$221,779	\$1,064,127	\$64,601	\$222,921	\$983,404	\$60,654	\$213,729
1974	\$990,740	\$56,106	\$276,863	\$949,385	\$55,752	\$277,056	\$908,456	\$55,345	\$277,123	\$750,655	\$53,206	\$276,127	\$687,052	\$49,170	\$262,899
1975	\$1,190,873	\$49,537	\$326,400	\$1,181,392	\$47,469	\$324,525	\$1,169,658	\$45,423	\$322,546	\$1,101,845	\$37,533	\$313,660	\$895,581	\$34,353	\$297,252
1976	\$1,378,006	\$59,544	\$385,943	\$1,394,301	\$59,070	\$383,595	\$1,407,514	\$58,483	\$381,029	\$1,428,397	\$55,092	\$368,752	\$1,053,710	\$44,779	\$342,031
1977	\$1,430,054	\$68,900	\$454,844	\$1,468,526	\$69,715	\$453,310	\$1,504,462	\$70,376	\$451,405	\$1,618,784	\$71,420	\$440,172	\$929,158	\$52,685	\$394,716
1978	\$1,511,683	\$71,503	\$526,346	\$1,574,680	\$73,426	\$526,736	\$1,636,084	\$75,223	\$526,628	\$1,858,558	\$80,939	\$521,111	\$940,728	\$46,458	\$441,174
1979	\$1,638,832	\$75,584	\$601,930	\$1,734,033	\$78,734	\$605,470	\$1,829,763	\$81,804	\$608,432	\$2,207,989	\$92,928	\$614,039	\$1,058,345	\$47,036	\$488,210
1980	\$1,779,216	\$81,942	\$683,872	\$1,910,865	\$86,702	\$692,172	\$2,045,842	\$91,488	\$699,920	\$2,605,689	\$110,399	\$724,439	\$1,331,264	\$52,917	\$541,128
1981	\$1,884,081	\$88,961	\$772,833	\$2,026,086	\$95,543	\$787,715	\$2,171,747	\$102,292	\$802,212	\$2,776,011	\$130,284	\$854,723	\$1,202,619	\$66,563	\$607,691
1982	\$2,201,535	\$94,204	\$867,037	\$2,347,588	\$101,304	\$889,019	\$2,494,878	\$108,587	\$910,800	\$3,077,090	\$138,801	\$993,524	\$1,387,088	\$60,131	\$667,822
1983	\$2,501,981	\$110,077	\$977,114	\$2,731,931	\$117,379	\$1,006,399	\$2,972,625	\$124,744	\$1,035,544	\$4,024,786	\$153,854	\$1,147,378	\$1,614,405	\$69,354	\$737,176
1984	\$2,654,312	\$125,099	\$1,102,213	\$2,878,721	\$136,597	\$1,142,995	\$3,110,646	\$148,631	\$1,184,175	\$4,088,517	\$201,239	\$1,348,618	\$1,629,791	\$80,720	\$817,896
1985	\$3,202,072	\$132,716	\$1,234,928	\$3,525,937	\$143,936	\$1,286,931	\$3,868,031	\$155,532	\$1,339,707	\$5,396,996	\$204,426	\$1,553,043	\$2,046,400	\$81,490	\$899,386
1986	\$3,597,745	\$160,104	\$1,395,032	\$3,989,164	\$176,297	\$1,463,228	\$4,406,057	\$193,402	\$1,533,109	\$6,309,140	\$269,850	\$1,822,893	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,693,591	\$179,887	\$1,574,919	\$4,120,842	\$199,458	\$1,662,686	\$4,575,370	\$220,303	\$1,753,412	\$6,620,958	\$315,457	\$2,138,350	\$2,302,453	\$115,158	\$1,116,864
1988	\$4,083,738	\$184,680	\$1,759,599	\$4,652,835	\$206,042	\$1,868,729	\$5,275,278	\$228,768	\$1,982,180	\$8,293,605	\$331,048	\$2,469,398	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,582,386	\$204,187	\$1,963,786	\$5,273,650	\$232,642	\$2,101,370	\$6,038,678	\$263,764	\$2,245,944	\$9,864,588	\$414,680	\$2,884,078	\$3,191,618	\$127,750	\$1,359,737
1990	\$4,260,666	\$229,119	\$2,192,905	\$4,762,360	\$263,682	\$2,365,053	\$5,294,699	\$301,934	\$2,547,878	\$7,661,517	\$493,229	\$3,377,308	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,914,868	\$213,033	\$2,405,938	\$5,566,250	\$238,118	\$2,603,171	\$6,268,878	\$264,735	\$2,812,613	\$9,530,787	\$383,076	\$3,760,384	\$3,641,332	\$146,896	\$1,666,214
1992	\$5,118,160	\$245,743	\$2,651,682	\$5,829,695	\$278,312	\$2,881,483	\$6,602,549	\$313,444	\$3,126,057	\$10,256,121	\$476,539	\$4,236,923	\$3,723,027	\$182,067	\$1,848,281
1993	\$5,712,212	\$255,908	\$2,907,590	\$6,612,520	\$291,485	\$3,172,968	\$7,610,923	\$330,127	\$3,456,184	\$12,602,809	\$512,806	\$4,749,729	\$3,893,118	\$186,151	\$2,034,432
1994	\$5,364,012	\$285,611	\$3,193,200	\$6,244,554	\$330,626	\$3,503,594	\$7,227,674	\$380,546	\$3,836,730	\$12,232,491	\$630,140	\$5,379,869	\$3,747,286	\$194,656	\$2,229,088
1995	\$6,063,473	\$268,201	\$3,461,401	\$7,109,976	\$312,228	\$3,815,822	\$8,288,404	\$361,384	\$4,198,114	\$14,425,039	\$611,625	\$5,991,494	\$4,897,658	\$187,364	\$2,416,452
1996	\$6,255,045	\$303,174	\$3,764,575	\$7,423,543	\$355,499	\$4,171,320	\$8,758,026	\$414,420	\$4,612,534	\$15,973,583	\$721,252	\$6,712,746	\$5,721,060	\$244,883	\$2,661,335
1997	\$6,546,378	\$312,752	\$4,077,327	\$7,828,673	\$371,177	\$4,542,498	\$9,305,279	\$437,901	\$5,050,436	\$17,462,751	\$798,679	\$7,511,425	\$7,248,300	\$286,053	\$2,947,388
1998	\$6,656,529	\$327,319	\$4,404,646	\$7,931,573	\$391,434	\$4,933,931	\$9,387,575	\$465,264	\$5,515,700	\$17,206,214	\$873,138	\$8,384,563	\$8,853,785	\$362,415	\$3,309,803
1999	\$6,717,318	\$332,826	\$4,737,472	\$8,112,535	\$396,579	\$5,330,510	\$9,730,295	\$469,379	\$5,985,078	\$18,777,529	\$860,311	\$9,244,873	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,945,415	\$335,866	\$5,073,338	\$8,338,847	\$405,627	\$5,736,137	\$9,941,931	\$486,515	\$6,471,593	\$18,708,881	\$938,876	\$10,183,750	\$8,791,308	\$509,046	\$4,261,539
2001	\$7,111,147	\$347,271	\$5,420,609	\$8,526,776	\$416,942	\$6,153,079	\$10,148,360	\$497,097	\$6,968,690	\$18,879,547	\$935,444	\$11,119,194	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,989,307	\$355,557	\$5,776,166	\$8,215,687	\$426,339	\$6,579,418	\$9,580,456	\$507,418	\$7,476,108	\$16,334,369	\$943,977	\$12,063,171	\$5,445,971	\$367,954	\$5,069,057
2003	\$8,016,884	\$349,465	\$6,125,632	\$9,786,223	\$410,784	\$6,990,202	\$11,846,989	\$479,023	\$7,955,130	\$23,381,472	\$816,718	\$12,879,890	\$6,657,979	\$272,299	\$5,341,356
2004	\$8,491,706	\$400,844	\$6,526,476	\$10,567,817	\$489,311	\$7,479,513	\$13,040,413	\$592,349	\$8,547,480	\$27,742,393	\$1,169,074	\$14,048,963	\$7,013,173	\$332,899	\$5,674,255
2005	\$8,565,351	\$424,585	\$6,951,061	\$10,770,098	\$528,391	\$8,007,904	\$13,426,016	\$652,021	\$9,199,501	\$29,707,218	\$1,387,120	\$15,436,083	\$6,989,828	\$350,659	\$6,024,914
2006	\$9,039,104	\$428,268	\$7,379,329	\$11,583,888	\$538,505	\$8,546,409	\$14,715,571	\$671,301	\$9,870,801	\$35,066,283	\$1,485,361	\$16,921,444	\$7,689,271	\$349,491	\$6,374,405
2007	\$9,051,314	\$451,955	\$7,831,284	\$11,481,240	\$579,194	\$9,125,604	\$14,433,203	\$735,779	\$10,606,580	\$32,906,556	\$1,753,314	\$18,674,758	\$7,706,118	\$384,464	\$6,758,869
2008	\$7,413,056	\$452,566	\$8,283,850	\$8,858,512	\$574,062	\$9,699,666	\$10,478,796	\$721,660	\$11,328,240	\$18,494,433	\$1,645,328	\$20,320,086	\$4,612,327	\$385,306	\$7,144,174
2009	\$8,135,732	\$370,653	\$8,654,502	\$10,025,786	\$442,926	\$10,142,591	\$12,218,181	\$523,940	\$11,852,180	\$24,062,145	\$924,722	\$21,244,807	\$5,541,271	\$230,616	\$7,374,791
2010	\$8,741,972	\$406,787	\$9,061,289	\$10,941,293	\$501,289	\$10,643,880	\$13,533,586	\$610,909	\$12,463,089	\$28,103,678	\$1,203,107	\$22,447,915	\$6,057,187	\$277,064	\$7,651,854
2011	\$8,401,152	\$437,099	\$9,498,388	\$10,338,750	\$547,065	\$11,190,945	\$12,567,933	\$676,679	\$13,139,768	\$24,221,500	\$1,405,184	\$23,853,098	\$5,875,859	\$302,859	\$7,954,714
2012	\$8,773,539	\$420,058	\$9,918,445	\$10,983,001	\$516,938	\$11,707,883	\$13,577,693	\$628,397	\$13,768,165	\$27,920,052	\$1,211,075	\$25,064,173	\$6,475,392	\$293,793	\$8,248,507
2013	\$9,214,405	\$438,677	\$10,357,122	\$11,932,326	\$549,150	\$12,257,033	\$15,256,947	\$678,885	\$14,447,050	\$35,841,064	\$1,396,003	\$26,460,176	\$8,144,018	\$323,770	\$8,572,276
2014	\$8,999,912	\$460,720	\$10,817,842	\$11,664,910	\$596,616	\$12,853,649	\$14,926,799	\$762,847	\$15,209,897	\$35,141,788	\$1,792,053	\$28,252,229	\$8,795,873	\$407,201	\$8,979,477
2015	\$8,435,813	\$449,996	\$11,267,838	\$10,869,580	\$583,245	\$13,436,894	\$13,824,525	\$746,340	\$15,956,237	\$31,696,636	\$1,757,089	\$30,009,319	\$8,471,713	\$439,794	\$9,419,271
2016	\$8,742,438	\$421,791	\$11,689,629	\$11,443,718	\$543,479	\$13,980,373	\$14,782,196	\$691,226	\$16,647,463	\$35,966,867	\$1,584,832	\$31,594,150	\$9,010,677	\$423,586	\$9,842,856
2017	\$8,951,157	\$437,122	\$12,126,751	\$11,889,892	\$572,186	\$14,552,559	\$15,584,417	\$739,110	\$17,386,573	\$40,177,855	\$1,798,343	\$33,392,494	\$10,428,956	\$450,534	\$10,293,390
2018	\$8,032,772	\$447,558	\$12,574,308	\$10,491,682	\$594,495	\$15,147,054	\$13,518,230	\$779,221	\$18,165,794	\$32,451,569	\$2,008,893	\$35,401,387	\$9,473,128	\$521,448	\$10,814,838
2019	\$8,631,938	\$401,639	\$12,975,947	\$11,404,634	\$524,584	\$15,671,638	\$14,858,933	\$675,911	\$18,841,705	\$37,153,269	\$1,622,578	\$37,023,965	\$11,833,082	\$473,656	\$11,288,495
2020	\$8,781,574	\$431,597	\$13,407,544	\$11,532,756	\$570,232	\$16,241,870	\$14,915,966	\$742,947	\$19,584,652	\$35,713,583	\$1,857,663	\$38,881,628	\$13,313,662	\$591,654	\$11,880,149
2021	\$9,302,149	\$439,079	\$13,846,623	\$12,512,769	\$576,638	\$16,818,508	\$16,572,147	\$745,798	\$20,330,450	\$43,530,069	\$1,785,679	\$40,667,308	\$16,283,418	\$665,683	\$12,545,832
2022	\$8,145,070	\$465,107	\$14,311,730	\$11,010,793	\$625,638	\$17,444,146	\$14,650,762	\$828,607	\$21,159,058	\$39,081,226	\$2,176,503	\$42,843,811	\$12,671,505	\$814,171	\$13,360,003

**Table E110.6 - Flexible Distributions: WW All Value Equity Portfolio (70% US/30% Int'l) - Aggressive (6%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,051,488	\$60,000	\$60,000	\$1,042,465	\$60,000	\$60,000	\$1,033,207	\$60,000	\$60,000	\$993,930	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,125,168	\$63,089	\$123,089	\$1,128,730	\$62,548	\$122,548	\$1,131,700	\$61,992	\$121,992	\$1,137,565	\$59,636	\$119,636	\$1,050,781	\$58,671	\$118,671
1972	\$1,165,629	\$67,510	\$190,599	\$1,181,545	\$67,724	\$190,272	\$1,196,866	\$67,902	\$189,894	\$1,251,646	\$68,254	\$187,890	\$1,175,165	\$63,047	\$181,718
1973	\$1,075,612	\$69,938	\$260,537	\$1,068,822	\$70,893	\$261,164	\$1,061,016	\$71,812	\$261,706	\$1,020,024	\$75,099	\$262,988	\$942,647	\$70,510	\$252,227
1974	\$939,682	\$64,537	\$325,074	\$900,458	\$64,129	\$325,294	\$861,638	\$63,661	\$325,367	\$711,970	\$61,201	\$324,190	\$651,645	\$56,559	\$308,786
1975	\$1,117,612	\$56,381	\$381,455	\$1,108,714	\$54,028	\$379,321	\$1,097,702	\$51,698	\$377,066	\$1,034,061	\$42,718	\$366,908	\$840,486	\$39,099	\$347,885
1976	\$1,279,620	\$67,057	\$448,511	\$1,294,751	\$66,523	\$445,844	\$1,307,021	\$65,862	\$442,928	\$1,326,412	\$62,044	\$428,952	\$978,477	\$50,429	\$398,314
1977	\$1,313,973	\$76,777	\$525,289	\$1,349,322	\$77,685	\$523,529	\$1,382,341	\$78,421	\$521,349	\$1,487,383	\$79,585	\$508,537	\$853,736	\$58,709	\$457,023
1978	\$1,374,355	\$78,838	\$604,127	\$1,431,629	\$80,959	\$604,488	\$1,487,455	\$82,940	\$604,289	\$1,689,719	\$89,243	\$597,780	\$855,268	\$51,274	\$508,247
1979	\$1,474,270	\$82,461	\$686,588	\$1,559,911	\$85,898	\$690,386	\$1,646,029	\$89,247	\$693,537	\$1,986,275	\$101,383	\$699,163	\$952,072	\$51,316	\$559,563
1980	\$1,583,709	\$88,456	\$775,044	\$1,700,892	\$93,595	\$783,981	\$1,821,038	\$98,762	\$792,299	\$2,319,366	\$119,177	\$818,339	\$1,184,979	\$57,124	\$616,687
1981	\$1,659,398	\$95,023	\$870,067	\$1,784,468	\$102,054	\$886,034	\$1,912,759	\$109,262	\$901,561	\$2,444,962	\$139,162	\$957,501	\$1,059,202	\$71,099	\$687,786
1982	\$1,918,584	\$99,564	\$969,631	\$2,045,865	\$107,068	\$993,102	\$2,174,226	\$114,766	\$1,016,326	\$2,681,609	\$146,698	\$1,104,199	\$1,208,813	\$63,552	\$751,338
1983	\$2,157,463	\$115,115	\$1,084,746	\$2,355,750	\$122,752	\$1,115,854	\$2,563,301	\$130,454	\$1,146,780	\$3,470,582	\$160,897	\$1,265,095	\$1,392,105	\$72,529	\$823,867
1984	\$2,264,726	\$129,448	\$1,214,194	\$2,456,197	\$141,345	\$1,257,199	\$2,654,082	\$153,798	\$1,300,578	\$3,488,426	\$208,235	\$1,473,330	\$1,390,579	\$83,526	\$907,393
1985	\$2,703,330	\$135,884	\$1,350,077	\$2,976,751	\$147,372	\$1,404,571	\$3,265,562	\$159,245	\$1,459,823	\$4,556,381	\$209,306	\$1,682,636	\$1,727,661	\$83,435	\$990,828
1986	\$3,005,402	\$162,200	\$1,512,277	\$3,332,377	\$178,605	\$1,583,176	\$3,680,632	\$195,934	\$1,655,757	\$5,270,385	\$273,383	\$1,956,019	\$1,923,963	\$103,660	\$1,094,488
1987	\$3,052,989	\$180,324	\$1,692,601	\$3,406,140	\$199,943	\$1,783,119	\$3,781,836	\$220,838	\$1,876,594	\$5,472,646	\$316,223	\$2,272,242	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,339,940	\$183,179	\$1,875,781	\$3,805,383	\$204,368	\$1,987,487	\$4,314,456	\$226,910	\$2,103,505	\$6,783,035	\$328,359	\$2,600,601	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,708,315	\$200,396	\$2,076,177	\$4,267,723	\$228,323	\$2,215,810	\$4,886,826	\$258,867	\$2,362,372	\$7,982,959	\$406,982	\$3,007,583	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,411,668	\$222,499	\$2,298,676	\$3,813,391	\$256,063	\$2,471,874	\$4,239,654	\$293,210	\$2,655,581	\$6,134,850	\$478,978	\$3,486,560	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,894,084	\$204,700	\$2,503,376	\$4,410,178	\$228,803	\$2,700,677	\$4,966,876	\$254,379	\$2,909,961	\$7,551,309	\$368,091	\$3,854,651	\$2,885,053	\$141,150	\$1,745,612
1992	\$4,012,468	\$233,645	\$2,737,021	\$4,570,288	\$264,611	\$2,965,288	\$5,176,180	\$298,013	\$3,207,973	\$8,040,459	\$453,079	\$4,307,730	\$2,918,730	\$173,103	\$1,918,715
1993	\$4,431,046	\$240,748	\$2,977,769	\$5,129,429	\$274,217	\$3,239,505	\$5,903,904	\$310,571	\$3,518,544	\$9,776,183	\$482,428	\$4,790,157	\$3,019,949	\$175,124	\$2,093,839
1994	\$4,117,143	\$265,863	\$3,243,632	\$4,793,002	\$307,766	\$3,547,271	\$5,547,595	\$354,234	\$3,872,778	\$9,389,039	\$586,571	\$5,376,728	\$2,876,227	\$181,197	\$2,275,036
1995	\$4,605,024	\$247,029	\$3,490,660	\$5,399,811	\$287,580	\$3,834,851	\$6,294,792	\$332,856	\$4,205,634	\$10,955,380	\$563,342	\$5,940,071	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,700,512	\$276,301	\$3,766,962	\$5,578,609	\$323,989	\$4,158,840	\$6,581,440	\$377,687	\$4,583,322	\$12,003,753	\$657,323	\$6,597,393	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,867,658	\$282,031	\$4,048,993	\$5,821,128	\$334,717	\$4,493,556	\$6,919,080	\$394,886	\$4,978,208	\$12,984,691	\$720,225	\$7,317,618	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,897,461	\$292,059	\$4,341,052	\$5,835,560	\$349,268	\$4,842,824	\$6,906,796	\$415,145	\$5,393,353	\$12,659,266	\$779,081	\$8,096,700	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,890,163	\$293,848	\$4,634,900	\$5,905,872	\$350,134	\$5,192,957	\$7,083,591	\$414,408	\$5,807,761	\$13,669,917	\$759,556	\$8,856,256	\$7,411,642	\$390,844	\$3,642,960
2000	\$5,002,993	\$293,410	\$4,928,309	\$6,006,724	\$354,352	\$5,547,310	\$7,161,475	\$425,015	\$6,232,776	\$13,476,575	\$820,195	\$9,676,451	\$6,332,646	\$444,699	\$4,087,658
2001	\$5,068,455	\$300,180	\$5,228,489	\$6,077,442	\$360,403	\$5,907,713	\$7,233,223	\$429,688	\$6,662,464	\$13,456,358	\$808,594	\$10,485,045	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,929,177	\$304,107	\$5,532,596	\$5,794,075	\$364,647	\$6,272,360	\$6,756,572	\$433,993	\$7,096,458	\$11,519,737	\$807,381	\$11,292,427	\$3,840,745	\$314,710	\$4,782,327
2003	\$5,594,355	\$295,751	\$5,828,347	\$6,829,038	\$347,644	\$6,620,004	\$6,267,086	\$405,394	\$7,501,852	\$16,316,097	\$691,184	\$11,983,611	\$4,646,082	\$230,445	\$5,012,771
2004	\$5,863,320	\$335,661	\$6,164,008	\$7,296,826	\$409,742	\$7,029,747	\$9,004,094	\$496,025	\$7,997,877	\$19,155,461	\$978,966	\$12,962,577	\$4,842,429	\$278,765	\$5,291,536
2005	\$5,851,916	\$351,799	\$6,515,808	\$7,358,217	\$437,810	\$7,467,556	\$9,172,762	\$540,246	\$8,538,123	\$20,296,209	\$1,149,328	\$14,111,905	\$4,775,507	\$290,546	\$5,582,082
2006	\$6,110,582	\$351,115	\$6,866,923	\$7,830,897	\$441,493	\$7,909,049	\$9,947,967	\$550,366	\$9,088,489	\$23,005,380	\$1,217,773	\$15,329,677	\$5,198,073	\$286,530	\$5,868,612
2007	\$6,054,427	\$366,635	\$7,233,557	\$7,679,806	\$469,854	\$8,378,903	\$9,654,375	\$596,878	\$9,685,367	\$22,711,208	\$1,422,323	\$16,752,000	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,906,400	\$363,266	\$7,596,823	\$5,863,089	\$460,788	\$8,839,691	\$6,935,489	\$579,263	\$10,264,629	\$12,240,713	\$1,320,672	\$18,072,672	\$3,052,712	\$309,278	\$6,489,774
2009	\$5,328,029	\$294,384	\$7,891,207	\$6,565,811	\$351,785	\$9,191,477	\$8,001,593	\$416,129	\$10,680,758	\$15,758,115	\$734,443	\$18,807,115	\$3,628,936	\$183,163	\$6,672,937
2010	\$5,664,787	\$319,682	\$8,210,889	\$7,089,944	\$393,949	\$9,585,425	\$8,769,747	\$480,096	\$11,160,854	\$18,211,149	\$945,487	\$19,752,602	\$3,925,050	\$217,736	\$6,890,673
2011	\$5,386,632	\$339,887	\$8,550,776	\$6,628,977	\$425,397	\$10,010,822	\$8,058,279	\$526,185	\$11,687,039	\$15,530,286	\$1,092,669	\$20,845,271	\$3,767,470	\$235,503	\$7,126,176
2012	\$5,566,183	\$323,198	\$8,873,974	\$6,967,929	\$397,739	\$10,408,561	\$8,614,075	\$483,497	\$12,170,536	\$17,713,277	\$931,817	\$21,777,088	\$4,108,173	\$226,048	\$7,352,224
2013	\$5,784,345	\$333,971	\$9,207,945	\$7,490,521	\$418,076	\$10,826,636	\$9,577,553	\$516,845	\$12,687,380	\$22,499,238	\$1,062,797	\$22,839,885	\$5,112,409	\$246,490	\$7,598,715
2014	\$5,590,227	\$347,061	\$9,555,006	\$7,245,570	\$449,431	\$11,276,068	\$9,271,668	\$574,653	\$13,262,033	\$21,828,054	\$1,349,954	\$24,189,839	\$5,463,490	\$306,745	\$7,905,459
2015	\$5,184,685	\$335,414	\$9,890,419	\$6,680,488	\$434,734	\$11,710,802	\$8,496,609	\$556,300	\$13,818,333	\$19,480,881	\$1,309,683	\$25,499,522	\$5,206,749	\$327,809	\$8,233,269
2016	\$5,316,579	\$311,081	\$10,201,500	\$6,959,320	\$400,829	\$12,111,631	\$8,989,564	\$509,797	\$14,328,130	\$21,872,694	\$1,168,853	\$26,668,375	\$5,479,704	\$312,405	\$8,545,674
2017	\$5,386,208	\$318,995	\$10,520,495	\$7,154,542	\$417,559	\$12,529,190	\$9,377,660	\$539,374	\$14,867,504	\$24,176,346	\$1,312,362	\$27,980,737	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,782,705	\$323,172	\$10,843,668	\$6,246,738	\$429,273	\$12,958,463	\$8,048,742	\$562,660	\$15,430,163	\$19,321,635	\$1,450,581	\$29,431,318	\$5,640,292	\$376,527	\$9,250,983
2019	\$5,085,348	\$286,962	\$11,130,630	\$6,718,832	\$374,804	\$13,333,267	\$8,753,869	\$482,924	\$15,913,088	\$21,888,170	\$1,159,298	\$30,590,616	\$6,971,244	\$338,417	\$9,589,400
2020	\$5,119,046	\$305,121	\$11,435,751	\$6,722,794	\$403,130	\$13,736,397	\$8,694,969	\$525,232	\$16,438,320	\$20,818,531	\$1,313,290	\$31,903,906	\$7,760,937	\$418,275	\$10,007,675
2021	\$5,365,426	\$307,143	\$11,742,894	\$7,217,293	\$403,368	\$14,139,765	\$9,558,719	\$521,698	\$16,960,018	\$25,107,893	\$1,249,112	\$33,153,018	\$9,392,182	\$465,656	\$10,473,331
2022	\$4,648,577	\$321,926	\$12,064,819	\$6,284,109	\$433,038	\$14,572,802	\$8,361,523	\$573,523	\$17,533,541	\$22,304,544	\$1,506,474	\$34,659,491	\$7,231,916	\$563,531	\$11,036,862

