

Table D1.3 - Fixed Distributions: S&P 500 Equity Portfolio - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,109,607	\$1,099,632	\$1,088,634	\$1,077,821	\$1,066,797	\$1,055,569	\$1,044,144	\$1,032,528	\$1,020,728	\$1,008,750	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,175,054	\$1,170,279	\$1,165,762	\$1,160,307	\$1,154,321	\$1,147,808	\$1,140,777	\$1,133,234	\$1,125,187	\$1,116,645	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,220,644	\$1,230,794	\$1,240,350	\$1,249,295	\$1,257,612	\$1,265,285	\$1,272,299	\$1,278,640	\$1,284,293	\$1,289,246	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,232,051	\$1,216,978	\$1,201,125	\$1,184,523	\$1,167,202	\$1,149,195	\$1,130,535	\$1,111,255	\$1,091,392	\$1,070,980	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,235,583	\$1,177,742	\$1,120,951	\$1,065,316	\$1,010,930	\$957,876	\$906,230	\$856,057	\$807,413	\$760,346	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,339,342	\$1,304,882	\$1,268,863	\$1,231,442	\$1,192,774	\$1,153,021	\$1,112,341	\$1,070,894	\$1,028,838	\$986,328	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,468,348	\$1,444,422	\$1,417,745	\$1,388,452	\$1,356,686	\$1,322,605	\$1,286,372	\$1,248,159	\$1,208,146	\$1,166,516	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,448,847	\$1,410,135	\$1,369,216	\$1,326,304	\$1,281,621	\$1,235,390	\$1,187,834	\$1,139,180	\$1,089,650	\$1,039,466	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,471,492	\$1,434,138	\$1,393,964	\$1,351,210	\$1,306,123	\$1,258,960	\$1,209,982	\$1,159,455	\$1,107,645	\$1,054,820	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,533,405	\$1,508,693	\$1,480,021	\$1,447,553	\$1,411,481	\$1,372,014	\$1,329,381	\$1,283,828	\$1,235,614	\$1,185,011	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,616,016	\$1,625,443	\$1,629,111	\$1,626,882	\$1,618,662	\$1,604,406	\$1,584,116	\$1,557,843	\$1,525,687	\$1,487,794	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,688,934	\$1,674,098	\$1,653,045	\$1,625,909	\$1,592,876	\$1,554,182	\$1,510,108	\$1,460,980	\$1,407,162	\$1,349,052	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,043,293	\$2,016,891	\$1,982,401	\$1,940,105	\$1,890,360	\$1,833,587	\$1,770,267	\$1,700,935	\$1,626,174	\$1,546,603	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,162,860	\$2,159,975	\$2,147,418	\$2,125,177	\$2,093,329	\$2,052,046	\$2,001,593	\$1,942,318	\$1,874,657	\$1,799,120	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,368,557	\$2,348,950	\$2,318,257	\$2,276,709	\$2,224,649	\$2,162,525	\$2,090,884	\$2,010,366	\$1,921,691	\$1,825,652	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$2,757,464	\$2,762,696	\$2,753,753	\$2,730,496	\$2,692,936	\$2,641,236	\$2,575,715	\$2,496,835	\$2,405,201	\$2,301,552	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,080,859	\$3,098,904	\$3,099,818	\$3,083,254	\$3,049,067	\$2,997,312	\$2,928,252	\$2,842,349	\$2,740,264	\$2,622,843	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,143,646	\$3,175,928	\$3,187,303	\$3,177,113	\$3,145,000	\$3,090,946	\$3,015,266	\$2,918,617	\$2,801,993	\$2,666,707	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,292,544	\$3,357,471	\$3,400,160	\$3,419,260	\$3,413,739	\$3,382,921	\$3,326,510	\$3,244,608	\$3,137,731	\$3,006,804	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$3,679,059	\$3,811,880	\$3,920,954	\$4,003,461	\$4,056,862	\$4,078,968	\$4,068,009	\$4,022,689	\$3,942,241	\$3,826,464	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$3,880,206	\$3,977,985	\$4,046,878	\$4,084,817	\$4,090,183	\$4,061,866	\$3,999,305	\$3,902,521	\$3,772,138	\$3,609,382	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,397,069	\$4,571,726	\$4,714,710	\$4,822,128	\$4,890,519	\$4,916,961	\$4,899,166	\$4,835,572	\$4,725,406	\$4,568,743	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$4,592,391	\$4,782,825	\$4,939,295	\$5,057,532	\$5,133,733	\$5,164,677	\$5,147,836	\$5,081,468	\$4,964,696	\$4,797,567	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$4,930,264	\$5,140,450	\$5,313,110	\$5,443,517	\$5,527,464	\$5,561,396	\$5,542,531	\$5,468,960	\$5,339,742	\$5,154,964	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$4,673,534	\$4,901,777	\$5,095,085	\$5,248,242	\$5,356,466	\$5,415,553	\$5,422,011	\$5,373,189	\$5,267,385	\$5,103,932	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,355,247	\$5,723,552	\$6,060,402	\$6,357,309	\$6,605,813	\$6,797,698	\$6,925,214	\$6,981,317	\$6,959,891	\$6,855,978	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$5,507,056	\$5,999,865	\$6,473,515	\$6,917,019	\$7,318,718	\$7,666,517	\$7,948,150	\$8,151,490	\$8,264,880	\$8,277,486	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$5,877,444	\$6,565,457	\$7,258,777	\$7,943,512	\$8,603,762	\$9,221,774	\$9,778,186	\$10,252,357	\$10,622,788	\$10,867,622	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,330,503	\$7,226,320	\$8,156,553	\$9,104,751	\$10,050,814	\$10,971,003	\$11,838,101	\$12,621,725	\$13,288,825	\$13,804,350	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,351,431	\$7,409,871	\$8,542,093	\$9,732,873	\$10,961,643	\$12,202,097	\$13,421,952	\$14,582,902	\$15,640,823	\$16,546,241	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$6,789,010	\$7,792,619	\$8,830,465	\$9,882,754	\$10,925,635	\$11,931,341	\$12,868,507	\$13,702,692	\$14,397,108	\$14,913,558	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,045,328	\$7,959,347	\$8,868,088	\$9,749,509	\$10,579,211	\$11,330,991	\$11,977,548	\$12,491,332	\$12,845,506	\$13,015,005	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$7,446,035	\$8,153,978	\$8,796,157	\$9,353,268	\$9,806,824	\$10,139,917	\$10,337,979	\$10,389,501	\$10,286,667	\$10,025,875	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$7,726,647	\$8,668,125	\$9,573,795	\$10,417,670	\$11,172,644	\$11,811,424	\$12,307,595	\$12,636,744	\$12,777,624	\$12,713,272	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$7,870,673	\$8,915,004	\$9,936,261	\$10,905,977	\$11,793,677	\$12,567,838	\$13,197,043	\$13,651,252	\$13,903,160	\$13,929,566	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$7,879,705	\$8,975,507	\$10,054,012	\$11,085,431	\$12,073,539	\$12,876,670	\$13,568,914	\$14,081,472	\$14,384,119	\$14,450,702	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$8,036,457	\$9,287,603	\$10,548,932	\$11,788,006	\$12,968,181	\$14,049,516	\$14,989,982	\$15,746,939	\$16,278,849	\$16,547,145	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$8,602,812	\$9,936,363	\$11,270,416	\$12,569,262	\$13,793,179	\$14,899,547	\$15,844,258	\$16,583,396	\$17,075,113	\$17,281,639	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$8,679,035	\$9,545,716	\$10,296,598	\$10,907,451	\$11,357,043	\$11,628,242	\$11,709,008	\$11,593,172	\$11,280,970	\$10,779,273	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$8,821,573	\$9,954,756	\$11,006,694	\$11,941,757	\$12,725,137	\$13,324,528	\$13,711,835	\$13,864,809	\$13,768,487	\$13,416,345	