### Table E111.3 - Flexible Distributions: US All Value Equity Portfolio - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,081,666	\$30,000	\$30,000	\$1,071,263	\$30,000	\$30,000	\$1,060,524	\$30,000	\$30,000	\$1,014,411	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,157,264	\$32,450	\$62,450	\$1,150,276	\$32,138	\$62,138	\$1,142,472	\$31,816	\$61,816	\$1,103,436	\$30,432	\$60,432	\$1,118,922	\$30,272	\$60,272
1972	\$1,217,410	\$34,718	\$97,168	\$1,217,782	\$34,508	\$96,646	\$1,217,054	\$34,274	\$96,090	\$1,203,222	\$33,103	\$93,535	\$1,291,310	\$33,568	\$93,839
1973	\$1,124,346	\$36,522	\$133,690	\$1,093,599	\$36,533	\$133,180	\$1,062,178	\$36,512	\$132,602	\$931,711	\$36,097	\$129,632	\$1,068,869	\$38,739	\$132,579
1974	\$1,057,046	\$33,730	\$167,421	\$1,001,813	\$32,808	\$165,988	\$947,663	\$31,865	\$164,467	\$744,334	\$27,951	\$157,583	\$762,483	\$32,066	\$164,645
1975	\$1,307,563	\$31,711	\$199,132	\$1,285,061	\$30,054	\$196,042	\$1,259,704	\$28,430	\$192,897	\$1,133,879	\$22,330	\$179,913	\$1,014,831	\$22,874	\$187,519
1976	\$1,611,081	\$39,227	\$238,359	\$1,631,545	\$38,552	\$234,594	\$1,647,324	\$37,791	\$230,688	\$1,662,098	\$34,016	\$213,930	\$1,219,152	\$30,445	\$217,964
1977	\$1,657,096	\$48,332	\$286,691	\$1,690,463	\$48,946	\$283,540	\$1,719,232	\$49,420	\$280,108	\$1,784,583	\$49,863	\$263,793	\$1,097,677	\$36,575	\$254,539
1978	\$1,757,330	\$49,713	\$336,404	\$1,809,792	\$50,714	\$334,254	\$1,857,432	\$51,577	\$331,685	\$1,991,907	\$53,537	\$317,330	\$1,134,742	\$32,930	\$287,469
1979	\$1,977,069	\$52,720	\$389,124	\$2,076,313	\$54,294	\$388,548	\$2,172,618	\$55,723	\$387,407	\$2,512,366	\$59,757	\$377,087	\$1,303,493	\$34,042	\$321,511
1980	\$2,177,466	\$59,312	\$448,436	\$2,317,025	\$62,289	\$450,837	\$2,455,432	\$65,179	\$452,586	\$2,972,955	\$75,371	\$452,458	\$1,674,147	\$39,105	\$360,616
1981	\$2,373,182	\$65,324	\$513,760	\$2,533,457	\$69,511	\$520,348	\$2,693,141	\$73,663	\$526,249	\$3,297,345	\$89,189	\$541,647	\$1,544,207	\$50,224	\$410,840
1982	\$2,939,598	\$71,195	\$584,956	\$3,140,836	\$76,004	\$596,352	\$3,341,109	\$80,794	\$607,043	\$4,094,966	\$98,920	\$640,567	\$1,818,568	\$46,326	\$457,167
1983	\$3,440,597	\$88,188	\$673,144	\$3,771,964	\$94,225	\$690,577	\$4,116,458	\$100,233	\$707,276	\$5,580,624	\$122,849	\$763,416	\$2,161,157	\$54,557	\$511,724
1984	\$3,732,397	\$103,218	\$776,361	\$4,065,549	\$113,159	\$803,736	\$4,407,407	\$123,494	\$830,770	\$5,806,047	\$167,419	\$930,835	\$2,227,685	\$64,835	\$576,558
1985	\$4,477,443	\$111,972	\$888,333	\$4,918,533	\$121,966	\$925,702	\$5,376,779	\$132,222	\$962,992	\$7,314,771	\$174,181	\$1,105,017	\$2,856,016	\$66,831	\$643,389
1986	\$4,978,559	\$134,323	\$1,022,657	\$5,463,437	\$147,556	\$1,073,258	\$5,965,274	\$161,303	\$1,124,296	\$8,061,651	\$219,443	\$1,324,460	\$3,282,031	\$85,680	\$729,069
1987	\$5,015,936	\$149,357	\$1,172,013	\$5,481,616	\$163,903	\$1,237,161	\$5,953,411	\$178,958	\$1,303,254	\$7,776,156	\$241,850	\$1,566,309	\$3,350,095	\$98,461	\$827,530
1988	\$5,650,542	\$150,478	\$1,322,492	\$6,302,690	\$164,448	\$1,401,610	\$6,985,897	\$178,602	\$1,481,856	\$9,889,630	\$233,285	\$1,799,594	\$3,795,825	\$100,503	\$928,033
1989	\$6,399,324	\$169,516	\$1,492,008	\$7,188,834	\$189,081	\$1,590,690	\$8,023,830	\$209,577	\$1,691,433	\$11,663,492	\$296,689	\$2,096,283	\$4,841,427	\$113,875	\$1,041,908
1990	\$6,027,428	\$191,980	\$1,683,987	\$6,561,800	\$215,665	\$1,806,355	\$7,094,734	\$240,715	\$1,932,148	\$9,043,212	\$349,905	\$2,446,188	\$4,550,426	\$145,243	\$1,187,151
1991	\$7,278,696	\$180,823	\$1,864,810	\$8,078,237	\$196,854	\$2,003,209	\$8,901,973	\$212,842	\$2,144,990	\$12,211,179	\$271,296	\$2,717,484	\$5,758,629	\$136,513	\$1,323,664
1992	\$8,070,440	\$218,361	\$2,083,171	\$9,101,929	\$242,347	\$2,245,557	\$10,190,889	\$267,059	\$2,412,049	\$14,876,010	\$366,335	\$3,083,819	\$6,011,780	\$172,759	\$1,496,422
1993	\$8,956,134	\$242,113	\$2,325,284	\$10,198,675	\$273,058	\$2,518,614	\$11,529,135	\$305,727	\$2,717,776	\$17,484,134	\$446,280	\$3,530,100	\$6,418,783	\$180,353	\$1,676,776
1994	\$8,456,680	\$268,684	\$2,593,968	\$9,647,648	\$305,960	\$2,824,575	\$10,925,864	\$345,874	\$3,063,650	\$16,682,381	\$524,524	\$4,054,624	\$6,308,413	\$192,563	\$1,869,339
1995	\$10,060,193	\$253,700	\$2,847,669	\$11,647,183	\$289,429	\$3,114,004	\$13,384,729	\$327,776	\$3,391,426	\$21,649,259	\$500,471	\$4,555,095	\$8,418,598	\$189,252	\$2,058,592
1996	\$10,773,081	\$301,806	\$3,149,475	\$12,674,970	\$349,415	\$3,463,420	\$14,800,348	\$401,542	\$3,792,968	\$25,485,345	\$649,478	\$5,204,573	\$10,040,977	\$252,558	\$2,311,150
1997	\$12,078,084	\$323,192	\$3,472,667	\$14,490,058	\$380,249	\$3,843,669	\$17,249,660	\$444,010	\$4,236,978	\$32,029,859	\$764,560	\$5,969,133	\$12,989,241	\$301,229	\$2,612,379
1998	\$12,463,919	\$362,343	\$3,835,010	\$14,874,103	\$434,702	\$4,278,370	\$17,601,352	\$517,490	\$4,754,468	\$31,678,222	\$960,896	\$6,930,029	\$16,200,361	\$389,677	\$3,002,056
1999	\$12,586,098	\$373,918	\$4,208,927	\$15,146,142	\$446,223	\$4,724,593	\$18,070,413	\$528,041	\$5,282,509	\$33,539,786	\$950,347	\$7,880,376	\$19,020,891	\$486,011	\$3,488,067
2000	\$13,589,100	\$377,583	\$4,586,510	\$16,346,714	\$454,384	\$5,178,978	\$19,491,793	\$542,112	\$5,824,621	\$36,035,751	\$1,006,194	\$8,886,569	\$16,770,480	\$570,627	\$4,058,694
2001	\$14,573,455	\$407,673	\$4,994,183	\$17,617,722	\$490,401	\$5,669,379	\$21,101,051	\$584,754	\$6,409,375	\$39,511,954	\$1,081,073	\$9,967,642	\$14,333,858	\$503,114	\$4,561,808
2002	\$14,445,523	\$437,204	\$5,431,387	\$17,062,247	\$528,532	\$6,197,911	\$19,953,948	\$633,032	\$7,042,406	\$33,739,096	\$1,185,359	\$11,153,000	\$10,830,875	\$430,016	\$4,991,824
2003	\$16,734,266	\$433,366	\$5,864,752	\$20,469,021	\$511,867	\$6,709,778	\$24,780,918	\$598,618	\$7,641,025	\$47,948,108	\$1,012,173	\$12,165,173	\$13,520,066	\$324,926	\$5,316,750
2004	\$17,921,285	\$502,028	\$6,366,780	\$22,292,843	\$614,071	\$7,323,849	\$27,442,356	\$743,428	\$8,384,452	\$56,666,637	\$1,438,443	\$13,603,616	\$14,541,160	\$405,602	\$5,722,352
2005	\$18,222,465	\$537,639	\$6,904,419	\$22,827,625	\$668,785	\$7,992,634	\$28,294,142	\$823,271	\$9,207,723	\$59,944,575	\$1,699,999	\$15,303,615	\$14,797,868	\$436,235	\$6,158,587
2006	\$19,421,517	\$546,674	\$7,451,093	\$24,729,644	\$684,829	\$8,677,463	\$31,151,673	\$848,824	\$10,056,547	\$70,326,437	\$1,798,337	\$17,101,953	\$16,621,336	\$443,936	\$6,602,523
2007	\$19,405,823	\$582,646	\$8,033,738	\$24,316,144	\$741,889	\$9,419,352	\$30,135,529	\$934,550	\$10,991,098	\$63,575,725	\$2,109,793	\$19,211,746	\$17,008,442	\$498,640	\$7,101,163
2008	\$16,446,139	\$582,175	\$8,615,913	\$19,480,065	\$729,484	\$10,148,837	\$22,795,102	\$904,066	\$11,895,163	\$37,755,251	\$1,907,272	\$21,119,018	\$10,394,346	\$510,253	\$7,611,416
2009	\$18,171,061	\$493,384	\$9,109,297	\$22,115,522	\$584,402	\$10,733,239	\$26,564,529	\$683,853	\$12,579,016	\$48,363,885	\$1,132,658	\$22,251,675	\$12,750,716	\$311,830	\$7,923,247
2010	\$20,117,217	\$545,132	\$9,654,429	\$24,919,859	\$663,466	\$11,396,704	\$30,444,298	\$796,936	\$13,375,952	\$58,897,501	\$1,450,917	\$23,702,592	\$14,231,289	\$382,521	\$8,305,768
2011	\$20,088,008	\$603,517	\$10,257,946	\$24,572,008	\$747,596	\$12,144,300	\$29,627,418	\$913,329	\$14,289,281	\$54,088,382	\$1,766,925	\$25,469,517	\$14,095,899	\$426,939	\$8,732,707
2012	\$21,448,199	\$602,640	\$10,860,586	\$26,699,723	\$737,160	\$12,881,460	\$32,655,608	\$888,823	\$15,178,104	\$63,963,848	\$1,622,651	\$27,092,168	\$15,861,185	\$422,877	\$9,155,584
2013	\$23,435,341	\$643,446	\$11,504,032	\$30,316,141	\$800,992	\$13,682,452	\$38,640,452	\$982,668	\$16,160,772	\$87,719,363	\$1,918,915	\$29,011,084	\$20,368,375	\$475,836	\$9,631,419
2014	\$23,703,726	\$703,060	\$12,207,092	\$30,797,301	\$909,484	\$14,591,936	\$39,420,532	\$1,159,214	\$17,319,986	\$90,912,055	\$2,631,581	\$31,642,664	\$22,461,810	\$611,051	\$10,242,471
2015	\$22,639,279	\$711,112	\$12,918,204	\$29,225,366	\$923,919	\$15,515,855	\$37,159,759	\$1,182,616	\$18,502,601	\$83,253,394	\$2,727,362	\$34,370,026	\$22,089,464	\$673,854	\$10,916,325
2016	\$24,301,906	\$679,178	\$13,597,382	\$31,979,398	\$876,761	\$16,392,616	\$41,435,689	\$1,114,793	\$19,617,394	\$99,788,843	\$2,497,602	\$36,867,628	\$23,989,405	\$662,684	\$11,579,009
2017	\$25,010,881	\$729,057	\$14,326,439	\$33,266,029	\$959,382	\$17,351,998	\$43,562,799	\$1,243,071	\$20,860,465	\$109,384,346	\$2,993,665	\$39,861,293	\$28,349,866	\$719,682	\$12,298,691
2018	\$23,109,471	\$750,326	\$15,076,766	\$30,283,101	\$997,981	\$18,349,979	\$39,058,305	\$1,306,884	\$22,167,349	\$91,978,621	\$3,281,530	\$43,142,824	\$26,293,701	\$850,496	\$13,149,187
2019	\$25,484,193	\$693,284	\$15,770,050	\$33,818,804	\$908,493	\$19,258,472	\$44,153,054	\$1,171,749	\$23,339,098	\$108,691,963	\$2,759,359	\$45,902,182	\$33,535,465	\$788,811	\$13,937,998
2020	\$26,479,393	\$764,526	\$16,534,576	\$34,924,189	\$1,014,564	\$20,273,036	\$45,253,007	\$1,324,592	\$24,663,690	\$106,486,467	\$3,260,759	\$49,162,941	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$29,147,870	\$794,382	\$17,328,958	\$39,546,063	\$1,047,726	\$21,320,762	\$52,696,848	\$1,357,590	\$26,021,280	\$138,333,010	\$3,194,594	\$52,357,535	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$26,177,718	\$874,436	\$18,203,394	\$35,726,768	\$1,186,382	\$22,507,144	\$47,871,066	\$1,580,905	\$27,602,185	\$127,982,310	\$4,149,990	\$56,507,525	\$38,227,777	\$1,443,343	\$17,543,180

Table E111.4 - Flexible Distributions: US All Value Equity Portfolio - Conservative (4%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,070,515	\$40,000	\$40,000	\$1,060,219	\$40,000	\$40,000	\$1,049,591	\$40,000	\$40,000	\$1,003,953	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,133,526	\$42,821	\$82,821	\$1,126,681	\$42,409	\$82,409	\$1,119,037	\$41,984	\$81,984	\$1,080,802	\$40,158	\$80,158	\$1,095,970	\$39,946	\$79,946
1972	\$1,180,145	\$45,341	\$128,162	\$1,180,506	\$45,067	\$127,476	\$1,179,800	\$44,761	\$126,745	\$1,166,391	\$43,232	\$123,390	\$1,251,783	\$43,839	\$123,785
1973	\$1,078,693	\$47,206	\$175,367	\$1,049,195	\$47,220	\$174,696	\$1,019,049	\$47,192	\$173,937	\$893,880	\$46,656	\$170,046	\$1,025,469	\$50,071	\$173,856
1974	\$1,003,671	\$43,148	\$218,515	\$951,227	\$41,968	\$216,664	\$899,811	\$40,762	\$214,699	\$706,749	\$35,755	\$205,801	\$723,982	\$41,019	\$214,875
1975	\$1,228,739	\$40,147	\$258,662	\$1,207,593	\$38,049	\$254,713	\$1,183,765	\$35,992	\$250,692	\$1,065,525	\$28,270	\$234,071	\$953,654	\$28,959	\$243,834
1976	\$1,498,352	\$49,150	\$307,812	\$1,517,384	\$48,304	\$303,017	\$1,532,059	\$47,351	\$298,042	\$1,545,800	\$42,621	\$276,692	\$1,133,847	\$38,146	\$281,980
1977	\$1,525,259	\$59,934	\$367,746	\$1,555,972	\$60,695	\$363,712	\$1,582,452	\$61,282	\$359,324	\$1,642,603	\$61,832	\$338,524	\$1,010,347	\$45,354	\$327,334
1978	\$1,600,843	\$61,010	\$428,756	\$1,648,633	\$62,239	\$425,951	\$1,692,031	\$63,298	\$422,623	\$1,814,531	\$65,704	\$404,228	\$1,033,696	\$40,414	\$367,748
1979	\$1,782,448	\$64,034	\$492,790	\$1,871,922	\$65,945	\$491,896	\$1,958,747	\$67,681	\$490,304	\$2,265,051	\$72,581	\$476,809	\$1,175,178	\$41,348	\$409,096
1980	\$1,942,880	\$71,298	\$564,088	\$2,067,403	\$74,877	\$566,773	\$2,190,899	\$78,350	\$568,654	\$2,652,668	\$90,602	\$567,411	\$1,493,785	\$47,007	\$456,103
1981	\$2,095,681	\$77,715	\$641,803	\$2,237,214	\$82,696	\$649,469	\$2,378,226	\$87,636	\$656,290	\$2,911,779	\$106,107	\$673,518	\$1,363,639	\$59,751	\$515,854
1982	\$2,569,103	\$83,827	\$725,630	\$2,744,977	\$89,489	\$738,958	\$2,920,009	\$95,129	\$751,419	\$3,578,852	\$116,471	\$789,989	\$1,589,363	\$54,546	\$570,400
1983	\$2,975,958	\$102,764	\$828,394	\$3,262,575	\$109,799	\$848,757	\$3,560,547	\$116,800	\$868,219	\$4,826,983	\$143,154	\$933,143	\$1,869,302	\$63,575	\$633,974
1984	\$3,195,070	\$119,038	\$947,432	\$3,480,260	\$130,503	\$979,260	\$3,772,903	\$142,422	\$1,010,641	\$4,970,191	\$193,079	\$1,126,223	\$1,906,980	\$74,772	\$708,747
1985	\$3,793,343	\$127,803	\$1,075,235	\$4,167,039	\$139,210	\$1,118,470	\$4,555,270	\$150,916	\$1,161,557	\$6,197,160	\$198,808	\$1,325,030	\$2,419,650	\$76,279	\$785,026
1986	\$4,174,410	\$151,734	\$1,226,969	\$4,580,970	\$166,682	\$1,285,152	\$5,001,749	\$182,211	\$1,343,768	\$6,759,514	\$247,886	\$1,572,917	\$2,751,909	\$96,786	\$881,812
1987	\$4,162,392	\$166,976	\$1,393,945	\$4,548,829	\$183,239	\$1,468,391	\$4,940,340	\$200,070	\$1,543,838	\$6,452,915	\$270,381	\$1,843,297	\$2,780,021	\$110,076	\$991,888
1988	\$4,640,669	\$166,496	\$1,560,441	\$5,176,264	\$181,953	\$1,650,344	\$5,737,367	\$197,614	\$1,741,451	\$8,122,141	\$258,117	\$2,101,414	\$3,117,430	\$111,201	\$1,103,089
1989	\$5,201,446	\$185,627	\$1,746,068	\$5,843,169	\$207,051	\$1,857,394	\$6,521,863	\$229,495	\$1,970,946	\$9,480,224	\$324,886	\$2,426,300	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,848,658	\$208,058	\$1,954,126	\$5,278,524	\$233,727	\$2,091,121	\$5,707,233	\$260,875	\$2,231,821	\$7,274,651	\$379,209	\$2,805,508	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,794,855	\$193,946	\$2,148,072	\$6,431,401	\$211,141	\$2,302,262	\$7,087,209	\$228,289	\$2,460,110	\$9,721,797	\$290,986	\$3,096,495	\$4,584,670	\$146,420	\$1,531,613
1992	\$6,358,954	\$231,794	\$2,379,866	\$7,171,697	\$257,256	\$2,559,518	\$8,029,723	\$283,488	\$2,743,598	\$11,721,277	\$388,872	\$3,485,366	\$4,736,871	\$183,387	\$1,715,000
1993	\$6,984,070	\$254,358	\$2,634,224	\$7,953,013	\$286,868	\$2,846,386	\$8,990,517	\$321,189	\$3,064,787	\$13,634,277	\$468,851	\$3,954,218	\$5,005,421	\$189,475	\$1,904,475
1994	\$6,526,605	\$279,363	\$2,913,587	\$7,445,758	\$318,121	\$3,164,507	\$8,432,246	\$359,621	\$3,424,408	\$12,874,949	\$545,371	\$4,499,589	\$4,868,639	\$200,217	\$2,104,692
1995	\$7,684,105	\$261,064	\$3,174,651	\$8,896,268	\$297,830	\$3,462,337	\$10,223,428	\$337,290	\$3,761,698	\$16,535,982	\$514,998	\$5,014,587	\$6,430,233	\$194,746	\$2,299,437
1996	\$8,143,787	\$307,364	\$3,482,016	\$9,581,498	\$355,851	\$3,818,188	\$11,188,153	\$408,937	\$4,170,635	\$19,265,353	\$661,439	\$5,676,026	\$7,590,361	\$257,209	\$2,556,647
1997	\$9,036,162	\$325,751	\$3,807,767	\$10,840,669	\$383,260	\$4,201,448	\$12,905,252	\$447,526	\$4,618,161	\$23,962,989	\$770,614	\$6,446,640	\$9,717,840	\$303,614	\$2,860,261
1998	\$9,228,691	\$361,446	\$4,169,213	\$11,013,269	\$433,627	\$4,635,074	\$13,032,613	\$516,210	\$5,134,371	\$23,455,585	\$958,520	\$7,405,160	\$11,995,274	\$388,714	\$3,248,975
1999	\$9,223,082	\$369,148	\$4,538,361	\$11,099,080	\$440,531	\$5,075,605	\$13,241,983	\$521,305	\$5,655,676	\$24,577,927	\$938,223	\$8,343,383	\$13,938,493	\$479,811	\$3,728,786
2000	\$9,855,420	\$368,923	\$4,907,284	\$11,855,365	\$443,963	\$5,519,568	\$14,136,316	\$529,679	\$6,185,355	\$26,134,731	\$983,117	\$9,326,500	\$12,162,699	\$557,540	\$4,286,325
2001	\$10,460,357	\$394,217	\$5,301,501	\$12,645,433	\$474,215	\$5,993,783	\$15,145,655	\$565,453	\$6,750,808	\$28,360,408	\$1,045,389	\$10,371,889	\$10,288,382	\$486,508	\$4,772,833
2002	\$10,261,639	\$418,414	\$5,719,915	\$12,120,476	\$505,817	\$6,499,600	\$14,174,648	\$605,826	\$7,356,634	\$23,967,178	\$1,134,416	\$11,506,306	\$7,693,908	\$411,535	\$5,184,369
2003	\$11,764,937	\$410,466	\$6,130,381	\$12,390,637	\$484,819	\$6,984,419	\$17,422,094	\$566,986	\$7,923,620	\$33,709,665	\$958,687	\$12,464,993	\$9,505,211	\$307,756	\$5,492,125
2004	\$12,469,574	\$470,597	\$6,600,979	\$15,511,290	\$575,625	\$7,560,045	\$19,094,305	\$696,884	\$8,620,503	\$39,428,467	\$1,348,387	\$13,813,379	\$10,117,693	\$380,208	\$5,872,334
2005	\$12,548,421	\$498,783	\$7,099,761	\$15,719,644	\$620,452	\$8,180,496	\$19,484,016	\$763,772	\$9,384,276	\$41,279,254	\$1,577,139	\$15,390,518	\$10,190,162	\$404,708	\$6,277,041
2006	\$13,236,239	\$501,937	\$7,601,698	\$16,853,858	\$628,786	\$8,809,282	\$21,230,628	\$779,361	\$10,163,636	\$47,929,188	\$1,651,170	\$17,041,688	\$11,327,847	\$407,606	\$6,684,648
2007	\$13,089,198	\$529,450	\$8,131,148	\$16,401,202	\$674,154	\$9,483,436	\$20,326,367	\$849,225	\$11,012,861	\$42,881,728	\$1,917,168	\$18,958,856	\$11,472,168	\$453,114	\$7,137,762
2008	\$10,978,535	\$523,568	\$8,654,716	\$13,003,817	\$656,048	\$10,139,485	\$15,216,753	\$813,055	\$11,825,916	\$25,203,323	\$1,715,269	\$20,674,125	\$6,938,692	\$458,887	\$7,596,648
2009	\$12,004,947	\$439,141	\$9,093,857	\$14,610,906	\$520,153	\$10,659,637	\$17,550,200	\$608,670	\$12,434,586	\$31,952,227	\$1,008,133	\$21,682,258	\$8,423,926	\$277,548	\$7,874,196
2010	\$13,153,682	\$480,198	\$9,574,055	\$16,293,899	\$584,436	\$11,244,073	\$19,906,065	\$702,008	\$13,136,594	\$38,510,248	\$1,278,089	\$22,960,347	\$9,305,157	\$336,957	\$8,211,153
2011	\$12,999,176	\$526,147	\$10,100,202	\$15,900,823	\$651,756	\$11,895,829	\$19,172,235	\$796,243	\$13,932,837	\$35,001,200	\$1,540,410	\$24,500,757	\$9,121,615	\$372,206	\$8,583,359
2012	\$13,736,285	\$519,967	\$10,620,169	\$17,099,571	\$636,033	\$12,531,862	\$20,978,001	\$766,889	\$14,699,726	\$40,965,007	\$1,400,048	\$25,900,805	\$10,158,137	\$364,865	\$8,948,224
2013	\$14,854,199	\$549,451	\$11,169,621	\$19,215,508	\$683,983	\$13,215,845	\$24,491,768	\$839,120	\$15,538,846	\$55,599,824	\$1,638,600	\$27,539,405	\$12,910,240	\$406,325	\$9,354,549
2014	\$14,869,421	\$594,168	\$11,763,789	\$19,319,243	\$768,620	\$13,984,465	\$24,728,623	\$979,671	\$16,518,517	\$57,029,416	\$2,223,993	\$29,763,398	\$14,090,363	\$516,410	\$9,870,959
2015	\$14,055,281	\$594,777	\$12,358,566	\$18,144,161	\$772,770	\$14,757,235	\$23,070,119	\$989,145	\$17,507,662	\$51,686,710	\$2,281,177	\$32,044,574	\$13,713,936	\$563,615	\$10,434,574
2016	\$14,931,959	\$562,211	\$12,920,777	\$19,649,284	\$725,766	\$15,483,002	\$25,459,567	\$922,805	\$18,430,467	\$61,313,827	\$2,067,468	\$34,112,043	\$14,739,947	\$548,557	\$10,983,131
2017	\$15,209,149	\$597,278	\$13,518,055	\$20,229,116	\$785,971	\$16,268,973	\$26,490,595	\$1,018,383	\$19,448,849	\$66,516,764	\$2,452,553	\$36,564,596	\$17,239,591	\$589,598	\$11,572,729
2018	\$13,908,025	\$608,366	\$14,126,421	\$18,225,346	\$809,165	\$17,078,138	\$23,506,547	\$1,059,624	\$20,508,473	\$55,355,698	\$2,660,671	\$39,225,267	\$15,824,396	\$689,584	\$12,262,313
2019	\$15,179,093	\$556,321	\$14,682,742	\$20,143,419	\$729,014	\$17,807,151	\$26,298,785	\$940,262	\$21,448,735	\$64,739,952	\$2,214,228	\$41,439,494	\$19,974,654	\$632,976	\$12,895,288
2020	\$15,609,265	\$607,164	\$15,289,906	\$20,587,365	\$805,737	\$18,612,888	\$26,676,072	\$1,051,951	\$22,500,686	\$62,772,418	\$2,589,598	\$44,029,093	\$22,710,491	\$798,986	\$13,694,275
2021	\$17,005,161	\$624,371	\$15,914,276	\$23,071,572	\$823,495	\$19,436,383	\$30,743,873	\$1,067,043	\$23,567,729	\$80,704,874	\$2,510,897	\$46,539,989	\$28,068,695	\$908,420	\$14,602,694
2022	\$15,114,898	\$680,206	\$16,594,483	\$20,628,477	\$922,863	\$20,359,246	\$27,640,541	\$1,229,755	\$24,797,484	\$73,896,417	\$3,228,195	\$49,768,184	\$22,072,549	\$1,122,748	\$15,725,442

Table E111.5 - Flexible Distributions: US All Value Equity Portfolio - Moderate (5%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,059,364	\$50,000	\$50,000	\$1,049,175	\$50,000	\$50,000	\$1,038,658	\$50,000	\$50,000	\$993,495	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,110,034	\$52,968	\$102,968	\$1,103,331	\$52,459	\$102,459	\$1,095,845	\$51,933	\$101,933	\$1,058,403	\$49,675	\$99,675	\$1,073,257	\$49,412	\$99,412
1972	\$1,143,648	\$55,502	\$158,470	\$1,143,998	\$55,167	\$157,625	\$1,143,314	\$54,792	\$156,725	\$1,130,320	\$52,920	\$152,595	\$1,213,071	\$53,663	\$153,075
1973	\$1,034,445	\$57,182	\$215,652	\$1,006,157	\$57,200	\$214,825	\$977,248	\$57,166	\$213,891	\$857,212	\$56,516	\$209,111	\$983,404	\$60,654	\$213,729
1974	\$952,474	\$51,722	\$267,375	\$902,706	\$50,308	\$265,133	\$853,912	\$48,862	\$262,753	\$670,698	\$42,861	\$251,972	\$687,052	\$49,170	\$262,899
1975	\$1,153,915	\$47,624	\$314,998	\$1,134,057	\$45,135	\$310,268	\$1,111,679	\$42,696	\$305,449	\$1,000,640	\$33,535	\$285,506	\$895,581	\$34,353	\$297,252
1976	\$1,392,453	\$57,696	\$372,694	\$1,410,140	\$56,703	\$366,971	\$1,423,777	\$55,584	\$361,033	\$1,436,547	\$50,032	\$335,538	\$1,053,710	\$44,779	\$342,031
1977	\$1,402,693	\$69,623	\$442,317	\$1,430,938	\$70,507	\$437,478	\$1,455,289	\$71,189	\$432,222	\$1,510,608	\$71,827	\$407,366	\$929,158	\$52,685	\$394,716
1978	\$1,456,868	\$70,135	\$512,451	\$1,500,360	\$71,547	\$509,025	\$1,539,855	\$72,764	\$504,986	\$1,651,338	\$75,530	\$482,896	\$940,728	\$46,458	\$441,174
1979	\$1,605,242	\$72,843	\$585,295	\$1,685,821	\$75,018	\$584,043	\$1,764,014	\$76,993	\$581,979	\$2,039,866	\$82,567	\$565,463	\$1,058,345	\$47,036	\$488,210
1980	\$1,731,498	\$80,262	\$665,557	\$1,842,474	\$84,291	\$668,334	\$1,952,533	\$88,201	\$670,180	\$2,364,063	\$101,993	\$667,456	\$1,331,264	\$52,917	\$541,128
1981	\$1,848,219	\$86,575	\$752,132	\$1,973,041	\$92,124	\$760,458	\$2,097,401	\$97,627	\$767,806	\$2,567,952	\$118,203	\$785,659	\$1,202,619	\$66,563	\$607,691
1982	\$2,242,138	\$92,411	\$844,543	\$2,395,629	\$98,652	\$859,110	\$2,548,385	\$104,870	\$872,676	\$3,123,378	\$128,398	\$914,057	\$1,387,088	\$60,131	\$667,822
1983	\$2,570,159	\$112,107	\$956,650	\$2,817,693	\$119,781	\$978,891	\$3,075,034	\$127,419	\$1,000,096	\$4,168,780	\$156,169	\$1,070,226	\$1,614,405	\$69,354	\$737,176
1984	\$2,730,649	\$128,508	\$1,085,158	\$2,974,385	\$140,885	\$1,119,776	\$3,224,491	\$153,752	\$1,153,847	\$4,247,747	\$208,439	\$1,278,665	\$1,629,791	\$80,720	\$817,896
1985	\$3,208,190	\$136,532	\$1,221,690	\$3,524,240	\$148,719	\$1,268,495	\$3,852,584	\$161,225	\$1,315,072	\$5,241,199	\$212,387	\$1,491,052	\$2,046,400	\$81,490	\$899,386
1986	\$3,493,699	\$160,409	\$1,382,099	\$3,833,961	\$176,212	\$1,444,707	\$4,186,125	\$192,629	\$1,507,701	\$5,657,256	\$262,060	\$1,753,112	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,447,353	\$174,685	\$1,556,784	\$3,767,405	\$191,698	\$1,636,405	\$4,091,660	\$209,306	\$1,717,007	\$5,344,396	\$282,863	\$2,035,975	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,803,432	\$172,368	\$1,729,152	\$4,242,399	\$188,370	\$1,824,775	\$4,702,272	\$204,583	\$1,921,590	\$6,656,801	\$267,220	\$2,303,195	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,218,631	\$190,172	\$1,919,324	\$4,739,100	\$212,120	\$2,036,895	\$5,289,555	\$235,114	\$2,156,704	\$7,688,932	\$332,840	\$2,636,035	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,891,539	\$210,932	\$2,130,255	\$4,236,550	\$236,955	\$2,273,850	\$4,580,632	\$264,478	\$2,421,182	\$5,838,644	\$384,447	\$3,020,482	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,602,510	\$194,577	\$2,324,832	\$5,108,081	\$211,827	\$2,485,678	\$5,628,951	\$229,032	\$2,650,213	\$7,721,448	\$291,932	\$3,312,414	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,997,931	\$230,126	\$2,554,958	\$5,636,720	\$255,404	\$2,741,082	\$6,311,101	\$281,448	\$2,931,661	\$9,212,543	\$386,072	\$3,698,486	\$3,723,027	\$182,067	\$1,848,281
1993	\$5,432,072	\$249,897	\$2,804,854	\$6,185,697	\$281,836	\$3,022,918	\$6,992,647	\$315,555	\$3,247,216	\$10,604,472	\$460,627	\$4,159,113	\$3,893,118	\$186,151	\$2,034,432
1994	\$5,023,387	\$271,604	\$3,076,458	\$5,730,839	\$309,285	\$3,332,203	\$6,490,118	\$349,632	\$3,596,848	\$9,909,570	\$530,224	\$4,689,337	\$3,747,286	\$194,656	\$2,229,088
1995	\$5,852,683	\$251,169	\$3,327,627	\$6,775,940	\$286,542	\$3,618,745	\$7,786,786	\$324,506	\$3,921,354	\$12,594,812	\$495,479	\$5,184,815	\$4,897,658	\$187,364	\$2,416,452
1996	\$6,138,192	\$292,634	\$3,620,261	\$7,221,833	\$338,797	\$3,957,542	\$8,432,813	\$389,339	\$4,310,693	\$14,520,816	\$629,741	\$5,814,556	\$5,721,060	\$244,883	\$2,661,335
1997	\$6,739,853	\$306,910	\$3,927,171	\$8,085,791	\$361,092	\$4,318,633	\$9,625,713	\$421,641	\$4,732,334	\$17,873,410	\$726,041	\$6,540,597	\$7,248,300	\$286,053	\$2,947,388
1998	\$6,811,753	\$336,993	\$4,264,163	\$8,128,961	\$404,290	\$4,722,923	\$9,619,451	\$481,286	\$5,213,620	\$17,312,710	\$893,670	\$7,434,267	\$8,853,785	\$362,415	\$3,309,803
1999	\$6,736,700	\$340,588	\$4,604,751	\$8,106,962	\$406,448	\$5,129,371	\$9,672,176	\$480,973	\$5,694,592	\$17,952,148	\$865,636	\$8,299,903	\$10,180,919	\$442,689	\$3,752,493
2000	\$7,123,586	\$336,835	\$4,941,586	\$8,569,164	\$405,348	\$5,534,719	\$10,217,856	\$483,609	\$6,178,201	\$18,890,418	\$897,607	\$9,197,510	\$8,791,308	\$509,046	\$4,261,539
2001	\$7,482,081	\$356,179	\$5,297,765	\$9,045,022	\$428,458	\$5,963,177	\$10,833,380	\$510,893	\$6,689,094	\$20,285,624	\$944,521	\$10,142,031	\$7,359,071	\$439,565	\$4,701,104
2002	\$7,263,485	\$374,104	\$5,671,869	\$8,579,223	\$452,251	\$6,415,428	\$10,033,226	\$541,669	\$7,230,763	\$16,964,661	\$1,014,281	\$11,156,312	\$5,445,971	\$367,954	\$5,069,057
2003	\$8,240,817	\$363,174	\$6,035,044	\$10,080,004	\$428,961	\$6,844,390	\$12,203,405	\$501,661	\$7,732,424	\$23,612,126	\$848,233	\$12,004,545	\$6,657,979	\$272,299	\$5,341,356
2004	\$8,643,401	\$412,041	\$6,447,085	\$10,751,794	\$504,000	\$7,348,390	\$13,235,394	\$610,170	\$8,342,594	\$27,330,207	\$1,180,606	\$13,185,152	\$7,013,173	\$332,899	\$5,674,255
2005	\$8,607,449	\$432,170	\$6,879,255	\$10,782,714	\$537,590	\$7,885,979	\$13,364,844	\$661,770	\$9,004,364	\$28,315,044	\$1,366,510	\$14,551,662	\$6,989,828	\$350,659	\$6,024,914
2006	\$8,984,675	\$430,372	\$7,309,627	\$11,440,292	\$539,136	\$8,425,115	\$14,411,215	\$668,242	\$9,672,606	\$32,534,028	\$1,415,752	\$15,967,414	\$7,689,271	\$349,491	\$6,374,405
2007	\$8,792,314	\$449,234	\$7,758,861	\$11,017,063	\$572,015	\$8,997,130	\$13,653,686	\$720,561	\$10,393,167	\$28,804,638	\$1,626,701	\$17,594,116	\$7,706,118	\$384,464	\$6,758,869
2008	\$7,297,715	\$439,616	\$8,198,477	\$8,643,972	\$550,853	\$9,547,983	\$10,114,968	\$682,684	\$11,075,851	\$16,753,299	\$1,440,232	\$19,034,348	\$4,612,327	\$385,306	\$7,144,174
2009	\$7,896,873	\$364,886	\$8,563,362	\$9,611,077	\$432,199	\$9,980,182	\$11,544,549	\$505,748	\$11,581,600	\$21,018,224	\$837,665	\$19,872,012	\$5,541,271	\$230,616	\$7,374,791
2010	\$8,562,382	\$394,844	\$8,958,206	\$10,606,505	\$480,554	\$10,460,735	\$12,957,842	\$577,227	\$12,158,827	\$25,068,225	\$1,050,911	\$20,922,924	\$6,057,187	\$277,064	\$7,651,854
2011	\$8,373,662	\$428,119	\$9,386,325	\$10,242,813	\$530,325	\$10,991,061	\$12,350,154	\$647,892	\$12,806,719	\$22,546,678	\$1,253,411	\$22,176,335	\$5,875,859	\$302,859	\$7,954,714
2012	\$8,756,313	\$418,683	\$9,805,008	\$10,900,269	\$512,141	\$11,503,201	\$13,372,608	\$617,508	\$13,424,227	\$26,113,497	\$1,127,334	\$23,303,669	\$6,475,392	\$293,793	\$8,248,507
2013	\$9,370,302	\$437,816	\$10,242,824	\$12,121,496	\$545,013	\$12,048,215	\$15,449,859	\$668,630	\$14,092,857	\$35,073,394	\$1,305,675	\$24,609,344	\$8,144,018	\$323,770	\$8,572,276
2014	\$9,282,198	\$468,515	\$10,711,339	\$12,059,988	\$606,075	\$12,654,290	\$15,436,779	\$772,493	\$14,865,350	\$35,600,465	\$1,753,670	\$26,363,013	\$8,795,873	\$407,201	\$8,979,477
2015	\$8,682,577	\$464,110	\$11,175,449	\$11,208,462	\$602,999	\$13,257,289	\$14,251,447	\$771,839	\$15,637,189	\$31,929,198	\$1,780,023	\$28,143,037	\$8,471,713	\$439,794	\$9,419,271
2016	\$9,128,056	\$434,129	\$11,609,578	\$12,011,804	\$560,423	\$13,817,712	\$15,663,687	\$712,572	\$16,349,762	\$37,481,755	\$1,596,460	\$29,739,497	\$9,010,677	\$423,586	\$9,842,856
2017	\$9,200,656	\$456,403	\$12,065,980	\$12,237,446	\$600,590	\$14,418,302	\$16,525,278	\$778,184	\$17,127,946	\$40,238,796	\$1,874,088	\$31,613,584	\$10,428,956	\$450,534	\$10,293,390
2018	\$8,325,910	\$460,033	\$12,526,013	\$10,910,434	\$611,872	\$15,030,174	\$14,071,975	\$801,264	\$17,929,210	\$33,138,174	\$2,011,940	\$33,625,524	\$9,473,128	\$521,448	\$10,814,838
2019	\$8,992,168	\$416,295	\$12,942,309	\$11,933,059	\$545,522	\$15,575,696	\$15,579,528	\$703,599	\$18,632,809	\$38,352,262	\$1,656,909	\$35,282,433	\$11,833,082	\$473,656	\$11,288,495
2020	\$9,150,682	\$449,608	\$13,391,917	\$12,069,013	\$596,653	\$16,172,349	\$15,638,420	\$778,976	\$19,411,785	\$36,799,324	\$1,917,613	\$37,200,046	\$13,313,662	\$591,654	\$11,880,149
2021	\$9,865,160	\$457,534	\$13,849,451	\$13,384,451	\$603,451	\$16,775,800	\$17,835,362	\$781,921	\$20,193,706	\$46,819,106	\$1,839,966	\$39,040,012	\$16,283,418	\$665,683	\$12,545,832
2022	\$8,677,227	\$493,258	\$14,342,709	\$11,842,486	\$669,223	\$17,445,022	\$15,868,003	\$891,768	\$21,085,474	\$42,422,778	\$2,340,955	\$41,380,967	\$12,671,505	\$814,171	\$13,360,003