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$9,230,154	\$10,543,791	\$11,789,582	\$12,924,703	\$13,905,990	\$14,691,997	\$15,245,175	\$15,534,043	\$15,535,208	\$15,235,076	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$9,710,609	\$11,069,355	\$12,340,596	\$13,479,252	\$14,440,948	\$15,184,269	\$15,673,063	\$15,878,650	\$15,781,773	\$15,374,136	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$9,889,439	\$11,446,012	\$12,946,421	\$14,338,592	\$15,568,745	\$16,583,926	\$17,334,783	\$17,778,426	\$17,881,175	\$17,620,992	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$9,662,442	\$11,578,829	\$13,548,767	\$15,513,975	\$17,406,690	\$19,151,784	\$20,669,713	\$21,880,174	\$22,706,347	\$23,079,452	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$9,804,801	\$11,914,513	\$14,124,186	\$16,373,626	\$18,589,779	\$20,688,481	\$22,577,247	\$24,159,077	\$25,337,138	\$26,020,128	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$9,709,443	\$11,853,898	\$14,101,972	\$16,391,692	\$18,647,778	\$20,783,518	\$22,703,728	\$24,308,774	\$25,499,512	\$26,182,910	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$9,821,069	\$12,149,257	\$14,628,483	\$17,195,708	\$19,771,155	\$22,259,706	\$24,553,624	\$26,536,622	\$28,089,190	\$29,094,987	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$9,962,664	\$12,600,035	\$15,492,828	\$18,583,280	\$21,790,267	\$25,008,998	\$28,112,315	\$30,953,835	\$33,373,062	\$35,202,421	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$9,802,214	\$12,394,625	\$15,214,404	\$18,198,855	\$21,263,123	\$24,300,645	\$27,185,262	\$29,775,143	\$31,918,558	\$33,461,364	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$10,554,643	\$13,685,771	\$17,200,382	\$21,042,856	\$25,125,404	\$29,325,822	\$33,487,305	\$37,420,815	\$40,910,378	\$43,721,449	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$11,342,310	\$14,938,206	\$19,030,726	\$23,564,071	\$28,441,761	\$33,522,733	\$38,620,045	\$43,502,930	\$47,902,803	\$51,523,550	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$11,537,314	\$15,645,289	\$20,489,094	\$26,051,773	\$32,265,277	\$38,999,977	\$46,056,329	\$53,160,094	\$59,962,533	\$66,046,827	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$10,110,034	\$13,665,054	\$17,800,651	\$22,482,081	\$27,630,304	\$33,115,240	\$38,751,513	\$44,297,781	\$49,460,593	\$53,903,497	\$55,294,051	\$221,858	6.45%

Table D1.4 - Fixed Distributions: S&P 500 Equity Portfolio - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,098,168	\$1,087,900	\$1,077,411	\$1,066,709	\$1,055,799	\$1,044,687	\$1,033,380	\$1,021,884	\$1,010,205	\$998,351	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,151,076	\$1,146,675	\$1,141,740	\$1,136,274	\$1,130,284	\$1,123,775	\$1,116,754	\$1,109,228	\$1,101,206	\$1,092,695	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,183,373	\$1,193,041	\$1,202,119	\$1,210,590	\$1,218,437	\$1,225,644	\$1,232,198	\$1,238,083	\$1,243,285	\$1,247,793	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,181,657	\$1,167,132	\$1,151,843	\$1,135,817	\$1,119,087	\$1,101,683	\$1,083,638	\$1,064,986	\$1,045,762	\$1,026,000	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,170,823	\$1,115,772	\$1,061,709	\$1,008,735	\$956,942	\$906,412	\$857,221	\$809,430	\$763,097	\$718,268	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,251,277	\$1,217,920	\$1,183,059	\$1,146,844	\$1,109,427	\$1,070,964	\$1,031,608	\$991,515	\$950,837	\$909,725	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,351,819	