Table E11.6 - Flexible Distributions: US All Value Equity Portfolio - Aggressive (6%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,048,213	\$60,000	\$60,000	\$1,038,131	\$60,000	\$60,000	\$1,027,725	\$60,000	\$60,000	\$983,037	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,086,788	\$62,893	\$122,893	\$1,080,225	\$62,288	\$122,288	\$1,072,896	\$61,663	\$121,663	\$1,036,238	\$58,982	\$118,982	\$1,050,781	\$58,671	\$118,671
1972	\$1,107,912	\$65,207	\$188,100	\$1,108,251	\$64,813	\$187,101	\$1,107,588	\$64,374	\$186,037	\$1,095,000	\$62,174	\$181,157	\$1,175,165	\$63,047	\$181,718
1973	\$991,572	\$66,475	\$254,575	\$964,457	\$66,495	\$253,596	\$936,746	\$66,455	\$252,493	\$821,685	\$65,700	\$246,857	\$942,647	\$70,510	\$252,227
1974	\$903,388	\$59,494	\$314,069	\$856,185	\$57,867	\$311,464	\$809,906	\$56,205	\$308,697	\$636,134	\$49,301	\$296,158	\$651,645	\$56,559	\$308,786
1975	\$1,082,927	\$54,203	\$368,272	\$1,064,291	\$51,371	\$362,835	\$1,043,290	\$48,594	\$357,292	\$939,082	\$38,168	\$334,326	\$840,486	\$39,099	\$347,885
1976	\$1,293,035	\$64,976	\$433,248	\$1,309,459	\$63,857	\$426,692	\$1,322,123	\$62,597	\$419,889	\$1,333,981	\$56,345	\$390,671	\$978,477	\$50,429	\$398,314
1977	\$1,288,833	\$77,582	\$510,830	\$1,314,785	\$78,568	\$505,260	\$1,337,160	\$79,327	\$499,216	\$1,387,988	\$80,039	\$470,709	\$853,736	\$58,709	\$457,023
1978	\$1,324,520	\$77,330	\$588,160	\$1,364,061	\$78,887	\$584,147	\$1,399,968	\$80,230	\$579,446	\$1,501,323	\$83,279	\$553,989	\$855,268	\$51,224	\$508,247
1979	\$1,444,053	\$79,471	\$667,631	\$1,516,540	\$81,844	\$665,991	\$1,586,882	\$83,998	\$663,444	\$1,835,034	\$90,079	\$644,068	\$952,072	\$51,316	\$559,563
1980	\$1,541,235	\$86,643	\$754,274	\$1,640,016	\$90,992	\$756,983	\$1,737,982	\$95,213	\$758,657	\$2,104,291	\$110,102	\$754,170	\$1,184,979	\$57,124	\$616,687
1981	\$1,627,813	\$92,474	\$846,748	\$1,737,749	\$98,401	\$855,384	\$1,847,279	\$104,279	\$862,936	\$2,261,715	\$126,257	\$880,428	\$1,059,202	\$71,099	\$687,786
1982	\$1,953,968	\$97,669	\$944,417	\$2,087,732	\$104,265	\$959,649	\$2,220,855	\$110,837	\$973,773	\$2,721,948	\$135,703	\$1,016,130	\$1,208,813	\$63,552	\$751,338
1983	\$2,216,254	\$117,238	\$1,061,655	\$2,429,703	\$125,264	\$1,084,913	\$2,651,608	\$133,251	\$1,107,024	\$3,594,748	\$163,317	\$1,179,447	\$1,392,105	\$72,529	\$823,867
1984	\$2,329,859	\$132,975	\$1,194,631	\$2,537,821	\$145,782	\$1,230,695	\$2,751,218	\$159,097	\$1,266,120	\$3,624,285	\$215,685	\$1,395,132	\$1,390,579	\$83,526	\$907,393
1985	\$2,708,495	\$139,792	\$1,334,422	\$2,975,318	\$152,269	\$1,382,964	\$3,252,521	\$165,073	\$1,431,193	\$4,424,851	\$217,457	\$1,612,589	\$1,727,661	\$83,435	\$990,828
1986	\$2,918,486	\$162,510	\$1,496,932	\$3,202,727	\$178,519	\$1,561,483	\$3,496,910	\$195,151	\$1,626,345	\$4,725,829	\$265,491	\$1,878,080	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,849,457	\$175,109	\$1,672,041	\$3,114,001	\$192,164	\$1,753,647	\$3,382,019	\$209,815	\$1,836,159	\$4,417,486	\$283,550	\$2,161,630	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,110,687	\$170,967	\$1,843,008	\$3,469,702	\$186,840	\$1,940,487	\$3,845,815	\$202,921	\$2,039,080	\$5,444,354	\$265,049	\$2,426,679	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,413,945	\$186,641	\$2,029,650	\$3,835,137	\$208,182	\$2,148,669	\$4,280,595	\$230,749	\$2,269,829	\$6,222,301	\$326,661	\$2,753,340	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,116,094	\$204,837	\$2,234,486	\$3,392,357	\$230,108	\$2,378,777	\$3,667,876	\$256,836	\$2,526,665	\$4,675,211	\$373,338	\$3,126,678	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,646,601	\$186,966	\$2,421,452	\$4,047,168	\$203,541	\$2,582,319	\$4,459,857	\$220,073	\$2,746,738	\$6,117,757	\$280,513	\$3,407,191	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,918,212	\$218,796	\$2,640,248	\$4,419,002	\$242,830	\$2,825,149	\$4,947,694	\$267,591	\$3,014,329	\$7,222,328	\$367,065	\$3,774,257	\$2,918,730	\$173,103	\$1,918,715
1993	\$4,213,737	\$235,093	\$2,875,341	\$4,798,335	\$265,140	\$3,090,289	\$5,424,298	\$296,862	\$3,311,191	\$8,226,043	\$433,340	\$4,207,596	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,855,697	\$252,824	\$3,128,165	\$4,398,701	\$287,900	\$3,378,189	\$4,981,484	\$325,458	\$3,636,649	\$7,606,082	\$493,563	\$4,701,159	\$2,876,227	\$181,197	\$2,275,036
1995	\$4,444,935	\$231,342	\$3,359,507	\$5,146,121	\$263,922	\$3,642,111	\$5,913,828	\$298,889	\$3,935,538	\$9,565,378	\$456,365	\$5,157,524	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,612,699	\$266,696	\$3,626,203	\$5,427,029	\$308,767	\$3,950,878	\$6,337,050	\$354,830	\$4,290,367	\$10,912,035	\$573,923	\$5,731,446	\$4,299,235	\$223,177	\$2,670,787
1997	\$5,011,519	\$276,762	\$3,902,965	\$6,012,311	\$325,622	\$4,276,500	\$7,157,344	\$380,223	\$4,670,590	\$13,290,042	\$654,722	\$6,386,169	\$5,389,583	\$257,954	\$2,928,741
1998	\$5,011,666	\$300,691	\$4,203,656	\$5,980,786	\$360,739	\$4,637,239	\$7,077,396	\$429,441	\$5,100,031	\$12,737,619	\$797,403	\$7,183,571	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,904,273	\$300,700	\$4,504,356	\$5,901,815	\$358,847	\$4,996,086	\$7,041,281	\$424,644	\$5,524,675	\$13,069,045	\$764,257	\$7,947,828	\$7,411,642	\$390,844	\$3,642,960
2000	\$5,131,335	\$294,256	\$4,798,612	\$6,172,629	\$354,109	\$5,350,195	\$7,360,232	\$422,477	\$5,947,151	\$13,607,341	\$784,143	\$8,731,971	\$6,332,646	\$444,699	\$4,087,658
2001	\$5,332,837	\$307,880	\$5,106,493	\$6,446,820	\$370,358	\$5,720,553	\$7,721,469	\$441,614	\$6,388,765	\$14,458,536	\$816,440	\$9,548,411	\$5,245,162	\$379,959	\$4,467,617
2002	\$5,122,538	\$319,970	\$5,426,463	\$6,050,457	\$386,809	\$6,107,362	\$7,075,885	\$463,288	\$6,852,054	\$11,964,247	\$867,512	\$10,415,924	\$3,840,745	\$314,710	\$4,782,327
2003	\$5,750,621	\$307,352	\$5,733,815	\$7,034,045	\$363,027	\$6,407,389	\$8,515,800	\$424,553	\$7,276,607	\$16,477,053	\$717,855	\$11,133,778	\$4,646,082	\$230,445	\$5,012,771
2004	\$5,968,062	\$345,037	\$6,078,852	\$7,423,858	\$422,043	\$6,892,432	\$9,138,724	\$510,948	\$7,787,555	\$18,870,857	\$988,623	\$12,122,402	\$4,842,429	\$278,765	\$5,291,536
2005	\$5,880,678	\$358,084	\$6,436,936	\$7,366,837	\$445,431	\$7,337,863	\$9,130,968	\$548,323	\$8,335,878	\$19,345,064	\$1,132,251	\$13,254,653	\$4,775,507	\$290,546	\$5,582,082
2006	\$6,073,787	\$352,841	\$6,789,777	\$7,733,824	\$442,010	\$7,779,874	\$9,742,217	\$547,858	\$8,883,736	\$21,993,534	\$1,160,704	\$14,415,357	\$5,198,073	\$286,530	\$5,868,612
2007	\$5,881,182	\$364,427	\$7,154,204	\$7,369,317	\$464,029	\$8,243,903	\$9,132,956	\$584,533	\$9,468,269	\$19,267,433	\$1,319,612	\$15,734,969	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,830,061	\$352,871	\$7,507,075	\$5,721,094	\$442,159	\$8,686,062	\$6,694,686	\$547,977	\$10,016,247	\$11,088,327	\$1,156,046	\$16,891,015	\$3,052,712	\$309,278	\$6,489,774
2009	\$5,171,602	\$289,804	\$7,796,879	\$6,294,221	\$343,266	\$9,029,328	\$7,560,437	\$401,681	\$10,417,928	\$13,764,675	\$665,300	\$17,556,314	\$3,628,936	\$183,163	\$6,672,937
2010	\$5,548,413	\$310,296	\$8,107,175	\$6,873,002	\$377,653	\$9,406,981	\$8,396,666	\$453,626	\$10,871,554	\$16,244,179	\$825,880	\$18,382,195	\$3,925,050	\$217,736	\$6,890,673
2011	\$5,369,006	\$332,905	\$8,440,079	\$6,567,463	\$412,380	\$9,819,361	\$7,918,644	\$503,800	\$11,375,354	\$14,456,428	\$974,651	\$19,356,846	\$3,767,470	\$235,503	\$7,126,176
2012	\$5,555,255	\$322,140	\$8,762,220	\$6,915,441	\$394,048	\$10,213,409	\$8,483,963	\$475,119	\$11,850,472	\$16,567,147	\$867,386	\$20,224,231	\$4,108,173	\$226,048	\$7,352,224
2013	\$5,882,210	\$333,315	\$9,095,535	\$7,609,273	\$414,926	\$10,628,335	\$9,698,654	\$509,038	\$12,359,510	\$22,017,334	\$994,029	\$21,218,260	\$5,112,409	\$246,490	\$7,598,715
2014	\$5,765,567	\$352,933	\$9,448,468	\$7,490,970	\$456,556	\$11,084,892	\$9,588,438	\$581,919	\$12,941,429	\$22,112,958	\$1,321,040	\$22,539,300	\$5,463,490	\$306,745	\$7,905,459
2015	\$5,336,347	\$345,934	\$9,794,402	\$6,888,766	\$449,458	\$11,534,350	\$8,758,997	\$575,306	\$13,516,736	\$19,623,815	\$1,326,777	\$23,866,078	\$5,206,749	\$327,809	\$8,233,269
2016	\$5,551,086	\$320,181	\$10,114,582	\$7,304,793	\$413,326	\$11,947,676	\$9,464,816	\$525,540	\$14,042,276	\$22,793,950	\$1,177,429	\$25,043,507	\$5,479,704	\$312,405	\$8,545,674
2017	\$5,536,339	\$333,065	\$10,447,648	\$7,363,676	\$438,288	\$12,385,963	\$9,642,941	\$567,889	\$14,610,164	\$24,213,017	\$1,367,637	\$26,411,144	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,957,239	\$332,180	\$10,779,828	\$6,496,062	\$441,821	\$12,827,784	\$8,378,441	\$578,576	\$15,188,741	\$19,730,439	\$1,452,781	\$27,863,925	\$5,640,292	\$376,527	\$9,250,983
2019	\$5,297,572	\$297,434	\$11,077,262	\$7,030,144	\$389,764	\$13,217,548	\$9,178,394	\$502,706	\$15,691,447	\$22,594,535	\$1,183,826	\$29,047,751	\$6,971,244	\$338,417	\$9,589,400
2020	\$5,334,210	\$317,854	\$11,395,117	\$7,035,394	\$421,809	\$13,639,356	\$9,116,109	\$550,704	\$16,242,151	\$21,451,443	\$1,355,672	\$30,403,423	\$7,760,937	\$418,275	\$10,007,675
2021	\$5,690,167	\$320,053	\$11,715,169	\$7,720,074	\$422,124	\$14,061,480	\$10,287,334	\$546,967	\$16,789,118	\$27,004,991	\$1,287,087	\$31,690,510	\$9,392,182	\$465,656	\$10,473,331
2022	\$4,952,291	\$341,410	\$12,056,579	\$6,758,776	\$463,204	\$14,524,684	\$9,056,230	\$617,240	\$17,406,358	\$24,211,643	\$1,620,299	\$33,310,809	\$7,231,916	\$563,531	\$11,036,862



Table E112.3 - Flexible Distributions: WW All SCV Equity Portfolio (70% US/30% Int'l) - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,073,684	\$30,000	\$30,000	\$1,061,381	\$30,000	\$30,000	\$1,048,783	\$30,000	\$30,000	\$995,624	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,205,096	\$32,211	\$62,211	\$1,210,059	\$31,841	\$61,841	\$1,214,152	\$31,463	\$61,463	\$1,221,635	\$29,869	\$59,869	\$1,118,922	\$30,272	\$60,272
1972	\$1,272,385	\$36,153	\$98,363	\$1,286,700	\$36,302	\$98,143	\$1,299,922	\$36,425	\$97,888	\$1,341,201	\$36,649	\$96,518	\$1,291,310	\$33,568	\$93,839
1973	\$1,160,738	\$38,172	\$136,535	\$1,137,999	\$38,601	\$136,744	\$1,114,109	\$38,998	\$136,886	\$1,008,734	\$40,236	\$136,754	\$1,068,869	\$38,739	\$132,579
1974	\$1,040,940	\$34,822	\$171,357	\$982,572	\$34,140	\$170,884	\$925,632	\$33,423	\$170,309	\$714,421	\$30,262	\$167,016	\$762,483	\$32,066	\$164,645
1975	\$1,325,978	\$31,228	\$202,585	\$1,306,885	\$29,477	\$200,361	\$1,284,446	\$27,769	\$198,078	\$1,165,498	\$21,433	\$188,448	\$1,014,831	\$22,874	\$187,519
1976	\$1,576,775	\$39,779	\$242,365	\$1,587,042	\$39,207	\$239,568	\$1,592,133	\$38,533	\$236,611	\$1,561,252	\$34,965	\$223,413	\$1,219,152	\$30,445	\$217,964
1977	\$1,765,476	\$47,303	\$289,668	\$1,828,184	\$47,611	\$287,179	\$1,886,699	\$47,764	\$284,375	\$2,069,640	\$46,838	\$270,251	\$1,097,677	\$36,575	\$254,539
1978	\$1,957,384	\$52,964	\$342,632	\$2,069,517	\$54,846	\$342,025	\$2,180,042	\$56,601	\$340,976	\$2,588,672	\$62,089	\$332,340	\$1,134,742	\$32,930	\$287,469
1979	\$2,202,620	\$58,722	\$401,354	\$2,374,969	\$62,086	\$404,110	\$2,500,893	\$65,401	\$406,378	\$3,267,362	\$77,660	\$410,000	\$1,303,493	\$34,042	\$321,511
1980	\$2,457,136	\$66,079	\$467,432	\$2,692,841	\$71,249	\$475,359	\$2,938,275	\$76,527	\$482,904	\$3,988,310	\$98,021	\$508,021	\$1,674,147	\$39,105	\$360,616
1981	\$2,725,567	\$73,714	\$541,146	\$3,009,964	\$80,785	\$556,145	\$3,309,134	\$88,148	\$571,053	\$4,623,648	\$119,649	\$627,670	\$1,544,207	\$50,224	\$410,840
1982	\$3,330,757	\$81,767	\$622,913	\$3,669,403	\$90,299	\$646,443	\$4,023,817	\$99,274	\$670,327	\$5,557,616	\$138,709	\$766,380	\$1,818,568	\$46,326	\$457,167
1983	\$3,952,922	\$99,923	\$722,836	\$4,483,704	\$110,082	\$756,526	\$5,061,433	\$120,715	\$791,041	\$7,837,693	\$166,728	\$933,108	\$2,161,157	\$54,557	\$511,724
1984	\$4,245,521	\$118,588	\$841,424	\$4,773,319	\$134,511	\$891,037	\$5,340,238	\$151,843	\$942,884	\$7,965,568	\$235,131	\$1,168,239	\$2,227,685	\$64,835	\$576,558
1985	\$5,271,707	\$127,366	\$968,789	\$6,029,499	\$143,200	\$1,034,236	\$6,861,503	\$160,207	\$1,103,091	\$10,945,815	\$238,967	\$1,407,206	\$2,856,016	\$66,831	\$643,389
1986	\$6,015,903	\$158,151	\$1,126,941	\$6,919,582	\$180,885	\$1,215,121	\$7,918,042	\$205,845	\$1,308,936	\$12,898,916	\$328,374	\$1,735,581	\$3,282,031	\$85,680	\$729,069
1987	\$6,294,771	\$180,477	\$1,307,418	\$7,279,792	\$207,587	\$1,422,709	\$8,366,440	\$237,541	\$1,546,478	\$13,700,176	\$386,967	\$2,122,548	\$3,350,095	\$98,461	\$827,530
1988	\$7,158,840	\$218,843	\$1,496,261	\$8,469,673	\$218,394	\$1,641,102	\$9,956,877	\$250,993	\$1,797,471	\$17,830,205	\$411,005	\$2,533,553	\$3,795,825	\$100,503	\$928,033
1989	\$8,073,746	\$214,765	\$1,711,026	\$9,610,445	\$254,090	\$1,895,193	\$11,365,427	\$298,706	\$2,096,177	\$20,814,529	\$534,906	\$3,068,460	\$4,841,427	\$113,875	\$1,041,908
1990	\$7,542,165	\$242,212	\$1,953,238	\$8,683,308	\$288,313	\$2,183,506	\$9,928,628	\$340,963	\$2,437,140	\$15,828,971	\$624,436	\$3,692,895	\$4,550,426	\$145,243	\$1,187,151
1991	\$8,946,106	\$226,265	\$2,179,503	\$10,453,616	\$260,499	\$2,444,005	\$12,128,485	\$297,859	\$2,734,999	\$20,448,721	\$474,869	\$4,167,765	\$5,758,629	\$136,513	\$1,323,664
1992	\$9,617,088	\$268,383	\$2,447,887	\$11,331,528	\$313,608	\$2,757,614	\$13,254,870	\$363,855	\$3,098,853	\$23,055,731	\$613,462	\$4,781,226	\$6,011,780	\$172,759	\$1,496,422
1993	\$11,012,892	\$288,513	\$2,736,399	\$13,202,881	\$339,946	\$3,097,559	\$15,712,193	\$397,646	\$3,496,499	\$29,251,959	\$691,672	\$5,472,898	\$6,418,783	\$180,353	\$1,676,776
1994	\$10,710,759	\$330,387	\$3,066,786	\$12,958,796	\$396,086	\$3,493,646	\$15,562,545	\$471,366	\$3,967,865	\$30,026,291	\$877,559	\$6,350,457	\$6,308,413	\$192,563	\$1,869,339
1995	\$12,208,271	\$321,323	\$3,388,109	\$14,830,943	\$388,764	\$3,882,410	\$17,882,342	\$466,876	\$4,434,742	\$35,034,611	\$900,789	\$7,251,246	\$8,418,598	\$189,252	\$2,058,592
1996	\$12,819,575	\$366,248	\$3,754,357	\$15,749,469	\$444,928	\$4,327,338	\$19,202,087	\$536,470	\$4,971,212	\$39,284,581	\$1,051,038	\$8,302,284	\$10,040,977	\$252,558	\$2,311,150
1997	\$13,557,962	\$384,587	\$4,138,944	\$16,740,488	\$472,484	\$4,799,822	\$20,510,309	\$576,063	\$5,547,274	\$42,730,636	\$1,178,537	\$9,480,821	\$12,989,241	\$301,229	\$2,612,379
1998	\$13,669,324	\$406,739	\$4,545,683	\$16,696,235	\$502,215	\$5,302,037	\$20,224,307	\$615,309	\$6,162,584	\$40,017,346	\$1,281,919	\$10,762,740	\$16,200,361	\$389,677	\$3,002,056
1999	\$14,103,421	\$410,080	\$4,955,763	\$17,464,092	\$500,887	\$5,802,924	\$21,441,718	\$606,729	\$6,769,313	\$44,685,957	\$1,200,520	\$11,963,261	\$19,020,891	\$486,011	\$3,488,067
2000	\$14,938,773	\$423,103	\$5,378,865	\$18,402,699	\$523,923	\$6,326,847	\$22,473,125	\$643,252	\$7,412,564	\$45,759,462	\$1,340,579	\$13,303,840	\$16,770,480	\$570,627	\$4,058,694
2001	\$16,077,058	\$448,163	\$5,827,028	\$19,921,206	\$552,081	\$6,878,928	\$24,458,504	\$674,194	\$8,086,758	\$50,630,403	\$1,372,784	\$14,676,623	\$14,333,858	\$503,114	\$4,561,804
2002	\$16,429,426	\$482,312	\$6,309,340	\$20,048,445	\$597,636	\$7,476,564	\$24,228,067	\$733,755	\$8,820,513	\$46,824,991	\$1,518,912	\$16,195,536	\$10,830,875	\$430,016	\$4,991,828
2003	\$19,810,915	\$492,883	\$6,802,223	\$25,283,827	\$601,453	\$8,078,017	\$31,943,237	\$726,842	\$9,547,355	\$73,445,034	\$1,404,750	\$17,600,285	\$13,520,066	\$324,926	\$5,316,750
2004	\$21,667,974	\$594,327	\$7,396,550	\$28,267,346	\$758,515	\$8,836,532	\$36,496,741	\$958,297	\$10,505,652	\$91,334,350	\$2,203,351	\$19,803,636	\$14,541,160	\$405,602	\$5,722,352
2005	\$22,302,986	\$650,039	\$8,046,590	\$29,391,699	\$848,020	\$9,684,552	\$38,327,946	\$1,094,902	\$11,600,555	\$99,644,505	\$2,740,030	\$22,543,667	\$14,797,868	\$436,235	\$6,158,587
2006	\$23,996,900	\$669,090	\$8,715,679	\$32,214,954	\$881,751	\$10,566,303	\$42,786,675	\$1,149,838	\$12,750,393	\$119,479,918	\$2,989,335	\$25,533,002	\$16,621,336	\$443,936	\$6,602,523
2007	\$23,985,653	\$719,907	\$9,435,586	\$31,689,526	\$966,449	\$11,532,752	\$41,411,362	\$1,283,600	\$14,033,993	\$108,090,113	\$3,584,398	\$29,117,399	\$17,008,442	\$498,640	\$7,101,163
2008	\$20,403,756	\$719,570	\$10,155,156	\$25,509,098	\$950,686	\$12,483,438	\$31,509,727	\$1,242,341	\$15,276,334	\$64,891,346	\$3,242,703	\$32,360,103	\$10,394,346	\$510,253	\$7,611,416
2009	\$22,792,452	\$612,113	\$10,767,269	\$29,359,564	\$765,273	\$13,248,711	\$37,328,107	\$945,292	\$16,221,626	\$85,432,844	\$1,946,740	\$34,306,843	\$12,750,716	\$311,830	\$7,923,247
2010	\$25,391,849	\$683,774	\$11,451,042	\$33,336,585	\$880,787	\$14,129,498	\$43,166,053	\$1,119,843	\$17,341,469	\$105,473,598	\$2,562,985	\$36,869,829	\$14,231,289	\$382,521	\$8,305,768
2011	\$24,788,011	\$761,755	\$12,212,798	\$31,954,961	\$1,000,098	\$15,129,595	\$40,606,272	\$1,294,982	\$18,636,451	\$91,521,128	\$3,164,208	\$40,034,036	\$14,095,899	\$426,939	\$8,732,707
2012	\$26,490,629	\$743,640	\$12,956,438	\$34,756,393	\$958,649	\$16,088,244	\$44,938,902	\$1,218,188	\$19,854,639	\$108,280,131	\$2,745,634	\$42,779,670	\$15,861,185	\$422,877	\$9,155,584
2013	\$28,784,443	\$794,719	\$13,751,157	\$39,192,520	\$1,042,692	\$17,130,936	\$52,578,025	\$1,348,167	\$21,202,806	\$146,522,984	\$3,248,404	\$46,028,074	\$20,368,375	\$475,836	\$9,631,419
2014	\$28,478,456	\$863,533	\$14,614,690	\$38,727,129	\$1,175,776	\$18,306,711	\$51,880,065	\$1,577,341	\$22,780,147	\$143,529,327	\$4,395,690	\$50,423,764	\$22,461,810	\$611,051	\$10,242,471
2015	\$27,338,349	\$854,354	\$15,469,044	\$36,988,147	\$1,161,814	\$19,468,525	\$49,289,689	\$1,556,402	\$24,336,549	\$133,259,577	\$4,305,880	\$54,729,644	\$22,089,464	\$673,854	\$10,916,325
2016	\$29,214,346	\$820,150	\$16,289,194	\$40,245,416	\$1,109,644	\$20,578,170	\$54,587,384	\$1,478,691	\$25,815,239	\$157,872,923	\$3,997,787	\$58,727,431	\$23,989,405	\$662,684	\$11,579,009
2017	\$30,087,324	\$876,430	\$17,165,625	\$41,900,615	\$1,207,362	\$21,785,532	\$57,448,860	\$1,637,622	\$27,452,861	\$173,351,939	\$4,736,188	\$63,463,619	\$28,349,866	\$719,682	\$12,298,691
2018	\$27,252,977	\$902,620	\$18,068,244	\$37,208,107	\$1,257,018	\$23,042,551	\$49,997,428	\$1,723,466	\$29,176,327	\$138,725,489	\$5,200,558	\$68,664,177	\$26,293,701	\$850,496	\$13,149,187
2019	\$29,796,842	\$817,589	\$18,885,834	\$41,105,378	\$1,116,243	\$24,158,794	\$55,783,879	\$1,499,923	\$30,676,249	\$160,265,815	\$4,161,765	\$72,825,941	\$33,535,465	\$788,811	\$13,937,998
2020	\$31,153,238	\$893,905	\$19,779,739	\$42,759,225	\$1,233,161	\$25,391,955	\$57,641,330	\$1,673,516	\$32,349,766	\$158,465,902	\$4,807,974	\$77,633,916	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$34,134,073	\$934,597	\$20,714,336	\$48,137,268	\$1,282,777	\$26,674,732	\$66,654,763	\$1,729,240	\$34,079,006	\$203,439,611	\$4,753,977	\$82,387,893	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$30,561,306	\$1,024,022	\$21,738,358	\$43,325,251	\$1,444,118	\$28,118,850	\$60,285,965	\$1,999,643	\$36,078,649	\$186,993,030	\$6,103,188	\$88,491,081	\$38,227,777	\$1,443,343	\$17,543,180

**Table E112.4 - Flexible Distributions: WW All SCV Equity Portfolio (70% US/30% Int'l) - Conservative (4%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,062,615	\$40,000	\$40,000	\$1,050,439	\$40,000	\$40,000	\$1,037,971	\$40,000	\$40,000	\$985,360	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,180,377	\$42,505	\$82,505	\$1,185,238	\$42,018	\$82,018	\$1,189,247	\$41,519	\$81,519	\$1,196,576	\$39,414	\$79,414	\$1,095,970	\$39,946	\$79,946
1972	\$1,233,437	\$47,215	\$129,720	\$1,247,314	\$47,410	\$129,427	\$1,260,132	\$47,570	\$129,089	\$1,300,147	\$47,863	\$127,277	\$1,251,783	\$43,839	\$123,785
1973	\$1,113,607	\$49,337	\$179,057	\$1,091,792	\$49,893	\$179,320	\$1,068,872	\$50,405	\$179,494	\$967,775	\$52,006	\$179,283	\$1,025,469	\$50,071	\$173,856
1974	\$988,378	\$44,544	\$223,601	\$932,957	\$43,672	\$222,991	\$878,893	\$42,755	\$222,249	\$678,347	\$38,711	\$217,994	\$723,982	\$41,019	\$214,875
1975	\$1,246,044	\$39,535	\$263,137	\$1,228,102	\$37,318	\$260,310	\$1,207,015	\$35,156	\$257,405	\$1,095,238	\$27,134	\$245,128	\$953,654	\$28,959	\$243,834
1976	\$1,466,447	\$49,842	\$312,978	\$1,475,995	\$49,124	\$309,434	\$1,480,730	\$48,281	\$305,685	\$1,452,010	\$43,810	\$288,938	\$1,133,847	\$38,146	\$281,980
1977	\$1,625,017	\$58,658	\$371,636	\$1,682,736	\$59,040	\$368,474	\$1,736,595	\$59,229	\$364,914	\$1,904,982	\$58,080	\$347,018	\$1,010,347	\$45,354	\$327,334
1978	\$1,783,083	\$65,001	\$436,637	\$1,885,231	\$67,309	\$435,783	\$1,985,913	\$69,464	\$434,378	\$2,358,156	\$76,199	\$423,217	\$1,033,696	\$40,414	\$367,748
1979	\$1,985,796	\$71,323	\$507,960	\$2,141,179	\$75,409	\$511,192	\$2,299,785	\$79,437	\$513,815	\$2,945,725	\$94,326	\$517,544	\$1,175,178	\$41,348	\$409,096
1980	\$2,192,420	\$79,432	\$587,392	\$2,402,731	\$85,647	\$596,839	\$2,621,724	\$91,991	\$605,806	\$3,558,634	\$117,829	\$635,373	\$1,493,785	\$47,007	\$456,103
1981	\$2,406,860	\$87,697	\$675,089	\$2,658,002	\$96,109	\$692,949	\$2,922,189	\$104,869	\$710,675	\$4,082,994	\$142,345	\$777,718	\$1,363,639	\$59,751	\$515,854
1982	\$2,910,961	\$96,274	\$771,363	\$3,206,926	\$106,320	\$799,269	\$3,516,671	\$116,888	\$827,563	\$4,857,156	\$163,320	\$941,038	\$1,589,363	\$54,546	\$570,400
1983	\$3,419,096	\$116,438	\$887,802	\$3,878,197	\$128,277	\$927,546	\$4,377,906	\$140,667	\$968,229	\$6,779,243	\$194,286	\$1,135,324	\$1,869,302	\$63,575	\$633,974
1984	\$3,634,322	\$136,764	\$1,024,565	\$4,086,137	\$155,128	\$1,082,674	\$4,571,440	\$175,116	\$1,143,346	\$6,818,820	\$271,170	\$1,406,494	\$1,906,980	\$74,772	\$708,747
1985	\$4,466,252	\$145,373	\$1,169,938	\$5,108,263	\$163,445	\$1,246,119	\$5,813,146	\$182,858	\$1,326,203	\$9,273,423	\$272,753	\$1,679,247	\$2,419,650	\$76,279	\$785,026
1986	\$5,044,200	\$178,650	\$1,348,588	\$5,801,915	\$204,331	\$1,450,450	\$6,639,101	\$232,526	\$1,558,729	\$10,815,452	\$370,937	\$2,050,183	\$2,751,909	\$96,786	\$881,812
1987	\$5,223,612	\$201,768	\$1,550,356	\$6,041,016	\$232,077	\$1,682,526	\$6,942,752	\$265,564	\$1,824,293	\$11,368,865	\$432,618	\$2,482,802	\$2,780,021	\$110,076	\$991,888
1988	\$5,879,402	\$208,944	\$1,759,301	\$6,955,961	\$241,641	\$1,924,167	\$8,177,370	\$277,710	\$2,102,003	\$14,643,565	\$454,755	\$2,937,556	\$3,117,430	\$111,201	\$1,103,089
1989	\$6,562,436	\$235,176	\$1,994,477	\$7,811,482	\$278,238	\$2,202,405	\$9,237,953	\$327,095	\$2,429,098	\$16,918,294	\$585,743	\$3,523,299	\$3,935,169	\$124,697	\$1,227,786
1990	\$6,067,161	\$262,497	\$2,256,974	\$6,985,133	\$312,459	\$2,514,865	\$7,986,909	\$369,518	\$2,798,616	\$12,733,335	\$676,732	\$4,200,031	\$3,660,510	\$157,407	\$1,385,193
1991	\$7,122,345	\$242,686	\$2,499,661	\$8,322,533	\$279,405	\$2,794,270	\$9,655,962	\$319,476	\$3,118,093	\$16,280,027	\$509,333	\$4,709,364	\$4,584,670	\$146,420	\$1,531,613
1992	\$7,577,607	\$284,894	\$2,784,555	\$8,928,468	\$332,901	\$3,127,171	\$10,443,930	\$386,238	\$3,504,331	\$18,166,337	\$651,201	\$5,360,565	\$4,736,871	\$183,387	\$1,715,000
1993	\$8,587,947	\$303,104	\$3,087,659	\$10,295,719	\$357,139	\$3,484,310	\$12,252,502	\$417,757	\$3,922,088	\$22,810,927	\$726,653	\$6,087,218	\$5,005,421	\$189,475	\$1,904,475
1994	\$8,266,234	\$343,518	\$3,431,177	\$10,001,200	\$411,829	\$3,896,139	\$12,010,694	\$490,100	\$4,412,188	\$23,173,368	\$912,437	\$6,999,656	\$4,868,639	\$200,217	\$2,104,692
1995	\$9,324,834	\$330,649	\$3,761,826	\$11,328,065	\$400,048	\$4,296,187	\$13,658,762	\$480,428	\$4,892,616	\$26,759,887	\$926,935	\$7,926,590	\$6,430,233	\$194,746	\$2,299,437
1996	\$9,690,810	\$372,993	\$4,134,820	\$11,905,630	\$453,123	\$4,749,309	\$14,515,597	\$546,350	\$5,438,967	\$29,696,727	\$1,070,395	\$8,996,986	\$7,590,361	\$257,209	\$2,556,647
1997	\$10,143,326	\$387,632	\$4,522,452	\$12,524,318	\$476,225	\$5,225,534	\$15,344,692	\$580,624	\$6,019,590	\$31,968,725	\$1,187,869	\$10,184,855	\$9,717,840	\$303,614	\$2,860,261
1998	\$10,121,212	\$405,733	\$4,928,185	\$12,362,435	\$500,973	\$5,726,507	\$14,974,734	\$613,788	\$6,633,378	\$29,630,143	\$1,278,749	\$11,463,604	\$11,995,274	\$388,714	\$3,248,975
1999	\$10,334,975	\$404,848	\$5,333,033	\$12,797,672	\$494,497	\$6,221,005	\$15,712,473	\$598,989	\$7,232,367	\$32,745,832	\$1,185,206	\$12,648,810	\$13,938,493	\$479,811	\$3,728,786
2000	\$10,834,263	\$413,399	\$5,746,432	\$13,346,457	\$511,907	\$6,732,911	\$16,298,511	\$628,499	\$7,860,866	\$33,186,800	\$1,309,833	\$13,958,643	\$12,162,699	\$557,540	\$4,286,325
2001	\$11,539,594	\$433,371	\$6,179,803	\$14,298,800	\$533,858	\$7,266,770	\$17,555,526	\$651,940	\$8,512,807	\$36,340,872	\$1,327,472	\$15,286,115	\$10,288,382	\$486,508	\$4,772,833
2002	\$11,670,940	\$461,584	\$6,641,387	\$14,241,776	\$571,952	\$7,838,722	\$17,210,846	\$702,221	\$9,215,028	\$33,262,981	\$1,453,635	\$16,739,750	\$7,693,908	\$411,535	\$5,184,369
2003	\$13,927,959	\$466,838	\$7,108,224	\$17,775,661	\$569,671	\$8,408,393	\$22,457,524	\$688,434	\$9,903,462	\$51,635,144	\$1,330,519	\$18,070,269	\$9,505,211	\$307,756	\$5,492,125
2004	\$15,076,508	\$557,118	\$7,665,343	\$19,668,330	\$711,026	\$9,119,419	\$25,394,317	\$898,301	\$10,801,763	\$63,550,153	\$2,065,406	\$20,135,675	\$10,117,693	\$380,208	\$5,872,334
2005	\$15,358,364	\$603,060	\$8,268,403	\$20,239,820	\$786,733	\$9,906,152	\$26,393,531	\$1,015,773	\$11,817,535	\$68,617,566	\$2,542,006	\$22,677,681	\$10,190,162	\$404,708	\$6,277,041
2006	\$16,354,475	\$614,335	\$8,882,738	\$21,955,280	\$809,593	\$10,715,745	\$29,160,166	\$1,055,741	\$12,873,277	\$81,428,488	\$2,744,703	\$25,422,383	\$11,327,847	\$407,606	\$6,684,648
2007	\$16,178,286	\$654,179	\$9,536,917	\$21,374,536	\$878,211	\$11,593,956	\$27,931,899	\$1,166,407	\$14,039,683	\$72,906,613	\$3,257,140	\$28,679,523	\$11,472,168	\$453,114	\$7,137,762
2008	\$13,620,422	\$647,131	\$10,184,048	\$17,028,467	\$854,981	\$12,448,938	\$21,034,156	\$1,117,276	\$15,156,959	\$43,317,884	\$2,916,265	\$31,595,787	\$6,938,692	\$458,887	\$7,596,648
2009	\$15,058,129	\$544,817	\$10,728,865	\$19,396,776	\$681,139	\$13,130,076	\$24,661,297	\$841,366	\$15,998,325	\$56,442,315	\$1,732,715	\$33,328,503	\$8,423,926	\$277,548	\$7,874,196
2010	\$16,602,511	\$602,325	\$11,331,190	\$21,797,192	\$775,871	\$13,905,948	\$28,224,210	\$986,452	\$16,984,777	\$68,964,122	\$2,257,693	\$35,586,195	\$9,305,157	\$336,957	\$8,211,153
2011	\$16,040,601	\$664,100	\$11,995,291	\$20,678,415	\$871,888	\$14,777,835	\$26,276,775	\$1,128,968	\$18,113,746	\$59,224,352	\$2,758,565	\$38,344,760	\$9,121,615	\$372,206	\$8,583,359
2012	\$16,965,659	\$641,624	\$12,636,915	\$22,259,385	\$827,137	\$15,604,972	\$28,780,670	\$1,051,071	\$19,164,817	\$69,346,927	\$2,368,974	\$40,713,734	\$10,158,137	\$364,865	\$8,948,224
2013	\$18,244,660	\$678,626	\$13,315,541	\$24,841,690	\$890,375	\$16,495,347	\$33,325,925	\$1,151,227	\$20,316,044	\$92,871,765	\$2,773,877	\$43,487,611	\$12,910,240	\$406,325	\$9,354,549
2014	\$17,864,624	\$729,786	\$14,045,327	\$24,293,649	\$993,668	\$17,489,015	\$32,544,526	\$1,333,037	\$21,649,081	\$90,036,394	\$3,714,871	\$47,202,482	\$14,090,363	\$516,410	\$9,870,959
2015	\$16,972,633	\$714,585	\$14,759,912	\$22,963,576	\$971,746	\$18,460,761	\$30,600,817	\$1,301,781	\$22,950,862	\$82,732,352	\$3,601,456	\$50,803,938	\$13,713,936	\$563,615	\$10,434,574
2016	\$17,950,337	\$678,905	\$15,438,818	\$24,728,220	\$918,543	\$19,379,304	\$33,540,438	\$1,224,033	\$24,174,894	\$97,002,760	\$3,309,294	\$54,113,232	\$14,739,947	\$548,557	\$10,983,131
2017	\$18,296,141	\$718,013	\$16,156,831	\$25,479,819	\$989,129	\$20,368,433	\$34,934,727	\$1,341,618	\$25,516,512	\$105,415,542	\$3,880,110	\$57,993,342	\$17,239,591	\$589,598	\$11,572,729
2018	\$16,401,720	\$731,846	\$16,888,677	\$22,393,038	\$1,019,193	\$21,387,625	\$30,090,064	\$1,397,389	\$26,913,901	\$83,489,470	\$4,216,622	\$62,209,964	\$15,824,396	\$689,584	\$12,262,313
2019	\$17,747,826	\$656,069	\$17,544,746	\$24,483,505	\$895,722	\$22,283,347	\$33,226,427	\$1,203,603	\$28,117,503	\$95,458,770	\$3,339,579	\$65,549,543	\$19,974,654	\$632,976	\$12,895,288
2020	\$18,364,437	\$709,913	\$18,254,659	\$25,206,019	\$979,340	\$23,262,687	\$33,978,831	\$1,329,057	\$29,446,561	\$93,413,633	\$3,818,351	\$69,367,894	\$22,710,491	\$798,986	\$13,694,275
2021	\$19,914,163	\$734,577	\$18,989,236	\$28,083,768	\$1,008,241	\$24,270,928	\$38,887,061	\$1,359,153	\$30,805,714	\$118,688,722	\$3,736,545	\$73,104,439	\$28,068,695	\$908,420	\$14,602,694
2022	\$17,645,962	\$796,567	\$19,785,803	\$25,015,807	\$1,123,351	\$25,394,279	\$34,808,848	\$1,555,482	\$32,361,196	\$107,968,944	\$4,747,549	\$77,851,988	\$22,072,549	\$1,122,748	\$15,725,442

**Table E112.5 - Flexible Distributions: WW All SCV Equity Portfolio (70% US/30% Int'l) - Moderate (5%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,051,546	\$50,000	\$50,000	\$1,039,497	\$50,000	\$50,000	\$1,027,159	\$50,000	\$50,000	\$975,096	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,155,913	\$52,577	\$102,577	\$1,160,674	\$51,975	\$101,975	\$1,164,600	\$51,358	\$101,358	\$1,171,777	\$48,755	\$98,755	\$1,073,257	\$49,412	\$99,412
1972	\$1,195,292	\$57,796	\$160,373	\$1,208,740	\$58,034	\$160,009	\$1,221,161	\$58,230	\$159,588	\$1,259,939	\$58,589	\$157,344	\$1,213,071	\$53,663	\$153,075
1973	\$1,067,927	\$59,765	\$220,138	\$1,047,007	\$60,437	\$220,446	\$1,025,027	\$61,058	\$220,646	\$928,077	\$62,997	\$220,341	\$983,404	\$60,654	\$213,729
1974	\$937,962	\$53,396	\$273,534	\$885,368	\$52,350	\$272,796	\$834,061	\$51,251	\$271,897	\$684,744	\$46,404	\$226,744	\$987,052	\$49,170	\$262,899
1975	\$1,170,166	\$46,898	\$320,432	\$1,153,317	\$44,268	\$317,064	\$1,133,514	\$41,703	\$313,600	\$1,028,544	\$32,187	\$298,932	\$895,581	\$34,353	\$297,252
1976	\$1,362,803	\$58,508	\$378,940	\$1,371,676	\$57,666	\$374,730	\$1,376,076	\$56,676	\$370,276	\$1,349,386	\$51,427	\$350,359	\$1,053,710	\$44,779	\$342,031
1977	\$1,494,434	\$68,140	\$447,080	\$1,547,515	\$68,584	\$443,314	\$1,597,047	\$68,804	\$439,080	\$1,751,902	\$67,469	\$417,828	\$929,158	\$52,685	\$394,716
1978	\$1,622,717	\$74,722	\$521,802	\$1,715,678	\$77,376	\$520,690	\$1,807,306	\$79,852	\$518,932	\$2,146,070	\$87,595	\$505,423	\$940,728	\$46,458	\$441,174
1979	\$1,788,374	\$81,136	\$602,938	\$1,928,309	\$85,784	\$606,474	\$2,071,147	\$90,365	\$609,298	\$2,652,870	\$107,304	\$612,727	\$1,058,345	\$47,036	\$488,210
1980	\$1,953,889	\$89,419	\$692,357	\$2,141,319	\$96,415	\$702,889	\$2,336,485	\$103,557	\$712,855	\$3,171,462	\$132,643	\$745,370	\$1,331,264	\$52,917	\$541,128
1981	\$2,122,655	\$97,694	\$790,051	\$2,344,141	\$107,066	\$809,955	\$2,577,133	\$116,824	\$829,679	\$3,600,868	\$158,573	\$903,943	\$1,202,619	\$66,563	\$607,691
1982	\$2,540,489	\$106,133	\$896,184	\$2,798,787	\$117,207	\$927,162	\$3,069,111	\$128,857	\$958,536	\$4,238,994	\$180,043	\$1,083,987	\$1,387,088	\$60,131	\$667,822
1983	\$2,952,871	\$127,024	\$1,023,208	\$3,349,370	\$139,939	\$1,067,101	\$3,780,939	\$153,456	\$1,111,991	\$5,854,832	\$211,950	\$1,295,936	\$1,614,405	\$69,354	\$737,176
1984	\$3,106,054	\$147,644	\$1,170,852	\$3,492,195	\$167,468	\$1,234,570	\$3,906,957	\$189,047	\$1,301,038	\$5,827,668	\$292,742	\$1,588,678	\$1,629,791	\$80,720	\$817,896
1985	\$3,777,298	\$155,303	\$1,326,155	\$4,320,273	\$174,610	\$1,409,180	\$4,916,422	\$195,348	\$1,496,386	\$7,842,925	\$291,383	\$1,880,061	\$2,046,400	\$81,490	\$899,386
1986	\$4,221,654	\$188,865	\$1,515,019	\$4,855,810	\$216,014	\$1,625,193	\$5,556,478	\$245,821	\$1,742,207	\$9,051,801	\$392,146	\$2,272,208	\$2,303,162	\$102,320	\$1,001,706
1987	\$4,326,270	\$211,083	\$1,726,102	\$5,003,255	\$242,790	\$1,867,984	\$5,750,086	\$277,824	\$2,020,031	\$9,415,856	\$452,590	\$2,724,798	\$2,302,453	\$115,158	\$1,116,864
1988	\$4,818,681	\$216,313	\$1,942,416	\$5,701,015	\$250,163	\$2,118,147	\$6,702,066	\$287,504	\$2,307,535	\$12,001,676	\$470,793	\$3,195,591	\$2,555,005	\$115,123	\$1,231,987
1989	\$5,322,461	\$240,934	\$2,183,350	\$6,335,500	\$285,051	\$2,403,197	\$7,492,439	\$335,103	\$2,642,639	\$13,721,576	\$600,084	\$3,795,674	\$3,191,618	\$127,750	\$1,359,737
1990	\$4,869,511	\$266,123	\$2,449,473	\$5,606,277	\$316,775	\$2,719,972	\$6,410,303	\$374,622	\$3,017,261	\$10,219,790	\$686,079	\$4,481,753	\$2,937,929	\$159,581	\$1,519,318
1991	\$5,656,857	\$243,476	\$2,692,948	\$6,610,095	\$280,314	\$3,000,286	\$7,669,159	\$320,515	\$3,337,776	\$12,930,262	\$510,990	\$4,992,743	\$3,641,332	\$146,896	\$1,666,214
1992	\$5,955,752	\$282,843	\$2,975,791	\$7,017,485	\$330,505	\$3,330,791	\$8,208,589	\$383,458	\$3,721,234	\$14,278,149	\$646,513	\$5,639,256	\$3,723,027	\$182,067	\$1,848,281
1993	\$6,679,536	\$297,788	\$3,273,579	\$8,007,807	\$350,874	\$3,681,665	\$9,529,754	\$410,429	\$4,131,663	\$17,741,889	\$713,907	\$6,353,163	\$3,893,118	\$186,151	\$2,034,432
1994	\$6,362,342	\$333,977	\$3,607,556	\$7,697,708	\$400,390	\$4,082,055	\$9,244,372	\$476,488	\$4,608,151	\$17,836,041	\$887,094	\$7,240,258	\$3,747,286	\$194,656	\$2,229,088
1995	\$7,102,362	\$318,117	\$3,925,673	\$8,628,145	\$384,885	\$4,466,941	\$10,403,346	\$462,219	\$5,070,369	\$20,381,960	\$891,802	\$8,132,060	\$4,897,658	\$187,364	\$2,416,452
1996	\$7,304,225	\$355,118	\$4,280,791	\$8,973,594	\$431,407	\$4,898,348	\$10,940,797	\$520,167	\$5,590,537	\$22,383,224	\$1,019,098	\$9,151,158	\$5,721,060	\$244,883	\$2,661,335
1997	\$7,565,660	\$365,211	\$4,646,002	\$9,341,584	\$448,680	\$5,347,028	\$11,445,232	\$547,040	\$6,137,577	\$23,844,694	\$1,119,161	\$10,270,319	\$7,248,300	\$286,053	\$2,947,388
1998	\$7,470,528	\$378,283	\$5,024,285	\$9,124,789	\$467,079	\$5,814,107	\$11,052,940	\$572,262	\$6,709,838	\$21,870,189	\$1,192,235	\$11,462,554	\$8,853,785	\$362,415	\$3,309,803
1999	\$7,548,847	\$373,526	\$5,397,811	\$9,347,643	\$456,239	\$6,270,346	\$11,476,665	\$552,647	\$7,262,485	\$23,918,129	\$1,093,509	\$12,556,063	\$10,180,919	\$442,689	\$3,752,493
2000	\$7,831,103	\$377,442	\$5,775,254	\$9,646,939	\$467,382	\$6,737,729	\$11,780,710	\$573,833	\$7,836,319	\$23,987,717	\$1,195,906	\$13,751,970	\$8,791,308	\$509,046	\$4,261,539
2001	\$8,254,038	\$391,555	\$6,166,809	\$10,227,642	\$482,347	\$7,220,076	\$12,557,112	\$589,036	\$8,425,354	\$25,993,889	\$1,199,386	\$14,951,355	\$7,359,071	\$439,565	\$4,701,104
2002	\$8,261,029	\$412,702	\$6,579,511	\$10,080,740	\$511,382	\$7,731,458	\$12,182,334	\$627,856	\$9,053,210	\$23,544,499	\$1,299,694	\$16,251,050	\$5,445,971	\$367,954	\$5,069,057
2003	\$9,755,918	\$413,051	\$6,992,562	\$12,451,063	\$504,037	\$8,235,495	\$15,730,500	\$609,117	\$9,662,326	\$36,168,129	\$1,177,225	\$17,428,275	\$6,657,979	\$272,299	\$5,341,356
2004	\$10,450,421	\$487,796	\$7,480,358	\$13,633,285	\$622,553	\$8,858,048	\$17,602,306	\$786,525	\$10,448,851	\$44,050,377	\$1,808,406	\$19,236,681	\$7,013,173	\$332,899	\$5,674,255
2005	\$10,534,899	\$522,521	\$8,002,879	\$13,883,279	\$681,664	\$9,539,712	\$18,104,349	\$880,115	\$11,328,967	\$47,067,455	\$2,202,519	\$21,439,200	\$6,989,828	\$350,659	\$6,024,914
2006	\$11,101,314	\$526,745	\$8,529,624	\$14,903,105	\$694,164	\$10,233,876	\$19,793,736	\$905,217	\$12,234,184	\$55,273,141	\$2,353,373	\$23,792,573	\$7,689,271	\$349,491	\$6,374,405
2007	\$10,867,325	\$555,066	\$9,084,690	\$14,357,765	\$745,155	\$10,979,031	\$16,762,496	\$989,687	\$13,223,871	\$48,973,041	\$2,763,657	\$26,556,230	\$7,706,118	\$384,464	\$6,758,869
2008	\$9,053,846	\$543,366	\$9,628,056	\$11,319,261	\$717,888	\$11,696,919	\$13,981,946	\$938,125	\$14,161,996	\$28,794,514	\$2,448,652	\$29,004,882	\$4,612,327	\$385,306	\$7,144,174
2009	\$9,905,260	\$452,692	\$10,080,748	\$12,759,229	\$565,963	\$12,262,883	\$16,222,240	\$699,097	\$14,861,093	\$37,127,842	\$1,439,726	\$30,444,608	\$5,541,271	\$230,616	\$7,374,791
2010	\$10,807,396	\$495,263	\$10,576,011	\$14,188,870	\$637,961	\$12,900,844	\$18,372,534	\$811,112	\$15,672,205	\$44,892,157	\$1,856,392	\$32,301,000	\$6,057,187	\$277,064	\$7,651,854
2011	\$10,332,853	\$540,370	\$11,116,381	\$13,320,388	\$709,444	\$13,610,287	\$16,926,677	\$918,627	\$16,590,832	\$38,150,475	\$2,444,608	\$34,545,608	\$5,875,859	\$302,859	\$7,954,714
2012	\$10,814,906	\$516,643	\$11,633,024	\$14,189,437	\$666,019	\$14,276,307	\$18,346,487	\$846,334	\$17,437,166	\$44,205,797	\$1,907,524	\$36,453,131	\$6,475,392	\$293,793	\$8,248,507
2013	\$11,509,068	\$540,745	\$12,173,769	\$15,670,596	\$709,472	\$14,985,779	\$21,022,608	\$917,324	\$18,354,490	\$58,585,222	\$2,210,290	\$38,663,421	\$8,144,018	\$323,770	\$8,572,276
2014	\$11,151,945	\$575,453	\$12,749,222	\$15,165,248	\$783,530	\$15,769,309	\$20,315,836	\$1,051,130	\$19,405,620	\$56,204,986	\$2,929,261	\$41,592,682	\$8,795,873	\$407,201	\$8,979,477
2015	\$10,484,757	\$557,597	\$13,306,820	\$14,185,631	\$758,262	\$16,527,571	\$18,903,497	\$1,015,792	\$20,421,412	\$51,107,483	\$2,810,249	\$44,402,932	\$8,471,713	\$439,794	\$9,419,271
2016	\$10,973,221	\$524,238	\$13,831,058	\$15,116,608	\$709,282	\$17,236,852	\$20,503,605	\$945,175	\$21,366,587	\$59,298,757	\$2,555,374	\$46,958,306	\$9,010,677	\$423,586	\$9,842,856
2017	\$11,068,108	\$548,661	\$14,379,719	\$15,413,817	\$755,830	\$17,992,683	\$21,133,490	\$1,025,180	\$22,391,767	\$63,770,308	\$2,964,938	\$49,923,244	\$10,428,956	\$450,534	\$10,293,390
2018	\$9,818,737	\$553,405	\$14,933,124	\$13,405,384	\$770,691	\$18,763,374	\$18,013,137	\$1,056,675	\$23,448,442	\$49,980,195	\$3,188,515	\$53,111,759	\$9,473,128	\$521,448	\$10,814,838
2019	\$10,513,899	\$490,937	\$15,424,061	\$14,504,147	\$670,269	\$19,433,643	\$19,683,497	\$900,657	\$24,349,098	\$56,550,239	\$2,499,010	\$55,610,769	\$11,833,082	\$473,656	\$11,288,495
2020	\$10,765,857	\$525,695	\$15,949,756	\$14,776,625	\$725,207	\$20,158,850	\$19,919,545	\$984,175	\$25,333,273	\$54,762,246	\$2,827,512	\$58,438,281	\$13,313,662	\$591,654	\$11,880,149
2021	\$11,552,751	\$538,293	\$16,488,049	\$16,292,162	\$738,831	\$20,897,682	\$22,559,449	\$995,977	\$26,329,251	\$68,854,576	\$2,738,112	\$61,176,393	\$16,283,418	\$665,683	\$12,545,832
2022	\$10,130,271	\$577,638	\$17,065,686	\$14,361,184	\$814,608	\$21,712,290	\$19,983,216	\$1,127,972	\$27,457,223	\$61,983,284	\$3,442,729	\$64,619,122	\$12,671,505	\$814,171	\$13,360,003

**Table E112.6 - Flexible Distributions: WW All SCV Equity Portfolio (70% US/30% Int'l) - Aggressive (6%/yr)**  
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,040,477	\$60,000	\$60,000	\$1,028,555	\$60,000	\$60,000	\$1,016,346	\$60,000	\$60,000	\$964,832	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,131,707	\$62,429	\$122,429	\$1,136,368	\$61,713	\$121,713	\$1,140,211	\$60,981	\$120,981	\$1,147,238	\$57,890	\$117,890	\$1,050,781	\$58,671	\$118,671
1972	\$1,157,942	\$67,902	\$190,331	\$1,170,970	\$68,182	\$189,895	\$1,183,003	\$68,413	\$189,393	\$1,220,569	\$68,834	\$186,724	\$1,175,165	\$63,047	\$181,718
1973	\$1,023,667	\$69,477	\$259,808	\$1,003,614	\$70,258	\$260,154	\$982,545	\$70,980	\$260,374	\$889,613	\$73,234	\$259,958	\$942,647	\$70,510	\$252,227
1974	\$889,624	\$61,420	\$321,228	\$839,740	\$60,217	\$320,370	\$791,077	\$58,953	\$319,326	\$610,569	\$53,377	\$313,335	\$651,645	\$56,559	\$308,786
1975	\$1,098,179	\$53,377	\$374,605	\$1,082,366	\$50,384	\$370,755	\$1,063,782	\$47,465	\$366,791	\$965,269	\$36,634	\$349,969	\$840,486	\$39,099	\$347,885
1976	\$1,265,502	\$65,891	\$440,496	\$1,273,741	\$64,942	\$435,697	\$1,277,827	\$63,827	\$430,618	\$1,253,043	\$57,916	\$407,885	\$978,477	\$50,429	\$398,314
1977	\$1,373,127	\$75,930	\$516,426	\$1,421,899	\$76,424	\$512,121	\$1,467,410	\$76,670	\$507,287	\$1,609,696	\$75,183	\$483,068	\$853,736	\$58,709	\$457,023
1978	\$1,475,302	\$82,388	\$598,813	\$1,559,818	\$85,314	\$597,435	\$1,643,122	\$88,045	\$595,332	\$1,951,112	\$96,582	\$579,650	\$855,268	\$51,224	\$508,247
1979	\$1,608,795	\$88,518	\$687,332	\$1,734,679	\$93,589	\$691,024	\$1,863,174	\$98,587	\$693,919	\$2,386,483	\$117,067	\$696,716	\$952,072	\$51,316	\$559,563
1980	\$1,739,188	\$96,528	\$783,859	\$1,906,023	\$104,081	\$795,105	\$2,079,743	\$111,790	\$805,710	\$2,822,970	\$143,189	\$839,905	\$1,184,979	\$57,124	\$616,687
1981	\$1,869,521	\$104,351	\$888,211	\$2,064,594	\$114,361	\$909,466	\$2,269,801	\$124,785	\$930,494	\$3,171,452	\$169,378	\$1,009,284	\$1,059,202	\$71,099	\$687,786
1982	\$2,213,974	\$112,171	\$1,000,382	\$2,439,074	\$123,876	\$1,033,342	\$2,674,655	\$136,188	\$1,066,683	\$3,694,180	\$190,287	\$1,199,571	\$1,208,813	\$63,552	\$751,338
1983	\$2,546,267	\$132,838	\$1,133,220	\$2,888,169	\$146,344	\$1,179,686	\$3,260,312	\$160,479	\$1,227,162	\$5,048,634	\$221,651	\$1,421,222	\$1,392,105	\$72,529	\$823,867
1984	\$2,650,164	\$152,776	\$1,285,996	\$2,979,629	\$173,290	\$1,352,977	\$3,333,515	\$195,619	\$1,422,781	\$4,972,314	\$302,918	\$1,724,140	\$1,390,579	\$83,526	\$907,393
1985	\$3,188,961	\$159,010	\$1,445,006	\$3,647,364	\$178,778	\$1,531,754	\$4,150,660	\$200,011	\$1,622,791	\$6,621,342	\$298,339	\$2,022,478	\$1,727,661	\$83,435	\$990,828
1986	\$3,526,589	\$191,338	\$1,636,344	\$4,056,336	\$218,842	\$1,750,596	\$4,641,644	\$249,040	\$1,871,831	\$7,561,487	\$397,281	\$2,419,759	\$1,923,963	\$103,660	\$1,094,488
1987	\$3,575,939	\$211,595	\$1,847,939	\$4,135,510	\$243,380	\$1,993,976	\$4,752,814	\$278,499	\$2,150,330	\$7,782,808	\$453,689	\$2,873,448	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,941,022	\$214,556	\$2,062,495	\$4,662,651	\$248,131	\$2,242,107	\$5,481,374	\$285,169	\$2,435,499	\$9,815,730	\$466,968	\$3,340,417	\$2,089,645	\$114,187	\$1,324,113
1989	\$4,307,224	\$236,461	\$2,298,957	\$5,127,030	\$279,759	\$2,521,866	\$6,063,287	\$328,882	\$2,764,381	\$11,104,243	\$588,944	\$3,929,360	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,899,191	\$258,433	\$2,557,390	\$4,489,146	\$307,622	\$2,829,488	\$5,132,958	\$363,797	\$3,128,178	\$8,183,351	\$666,255	\$4,595,615	\$2,352,505	\$154,970	\$1,604,461
1991	\$4,481,967	\$233,951	\$2,791,342	\$5,237,224	\$269,349	\$3,098,837	\$6,076,328	\$307,978	\$3,436,156	\$10,244,736	\$491,001	\$5,086,616	\$2,885,053	\$141,150	\$1,745,612
1992	\$4,669,112	\$268,918	\$3,060,260	\$5,501,476	\$314,233	\$3,413,070	\$6,435,262	\$364,580	\$3,800,735	\$11,193,596	\$614,684	\$5,701,300	\$2,918,730	\$173,103	\$1,918,715
1993	\$5,181,413	\$280,147	\$3,340,406	\$6,211,773	\$330,089	\$3,743,159	\$7,392,369	\$386,116	\$4,186,851	\$13,762,642	\$671,616	\$6,372,916	\$3,019,949	\$175,124	\$2,093,839
1994	\$4,883,410	\$310,885	\$3,651,291	\$5,908,369	\$372,706	\$4,115,865	\$7,095,510	\$443,542	\$4,630,393	\$13,690,039	\$825,759	\$7,198,675	\$2,876,227	\$181,197	\$2,275,036
1995	\$5,394,029	\$293,005	\$3,944,296	\$6,552,814	\$354,502	\$4,470,367	\$7,901,026	\$425,731	\$5,056,124	\$15,479,481	\$821,402	\$8,020,077	\$3,719,623	\$172,574	\$2,447,609
1996	\$5,488,945	\$323,642	\$4,267,938	\$6,743,434	\$393,169	\$4,863,536	\$8,221,739	\$474,062	\$5,530,185	\$16,820,440	\$928,769	\$8,948,846	\$4,299,235	\$223,177	\$2,670,787
1997	\$5,625,560	\$329,337	\$4,597,274	\$6,946,075	\$404,606	\$5,268,142	\$8,510,274	\$493,304	\$6,023,490	\$17,730,080	\$1,009,226	\$9,958,072	\$5,389,583	\$257,954	\$2,928,741
1998	\$5,496,352	\$337,534	\$4,934,808	\$6,713,454	\$416,764	\$5,684,907	\$8,132,070	\$510,616	\$6,534,106	\$16,090,730	\$1,063,805	\$11,021,877	\$6,514,066	\$323,375	\$3,252,116
1999	\$5,495,511	\$329,781	\$5,264,589	\$6,805,023	\$402,807	\$6,087,714	\$8,354,936	\$487,924	\$7,022,030	\$17,412,240	\$965,444	\$11,987,321	\$7,411,642	\$390,844	\$3,642,960
2000	\$5,640,981	\$329,731	\$5,594,320	\$6,948,983	\$408,301	\$6,496,015	\$8,486,003	\$501,296	\$7,523,327	\$17,279,080	\$1,044,734	\$13,032,055	\$6,332,646	\$444,699	\$4,087,658
2001	\$5,883,048	\$338,459	\$5,932,778	\$7,289,730	\$416,939	\$6,912,954	\$8,950,055	\$509,160	\$8,032,487	\$18,527,090	\$1,036,745	\$14,068,800	\$5,245,162	\$379,959	\$4,467,617
2002	\$5,826,051	\$352,983	\$6,285,761	\$7,109,395	\$437,384	\$7,350,338	\$8,591,534	\$537,003	\$8,569,490	\$16,604,647	\$1,111,625	\$15,180,425	\$3,840,745	\$314,710	\$4,782,327
2003	\$6,807,891	\$349,563	\$6,635,324	\$8,688,621	\$426,564	\$7,776,902	\$10,977,084	\$515,492	\$9,084,982	\$25,238,904	\$996,279	\$16,176,704	\$4,646,082	\$230,445	\$5,012,771
2004	\$7,215,767	\$408,473	\$7,043,798	\$9,413,459	\$521,317	\$8,298,219	\$12,153,973	\$658,625	\$9,743,607	\$30,415,735	\$1,514,334	\$17,691,038	\$4,842,429	\$278,765	\$5,291,536
2005	\$7,197,527	\$432,946	\$7,476,744	\$9,485,167	\$564,808	\$8,863,026	\$12,369,036	\$729,238	\$10,472,845	\$32,156,861	\$1,824,944	\$19,515,982	\$4,775,507	\$290,546	\$5,582,082
2006	\$7,504,669	\$431,852	\$7,908,596	\$10,074,742	\$569,110	\$9,432,136	\$13,380,889	\$742,142	\$11,214,988	\$37,365,546	\$1,929,412	\$21,445,394	\$5,198,073	\$286,530	\$5,868,612
2007	\$7,269,158	\$450,280	\$8,358,876	\$9,603,914	\$604,485	\$10,036,621	\$12,550,240	\$802,853	\$12,017,841	\$32,758,085	\$2,241,933	\$23,687,327	\$5,154,625	\$311,884	\$6,180,497
2008	\$5,992,372	\$436,149	\$8,795,025	\$7,491,758	\$576,235	\$10,612,856	\$9,254,081	\$753,014	\$12,770,855	\$19,057,917	\$1,965,485	\$25,652,812	\$3,052,712	\$309,278	\$6,489,774
2009	\$6,486,879	\$359,542	\$9,154,568	\$8,355,922	\$449,506	\$11,062,361	\$10,623,821	\$555,245	\$13,326,100	\$24,314,740	\$1,143,475	\$26,796,287	\$3,628,936	\$183,163	\$6,672,937
2010	\$7,003,179	\$389,213	\$9,543,780	\$9,194,370	\$501,355	\$11,563,717	\$11,905,379	\$637,429	\$13,963,529	\$29,090,062	\$1,458,884	\$28,255,171	\$3,925,050	\$217,736	\$6,890,673
2011	\$6,625,195	\$420,191	\$9,963,971	\$8,540,736	\$551,662	\$12,115,379	\$10,853,008	\$714,323	\$14,677,852	\$24,461,235	\$1,745,404	\$30,000,575	\$3,767,470	\$235,503	\$7,126,176
2012	\$6,861,284	\$397,512	\$10,361,483	\$9,002,183	\$512,444	\$12,627,823	\$11,639,534	\$651,180	\$15,329,033	\$28,045,417	\$1,467,674	\$4,108,173	\$226,048	\$7,352,224	
2013	\$7,224,821	\$411,677	\$10,773,160	\$9,837,221	\$540,131	\$13,167,954	\$13,196,948	\$698,372	\$16,027,405	\$36,776,890	\$1,682,725	\$33,150,974	\$5,112,409	\$246,490	\$7,598,715
2014	\$6,926,946	\$433,489	\$11,206,649	\$9,419,778	\$590,233	\$13,758,187	\$12,619,027	\$791,817	\$16,819,222	\$34,911,300	\$2,206,613	\$35,357,588	\$5,463,490	\$306,745	\$7,905,459
2015	\$6,443,974	\$415,617	\$11,622,266	\$8,718,546	\$565,187	\$14,323,374	\$11,618,166	\$757,142	\$17,576,363	\$31,410,867	\$2,094,678	\$37,452,266	\$5,206,749	\$327,809	\$8,233,269
2016	\$6,673,194	\$386,638	\$12,008,904	\$9,192,932	\$523,113	\$14,846,487	\$12,468,950	\$697,090	\$18,273,453	\$36,061,622	\$1,884,652	\$39,336,918	\$5,479,704	\$312,405	\$8,545,674
2017	\$6,660,047	\$400,392	\$12,409,296	\$9,275,004	\$551,576	\$15,398,063	\$12,716,721	\$748,137	\$19,021,590	\$38,372,706	\$2,163,697	\$41,500,615	\$6,275,448	\$328,782	\$8,874,456
2018	\$5,846,067	\$399,603	\$12,808,899	\$7,981,553	\$556,500	\$15,954,563	\$10,725,005	\$763,003	\$19,784,593	\$29,758,162	\$2,302,362	\$43,802,977	\$5,640,292	\$376,527	\$9,250,983
2019	\$6,194,071	\$350,764	\$13,159,663	\$8,544,853	\$478,893	\$16,433,456	\$11,596,173	\$643,500	\$20,428,094	\$33,315,541	\$1,785,490	\$45,588,467	\$6,971,244	\$338,417	\$9,589,400
2020	\$6,275,745	\$371,644	\$13,531,307	\$8,613,743	\$512,691	\$16,946,147	\$11,611,707	\$695,770	\$21,123,864	\$31,922,575	\$1,998,932	\$47,587,400	\$7,760,937	\$418,275	\$10,007,675
2021	\$6,663,560	\$376,545	\$13,907,852	\$9,397,225	\$516,825	\$17,462,972	\$13,012,160	\$696,702	\$21,820,567	\$39,714,923	\$1,915,354	\$49,502,754	\$9,392,182	\$465,656	\$10,473,331
2022	\$5,781,576	\$399,814	\$14,307,665	\$8,196,254	\$563,834	\$18,026,805	\$11,404,875	\$780,730	\$22,601,296	\$35,375,268	\$2,382,895	\$51,885,649	\$7,231,916	\$563,531	\$11,036,862

**Table E113.3 - Flexible Distributions: US All SCV Equity Portfolio - Very Conservative (3%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,058,850	\$30,000	\$30,000	\$1,042,575	\$30,000	\$30,000	\$1,025,920	\$30,000	\$30,000	\$955,915	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,146,554	\$31,766	\$61,766	\$1,135,871	\$31,277	\$61,277	\$1,124,003	\$30,778	\$60,778	\$1,065,446	\$28,677	\$58,677	\$1,118,922	\$30,272	\$60,272
1972	\$1,186,276	\$34,397	\$96,162	\$1,177,557	\$34,076	\$95,353	\$1,167,286	\$33,720	\$94,498	\$1,111,600	\$31,963	\$90,641	\$1,291,310	\$33,568	\$93,839
1973	\$1,040,887	\$35,588	\$131,750	\$991,180	\$35,327	\$130,680	\$941,767	\$35,019	\$129,516	\$750,546	\$33,348	\$123,989	\$1,068,869	\$38,739	\$132,579
1974	\$980,030	\$31,227	\$162,977	\$909,039	\$29,735	\$160,415	\$840,706	\$28,253	\$157,769	\$596,929	\$22,516	\$146,505	\$762,483	\$32,066	\$164,645
1975	\$1,241,911	\$29,401	\$192,378	\$1,200,731	\$27,271	\$187,687	\$1,156,367	\$25,221	\$182,990	\$956,774	\$17,908	\$164,413	\$1,014,831	\$22,874	\$187,519
1976	\$1,562,148	\$37,257	\$229,635	\$1,563,571	\$36,022	\$223,709	\$1,557,898	\$34,691	\$217,681	\$1,468,306	\$28,703	\$193,116	\$1,219,152	\$30,445	\$217,964
1977	\$1,672,389	\$46,864	\$276,500	\$1,702,980	\$46,907	\$270,616	\$1,726,088	\$46,737	\$264,418	\$1,740,314	\$44,049	\$237,165	\$1,097,677	\$36,575	\$254,539
1978	\$1,825,246	\$50,172	\$326,671	\$1,888,892	\$51,089	\$321,705	\$1,944,545	\$51,783	\$316,201	\$2,073,643	\$52,209	\$289,375	\$1,134,742	\$32,930	\$287,469
1979	\$2,086,627	\$54,757	\$381,429	\$2,210,473	\$56,667	\$378,372	\$2,328,791	\$58,336	\$374,537	\$2,716,417	\$62,209	\$351,584	\$1,303,493	\$34,042	\$321,511
1980	\$2,317,211	\$62,599	\$444,028	\$2,491,444	\$66,314	\$444,686	\$2,662,395	\$69,864	\$444,401	\$3,266,503	\$81,493	\$433,077	\$1,674,147	\$39,105	\$360,616
1981	\$2,577,780	\$69,516	\$513,544	\$2,794,502	\$74,743	\$519,429	\$3,010,387	\$79,872	\$524,273	\$3,807,583	\$97,995	\$531,072	\$1,544,207	\$50,224	\$410,840
1982	\$3,279,148	\$77,333	\$590,877	\$3,581,615	\$83,835	\$603,264	\$3,886,689	\$90,312	\$614,585	\$5,053,471	\$114,227	\$645,299	\$1,818,568	\$46,326	\$457,167
1983	\$3,935,173	\$98,374	\$689,252	\$4,436,737	\$107,448	\$710,713	\$4,968,653	\$116,601	\$731,185	\$7,309,488	\$151,604	\$796,903	\$2,161,157	\$54,557	\$511,724
1984	\$4,182,271	\$118,055	\$807,307	\$4,661,167	\$133,102	\$843,815	\$5,159,013	\$149,060	\$880,245	\$7,226,798	\$219,285	\$1,016,188	\$2,227,685	\$64,835	\$576,558
1985	\$5,009,222	\$125,468	\$932,775	\$5,627,284	\$139,835	\$983,650	\$6,276,867	\$154,770	\$1,035,015	\$9,054,858	\$216,804	\$1,232,992	\$2,856,016	\$66,831	\$643,389
1986	\$5,465,052	\$150,277	\$1,083,052	\$6,104,414	\$168,819	\$1,152,469	\$6,769,245	\$188,306	\$1,223,321	\$9,523,255	\$271,646	\$1,504,638	\$3,282,031	\$85,680	\$729,069
1987	\$5,405,743	\$163,952	\$1,247,003	\$5,981,485	\$183,132	\$1,335,601	\$6,560,886	\$203,077	\$1,426,399	\$8,686,143	\$285,698	\$1,790,335	\$3,350,095	\$98,461	\$827,530
1988	\$6,142,970	\$162,172	\$1,409,176	\$6,951,756	\$179,445	\$1,515,046	\$7,197,323	\$196,827	\$1,623,225	\$11,271,013	\$260,584	\$2,050,920	\$3,795,825	\$100,503	\$928,033
1989	\$6,761,771	\$184,289	\$1,593,465	\$7,652,092	\$208,553	\$1,723,598	\$8,581,730	\$233,920	\$1,857,145	\$12,380,993	\$338,130	\$2,389,050	\$4,841,427	\$113,875	\$1,041,908
1990	\$6,244,615	\$202,853	\$1,796,318	\$6,813,914	\$229,563	\$1,953,161	\$7,364,798	\$257,452	\$2,114,597	\$9,122,760	\$371,430	\$2,760,480	\$4,550,426	\$145,243	\$1,187,151
1991	\$7,705,426	\$187,338	\$1,983,656	\$8,616,954	\$204,417	\$2,157,578	\$9,542,258	\$220,944	\$2,335,541	\$12,985,307	\$273,683	\$3,034,163	\$5,758,629	\$136,513	\$1,323,664
1992	\$8,795,038	\$231,163	\$2,214,819	\$10,064,078	\$258,509	\$2,416,087	\$11,400,693	\$286,268	\$2,621,808	\$16,943,836	\$389,559	\$3,423,722	\$6,011,780	\$172,759	\$1,496,422
1993	\$9,943,769	\$263,851	\$2,478,670	\$11,541,131	\$301,922	\$2,718,009	\$13,259,742	\$342,021	\$2,963,829	\$20,836,247	\$508,315	\$3,932,037	\$6,418,783	\$180,353	\$1,676,776
1994	\$9,498,388	\$298,313	\$2,776,983	\$11,076,297	\$346,234	\$3,064,243	\$12,785,254	\$397,792	\$3,361,621	\$20,460,362	\$625,087	\$4,557,124	\$6,308,413	\$192,563	\$1,869,339
1995	\$11,146,196	\$284,952	\$3,061,935	\$13,145,508	\$332,289	\$3,396,532	\$15,344,671	\$383,558	\$3,745,179	\$25,657,728	\$613,811	\$5,170,935	\$8,418,598	\$189,252	\$2,058,592
1996	\$11,978,650	\$334,386	\$3,396,321	\$14,368,189	\$394,365	\$3,790,897	\$17,055,141	\$460,340	\$4,205,519	\$30,444,266	\$769,732	\$5,940,667	\$10,040,977	\$252,558	\$2,311,150
1997	\$13,481,976	\$359,359	\$3,755,680	\$16,504,782	\$431,046	\$4,221,943	\$19,991,074	\$511,654	\$4,717,173	\$38,610,503	\$913,328	\$6,853,995	\$12,989,241	\$301,229	\$2,612,379
1998	\$13,395,512	\$404,459	\$4,160,140	\$16,158,140	\$495,143	\$4,717,087	\$19,270,215	\$599,732	\$5,316,906	\$34,718,393	\$1,158,315	\$8,012,310	\$16,200,361	\$389,677	\$3,002,056
1999	\$13,735,319	\$401,865	\$4,562,005	\$16,766,818	\$484,744	\$5,201,831	\$20,229,998	\$578,106	\$5,895,012	\$38,070,515	\$1,041,552	\$9,053,862	\$19,020,891	\$486,011	\$3,488,067
2000	\$14,752,188	\$412,060	\$4,974,065	\$17,973,130	\$503,005	\$5,704,835	\$21,637,635	\$606,900	\$6,501,912	\$40,255,636	\$1,142,115	\$10,195,977	\$16,770,480	\$570,627	\$4,058,694
2001	\$16,374,299	\$442,566	\$5,416,630	\$20,214,247	\$539,194	\$6,244,029	\$24,643,022	\$649,129	\$7,151,041	\$47,893,285	\$1,207,669	\$11,403,646	\$14,333,858	\$503,114	\$4,561,808
2002	\$16,448,576	\$491,229	\$5,907,859	\$19,901,086	\$606,427	\$6,850,457	\$23,759,872	\$739,291	\$7,890,332	\$42,150,865	\$1,436,799	\$12,840,445	\$10,830,875	\$430,016	\$4,991,824
2003	\$19,739,903	\$493,457	\$6,401,316	\$24,944,082	\$597,033	\$7,447,489	\$31,087,950	\$712,796	\$8,603,128	\$65,174,227	\$1,264,526	\$14,104,971	\$13,520,066	\$324,926	\$5,316,750
2004	\$21,405,546	\$592,197	\$6,993,513	\$27,587,886	\$748,322	\$8,195,812	\$35,059,600	\$932,638	\$9,535,766	\$79,270,560	\$1,955,227	\$16,060,198	\$14,541,160	\$405,602	\$5,722,352
2005	\$21,682,800	\$642,166	\$7,635,680	\$28,110,811	\$827,637	\$9,023,448	\$35,926,794	\$1,051,788	\$10,587,554	\$82,881,219	\$2,378,117	\$18,438,314	\$14,797,868	\$436,235	\$6,158,587
2006	\$23,176,685	\$650,484	\$8,286,164	\$30,557,734	\$843,324	\$9,866,773	\$39,709,255	\$1,077,804	\$11,665,358	\$97,719,779	\$2,486,437	\$20,924,751	\$16,621,336	\$443,936	\$6,602,523
2007	\$22,772,562	\$695,301	\$8,981,464	\$29,420,151	\$916,732	\$10,783,505	\$37,450,087	\$1,191,278	\$12,856,636	\$84,602,610	\$2,931,593	\$23,856,344	\$17,008,442	\$498,640	\$7,101,163
2008	\$19,551,126	\$683,177	\$9,664,641	\$23,953,203	\$882,605	\$11,666,109	\$28,882,040	\$1,123,503	\$13,980,139	\$51,876,695	\$2,538,078	\$26,394,423	\$10,394,346	\$510,253	\$7,611,416
2009	\$21,745,964	\$586,534	\$10,251,175	\$27,409,423	\$718,596	\$12,384,705	\$33,961,512	\$866,461	\$14,846,600	\$67,238,906	\$1,556,301	\$27,950,724	\$12,750,716	\$311,830	\$7,923,247
2010	\$24,530,761	\$652,379	\$10,903,554	\$31,604,196	\$822,283	\$13,206,988	\$39,991,276	\$1,018,845	\$15,865,445	\$85,376,990	\$2,017,167	\$29,967,891	\$14,231,289	\$382,521	\$8,305,768
2011	\$24,290,039	\$735,923	\$11,639,477	\$30,830,387	\$948,126	\$14,155,114	\$38,409,965	\$1,199,738	\$17,065,183	\$76,566,777	\$2,561,310	\$32,529,200	\$14,095,899	\$426,939	\$8,732,707
2012	\$25,919,902	\$728,701	\$12,368,178	\$33,475,613	\$924,912	\$15,080,025	\$42,427,695	\$1,152,299	\$18,217,482	\$90,403,530	\$2,297,003	\$34,826,204	\$15,861,185	\$422,877	\$9,155,584
2013	\$28,411,237	\$777,597	\$13,145,775	\$38,157,926	\$1,004,268	\$16,084,294	\$50,280,026	\$1,272,831	\$19,490,313	\$124,858,397	\$2,712,106	\$37,538,310	\$20,368,375	\$475,836	\$9,631,419
2014	\$28,405,179	\$852,337	\$13,998,112	\$38,196,034	\$1,144,738	\$17,229,032	\$50,380,194	\$1,508,401	\$20,998,714	\$125,327,623	\$3,745,752	\$41,284,062	\$22,461,810	\$611,051	\$10,242,471
2015	\$26,876,565	\$852,155	\$14,850,268	\$35,823,359	\$1,145,881	\$18,374,913	\$46,824,806	\$1,511,406	\$22,510,120	\$112,070,650	\$3,759,829	\$45,043,890	\$22,089,464	\$673,854	\$10,916,325
2016	\$29,324,400	\$806,297	\$15,656,564	\$39,993,701	\$1,074,701	\$19,449,613	\$53,466,359	\$1,404,744	\$23,914,864	\$139,432,508	\$3,362,119	\$48,406,010	\$23,989,405	\$662,684	\$11,579,009
2017	\$29,565,115	\$879,732	\$16,536,296	\$40,542,091	\$1,199,811	\$20,649,424	\$54,489,249	\$1,603,991	\$25,518,855	\$145,004,370	\$4,182,975	\$52,588,985	\$28,349,866	\$719,682	\$12,298,691
2018	\$27,109,056	\$886,953	\$17,423,250	\$36,549,199	\$1,216,263	\$21,865,687	\$48,278,059	\$1,634,677	\$27,153,532	\$119,375,932	\$4,350,131	\$56,939,116	\$26,293,701	\$850,496	\$13,149,187
2019	\$29,581,813	\$813,272	\$18,236,522	\$40,268,196	\$1,096,476	\$22,962,163	\$53,672,825	\$1,448,342	\$28,601,874	\$136,781,032	\$3,581,278	\$60,520,394	\$33,535,465	\$788,811	\$13,937,998
2020	\$31,033,144	\$887,454	\$19,123,976	\$42,047,638	\$1,208,046	\$24,170,209	\$55,683,744	\$1,610,185	\$30,212,059	\$135,642,641	\$4,103,431	\$64,623,825	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$34,788,670	\$930,994	\$20,054,970	\$48,699,223	\$1,261,429	\$25,431,638	\$66,607,934	\$1,670,512	\$31,882,571	\$183,991,246	\$4,069,279	\$68,693,104	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$31,406,371	\$1,043,660	\$21,098,630	\$44,276,848	\$1,460,977	\$26,892,615	\$60,963,070	\$1,998,238	\$33,880,809	\$172,196,093	\$5,519,737	\$74,212,842	\$38,227,777	\$1,443,343	\$17,543,180

**Table E113.4 - Flexible Distributions: US All SCV Equity Portfolio - Conservative (4%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,047,934	\$40,000	\$40,000	\$1,031,827	\$40,000	\$40,000	\$1,015,343	\$40,000	\$40,000	\$946,060	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,123,035	\$41,917	\$81,917	\$1,112,572	\$41,273	\$81,273	\$1,100,947	\$40,614	\$80,614	\$1,043,592	\$37,842	\$77,842	\$1,095,970	\$39,946	\$79,946
1972	\$1,149,964	\$44,921	\$126,839	\$1,141,512	\$44,503	\$125,776	\$1,131,556	\$44,038	\$124,652	\$1,077,573	\$41,744	\$119,586	\$1,251,783	\$43,839	\$123,785
1973	\$998,623	\$45,999	\$172,837	\$950,934	\$45,660	\$171,436	\$903,528	\$45,262	\$169,914	\$720,071	\$43,103	\$162,689	\$1,025,469	\$50,071	\$173,856
1974	\$930,544	\$39,945	\$212,782	\$863,138	\$38,037	\$209,474	\$798,255	\$36,141	\$206,055	\$566,787	\$28,803	\$191,492	\$723,982	\$41,019	\$214,875
1975	\$1,167,045	\$37,222	\$250,004	\$1,128,347	\$34,526	\$243,999	\$1,086,657	\$31,930	\$237,985	\$899,096	\$22,671	\$214,163	\$953,654	\$28,959	\$243,834
1976	\$1,452,843	\$46,682	\$296,686	\$1,454,166	\$45,134	\$289,133	\$1,448,890	\$43,466	\$281,451	\$1,365,567	\$35,964	\$250,127	\$1,133,847	\$38,146	\$281,980
1977	\$1,539,336	\$58,114	\$354,800	\$1,567,493	\$58,167	\$347,300	\$1,588,763	\$57,956	\$339,407	\$1,601,856	\$54,623	\$304,750	\$1,010,347	\$45,354	\$327,334
1978	\$1,662,712	\$61,573	\$416,373	\$1,720,690	\$62,700	\$410,000	\$1,771,387	\$63,551	\$402,958	\$1,888,990	\$64,074	\$368,824	\$1,033,696	\$40,414	\$367,748
1979	\$1,881,221	\$66,508	\$482,881	\$1,992,876	\$68,828	\$478,827	\$2,099,546	\$70,855	\$473,813	\$2,449,015	\$75,560	\$444,384	\$1,175,178	\$41,348	\$409,096
1980	\$2,067,570	\$75,249	\$558,130	\$2,223,031	\$79,715	\$558,542	\$2,375,566	\$83,982	\$557,795	\$2,914,590	\$97,961	\$542,344	\$1,493,785	\$47,007	\$456,103
1981	\$2,276,355	\$82,703	\$640,833	\$2,467,735	\$88,921	\$647,463	\$2,658,376	\$95,023	\$652,817	\$3,362,354	\$116,584	\$658,928	\$1,363,639	\$59,751	\$515,854
1982	\$2,865,857	\$91,054	\$731,887	\$3,130,202	\$98,709	\$746,173	\$3,396,826	\$106,335	\$759,152	\$4,416,551	\$134,494	\$793,422	\$1,589,363	\$54,546	\$570,400
1983	\$3,403,743	\$114,634	\$846,522	\$3,837,573	\$125,208	\$871,381	\$4,297,656	\$135,873	\$895,026	\$6,322,371	\$176,662	\$970,084	\$1,869,302	\$63,575	\$633,974
1984	\$3,580,178	\$136,150	\$982,671	\$3,990,131	\$153,503	\$1,024,884	\$4,416,306	\$171,906	\$1,066,932	\$6,186,406	\$252,895	\$1,222,979	\$1,906,980	\$74,772	\$708,747
1985	\$4,243,872	\$143,207	\$1,125,878	\$4,767,502	\$159,605	\$1,184,489	\$5,317,836	\$176,652	\$1,243,584	\$7,671,382	\$247,456	\$1,470,435	\$2,419,650	\$76,279	\$785,026
1986	\$4,582,324	\$169,755	\$1,295,633	\$5,118,415	\$190,700	\$1,375,189	\$5,675,860	\$212,713	\$1,456,297	\$7,985,036	\$306,855	\$1,777,290	\$2,751,909	\$96,786	\$881,812
1987	\$4,485,867	\$183,293	\$1,478,926	\$4,963,637	\$204,737	\$1,579,926	\$5,444,443	\$227,034	\$1,683,332	\$7,208,053	\$319,401	\$2,096,692	\$2,780,021	\$110,076	\$991,888
1988	\$5,045,089	\$179,435	\$1,658,361	\$5,709,328	\$198,545	\$1,778,471	\$6,403,774	\$217,778	\$1,901,110	\$9,256,641	\$288,322	\$2,385,014	\$3,117,430	\$111,201	\$1,103,089
1989	\$5,496,047	\$201,804	\$1,860,164	\$6,219,711	\$228,373	\$2,006,844	\$6,975,331	\$256,151	\$2,157,261	\$10,063,417	\$370,266	\$2,755,280	\$3,935,169	\$124,697	\$1,227,786
1990	\$5,023,370	\$219,842	\$2,080,006	\$5,481,332	\$248,788	\$2,255,633	\$5,924,481	\$279,013	\$2,436,274	\$7,338,642	\$402,537	\$3,157,816	\$3,660,510	\$157,407	\$1,385,193
1991	\$6,134,591	\$200,935	\$2,280,941	\$6,860,294	\$219,253	\$2,474,886	\$7,596,965	\$236,979	\$2,673,253	\$10,338,111	\$293,546	\$3,451,362	\$4,584,670	\$146,420	\$1,531,613
1992	\$6,929,888	\$245,384	\$2,526,325	\$7,929,804	\$274,412	\$2,749,298	\$8,982,966	\$303,879	\$2,977,132	\$13,350,583	\$413,524	\$3,864,886	\$4,736,871	\$183,387	\$1,715,000
1993	\$7,754,235	\$277,196	\$2,803,520	\$8,999,872	\$317,192	\$3,066,490	\$10,340,060	\$359,319	\$3,336,450	\$16,248,283	\$534,023	\$4,398,910	\$5,005,421	\$189,475	\$1,904,475
1994	\$7,330,564	\$310,169	\$3,113,690	\$8,548,346	\$359,995	\$3,426,485	\$9,867,266	\$413,602	\$3,750,053	\$15,790,678	\$649,931	\$5,048,841	\$4,868,639	\$200,217	\$2,104,692
1995	\$8,513,608	\$293,223	\$3,406,912	\$10,040,708	\$341,934	\$3,768,419	\$11,720,457	\$394,691	\$4,144,743	\$19,597,703	\$631,627	\$5,680,468	\$6,430,233	\$194,746	\$2,299,437
1996	\$9,055,123	\$340,544	\$3,747,457	\$10,861,467	\$401,628	\$4,170,047	\$12,892,638	\$468,818	\$4,613,562	\$23,013,993	\$783,908	\$6,464,376	\$7,590,361	\$257,209	\$2,556,647
1997	\$10,086,477	\$362,205	\$4,109,661	\$12,347,975	\$434,459	\$4,604,506	\$14,956,229	\$515,706	\$5,129,267	\$28,806,267	\$920,560	\$7,384,936	\$9,717,840	\$303,614	\$2,860,261
1998	\$9,918,472	\$403,459	\$4,513,121	\$11,964,012	\$493,919	\$5,098,425	\$14,268,293	\$598,249	\$5,727,516	\$25,706,626	\$1,155,451	\$8,540,387	\$11,995,274	\$388,714	\$3,248,975
1999	\$10,065,230	\$396,739	\$4,909,859	\$12,286,710	\$478,560	\$5,576,985	\$14,824,526	\$570,732	\$6,298,248	\$27,898,041	\$1,028,265	\$9,568,652	\$13,938,493	\$479,811	\$3,728,786
2000	\$10,698,943	\$402,609	\$5,312,469	\$13,034,914	\$491,468	\$6,068,454	\$15,692,577	\$592,981	\$6,891,229	\$29,195,180	\$1,115,922	\$10,684,573	\$12,162,699	\$557,540	\$4,286,325
2001	\$11,752,944	\$427,958	\$5,740,426	\$14,509,135	\$521,397	\$6,589,850	\$17,687,968	\$627,703	\$7,518,932	\$34,376,257	\$1,167,807	\$11,852,381	\$10,288,382	\$486,508	\$4,772,833
2002	\$11,684,544	\$470,118	\$6,210,544	\$14,137,097	\$580,365	\$7,170,216	\$16,878,255	\$707,519	\$8,226,451	\$29,942,631	\$1,375,050	\$13,227,431	\$7,693,908	\$411,535	\$5,184,369
2003	\$13,878,035	\$467,382	\$6,677,926	\$17,536,805	\$565,484	\$7,735,699	\$21,856,219	\$675,130	\$8,901,581	\$45,820,397	\$1,197,705	\$14,425,136	\$9,505,211	\$307,756	\$5,492,125
2004	\$14,893,911	\$555,121	\$7,233,047	\$19,195,564	\$701,472	\$8,437,172	\$24,394,359	\$874,249	\$9,775,830	\$55,156,206	\$1,832,816	\$16,257,952	\$10,117,693	\$380,208	\$5,872,334
2005	\$14,931,290	\$595,756	\$7,828,804	\$19,357,770	\$767,823	\$9,204,994	\$24,740,041	\$975,774	\$10,751,604	\$57,073,970	\$2,206,248	\$18,464,200	\$10,190,162	\$404,708	\$6,277,041
2006	\$15,795,478	\$597,252	\$8,426,055	\$20,825,843	\$774,311	\$9,979,305	\$27,062,829	\$989,602	\$11,741,206	\$66,598,421	\$2,282,959	\$20,747,159	\$11,327,847	\$407,606	\$6,684,648
2007	\$15,360,057	\$631,819	\$9,057,875	\$19,843,846	\$833,034	\$10,812,339	\$25,260,026	\$1,082,513	\$12,823,719	\$57,064,329	\$2,663,937	\$23,411,096	\$11,472,168	\$453,114	\$7,137,762
2008	\$13,051,254	\$614,402	\$9,672,277	\$15,989,837	\$793,754	\$11,606,093	\$19,280,057	\$1,010,401	\$13,834,120	\$34,630,021	\$2,282,573	\$25,693,669	\$6,938,692	\$458,887	\$7,596,648
2009	\$14,366,753	\$522,050	\$10,194,327	\$18,108,390	\$639,593	\$12,245,686	\$22,437,113	\$771,202	\$14,605,322	\$44,422,254	\$1,385,201	\$27,078,870	\$8,423,926	\$277,548	\$7,874,196
2010	\$16,039,487	\$574,670	\$10,768,997	\$20,664,466	\$724,336	\$12,970,022	\$26,148,375	\$897,485	\$15,502,807	\$55,823,915	\$1,776,890	\$28,855,760	\$9,305,157	\$336,957	\$8,211,153
2011	\$15,718,358	\$641,579	\$11,410,577	\$19,950,690	\$826,579	\$13,796,600	\$24,855,520	\$1,045,935	\$16,548,742	\$49,547,222	\$2,232,957	\$31,088,716	\$9,121,615	\$372,206	\$8,583,359
2012	\$16,600,142	\$628,734	\$12,039,311	\$21,439,122	\$798,028	\$14,594,628	\$27,172,393	\$994,221	\$17,542,963	\$57,898,036	\$1,981,889	\$33,070,605	\$10,158,137	\$364,865	\$8,948,224
2013	\$18,008,108	\$664,006	\$12,703,317	\$24,185,925	\$857,565	\$15,452,193	\$31,869,367	\$1,086,896	\$18,629,858	\$79,139,937	\$2,315,921	\$35,386,527	\$12,910,240	\$406,325	\$9,354,549
2014	\$17,818,657	\$720,324	\$13,423,641	\$23,960,491	\$967,437	\$16,419,630	\$31,603,653	\$1,274,775	\$19,904,633	\$78,618,408	\$3,165,597	\$38,552,124	\$14,090,363	\$516,410	\$9,870,959
2015	\$16,685,941	\$712,746	\$14,136,387	\$22,240,434	\$958,420	\$17,378,049	\$29,070,529	\$1,264,146	\$21,168,779	\$69,577,502	\$3,144,736	\$41,696,861	\$13,713,936	\$563,615	\$10,434,574
2016	\$18,017,958	\$667,438	\$14,803,825	\$24,573,558	\$889,617	\$18,267,667	\$32,851,640	\$1,162,821	\$22,331,600	\$85,672,311	\$2,783,100	\$44,479,961	\$14,739,947	\$548,557	\$10,983,131
2017	\$17,978,585	\$720,718	\$15,524,543	\$24,653,699	\$982,942	\$19,250,609	\$33,134,984	\$1,314,066	\$23,645,666	\$88,177,348	\$3,426,892	\$47,906,853	\$17,239,591	\$589,598	\$11,572,729
2018	\$16,315,103	\$719,143	\$16,243,687	\$21,996,486	\$986,148	\$20,236,757	\$29,055,292	\$1,325,399	\$24,971,065	\$71,844,283	\$3,527,094	\$51,433,947	\$15,824,396	\$689,584	\$12,262,313
2019	\$17,619,749	\$652,604	\$16,896,291	\$23,984,856	\$879,859	\$21,116,617	\$31,969,025	\$1,162,212	\$26,133,277	\$81,470,581	\$2,873,771	\$54,307,718	\$19,974,654	\$632,976	\$12,895,288
2020	\$18,293,644	\$704,790	\$17,601,081	\$24,786,548	\$959,394	\$22,076,011	\$32,824,858	\$1,278,761	\$27,412,038	\$79,959,611	\$3,258,823	\$57,566,542	\$22,710,491	\$798,986	\$13,694,275
2021	\$20,296,061	\$731,746	\$18,332,826	\$28,411,618	\$991,462	\$23,067,473	\$38,859,741	\$1,312,994	\$28,725,032	\$107,342,350	\$3,198,384	\$60,764,926	\$28,068,695	\$908,420	\$14,602,694
2022	\$18,133,899	\$811,842	\$19,144,669	\$25,565,255	\$1,136,465	\$24,203,937	\$35,199,805	\$1,554,390	\$30,279,422	\$99,425,258	\$4,293,694	\$65,058,620	\$22,072,549	\$1,122,748	\$15,725,442

**Table E113.5 - Flexible Distributions: US All SCV Equity Portfolio - Moderate (5%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,037,018	\$50,000	\$50,000	\$1,021,078	\$50,000	\$50,000	\$1,004,767	\$50,000	\$50,000	\$936,205	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,099,761	\$51,851	\$101,851	\$1,089,514	\$51,054	\$101,054	\$1,078,130	\$50,238	\$100,238	\$1,021,963	\$46,810	\$96,810	\$1,073,257	\$49,412	\$99,412
1972	\$1,114,401	\$54,988	\$156,839	\$1,106,210	\$54,476	\$155,530	\$1,096,562	\$53,906	\$154,145	\$1,044,249	\$51,098	\$147,908	\$1,213,071	\$53,663	\$153,075
1973	\$957,659	\$55,720	\$212,559	\$911,927	\$55,311	\$210,840	\$866,465	\$54,828	\$208,973	\$690,533	\$52,212	\$200,121	\$983,404	\$60,654	\$213,729
1974	\$883,077	\$47,883	\$260,442	\$819,110	\$45,596	\$256,436	\$757,536	\$43,323	\$252,976	\$537,876	\$34,527	\$234,648	\$687,052	\$49,170	\$262,899
1975	\$1,095,978	\$44,154	\$304,596	\$1,059,637	\$40,955	\$297,392	\$1,020,485	\$37,877	\$290,173	\$844,346	\$26,894	\$261,541	\$895,581	\$34,353	\$297,252
1976	\$1,350,161	\$54,799	\$359,395	\$1,351,390	\$52,982	\$350,374	\$1,346,487	\$51,024	\$341,197	\$1,269,052	\$42,217	\$303,759	\$1,053,710	\$44,779	\$342,031
1977	\$1,415,638	\$67,508	\$426,903	\$1,441,533	\$67,569	\$417,943	\$1,461,093	\$67,324	\$408,522	\$1,473,135	\$63,453	\$367,211	\$929,158	\$52,685	\$394,716
1978	\$1,513,172	\$70,782	\$497,685	\$1,565,936	\$72,077	\$490,020	\$1,612,074	\$73,055	\$481,576	\$1,719,099	\$73,657	\$440,868	\$940,728	\$46,458	\$441,174
1979	\$1,694,196	\$75,659	\$573,343	\$1,794,750	\$78,297	\$568,317	\$1,890,816	\$80,604	\$562,180	\$2,205,541	\$85,955	\$526,823	\$1,058,345	\$47,036	\$488,210
1980	\$1,842,622	\$84,710	\$658,053	\$1,981,169	\$89,738	\$658,054	\$2,117,108	\$94,541	\$656,721	\$2,597,488	\$110,277	\$637,100	\$1,331,264	\$52,917	\$541,128
1981	\$2,007,559	\$92,131	\$750,184	\$2,176,341	\$99,058	\$757,113	\$2,344,471	\$105,855	\$762,576	\$2,965,322	\$129,874	\$766,974	\$1,202,619	\$66,563	\$607,691
1982	\$2,501,125	\$100,378	\$850,562	\$2,731,827	\$108,817	\$865,930	\$2,964,518	\$117,224	\$879,800	\$3,854,465	\$148,266	\$915,240	\$1,387,088	\$60,131	\$667,822
1983	\$2,939,612	\$125,056	\$975,618	\$3,314,285	\$136,591	\$1,002,521	\$3,711,632	\$148,226	\$1,028,026	\$5,460,258	\$192,723	\$1,107,964	\$1,614,405	\$69,354	\$737,176
1984	\$3,059,780	\$146,981	\$1,122,599	\$3,410,144	\$165,714	\$1,168,235	\$3,774,372	\$185,582	\$1,213,607	\$5,287,179	\$273,013	\$1,380,977	\$1,629,791	\$80,720	\$817,896
1985	\$3,589,221	\$152,989	\$1,275,588	\$4,032,077	\$170,507	\$1,338,743	\$4,497,518	\$188,719	\$1,402,326	\$6,488,011	\$264,359	\$1,645,336	\$2,046,400	\$81,490	\$899,386
1986	\$3,835,095	\$179,461	\$1,455,049	\$4,283,766	\$201,604	\$1,540,346	\$4,750,311	\$224,876	\$1,627,202	\$6,682,935	\$324,401	\$1,969,736	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,715,259	\$191,755	\$1,646,804	\$4,110,955	\$214,188	\$1,754,535	\$4,509,165	\$237,516	\$1,864,717	\$5,969,812	\$334,147	\$2,303,883	\$2,302,453	\$115,158	\$1,116,864
1988	\$4,134,880	\$185,763	\$1,832,567	\$4,679,291	\$205,548	\$1,960,082	\$5,248,450	\$225,458	\$2,090,175	\$6,986,623	\$398,491	\$2,602,373	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,457,567	\$206,744	\$2,039,311	\$5,044,494	\$233,965	\$2,194,047	\$5,657,340	\$262,422	\$2,352,598	\$8,161,931	\$379,331	\$2,981,705	\$3,191,618	\$127,750	\$1,359,737
1990	\$4,031,763	\$222,878	\$2,262,190	\$4,399,324	\$252,225	\$2,446,272	\$4,754,996	\$282,867	\$2,635,465	\$5,890,003	\$408,097	\$3,389,801	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,872,343	\$201,588	\$2,463,778	\$5,448,726	\$219,966	\$2,666,238	\$6,033,820	\$237,750	\$2,873,215	\$8,210,950	\$294,500	\$3,684,301	\$3,641,332	\$146,896	\$1,666,214
1992	\$5,446,666	\$243,617	\$2,707,395	\$6,232,568	\$272,436	\$2,938,674	\$7,060,319	\$301,691	\$3,174,906	\$10,493,123	\$410,547	\$4,094,849	\$3,723,027	\$182,067	\$1,848,281
1993	\$6,031,092	\$272,333	\$2,979,728	\$6,999,923	\$311,628	\$3,250,303	\$8,042,295	\$353,016	\$3,527,922	\$12,637,594	\$524,656	\$4,619,505	\$3,893,118	\$186,151	\$2,034,432
1994	\$5,642,177	\$301,555	\$3,281,283	\$6,579,477	\$349,996	\$3,600,299	\$7,594,621	\$402,115	\$3,930,036	\$12,153,744	\$631,880	\$5,251,385	\$3,747,286	\$194,656	\$2,229,088
1995	\$6,484,482	\$282,109	\$3,563,392	\$7,647,615	\$328,974	\$3,929,273	\$8,927,014	\$379,731	\$4,309,767	\$14,926,804	\$607,687	\$5,859,072	\$4,897,658	\$187,364	\$2,416,452
1996	\$6,825,090	\$324,224	\$3,887,616	\$8,186,581	\$382,381	\$4,311,653	\$9,717,529	\$446,351	\$4,756,118	\$17,346,267	\$746,340	\$6,605,412	\$5,721,060	\$244,883	\$2,661,335
1997	\$7,523,258	\$341,255	\$4,228,870	\$9,210,054	\$409,329	\$4,720,982	\$11,155,487	\$485,876	\$5,241,995	\$21,545,563	\$867,313	\$7,472,725	\$7,248,300	\$286,053	\$2,947,388
1998	\$7,320,885	\$376,163	\$4,605,033	\$8,830,710	\$460,503	\$5,181,485	\$10,531,514	\$557,774	\$5,799,769	\$18,974,218	\$1,077,278	\$8,550,004	\$8,853,785	\$362,415	\$3,309,803
1999	\$7,351,820	\$366,044	\$4,971,077	\$8,974,428	\$441,536	\$5,623,021	\$10,828,093	\$526,576	\$6,326,345	\$20,377,218	\$948,711	\$9,498,714	\$10,180,919	\$442,689	\$3,752,493
2000	\$7,733,292	\$367,591	\$5,338,668	\$9,421,753	\$448,721	\$6,071,742	\$11,342,735	\$541,405	\$6,867,749	\$21,102,538	\$1,018,861	\$10,517,575	\$8,791,308	\$509,046	\$4,261,539
2001	\$8,406,643	\$386,665	\$5,725,333	\$10,378,090	\$471,088	\$6,542,830	\$12,651,844	\$567,137	\$7,434,886	\$24,588,639	\$1,055,127	\$11,572,702	\$7,359,071	\$439,565	\$4,701,104
2002	\$8,270,658	\$420,332	\$6,145,665	\$10,006,646	\$518,905	\$7,061,734	\$11,946,917	\$632,592	\$8,067,478	\$21,194,259	\$1,229,432	\$12,802,134	\$5,445,971	\$367,954	\$5,069,057
2003	\$9,720,948	\$413,533	\$6,559,198	\$12,283,755	\$500,332	\$7,562,066	\$15,309,313	\$597,346	\$8,664,824	\$32,095,157	\$1,059,713	\$13,861,847	\$6,657,979	\$272,299	\$5,341,356
2004	\$10,323,853	\$486,047	\$7,045,245	\$13,305,583	\$614,188	\$8,176,254	\$16,909,176	\$765,466	\$9,430,290	\$38,232,035	\$1,604,758	\$15,466,605	\$7,013,173	\$332,899	\$5,674,255
2005	\$10,241,952	\$516,193	\$7,561,438	\$13,278,246	\$665,279	\$8,841,533	\$16,970,155	\$845,459	\$10,275,749	\$39,149,253	\$1,911,602	\$17,378,207	\$6,989,828	\$350,659	\$6,024,914
2006	\$10,721,870	\$512,098	\$8,073,536	\$14,136,450	\$663,912	\$9,505,446	\$18,370,077	\$848,508	\$11,124,256	\$45,206,585	\$1,957,463	\$19,335,669	\$7,689,271	\$349,491	\$6,374,405
2007	\$10,317,702	\$536,094	\$8,609,629	\$13,329,566	\$706,823	\$10,212,268	\$16,967,737	\$918,504	\$12,042,760	\$38,331,416	\$2,260,329	\$21,595,999	\$7,706,118	\$384,464	\$6,758,869
2008	\$8,675,505	\$515,885	\$9,125,514	\$10,628,857	\$666,478	\$10,878,746	\$12,815,951	\$848,387	\$12,891,147	\$23,019,467	\$1,916,571	\$23,512,569	\$4,612,327	\$385,306	\$7,144,174
2009	\$9,450,472	\$433,775	\$9,559,289	\$11,911,727	\$531,443	\$11,410,189	\$14,759,168	\$640,798	\$13,531,945	\$29,221,027	\$1,150,973	\$24,663,543	\$5,541,271	\$230,616	\$7,374,791
2010	\$10,440,895	\$472,524	\$10,031,813	\$13,451,523	\$595,586	\$12,005,776	\$17,021,270	\$737,958	\$14,269,903	\$36,338,546	\$1,461,051	\$26,124,594	\$6,057,187	\$277,064	\$7,651,854
2011	\$10,125,274	\$522,045	\$10,553,858	\$12,851,610	\$672,576	\$12,678,352	\$16,011,149	\$851,064	\$15,120,966	\$31,916,771	\$1,816,927	\$27,941,521	\$5,875,859	\$302,859	\$7,954,714
2012	\$10,581,904	\$506,264	\$11,060,122	\$13,666,553	\$642,581	\$13,320,932	\$17,321,276	\$800,557	\$15,921,524	\$36,907,603	\$1,595,839	\$29,537,360	\$6,475,392	\$293,793	\$8,248,507
2013	\$11,359,847	\$529,095	\$11,589,217	\$15,256,928	\$683,328	\$14,004,260	\$20,103,785	\$866,064	\$16,787,588	\$49,922,932	\$1,845,380	\$31,382,740	\$8,144,018	\$323,770	\$8,572,276
2014	\$11,123,251	\$567,992	\$12,157,209	\$14,957,275	\$762,846	\$14,767,106	\$19,728,498	\$1,005,189	\$17,792,777	\$49,077,338	\$2,496,147	\$33,878,887	\$8,795,873	\$407,201	\$8,979,477
2015	\$10,307,654	\$556,163	\$12,713,372	\$13,738,913	\$747,864	\$15,514,970	\$17,958,169	\$986,425	\$18,779,202	\$42,981,143	\$2,453,867	\$36,332,754	\$8,471,713	\$439,794	\$9,419,271
2016	\$11,014,558	\$515,383	\$13,228,754	\$15,022,062	\$686,946	\$16,201,916	\$20,082,536	\$897,908	\$19,677,110	\$52,372,340	\$2,149,057	\$38,481,811	\$9,010,677	\$423,586	\$9,842,856
2017	\$10,876,005	\$550,728	\$13,779,482	\$14,914,062	\$751,103	\$16,953,019	\$20,044,750	\$1,004,127	\$20,681,237	\$53,342,197	\$2,618,617	\$41,100,428	\$10,428,956	\$450,534	\$10,293,390
2018	\$9,766,885	\$543,800	\$14,323,282	\$13,167,992	\$745,703	\$17,698,722	\$17,393,680	\$1,002,237	\$21,683,475	\$43,008,912	\$2,667,110	\$43,767,538	\$9,473,128	\$521,448	\$10,814,838
2019	\$10,438,025	\$488,344	\$14,811,627	\$14,208,745	\$658,400	\$18,357,122	\$18,938,606	\$869,684	\$22,553,159	\$48,263,568	\$2,150,446	\$45,917,983	\$11,833,082	\$473,656	\$11,288,495
2020	\$10,724,356	\$521,901	\$15,333,528	\$14,530,716	\$710,437	\$19,067,559	\$19,243,047	\$946,930	\$23,500,089	\$46,875,041	\$2,413,178	\$48,331,162	\$13,313,662	\$591,654	\$11,880,149
2021	\$11,774,301	\$536,218	\$15,869,746	\$16,482,357	\$726,536	\$19,794,095	\$22,543,599	\$962,152	\$24,462,241	\$62,272,235	\$2,343,752	\$50,674,914	\$16,283,418	\$665,683	\$12,545,832
2022	\$10,410,388	\$588,715	\$16,458,461	\$14,676,614	\$824,118	\$20,618,212	\$20,207,658	\$1,127,180	\$25,589,421	\$57,078,488	\$3,113,612	\$53,788,525	\$12,671,505	\$814,171	\$13,360,003

**Table E113.6 - Flexible Distributions: US All SCV Equity Portfolio - Aggressive (6%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,026,102	\$60,000	\$60,000	\$1,010,330	\$60,000	\$60,000	\$994,190	\$60,000	\$60,000	\$926,350	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,076,730	\$61,566	\$121,566	\$1,066,698	\$60,620	\$120,620	\$1,055,552	\$59,651	\$119,651	\$1,000,562	\$55,581	\$115,581	\$1,050,781	\$58,671	\$118,671
1972	\$1,079,578	\$64,604	\$186,170	\$1,071,644	\$64,002	\$184,622	\$1,062,297	\$63,333	\$182,985	\$1,011,618	\$60,034	\$175,615	\$1,175,165	\$63,047	\$181,718
1973	\$917,969	\$64,775	\$250,945	\$874,132	\$64,299	\$248,920	\$830,554	\$63,738	\$246,722	\$661,914	\$60,697	\$236,312	\$942,647	\$70,510	\$252,227
1974	\$837,568	\$55,078	\$306,023	\$776,897	\$52,448	\$301,368	\$718,496	\$49,833	\$296,556	\$510,156	\$39,715	\$276,027	\$651,645	\$56,559	\$308,786
1975	\$1,028,554	\$50,254	\$356,277	\$994,449	\$46,614	\$347,982	\$957,706	\$43,110	\$339,665	\$792,403	\$30,609	\$306,636	\$840,486	\$39,099	\$347,885
1976	\$1,253,762	\$61,713	\$417,990	\$1,254,904	\$59,667	\$407,649	\$1,250,351	\$57,462	\$397,128	\$1,178,445	\$47,544	\$354,180	\$978,477	\$50,429	\$398,314
1977	\$1,300,728	\$75,226	\$493,216	\$1,324,520	\$75,294	\$482,943	\$1,342,493	\$75,021	\$472,149	\$1,353,557	\$70,707	\$424,887	\$853,736	\$58,709	\$457,023
1978	\$1,375,709	\$78,044	\$571,259	\$1,423,679	\$79,471	\$562,414	\$1,465,626	\$80,550	\$552,698	\$1,562,929	\$81,213	\$506,100	\$855,268	\$51,224	\$508,247
1979	\$1,524,074	\$82,543	\$653,802	\$1,614,531	\$85,421	\$647,835	\$1,700,951	\$87,938	\$640,636	\$1,984,073	\$93,776	\$599,876	\$952,072	\$51,316	\$559,563
1980	\$1,640,148	\$91,444	\$745,246	\$1,763,471	\$96,872	\$744,707	\$1,884,473	\$102,057	\$742,693	\$2,312,067	\$119,044	\$718,920	\$1,184,979	\$57,124	\$616,687
1981	\$1,768,151	\$98,409	\$843,655	\$1,916,805	\$105,808	\$850,515	\$2,064,885	\$113,068	\$855,761	\$2,611,697	\$138,724	\$857,644	\$1,059,202	\$71,099	\$687,786
1982	\$2,179,669	\$106,089	\$949,744	\$2,380,721	\$115,008	\$965,524	\$2,583,505	\$123,893	\$979,654	\$3,359,072	\$156,702	\$1,014,346	\$1,208,813	\$63,552	\$751,338
1983	\$2,534,834	\$130,780	\$1,080,525	\$2,857,915	\$142,843	\$1,108,367	\$3,200,548	\$155,010	\$1,134,665	\$4,708,392	\$201,544	\$1,215,891	\$1,392,105	\$72,529	\$823,867
1984	\$2,610,682	\$152,090	\$1,232,615	\$2,909,621	\$171,475	\$1,279,842	\$3,220,390	\$192,033	\$1,326,698	\$4,511,154	\$282,504	\$1,498,394	\$1,390,579	\$83,526	\$907,393
1985	\$3,030,179	\$156,641	\$1,389,255	\$3,404,057	\$174,577	\$1,454,419	\$3,797,002	\$193,223	\$1,519,921	\$5,477,464	\$270,669	\$1,769,063	\$1,727,661	\$83,435	\$990,828
1986	\$3,203,674	\$181,811	\$1,571,066	\$3,578,475	\$204,243	\$1,658,662	\$3,968,206	\$227,820	\$1,747,741	\$5,582,638	\$328,648	\$2,097,711	\$1,923,963	\$103,660	\$1,094,488
1987	\$3,070,899	\$192,220	\$1,763,287	\$3,397,967	\$214,709	\$1,873,371	\$3,727,114	\$238,092	\$1,985,833	\$4,934,432	\$334,958	\$2,432,669	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,381,775	\$184,254	\$1,947,541	\$3,827,020	\$203,878	\$2,077,249	\$4,292,515	\$223,627	\$2,209,460	\$6,204,820	\$296,066	\$2,728,735	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,607,305	\$202,906	\$2,150,447	\$4,082,278	\$229,621	\$2,306,870	\$4,578,226	\$257,551	\$2,467,011	\$6,605,077	\$372,289	\$3,101,025	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,228,377	\$216,438	\$2,366,885	\$3,522,696	\$244,937	\$2,551,807	\$3,807,495	\$274,694	\$2,741,705	\$4,716,336	\$396,305	\$3,497,329	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,860,391	\$193,703	\$2,560,588	\$4,317,063	\$211,362	\$2,763,169	\$4,780,637	\$228,450	\$2,970,154	\$6,505,592	\$282,980	\$3,780,309	\$2,885,053	\$141,150	\$1,745,612
1992	\$4,270,006	\$231,623	\$2,792,211	\$4,886,127	\$259,024	\$3,022,192	\$5,535,056	\$286,838	\$3,256,993	\$8,226,261	\$390,336	\$4,170,645	\$2,918,730	\$173,103	\$1,918,715
1993	\$4,678,406	\$256,200	\$3,048,412	\$5,429,942	\$293,168	\$3,315,360	\$6,238,525	\$332,103	\$3,589,096	\$9,803,166	\$493,576	\$4,664,221	\$3,019,949	\$175,124	\$2,093,839
1994	\$4,330,648	\$280,704	\$3,329,116	\$5,050,072	\$325,797	\$3,641,157	\$5,829,245	\$374,312	\$3,963,407	\$9,328,596	\$588,190	\$5,252,410	\$2,876,227	\$181,197	\$2,275,036
1995	\$4,924,768	\$259,839	\$3,588,955	\$5,808,132	\$303,004	\$3,944,161	\$6,779,797	\$349,755	\$4,313,162	\$11,336,456	\$559,716	\$5,812,126	\$3,719,623	\$172,574	\$2,447,609
1996	\$5,128,887	\$295,486	\$3,884,441	\$6,152,013	\$348,488	\$4,292,649	\$7,302,483	\$406,788	\$4,719,950	\$13,035,291	\$680,187	\$6,492,314	\$4,299,235	\$223,177	\$2,670,787
1997	\$5,594,031	\$307,733	\$4,192,174	\$6,848,274	\$369,121	\$4,661,770	\$8,294,830	\$438,149	\$5,158,099	\$16,020,527	\$782,117	\$7,274,431	\$5,389,583	\$257,954	\$2,928,741
1998	\$5,386,254	\$335,642	\$4,527,816	\$6,497,089	\$410,896	\$5,072,666	\$7,748,435	\$497,690	\$5,655,789	\$13,960,053	\$961,232	\$8,235,663	\$6,514,066	\$323,375	\$3,252,116
1999	\$5,352,077	\$323,175	\$4,850,991	\$6,533,324	\$389,825	\$5,462,491	\$7,882,780	\$464,906	\$6,120,695	\$14,834,480	\$837,603	\$9,073,266	\$7,411,642	\$390,844	\$3,642,960
2000	\$5,570,525	\$321,125	\$5,172,116	\$6,786,774	\$391,999	\$5,854,491	\$8,170,516	\$472,967	\$6,593,662	\$15,200,798	\$890,069	\$9,963,335	\$6,332,646	\$444,699	\$4,087,658
2001	\$5,991,817	\$334,231	\$5,506,347	\$7,396,962	\$407,206	\$6,261,697	\$9,017,576	\$490,231	\$7,083,893	\$17,525,501	\$912,048	\$10,875,383	\$5,245,162	\$379,959	\$4,467,617
2002	\$5,832,842	\$359,509	\$5,865,856	\$7,057,140	\$443,818	\$6,705,515	\$8,425,507	\$541,055	\$7,624,947	\$14,947,151	\$1,051,530	\$11,926,913	\$3,840,745	\$314,710	\$4,782,327
2003	\$6,783,488	\$349,971	\$6,215,827	\$8,571,870	\$423,428	\$7,128,943	\$10,683,170	\$505,530	\$8,130,478	\$22,396,696	\$896,829	\$12,823,742	\$4,646,082	\$230,445	\$5,012,771
2004	\$7,128,374	\$407,009	\$6,622,836	\$9,187,188	\$514,312	\$7,643,256	\$11,675,383	\$640,990	\$8,771,468	\$26,398,309	\$1,343,802	\$14,167,543	\$4,842,429	\$278,765	\$5,291,536
2005	\$6,997,383	\$427,702	\$7,050,539	\$9,071,804	\$551,231	\$8,194,487	\$11,594,146	\$700,523	\$9,471,991	\$26,747,083	\$1,583,899	\$15,751,442	\$4,775,507	\$290,546	\$5,582,082
2006	\$7,248,160	\$419,843	\$7,470,382	\$9,556,471	\$544,308	\$8,738,795	\$12,418,472	\$695,649	\$10,167,640	\$30,560,390	\$1,604,825	\$17,356,267	\$5,198,073	\$286,530	\$5,868,612
2007	\$6,901,515	\$434,890	\$7,905,271	\$8,916,151	\$573,388	\$9,312,183	\$11,349,726	\$745,108	\$10,912,748	\$25,639,898	\$1,833,623	\$19,189,890	\$5,154,625	\$311,884	\$6,180,497
2008	\$5,741,964	\$414,091	\$8,319,362	\$7,034,808	\$534,969	\$9,847,152	\$8,482,357	\$680,984	\$11,593,731	\$15,235,649	\$1,538,394	\$20,728,284	\$3,052,712	\$309,278	\$6,489,774
2009	\$6,189,042	\$344,518	\$8,663,880	\$7,800,899	\$422,088	\$10,269,241	\$9,665,666	\$508,941	\$12,102,673	\$19,136,628	\$914,139	\$21,642,423	\$3,628,936	\$183,163	\$6,672,937
2010	\$6,765,687	\$371,343	\$9,035,222	\$8,716,570	\$468,054	\$10,737,295	\$11,029,762	\$579,940	\$12,682,613	\$23,547,333	\$1,148,198	\$22,790,621	\$3,925,050	\$217,736	\$6,890,673
2011	\$6,492,100	\$405,941	\$9,441,164	\$8,240,166	\$522,994	\$11,260,289	\$10,265,992	\$661,786	\$13,344,398	\$20,464,323	\$1,412,840	\$24,203,461	\$3,767,470	\$235,503	\$7,126,176
2012	\$6,713,461	\$389,526	\$9,830,690	\$8,670,451	\$494,410	\$11,754,699	\$10,989,111	\$615,960	\$13,960,358	\$23,415,235	\$1,227,859	\$25,431,320	\$4,108,173	\$226,048	\$7,352,224
2013	\$7,131,147	\$402,808	\$10,233,497	\$9,577,541	\$520,227	\$12,274,926	\$12,620,157	\$659,347	\$14,619,705	\$31,339,135	\$1,404,914	\$26,836,234	\$5,112,409	\$246,490	\$7,598,715
2014	\$6,909,123	\$427,869	\$10,661,366	\$9,290,598	\$574,652	\$12,849,579	\$12,254,207	\$757,209	\$15,376,914	\$30,484,015	\$1,880,348	\$28,716,582	\$5,463,490	\$306,745	\$7,905,459
2015	\$6,335,126	\$414,547	\$11,075,914	\$8,443,992	\$557,436	\$13,407,014	\$11,037,163	\$735,252	\$16,112,166	\$26,416,385	\$1,829,041	\$30,545,623	\$5,206,749	\$327,809	\$8,233,269
2016	\$6,698,333	\$380,108	\$11,456,021	\$9,135,434	\$506,640	\$13,913,654	\$12,212,884	\$662,230	\$16,774,396	\$31,849,429	\$1,584,983	\$32,130,606	\$5,479,704	\$312,405	\$8,545,674
2017	\$6,544,452	\$401,900	\$11,857,921	\$8,974,285	\$468,126	\$14,461,780	\$12,061,590	\$732,773	\$17,507,169	\$32,097,767	\$1,910,966	\$34,041,572	\$6,275,448	\$328,782	\$8,874,456
2018	\$5,815,194	\$392,667	\$12,250,588	\$7,840,210	\$538,457	\$15,000,237	\$10,356,181	\$723,695	\$18,230,865	\$25,607,467	\$1,925,866	\$35,967,438	\$5,640,292	\$376,527	\$9,250,983
2019	\$6,149,372	\$348,912	\$12,599,500	\$8,370,823	\$470,413	\$15,470,650	\$11,157,334	\$621,371	\$18,852,236	\$28,433,600	\$1,536,448	\$37,503,886	\$6,971,244	\$338,417	\$9,589,400
2020	\$6,251,552	\$368,962	\$12,968,462	\$8,470,396	\$502,249	\$15,972,899	\$11,217,356	\$669,440	\$19,521,676	\$27,324,884	\$1,706,016	\$39,209,902	\$7,760,937	\$418,275	\$10,007,675
2021	\$6,791,349	\$375,093	\$13,343,555	\$9,506,929	\$508,224	\$16,481,123	\$13,003,018	\$673,041	\$20,194,717	\$35,918,266	\$1,639,493	\$40,849,395	\$9,392,182	\$465,656	\$10,473,331
2022	\$5,941,445	\$407,481	\$13,751,036	\$8,376,277	\$570,416	\$17,051,539	\$11,532,970	\$780,181	\$20,974,898	\$32,575,990	\$2,155,096	\$43,004,491	\$7,231,916	\$563,531	\$11,036,862



Table E114.3 - Flexible Distributions: US 2-Fund Equity Portfolio - Very Conservative (3%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,068,684	\$30,000	\$30,000	\$1,055,220	\$30,000	\$30,000	\$1,041,500	\$30,000	\$30,000	\$984,275	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,153,882	\$32,061	\$62,061	\$1,146,172	\$31,657	\$61,657	\$1,137,697	\$31,245	\$61,245	\$1,096,464	\$29,528	\$59,528	\$1,118,922	\$30,272	\$60,272
1972	\$1,217,184	\$34,616	\$96,677	\$1,217,756	\$34,385	\$96,042	\$1,217,327	\$34,131	\$95,376	\$1,205,621	\$32,894	\$92,422	\$1,291,310	\$33,568	\$93,839
1973	\$1,109,022	\$36,516	\$133,192	\$1,075,351	\$36,533	\$132,574	\$1,041,350	\$36,520	\$131,896	\$903,769	\$36,169	\$128,591	\$1,068,869	\$38,739	\$132,579
1974	\$1,022,094	\$33,271	\$166,463	\$960,636	\$32,261	\$164,835	\$901,174	\$31,240	\$163,136	\$684,697	\$27,113	\$155,704	\$762,483	\$32,066	\$164,645
1975	\$1,243,808	\$30,663	\$197,126	\$1,207,694	\$28,819	\$193,654	\$1,169,773	\$27,035	\$190,171	\$1,004,822	\$20,541	\$176,245	\$1,014,831	\$22,874	\$187,519
1976	\$1,486,599	\$37,314	\$234,440	\$1,476,438	\$36,231	\$229,885	\$1,462,278	\$35,093	\$225,265	\$1,368,614	\$30,145	\$206,389	\$1,219,152	\$30,445	\$217,964
1977	\$1,506,315	\$44,598	\$279,038	\$1,501,392	\$44,293	\$274,178	\$1,492,249	\$43,868	\$269,133	\$1,415,739	\$41,058	\$247,448	\$1,097,677	\$36,575	\$254,539
1978	\$1,595,084	\$45,189	\$324,228	\$1,604,549	\$45,042	\$319,220	\$1,608,956	\$44,767	\$313,900	\$1,575,994	\$42,472	\$289,920	\$1,134,742	\$32,930	\$287,469
1979	\$1,774,575	\$47,853	\$372,080	\$1,815,443	\$48,136	\$367,356	\$1,851,050	\$48,269	\$362,169	\$1,934,953	\$47,280	\$337,200	\$1,303,493	\$34,042	\$321,511
1980	\$1,995,608	\$53,237	\$425,317	\$2,079,107	\$54,463	\$421,820	\$2,157,752	\$55,531	\$417,701	\$2,408,420	\$58,049	\$395,248	\$1,674,147	\$39,105	\$360,616
1981	\$2,118,181	\$59,868	\$485,186	\$2,199,446	\$62,373	\$484,193	\$2,274,777	\$64,733	\$482,433	\$2,501,424	\$72,253	\$467,501	\$1,544,207	\$50,224	\$410,840
1982	\$2,631,955	\$63,545	\$548,731	\$2,737,392	\$65,983	\$550,176	\$2,835,262	\$68,243	\$550,676	\$3,130,351	\$75,043	\$542,544	\$1,818,568	\$46,326	\$457,167
1983	\$3,034,173	\$78,959	\$627,690	\$3,225,933	\$82,122	\$632,298	\$3,415,173	\$85,058	\$635,734	\$4,110,288	\$93,911	\$636,454	\$2,161,157	\$54,557	\$511,724
1984	\$3,251,027	\$91,025	\$718,715	\$3,423,912	\$96,778	\$729,076	\$3,589,966	\$102,455	\$738,189	\$4,149,827	\$123,309	\$759,763	\$2,227,685	\$64,835	\$576,558
1985	\$3,910,423	\$97,531	\$816,246	\$4,155,986	\$102,717	\$831,793	\$4,396,753	\$107,699	\$845,888	\$5,260,906	\$124,495	\$884,258	\$2,856,016	\$66,831	\$643,389
1986	\$4,345,075	\$117,313	\$933,558	\$4,612,429	\$124,680	\$956,473	\$4,872,937	\$131,903	\$977,791	\$5,788,072	\$157,827	\$1,042,085	\$3,282,031	\$85,680	\$729,069
1987	\$4,384,400	\$130,352	\$1,063,911	\$4,636,010	\$138,373	\$1,094,846	\$4,872,814	\$146,188	\$1,123,979	\$5,594,501	\$173,642	\$1,215,727	\$3,350,095	\$98,461	\$827,530
1988	\$4,847,060	\$131,532	\$1,195,443	\$5,206,812	\$139,080	\$1,233,926	\$5,559,494	\$146,184	\$1,270,164	\$6,792,300	\$167,835	\$1,383,562	\$3,795,825	\$100,503	\$928,033
1989	\$5,498,130	\$145,412	\$1,340,854	\$5,951,060	\$156,204	\$1,390,130	\$6,401,649	\$166,785	\$1,436,948	\$8,048,061	\$203,769	\$1,587,331	\$4,841,427	\$113,875	\$1,041,908
1990	\$5,324,919	\$164,944	\$1,505,798	\$5,625,677	\$178,532	\$1,568,662	\$5,904,943	\$192,049	\$1,628,998	\$6,707,533	\$241,442	\$1,828,773	\$4,550,426	\$145,243	\$1,187,151
1991	\$6,415,033	\$159,748	\$1,665,546	\$6,905,675	\$168,770	\$1,737,432	\$7,383,975	\$177,148	\$1,806,146	\$9,011,576	\$201,226	\$2,029,999	\$5,758,629	\$136,513	\$1,323,664
1992	\$6,995,950	\$192,451	\$1,857,997	\$7,621,982	\$207,170	\$1,944,603	\$8,247,397	\$221,519	\$2,027,665	\$10,543,929	\$270,347	\$2,300,346	\$6,011,780	\$172,759	\$1,496,422
1993	\$7,688,052	\$209,879	\$2,067,875	\$8,436,265	\$228,659	\$2,173,262	\$9,193,801	\$247,422	\$2,275,087	\$12,089,171	\$316,318	\$2,616,664	\$6,418,783	\$180,353	\$1,676,776
1994	\$7,345,585	\$230,642	\$2,298,517	\$8,099,119	\$253,088	\$2,426,350	\$8,868,327	\$275,814	\$2,550,901	\$11,879,404	\$362,675	\$2,979,339	\$6,308,413	\$192,563	\$1,869,339
1995	\$8,725,926	\$220,368	\$2,518,885	\$9,760,991	\$242,974	\$2,669,324	\$10,842,854	\$266,050	\$2,816,951	\$15,375,512	\$356,382	\$3,335,721	\$8,418,598	\$189,252	\$2,058,592
1996	\$9,385,247	\$261,778	\$2,780,662	\$10,680,992	\$292,830	\$2,962,153	\$12,069,660	\$325,286	\$3,142,237	\$18,307,101	\$461,265	\$3,796,987	\$10,040,977	\$252,558	\$2,311,150
1997	\$10,610,067	\$281,557	\$3,062,220	\$12,338,648	\$320,430	\$3,282,583	\$14,244,946	\$362,090	\$3,504,327	\$23,501,599	\$549,213	\$4,346,200	\$12,989,241	\$301,229	\$2,612,379
1998	\$11,245,988	\$318,302	\$3,380,522	\$13,099,713	\$370,159	\$3,652,743	\$15,139,693	\$427,348	\$3,931,675	\$24,931,357	\$705,048	\$5,051,248	\$16,200,361	\$389,677	\$3,002,056
1999	\$11,686,423	\$337,380	\$3,717,901	\$13,826,836	\$392,991	\$4,045,734	\$16,228,665	\$454,191	\$4,385,866	\$28,380,323	\$747,941	\$5,799,188	\$19,020,891	\$486,011	\$3,488,067
2000	\$12,110,972	\$350,593	\$4,068,494	\$14,176,831	\$414,805	\$4,460,539	\$16,459,453	\$486,860	\$4,872,726	\$27,505,380	\$851,410	\$6,650,598	\$16,770,480	\$570,627	\$4,058,694
2001	\$12,577,322	\$363,329	\$4,431,823	\$14,677,544	\$425,305	\$4,885,844	\$16,980,255	\$493,784	\$5,366,509	\$27,837,062	\$825,161	\$7,475,760	\$14,333,858	\$503,114	\$4,561,808
2002	\$12,257,226	\$377,320	\$4,809,143	\$13,917,095	\$440,326	\$5,326,170	\$15,655,317	\$509,408	\$5,875,917	\$22,796,502	\$835,112	\$8,310,871	\$10,830,875	\$430,016	\$4,991,824
2003	\$14,069,071	\$367,717	\$5,176,860	\$16,507,097	\$417,513	\$5,743,683	\$19,182,142	\$469,659	\$6,345,576	\$31,712,323	\$683,895	\$8,994,766	\$13,520,066	\$324,926	\$5,316,750
2004	\$14,871,397	\$422,072	\$5,598,932	\$17,687,988	\$495,213	\$6,238,896	\$20,833,832	\$575,464	\$6,921,041	\$36,307,342	\$951,370	\$9,946,136	\$14,541,160	\$405,602	\$5,722,352
2005	\$14,968,395	\$446,142	\$6,045,074	\$17,885,065	\$530,640	\$6,769,536	\$21,159,542	\$625,015	\$7,546,056	\$37,479,848	\$1,089,220	\$11,035,356	\$14,797,868	\$436,235	\$6,158,587
2006	\$15,832,155	\$449,052	\$6,494,126	\$19,192,649	\$536,552	\$7,306,088	\$23,034,945	\$634,786	\$8,180,842	\$43,171,603	\$1,124,395	\$12,159,752	\$16,621,336	\$443,936	\$6,602,523
2007	\$16,072,481	\$474,965	\$6,969,090	\$19,252,241	\$575,779	\$7,881,867	\$22,827,136	\$691,048	\$8,871,890	\$40,668,165	\$1,295,148	\$13,454,900	\$17,008,442	\$498,640	\$7,101,163
2008	\$13,758,721	\$482,174	\$7,451,265	\$15,626,378	\$577,567	\$8,459,434	\$17,551,524	\$684,814	\$9,556,704	\$24,937,888	\$1,220,045	\$14,674,945	\$10,394,346	\$510,253	\$7,611,416
2009	\$15,077,221	\$412,762	\$7,864,026	\$17,570,397	\$468,791	\$8,928,226	\$20,234,504	\$526,546	\$10,083,250	\$31,537,319	\$748,137	\$15,423,082	\$12,750,716	\$311,830	\$7,923,247
2010	\$16,531,915	\$452,317	\$8,316,343	\$19,566,305	\$527,112	\$9,455,338	\$22,870,928	\$607,035	\$10,690,285	\$37,606,178	\$946,120	\$16,369,201	\$14,231,289	\$382,521	\$8,305,768
2011	\$16,662,218	\$495,957	\$8,812,300	\$19,525,160	\$586,989	\$10,042,327	\$22,587,552	\$686,128	\$11,376,413	\$35,487,156	\$1,128,185	\$17,497,386	\$14,095,899	\$426,939	\$8,732,707
2012	\$17,602,737	\$499,867	\$9,312,167	\$20,938,334	\$585,755	\$10,628,082	\$24,583,644	\$677,627	\$12,054,040	\$40,912,848	\$1,064,615	\$18,562,001	\$15,861,185	\$422,877	\$9,155,584
2013	\$19,002,926	\$528,082	\$9,840,249	\$23,420,815	\$628,150	\$11,256,232	\$28,486,886	\$737,509	\$12,791,549	\$54,503,081	\$1,227,385	\$19,789,387	\$20,368,375	\$475,836	\$9,631,419
2014	\$19,344,775	\$570,088	\$10,410,337	\$23,984,855	\$702,624	\$11,958,856	\$29,344,036	\$854,607	\$13,646,155	\$57,402,862	\$1,635,092	\$21,424,479	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,653,539	\$580,343	\$10,990,680	\$23,036,202	\$719,546	\$12,678,402	\$28,066,395	\$880,321	\$14,526,477	\$53,894,288	\$1,722,086	\$23,146,565	\$22,089,464	\$673,854	\$10,916,325
2016	\$19,774,485	\$559,606	\$11,550,286	\$24,820,232	\$691,086	\$13,369,488	\$30,727,064	\$841,992	\$15,368,468	\$62,738,805	\$1,616,829	\$24,763,394	\$23,989,405	\$662,684	\$11,579,009
2017	\$20,447,505	\$593,235	\$12,143,521	\$25,972,520	\$744,607	\$14,114,095	\$32,537,079	\$921,812	\$16,290,280	\$69,623,448	\$1,882,164	\$26,645,558	\$28,349,866	\$719,682	\$12,298,691
2018	\$19,188,277	\$613,425	\$12,756,946	\$24,107,522	\$779,176	\$14,893,270	\$29,862,706	\$976,112	\$17,266,393	\$60,897,665	\$2,088,703	\$28,734,261	\$26,293,701	\$850,496	\$13,149,187
2019	\$21,351,218	\$575,648	\$13,332,594	\$27,230,681	\$723,226	\$15,616,496	\$34,228,955	\$895,881	\$18,162,274	\$73,736,262	\$1,826,930	\$30,561,191	\$33,535,465	\$788,811	\$13,937,998
2020	\$22,922,656	\$640,537	\$13,973,131	\$29,316,362	\$816,920	\$16,433,416	\$36,913,572	\$1,026,869	\$19,189,143	\$79,174,584	\$2,212,088	\$32,773,279	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$25,256,338	\$687,680	\$14,660,810	\$33,241,182	\$879,491	\$17,312,907	\$43,065,221	\$1,107,407	\$20,296,550	\$103,318,047	\$2,375,238	\$35,148,516	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$22,054,722	\$757,690	\$15,418,501	\$28,997,877	\$997,235	\$18,310,143	\$37,516,542	\$1,291,957	\$21,588,506	\$89,204,096	\$3,099,541	\$38,248,058	\$38,227,777	\$1,443,343	\$17,543,180

Table E114.4 - Flexible Distributions: US 2-Fund Equity Portfolio - Conservative (4%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,057,666	\$40,000	\$40,000	\$1,044,342	\$40,000	\$40,000	\$1,030,763	\$40,000	\$40,000	\$974,127	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,130,213	\$42,307	\$82,307	\$1,122,662	\$41,774	\$81,774	\$1,114,360	\$41,231	\$81,231	\$1,073,973	\$38,965	\$78,965	\$1,095,970	\$39,946	\$79,946
1972	\$1,179,926	\$45,209	\$127,515	\$1,180,480	\$44,906	\$126,680	\$1,180,064	\$44,574	\$125,805	\$1,168,717	\$42,959	\$121,924	\$1,251,783	\$43,839	\$123,785
1973	\$1,063,992	\$47,197	\$174,712	\$1,031,688	\$47,219	\$173,899	\$999,067	\$47,203	\$173,008	\$867,072	\$46,749	\$168,673	\$1,025,469	\$50,071	\$173,856
1974	\$970,484	\$42,560	\$217,272	\$912,129	\$41,268	\$215,167	\$855,669	\$39,963	\$212,970	\$650,124	\$34,683	\$203,356	\$723,982	\$41,019	\$214,875
1975	\$1,168,827	\$38,819	\$256,091	\$1,134,890	\$36,485	\$251,652	\$1,099,256	\$34,227	\$247,197	\$944,248	\$26,005	\$229,361	\$953,654	\$28,959	\$243,834
1976	\$1,382,580	\$46,753	\$302,844	\$1,373,130	\$45,396	\$297,048	\$1,359,961	\$43,970	\$291,167	\$1,272,851	\$37,770	\$267,130	\$1,133,847	\$38,146	\$281,980
1977	\$1,386,474	\$55,303	\$358,148	\$1,381,943	\$54,925	\$351,973	\$1,373,528	\$54,398	\$345,566	\$1,303,104	\$50,914	\$318,045	\$1,010,347	\$45,354	\$327,334
1978	\$1,453,045	\$55,459	\$413,607	\$1,461,667	\$55,278	\$407,251	\$1,465,682	\$54,941	\$400,507	\$1,435,655	\$52,124	\$370,169	\$1,033,696	\$40,414	\$367,748
1979	\$1,599,888	\$58,122	\$471,728	\$1,636,732	\$58,467	\$465,717	\$1,668,834	\$58,627	\$459,134	\$1,744,478	\$57,426	\$427,595	\$1,175,178	\$41,348	\$409,096
1980	\$1,780,614	\$63,996	\$535,724	\$1,855,117	\$65,469	\$531,187	\$1,925,289	\$66,753	\$525,887	\$2,148,952	\$69,779	\$497,374	\$1,493,785	\$47,007	\$456,103
1981	\$1,870,497	\$71,225	\$606,948	\$1,942,259	\$74,205	\$605,391	\$2,008,782	\$77,012	\$602,899	\$2,208,927	\$85,958	\$583,332	\$1,363,639	\$59,751	\$515,854
1982	\$2,300,234	\$74,820	\$681,768	\$2,392,382	\$77,690	\$683,082	\$2,477,916	\$80,351	\$683,250	\$2,735,814	\$88,357	\$671,689	\$1,589,363	\$54,546	\$570,400
1983	\$2,624,420	\$92,009	\$773,778	\$2,790,284	\$95,695	\$778,777	\$2,953,967	\$99,117	\$782,367	\$3,555,210	\$109,433	\$781,122	\$1,869,302	\$63,575	\$633,974
1984	\$2,782,999	\$104,977	\$878,754	\$2,930,995	\$111,611	\$890,388	\$3,073,143	\$118,159	\$900,526	\$3,552,405	\$142,208	\$923,330	\$1,906,980	\$74,772	\$708,747
1985	\$3,312,956	\$111,320	\$990,074	\$3,521,000	\$117,240	\$1,007,628	\$3,724,981	\$122,926	\$1,023,451	\$4,457,102	\$142,096	\$1,065,426	\$2,419,650	\$76,279	\$785,026
1986	\$3,643,248	\$132,518	\$1,122,593	\$3,867,418	\$140,840	\$1,148,468	\$4,085,849	\$148,999	\$1,172,450	\$4,853,169	\$178,284	\$1,243,710	\$2,751,909	\$96,786	\$881,812
1987	\$3,638,322	\$145,730	\$1,268,322	\$3,847,116	\$154,697	\$1,303,165	\$4,043,624	\$163,434	\$1,335,884	\$4,642,505	\$194,127	\$1,437,837	\$2,780,021	\$110,076	\$991,888
1988	\$3,980,787	\$145,533	\$1,413,855	\$4,276,243	\$153,885	\$1,457,049	\$4,565,893	\$161,745	\$1,497,629	\$5,578,371	\$185,700	\$1,623,537	\$3,117,430	\$111,201	\$1,103,089
1989	\$4,468,945	\$159,231	\$1,573,087	\$4,837,092	\$171,050	\$1,628,099	\$5,203,335	\$182,636	\$1,680,265	\$6,541,559	\$223,135	\$1,846,672	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,283,537	\$178,758	\$1,751,845	\$4,525,476	\$193,484	\$1,821,583	\$4,750,127	\$208,133	\$1,888,399	\$5,395,756	\$261,662	\$2,108,334	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,107,258	\$171,341	\$1,923,186	\$5,497,878	\$181,019	\$2,002,602	\$5,878,671	\$190,005	\$2,078,404	\$7,174,469	\$215,830	\$2,324,165	\$4,584,670	\$146,420	\$1,531,613
1992	\$5,512,330	\$204,290	\$2,127,476	\$6,005,600	\$219,915	\$2,222,517	\$6,498,384	\$235,147	\$2,313,550	\$8,307,894	\$286,979	\$2,611,143	\$4,736,871	\$183,387	\$1,715,000
1993	\$5,995,208	\$220,493	\$2,347,970	\$6,578,672	\$240,224	\$2,462,741	\$7,169,405	\$259,935	\$2,573,486	\$9,427,238	\$332,316	\$2,943,459	\$5,005,421	\$189,475	\$1,904,475
1994	\$5,669,097	\$239,808	\$2,587,778	\$6,250,651	\$263,147	\$2,725,888	\$6,844,302	\$286,776	\$2,860,262	\$9,168,159	\$377,090	\$3,320,549	\$4,868,639	\$200,217	\$2,104,692
1995	\$6,664,974	\$226,764	\$2,814,542	\$7,455,570	\$250,026	\$2,975,914	\$8,281,911	\$273,772	\$3,134,034	\$11,744,014	\$366,726	\$3,687,275	\$6,430,233	\$194,746	\$2,299,437
1996	\$7,094,670	\$266,599	\$3,081,141	\$8,074,173	\$298,223	\$3,274,137	\$9,123,921	\$331,276	\$3,465,311	\$13,839,042	\$469,761	\$4,157,036	\$7,590,361	\$257,209	\$2,556,647
1997	\$7,937,872	\$283,787	\$3,364,928	\$9,231,102	\$322,967	\$3,597,104	\$10,557,290	\$364,957	\$3,830,267	\$17,582,611	\$553,562	\$4,710,597	\$9,717,840	\$303,614	\$2,860,261
1998	\$8,326,895	\$317,515	\$3,682,442	\$9,699,453	\$369,244	\$3,966,348	\$11,209,920	\$426,292	\$4,256,559	\$18,459,987	\$703,304	\$5,413,902	\$11,995,274	\$388,714	\$3,248,975
1999	\$8,563,801	\$333,076	\$4,015,518	\$10,132,294	\$387,978	\$4,354,326	\$11,892,352	\$448,397	\$4,704,956	\$20,797,077	\$738,399	\$6,152,301	\$13,938,493	\$479,811	\$3,728,786
2000	\$8,783,416	\$342,552	\$4,358,070	\$10,281,669	\$405,292	\$4,759,618	\$11,937,128	\$475,694	\$5,180,650	\$19,948,126	\$831,883	\$6,984,184	\$12,162,699	\$557,540	\$4,286,325
2001	\$9,027,596	\$351,337	\$4,709,407	\$10,535,068	\$411,267	\$5,170,884	\$12,187,880	\$477,485	\$5,658,135	\$19,980,546	\$797,925	\$7,782,109	\$10,288,382	\$486,508	\$4,772,833
2002	\$8,707,143	\$361,104	\$5,070,511	\$9,886,260	\$421,403	\$5,592,287	\$11,121,038	\$484,515	\$6,145,650	\$16,193,908	\$799,222	\$8,581,331	\$7,693,908	\$411,535	\$5,184,369
2003	\$9,891,186	\$348,286	\$5,418,797	\$11,605,228	\$395,450	\$5,987,737	\$13,485,904	\$444,842	\$6,590,492	\$22,295,181	\$647,756	\$9,229,088	\$9,505,211	\$307,756	\$5,492,125
2004	\$10,347,471	\$395,647	\$5,814,444	\$12,307,246	\$464,209	\$6,451,947	\$14,496,114	\$539,436	\$7,129,928	\$25,262,534	\$891,807	\$10,120,895	\$10,117,693	\$380,208	\$5,872,334
2005	\$10,307,592	\$413,899	\$6,228,343	\$12,316,079	\$492,290	\$6,944,236	\$14,570,962	\$579,845	\$7,709,772	\$25,809,511	\$1,010,501	\$11,131,396	\$10,190,162	\$404,708	\$6,277,041
2006	\$10,790,001	\$412,300	\$6,640,646	\$13,080,260	\$492,643	\$7,436,880	\$15,698,879	\$582,838	\$8,292,611	\$29,422,504	\$1,032,380	\$12,163,777	\$11,327,847	\$407,606	\$6,684,648
2007	\$10,840,863	\$431,604	\$7,072,247	\$12,985,606	\$523,210	\$7,960,090	\$15,396,868	\$627,955	\$8,920,566	\$27,430,614	\$1,176,900	\$13,340,677	\$11,472,168	\$453,114	\$7,137,762
2008	\$9,184,564	\$433,635	\$7,505,881	\$10,431,308	\$519,424	\$8,479,514	\$11,716,430	\$615,875	\$9,536,441	\$16,647,159	\$1,097,225	\$14,437,901	\$6,938,692	\$458,887	\$7,596,648
2009	\$9,960,961	\$367,383	\$7,873,264	\$11,608,111	\$417,252	\$8,896,767	\$13,368,187	\$468,657	\$10,005,098	\$20,835,538	\$665,886	\$15,103,788	\$8,423,926	\$277,548	\$7,874,196
2010	\$10,809,425	\$398,438	\$8,271,702	\$12,793,467	\$464,324	\$9,361,091	\$14,954,202	\$534,727	\$10,539,825	\$24,588,874	\$833,422	\$15,937,209	\$9,305,157	\$336,957	\$8,211,153
2011	\$10,782,309	\$432,377	\$8,704,079	\$12,634,951	\$511,739	\$9,872,830	\$14,616,659	\$598,168	\$11,137,993	\$22,964,138	\$983,555	\$16,920,764	\$9,121,615	\$372,206	\$8,583,359
2012	\$11,273,497	\$431,292	\$9,135,371	\$13,409,747	\$505,398	\$10,378,228	\$15,744,349	\$584,666	\$11,722,660	\$26,202,224	\$918,566	\$17,839,330	\$10,158,137	\$364,865	\$8,948,224
2013	\$12,044,768	\$450,940	\$9,586,311	\$14,844,992	\$536,390	\$10,914,618	\$18,056,057	\$629,774	\$12,352,434	\$34,546,098	\$1,048,089	\$18,887,419	\$12,910,240	\$406,325	\$9,354,549
2014	\$12,135,037	\$481,791	\$10,068,102	\$15,045,774	\$593,800	\$11,508,417	\$18,407,605	\$722,242	\$13,074,676	\$36,008,994	\$1,381,844	\$20,269,263	\$14,090,363	\$516,410	\$9,870,959
2015	\$11,580,790	\$485,401	\$10,553,503	\$14,301,705	\$601,831	\$12,110,248	\$17,424,630	\$736,304	\$13,810,980	\$33,459,518	\$1,440,360	\$21,709,622	\$13,713,936	\$563,615	\$10,434,574
2016	\$12,150,150	\$463,232	\$11,016,735	\$15,250,437	\$572,068	\$12,682,316	\$18,879,805	\$696,985	\$14,507,965	\$38,548,962	\$1,338,381	\$23,048,003	\$14,739,947	\$548,557	\$10,983,131
2017	\$12,434,155	\$486,006	\$11,502,741	\$15,793,923	\$610,017	\$13,292,334	\$19,875,840	\$755,192	\$15,263,158	\$42,338,110	\$1,541,958	\$24,589,962	\$17,239,591	\$589,598	\$11,572,729
2018	\$11,548,123	\$497,366	\$12,000,107	\$14,508,684	\$631,757	\$13,924,091	\$17,972,339	\$791,434	\$16,054,591	\$36,650,178	\$1,693,524	\$26,283,486	\$15,824,396	\$689,584	\$12,262,313
2019	\$12,717,378	\$461,925	\$12,462,032	\$16,219,350	\$580,347	\$14,504,438	\$20,387,716	\$718,894	\$16,773,485	\$43,919,366	\$1,466,007	\$27,749,493	\$19,974,654	\$632,976	\$12,895,288
2020	\$13,512,614	\$508,695	\$12,970,727	\$17,281,623	\$648,774	\$15,153,212	\$21,760,081	\$815,509	\$17,588,994	\$46,672,410	\$1,756,775	\$29,506,268	\$22,710,491	\$798,986	\$13,694,275
2021	\$14,734,803	\$540,505	\$13,511,232	\$19,393,241	\$691,265	\$15,844,477	\$25,124,684	\$870,403	\$18,459,397	\$60,276,791	\$1,866,896	\$31,373,164	\$28,068,695	\$908,420	\$14,602,694
2022	\$12,734,298	\$589,392	\$14,100,624	\$16,743,245	\$775,730	\$16,620,207	\$21,661,885	\$1,004,987	\$19,464,384	\$51,506,048	\$2,411,072	\$33,784,236	\$22,072,549	\$1,122,748	\$15,725,442

## Table E114.5 - Flexible Distributions: US 2-Fund Equity Portfolio - Moderate (5%/yr)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,046,649	\$50,000	\$50,000	\$1,033,463	\$50,000	\$50,000	\$1,020,026	\$50,000	\$50,000	\$963,980	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,106,789	\$52,332	\$102,332	\$1,099,395	\$51,673	\$101,673	\$1,091,265	\$51,001	\$101,001	\$1,051,715	\$48,199	\$98,199	\$1,073,257	\$49,412	\$99,412
1972	\$1,143,436	\$55,339	\$157,672	\$1,143,973	\$54,970	\$156,643	\$1,143,570	\$54,563	\$155,565	\$1,132,574	\$52,586	\$150,785	\$1,213,071	\$53,663	\$153,075
1973	\$1,020,347	\$57,172	\$214,844	\$989,368	\$57,199	\$213,842	\$958,085	\$57,179	\$212,743	\$831,505	\$56,629	\$207,413	\$983,404	\$60,654	\$213,729
1974	\$920,980	\$51,017	\$265,861	\$865,602	\$49,468	\$263,310	\$812,022	\$47,904	\$260,647	\$616,961	\$41,575	\$248,989	\$687,052	\$49,170	\$262,899
1975	\$1,097,652	\$46,049	\$311,910	\$1,065,781	\$43,280	\$306,590	\$1,032,317	\$40,601	\$301,248	\$886,748	\$30,848	\$279,837	\$895,581	\$34,353	\$297,252
1976	\$1,284,863	\$54,883	\$366,793	\$1,276,081	\$53,289	\$359,879	\$1,263,842	\$51,616	\$352,864	\$1,182,889	\$44,337	\$324,174	\$1,053,710	\$44,779	\$342,031
1977	\$1,275,060	\$64,243	\$431,036	\$1,270,893	\$63,804	\$423,683	\$1,263,154	\$63,192	\$416,056	\$1,198,390	\$59,144	\$383,319	\$929,158	\$52,685	\$394,716
1978	\$1,322,362	\$63,753	\$494,789	\$1,330,209	\$63,545	\$487,228	\$1,333,862	\$63,138	\$479,214	\$1,306,536	\$59,919	\$443,238	\$940,728	\$46,458	\$441,174
1979	\$1,440,831	\$66,118	\$560,907	\$1,474,013	\$66,510	\$553,738	\$1,502,923	\$66,693	\$545,907	\$1,571,047	\$65,327	\$508,565	\$1,058,345	\$47,036	\$488,210
1980	\$1,586,886	\$72,042	\$632,949	\$1,653,284	\$73,701	\$627,439	\$1,715,821	\$75,146	\$621,053	\$1,915,150	\$78,552	\$587,117	\$1,331,264	\$52,917	\$541,128
1981	\$1,649,626	\$79,344	\$712,293	\$1,712,914	\$82,664	\$710,103	\$1,771,582	\$85,791	\$706,844	\$1,948,093	\$95,757	\$682,875	\$1,202,619	\$66,563	\$607,691
1982	\$2,007,487	\$82,841	\$794,774	\$2,087,908	\$85,646	\$795,749	\$2,162,557	\$88,579	\$795,424	\$2,387,632	\$97,405	\$780,279	\$1,387,088	\$60,131	\$667,822
1983	\$2,266,557	\$100,374	\$895,148	\$2,409,803	\$104,395	\$900,144	\$2,551,167	\$108,128	\$903,551	\$3,070,425	\$119,382	\$899,661	\$1,614,405	\$69,354	\$737,176
1984	\$2,378,475	\$113,328	\$1,008,476	\$2,504,959	\$120,490	\$1,020,634	\$2,626,445	\$127,558	\$1,031,110	\$3,036,044	\$153,521	\$1,053,182	\$1,629,791	\$80,720	\$817,896
1985	\$2,801,906	\$118,924	\$1,127,400	\$2,977,858	\$125,248	\$1,145,882	\$3,150,373	\$131,322	\$1,162,432	\$3,769,559	\$151,802	\$1,204,985	\$2,046,400	\$81,490	\$899,386
1986	\$3,049,152	\$140,095	\$1,267,495	\$3,236,767	\$148,893	\$1,294,775	\$3,419,579	\$157,519	\$1,319,951	\$4,061,774	\$188,478	\$1,393,462	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,013,310	\$152,458	\$1,419,953	\$3,186,236	\$161,838	\$1,456,614	\$3,348,987	\$170,979	\$1,490,930	\$3,844,988	\$203,089	\$1,596,551	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,262,601	\$150,666	\$1,570,619	\$3,504,753	\$159,312	\$1,615,925	\$3,742,147	\$167,449	\$1,658,379	\$4,571,960	\$192,249	\$1,788,801	\$2,555,005	\$115,123	\$1,231,987
1989	\$3,624,536	\$163,130	\$1,733,749	\$3,923,122	\$175,238	\$1,791,163	\$4,220,163	\$187,107	\$1,845,486	\$5,305,529	\$228,598	\$2,017,399	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,437,972	\$181,227	\$1,914,975	\$3,632,152	\$196,156	\$1,987,319	\$3,812,458	\$211,008	\$2,056,494	\$4,330,640	\$265,276	\$2,282,675	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,056,393	\$171,899	\$2,086,874	\$4,366,639	\$181,608	\$2,168,927	\$4,669,081	\$190,623	\$2,247,117	\$5,698,256	\$216,532	\$2,499,207	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,332,512	\$202,820	\$2,289,694	\$4,720,206	\$218,332	\$2,387,259	\$5,107,518	\$233,454	\$2,480,571	\$6,529,734	\$284,913	\$2,784,120	\$3,723,027	\$182,067	\$1,848,281
1993	\$4,662,955	\$216,626	\$2,506,319	\$5,116,761	\$236,010	\$2,623,269	\$5,576,222	\$255,376	\$2,735,947	\$7,332,320	\$326,487	\$3,110,607	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,363,382	\$233,148	\$2,739,467	\$4,810,991	\$255,838	\$2,879,107	\$5,267,911	\$278,811	\$3,014,758	\$7,056,534	\$366,616	\$3,477,223	\$3,747,286	\$194,656	\$2,229,088
1995	\$5,076,451	\$218,169	\$2,957,636	\$5,678,617	\$240,550	\$3,119,657	\$6,308,008	\$263,396	\$3,278,154	\$8,944,957	\$352,827	\$3,830,049	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,347,444	\$253,823	\$3,211,459	\$6,085,722	\$283,931	\$3,403,588	\$6,876,945	\$315,400	\$3,593,554	\$10,430,859	\$447,248	\$4,277,297	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,920,665	\$267,372	\$3,478,831	\$6,885,254	\$304,286	\$3,707,874	\$7,949,013	\$343,847	\$3,937,402	\$13,114,441	\$521,543	\$4,798,840	\$7,248,300	\$286,053	\$2,947,388
1998	\$6,146,132	\$296,033	\$3,774,864	\$7,159,225	\$344,263	\$4,052,136	\$8,274,111	\$397,451	\$4,334,852	\$13,625,429	\$655,722	\$5,454,562	\$8,853,785	\$362,415	\$3,309,803
1999	\$6,255,150	\$307,307	\$4,082,171	\$7,400,805	\$357,961	\$4,410,098	\$8,686,382	\$413,706	\$4,748,558	\$15,190,549	\$681,271	\$6,135,834	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,348,732	\$312,758	\$4,394,928	\$7,431,683	\$370,040	\$4,780,138	\$8,628,263	\$434,319	\$5,182,877	\$14,418,685	\$759,527	\$6,895,361	\$8,791,308	\$509,046	\$4,261,539
2001	\$6,457,257	\$317,437	\$4,712,365	\$7,535,521	\$371,584	\$5,151,722	\$8,717,743	\$431,413	\$5,614,290	\$14,291,679	\$720,934	\$7,616,295	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,163,167	\$322,863	\$5,035,228	\$6,997,781	\$376,776	\$5,528,498	\$7,871,792	\$435,887	\$6,050,177	\$11,462,516	\$714,584	\$8,330,879	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,928,337	\$308,158	\$5,343,386	\$8,128,948	\$349,889	\$5,878,387	\$9,446,278	\$393,590	\$6,443,767	\$15,616,786	\$573,126	\$8,904,005	\$6,657,979	\$272,299	\$5,341,356
2004	\$7,172,445	\$346,417	\$5,689,803	\$8,530,882	\$406,447	\$6,284,834	\$10,048,116	\$472,314	\$6,916,081	\$17,510,959	\$780,839	\$9,684,844	\$7,013,173	\$332,899	\$5,674,255
2005	\$7,070,377	\$358,622	\$6,048,425	\$8,448,077	\$426,544	\$6,711,378	\$9,994,789	\$502,406	\$7,418,486	\$17,703,746	\$875,548	\$10,560,392	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,324,184	\$353,519	\$6,401,944	\$8,878,798	\$422,404	\$7,133,782	\$10,656,299	\$499,739	\$7,918,226	\$19,971,809	\$885,187	\$11,445,580	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,282,056	\$366,209	\$6,768,153	\$8,722,729	\$443,940	\$7,577,722	\$10,342,429	\$532,815	\$8,451,041	\$18,425,771	\$998,590	\$12,444,170	\$7,706,118	\$384,464	\$6,758,869
2008	\$6,105,216	\$364,103	\$7,132,256	\$6,933,959	\$436,136	\$8,013,859	\$7,788,213	\$517,121	\$8,968,162	\$11,065,796	\$921,289	\$13,365,459	\$4,612,327	\$385,306	\$7,144,174
2009	\$6,552,336	\$305,261	\$7,437,517	\$7,635,833	\$346,698	\$8,360,557	\$8,793,614	\$389,411	\$9,357,573	\$13,705,649	\$553,290	\$13,918,748	\$5,541,271	\$230,616	\$7,374,791
2010	\$7,036,390	\$327,617	\$7,765,134	\$8,327,901	\$381,792	\$8,742,348	\$9,734,429	\$439,681	\$9,797,254	\$16,006,114	\$685,282	\$14,604,031	\$6,057,187	\$277,064	\$7,651,854
2011	\$6,945,626	\$351,819	\$8,116,953	\$8,139,040	\$416,395	\$9,158,743	\$9,415,595	\$486,721	\$10,283,975	\$14,792,779	\$800,306	\$15,404,337	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,186,388	\$347,281	\$8,464,234	\$8,548,159	\$406,952	\$9,565,695	\$10,036,371	\$470,780	\$10,754,755	\$16,702,834	\$739,639	\$16,143,976	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,598,062	\$359,319	\$8,823,554	\$9,364,494	\$427,408	\$9,993,103	\$11,390,094	\$501,819	\$11,256,573	\$21,792,315	\$835,142	\$16,979,117	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,575,266	\$379,903	\$9,203,457	\$9,392,286	\$468,225	\$10,461,328	\$11,490,900	\$569,505	\$11,826,078	\$22,478,522	\$1,089,616	\$18,068,733	\$8,795,873	\$407,201	\$8,979,477
2015	\$7,153,973	\$378,763	\$9,582,220	\$8,834,804	\$469,614	\$10,930,942	\$10,763,975	\$574,545	\$12,400,623	\$20,669,444	\$1,123,926	\$19,192,659	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,427,508	\$357,699	\$9,939,919	\$9,322,744	\$441,740	\$11,372,683	\$11,541,414	\$538,199	\$12,938,822	\$23,565,365	\$1,033,472	\$20,226,131	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,521,945	\$371,375	\$10,311,294	\$9,554,410	\$466,137	\$11,838,820	\$11,969,290	\$577,071	\$13,515,893	\$25,612,109	\$1,178,268	\$21,404,400	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,913,177	\$376,097	\$10,687,391	\$8,685,489	\$477,721	\$12,316,540	\$10,758,973	\$598,464	\$14,114,357	\$21,940,288	\$1,280,605	\$22,685,005	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,533,837	\$345,659	\$11,033,050	\$9,608,422	\$434,274	\$12,750,815	\$12,077,782	\$537,949	\$14,652,306	\$26,018,046	\$1,097,014	\$23,782,019	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,921,553	\$376,692	\$11,409,742	\$10,131,074	\$480,421	\$13,231,236	\$12,756,499	\$603,889	\$15,256,195	\$27,360,952	\$1,300,902	\$25,082,922	\$13,313,662	\$591,654	\$11,880,149
2021	\$8,548,062	\$396,078	\$11,805,820	\$11,250,550	\$506,554	\$13,737,789	\$14,575,517	\$637,825	\$15,894,020	\$34,968,217	\$1,368,048	\$26,450,969	\$16,283,418	\$665,683	\$12,545,832
2022	\$7,310,562	\$427,403	\$12,233,223	\$9,612,036	\$562,527	\$14,300,317	\$12,435,749	\$728,776	\$16,622,796	\$29,568,818	\$1,748,411	\$28,199,380	\$12,671,505	\$814,171	\$13,360,003

**Table E114.6 - Flexible Distributions: US 2-Fund Equity Portfolio - Aggressive (6%/yr)**

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,035,632	\$60,000	\$60,000	\$1,022,585	\$60,000	\$60,000	\$1,009,289	\$60,000	\$60,000	\$953,833	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,083,611	\$62,138	\$122,138	\$1,076,371	\$61,355	\$121,355	\$1,068,412	\$60,557	\$120,557	\$1,029,690	\$57,230	\$117,230	\$1,050,781	\$58,671	\$118,671
1972	\$1,107,707	\$65,017	\$187,155	\$1,108,227	\$64,582	\$185,937	\$1,107,836	\$64,105	\$184,662	\$1,097,183	\$61,781	\$179,011	\$1,175,165	\$63,047	\$181,718
1973	\$978,058	\$66,462	\$253,617	\$948,363	\$66,494	\$252,431	\$918,377	\$66,470	\$251,132	\$797,043	\$65,831	\$244,842	\$942,647	\$70,510	\$252,227
1974	\$873,517	\$58,684	\$312,300	\$820,993	\$56,902	\$309,333	\$770,175	\$55,103	\$306,235	\$585,166	\$47,823	\$292,665	\$651,645	\$56,559	\$308,786
1975	\$1,030,125	\$52,411	\$364,712	\$1,000,215	\$49,260	\$358,592	\$968,809	\$46,210	\$352,445	\$832,196	\$35,110	\$327,775	\$840,486	\$39,099	\$347,885
1976	\$1,193,127	\$61,808	\$426,519	\$1,184,972	\$60,013	\$418,605	\$1,173,607	\$58,129	\$410,574	\$1,098,434	\$49,932	\$377,707	\$978,477	\$50,429	\$398,314
1977	\$1,171,560	\$71,588	\$498,107	\$1,167,732	\$71,098	\$489,704	\$1,160,621	\$70,416	\$480,990	\$1,101,114	\$65,906	\$443,613	\$853,736	\$58,709	\$457,023
1978	\$1,202,233	\$70,294	\$568,400	\$1,209,367	\$70,064	\$559,768	\$1,212,688	\$69,637	\$550,628	\$1,187,845	\$66,067	\$509,680	\$855,268	\$51,224	\$508,247
1979	\$1,296,151	\$72,134	\$640,534	\$1,326,001	\$72,562	\$632,330	\$1,352,008	\$72,761	\$623,389	\$1,413,291	\$71,271	\$580,950	\$952,072	\$51,316	\$559,563
1980	\$1,412,513	\$77,769	\$718,303	\$1,471,615	\$79,560	\$711,890	\$1,527,281	\$81,120	\$704,509	\$1,704,706	\$84,797	\$665,748	\$1,184,979	\$57,124	\$616,687
1981	\$1,452,902	\$84,751	\$803,054	\$1,508,644	\$88,297	\$800,186	\$1,560,315	\$91,637	\$796,146	\$1,715,777	\$102,282	\$768,030	\$1,059,202	\$71,099	\$687,786
1982	\$1,749,476	\$87,174	\$890,228	\$1,819,561	\$90,519	\$890,705	\$1,884,615	\$93,619	\$889,765	\$2,080,763	\$102,947	\$870,977	\$1,208,813	\$63,552	\$751,338
1983	\$1,954,457	\$104,969	\$995,197	\$2,077,978	\$109,174	\$999,879	\$2,199,877	\$113,077	\$1,002,842	\$2,647,634	\$124,846	\$995,822	\$1,392,105	\$72,529	\$823,867
1984	\$2,029,375	\$117,267	\$1,112,464	\$2,137,295	\$124,679	\$1,124,557	\$2,240,949	\$131,993	\$1,134,835	\$2,590,430	\$158,858	\$1,154,681	\$1,390,579	\$83,526	\$907,393
1985	\$2,365,493	\$121,763	\$1,234,227	\$2,514,039	\$128,238	\$1,252,795	\$2,659,684	\$134,457	\$1,269,292	\$3,182,427	\$155,426	\$1,310,106	\$1,727,661	\$83,435	\$990,828
1986	\$2,547,131	\$141,930	\$1,376,156	\$2,703,857	\$150,842	\$1,403,637	\$2,856,570	\$159,581	\$1,428,873	\$3,393,032	\$190,946	\$1,501,052	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,490,694	\$152,828	\$1,528,984	\$2,633,628	\$162,231	\$1,565,869	\$2,768,152	\$171,394	\$1,600,267	\$3,178,129	\$203,582	\$1,704,634	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,668,362	\$149,442	\$1,678,426	\$2,866,409	\$158,018	\$1,723,886	\$3,060,564	\$166,089	\$1,766,356	\$3,739,238	\$190,688	\$1,895,322	\$2,089,645	\$114,187	\$1,324,113
1989	\$2,933,171	\$160,102	\$1,838,527	\$3,174,803	\$171,985	\$1,895,871	\$3,415,185	\$183,634	\$1,949,990	\$4,293,522	\$224,354	\$2,119,676	\$2,582,830	\$125,379	\$1,449,492
1990	\$2,752,907	\$175,990	\$2,014,518	\$2,908,394	\$190,488	\$2,086,359	\$3,052,771	\$204,911	\$2,154,901	\$3,467,699	\$257,611	\$2,377,287	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,213,908	\$165,174	\$2,179,692	\$3,459,719	\$174,504	\$2,260,863	\$3,699,345	\$183,166	\$2,338,067	\$4,514,767	\$208,062	\$2,585,349	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,396,546	\$192,835	\$2,372,527	\$3,700,485	\$207,583	\$2,468,446	\$4,004,125	\$221,961	\$2,560,028	\$5,119,095	\$270,886	\$2,856,235	\$2,918,730	\$173,103	\$1,918,715
1993	\$3,617,122	\$203,793	\$2,576,319	\$3,969,146	\$222,029	\$2,690,475	\$4,325,556	\$240,248	\$2,800,275	\$5,687,788	\$307,146	\$3,163,381	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,349,110	\$217,027	\$2,793,347	\$3,692,672	\$238,149	\$2,928,624	\$4,043,381	\$259,533	\$3,059,809	\$5,416,237	\$341,267	\$3,504,648	\$2,876,227	\$181,197	\$2,275,036
1995	\$3,855,410	\$200,947	\$2,994,293	\$4,312,737	\$221,560	\$3,150,184	\$4,790,741	\$242,603	\$3,302,412	\$6,793,424	\$324,974	\$3,829,622	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,018,472	\$231,325	\$3,225,618	\$4,573,270	\$258,764	\$3,408,948	\$5,167,854	\$287,444	\$3,589,856	\$7,838,533	\$407,605	\$4,237,228	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,402,400	\$241,108	\$3,466,726	\$5,119,634	\$274,396	\$3,683,345	\$5,910,608	\$310,071	\$3,899,927	\$9,751,440	\$470,312	\$4,707,540	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,521,943	\$264,144	\$3,730,870	\$5,267,314	\$307,178	\$3,990,523	\$6,087,578	\$354,636	\$4,254,564	\$10,024,746	\$585,086	\$5,292,626	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,553,708	\$271,317	\$4,002,187	\$5,387,737	\$316,039	\$4,306,562	\$6,323,629	\$365,255	\$4,619,818	\$11,058,620	\$601,485	\$5,894,111	\$7,411,642	\$390,844	\$3,642,960
2000	\$4,573,184	\$273,222	\$4,275,409	\$5,353,267	\$323,264	\$4,629,826	\$6,215,200	\$379,418	\$4,999,236	\$10,386,216	\$663,517	\$6,557,628	\$6,332,646	\$444,699	\$4,087,658
2001	\$4,602,396	\$274,391	\$4,549,800	\$5,370,927	\$321,196	\$4,951,022	\$6,213,553	\$372,912	\$5,372,148	\$10,186,364	\$623,173	\$7,180,801	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,346,545	\$276,144	\$4,825,944	\$4,935,152	\$322,256	\$5,273,277	\$5,551,544	\$372,813	\$5,744,961	\$8,083,886	\$611,182	\$7,791,983	\$3,840,745	\$314,710	\$4,782,327
2003	\$4,834,744	\$260,793	\$5,086,737	\$5,672,556	\$296,109	\$5,569,386	\$6,591,817	\$333,093	\$6,078,054	\$10,897,732	\$485,033	\$8,277,016	\$4,646,082	\$230,445	\$5,012,771
2004	\$4,952,403	\$290,085	\$5,376,821	\$5,890,370	\$340,353	\$5,909,740	\$6,937,984	\$395,509	\$6,473,563	\$12,090,900	\$653,864	\$8,930,880	\$4,842,429	\$278,765	\$5,291,536
2005	\$4,830,538	\$297,144	\$5,673,966	\$5,771,794	\$353,422	\$6,263,162	\$6,828,520	\$416,279	\$6,889,842	\$12,095,341	\$725,454	\$9,656,334	\$4,775,507	\$290,546	\$5,582,082
2006	\$4,951,268	\$289,832	\$5,963,798	\$6,002,212	\$346,308	\$6,609,470	\$7,203,832	\$409,711	\$7,299,553	\$13,501,269	\$725,720	\$10,382,054	\$5,198,073	\$286,530	\$5,868,612
2007	\$4,870,970	\$297,076	\$6,260,874	\$5,834,637	\$360,133	\$6,969,602	\$6,918,054	\$432,230	\$7,731,783	\$12,325,005	\$810,076	\$11,192,131	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,040,794	\$292,258	\$6,553,132	\$4,589,306	\$350,078	\$7,319,681	\$5,154,701	\$415,083	\$8,146,866	\$7,324,000	\$739,500	\$11,931,631	\$3,052,712	\$309,278	\$6,489,774
2009	\$4,291,075	\$242,448	\$6,795,580	\$5,000,649	\$275,358	\$7,595,039	\$5,758,871	\$309,282	\$8,456,149	\$8,975,725	\$439,440	\$12,371,071	\$3,628,936	\$183,163	\$6,672,937
2010	\$4,559,572	\$257,464	\$7,053,044	\$5,396,469	\$300,039	\$7,895,078	\$6,307,898	\$345,532	\$8,801,681	\$10,371,942	\$538,544	\$12,909,614	\$3,925,050	\$217,736	\$6,890,673
2011	\$4,453,381	\$273,574	\$7,326,619	\$5,218,571	\$323,788	\$8,218,866	\$6,037,070	\$378,474	\$9,180,155	\$9,484,801	\$622,317	\$13,531,931	\$3,767,470	\$235,503	\$7,126,176
2012	\$4,559,249	\$267,203	\$7,593,821	\$5,423,196	\$313,114	\$8,531,980	\$6,367,360	\$362,224	\$9,542,379	\$10,596,754	\$569,088	\$14,101,019	\$4,108,173	\$226,048	\$7,352,224
2013	\$4,769,685	\$273,555	\$7,867,376	\$5,878,564	\$325,392	\$8,857,372	\$7,150,135	\$382,042	\$9,924,420	\$13,680,132	\$635,805	\$14,736,824	\$5,112,409	\$246,490	\$7,598,715
2014	\$4,705,319	\$286,181	\$8,153,558	\$5,833,947	\$352,714	\$9,210,086	\$7,137,485	\$429,008	\$10,353,429	\$13,962,363	\$820,808	\$15,557,632	\$5,463,490	\$306,745	\$7,905,459
2015	\$4,396,861	\$282,319	\$8,435,877	\$5,429,907	\$350,037	\$9,560,123	\$6,615,583	\$428,249	\$10,781,678	\$12,703,524	\$837,742	\$16,395,374	\$5,206,749	\$327,809	\$8,233,269
2016	\$4,516,924	\$263,812	\$8,699,688	\$5,669,483	\$325,794	\$9,885,917	\$7,018,732	\$396,935	\$11,178,613	\$14,330,913	\$762,211	\$17,157,585	\$5,479,704	\$312,405	\$8,545,674
2017	\$4,526,203	\$271,015	\$8,970,704	\$5,749,205	\$340,169	\$10,226,086	\$7,202,318	\$421,124	\$11,599,737	\$15,411,654	\$859,855	\$18,017,440	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,116,099	\$271,572	\$9,242,276	\$5,171,332	\$344,952	\$10,571,038	\$6,405,883	\$432,139	\$12,031,876	\$13,063,228	\$924,699	\$18,942,139	\$5,640,292	\$376,527	\$9,250,983
2019	\$4,438,422	\$246,966	\$9,489,242	\$5,660,626	\$310,280	\$10,881,318	\$7,115,405	\$384,353	\$12,416,229	\$15,328,056	\$783,794	\$19,725,933	\$6,971,244	\$338,417	\$9,589,400
2020	\$4,617,714	\$266,305	\$9,755,547	\$5,905,711	\$339,638	\$11,220,956	\$7,436,150	\$426,924	\$12,843,153	\$15,949,529	\$919,683	\$20,645,616	\$7,760,937	\$418,275	\$10,007,675
2021	\$4,930,473	\$277,063	\$10,032,610	\$6,489,252	\$354,343	\$11,575,298	\$8,407,074	\$446,169	\$13,289,322	\$20,169,466	\$956,972	\$21,602,588	\$9,392,182	\$465,656	\$10,473,331
2022	\$4,172,304	\$295,828	\$10,328,438	\$5,485,807	\$389,355	\$11,964,654	\$7,097,365	\$504,424	\$13,793,746	\$16,875,596	\$1,210,168	\$22,812,756	\$7,231,916	\$563,531	\$11,036,862