\$1,327,922	\$1,301,374	\$1,272,303	\$1,240,852	\$1,207,171	\$1,171,419	\$1,133,765	\$1,094,380	\$1,053,445	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,314,392	\$1,277,062	\$1,237,619	\$1,196,271	\$1,153,230	\$1,108,712	\$1,062,935	\$1,016,117	\$968,474	\$920,219	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,312,793	\$1,276,524	\$1,237,575	\$1,196,177	\$1,152,569	\$1,107,001	\$1,059,724	\$1,010,997	\$961,077	\$910,222	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,342,320	\$1,316,786	\$1,287,469	\$1,254,532	\$1,218,161	\$1,178,560	\$1,135,954	\$1,090,582	\$1,042,697	\$992,563	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,383,959	\$1,387,124	\$1,384,689	\$1,376,528	\$1,362,561	\$1,342,755	\$1,317,124	\$1,285,728	\$1,248,676	\$1,206,123	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,410,656	\$1,393,202	\$1,369,867	\$1,340,791	\$1,306,164	\$1,266,221	\$1,221,245	\$1,171,558	\$1,117,521	\$1,059,527	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,659,465	\$1,631,206	\$1,595,388	\$1,552,297	\$1,502,287	\$1,445,776	\$1,383,238	\$1,315,199	\$1,242,229	\$1,164,934	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,712,031	\$1,701,550	\$1,681,909	\$1,653,120	\$1,615,280	\$1,568,580	\$1,513,296	\$1,449,790	\$1,378,500	\$1,299,953	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$1,825,175	\$1,800,738	\$1,765,975	\$1,721,133	\$1,666,565	\$1,602,722	\$1,530,154	\$1,449,494	\$1,361,456	\$1,266,819	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,067,951	\$2,060,003	\$2,038,699	\$2,003,946	\$1,955,799	\$1,894,461	\$1,820,281	\$1,733,747	\$1,635,486	\$1,526,249	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,251,942	\$2,251,498	\$2,234,950	\$2,202,032	\$2,152,669	\$2,086,984	\$2,005,296	\$1,908,117	\$1,796,150	\$1,670,272	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,242,200	\$2,251,181	\$2,241,048	\$2,211,319	\$2,161,812	\$2,092,667	\$2,004,346	\$1,897,635	\$1,773,642	\$1,633,776	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,286,968	\$2,317,432	\$2,327,141	\$2,314,996	\$2,280,215	\$2,222,363	\$2,141,377	\$2,037,583	\$1,911,703	\$1,764,857	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,484,946	\$2,559,008	\$2,609,747	\$2,634,719	\$2,631,777	\$2,599,136	\$2,535,438	\$2,439,803	\$2,311,880	\$2,151,881	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,549,228	\$2,599,321	\$2,622,589	\$2,617,351	\$2,582,375	\$2,516,924	\$2,420,797	\$2,294,356	\$2,138,539	\$1,954,862	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$2,804,890	\$2,901,803	\$2,968,077	\$3,000,403	\$2,995,921	\$2,952,320	\$2,867,934	\$2,741,811	\$2,573,784	\$2,364,512	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$2,847,743	\$2,953,620	\$3,026,624	\$3,063,126	\$3,059,984	\$3,014,654	\$2,925,286	\$2,790,816	\$2,611,030	\$2,386,620	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$2,968,616	\$3,085,501	\$3,166,114	\$3,206,441	\$3,203,016	\$3,153,036	\$3,054,473	\$2,906,174	\$2,707,933	\$2,460,552	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$2,731,677	\$2,859,262	\$2,952,313	\$3,006,347	\$3,017,353	\$2,981,920	\$2,897,374	\$2,761,888	\$2,574,580	\$2,335,597	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,025,248	\$3,231,690	\$3,402,281	\$3,529,366	\$3,605,426	\$3,623,290	\$3,576,352	\$3,458,798	\$3,265,829	\$2,993,866	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,012,232	\$3,287,129	\$3,531,410	\$3,734,651	\$3,885,941	\$3,974,116	\$3,988,041	\$3,916,914	\$3,750,598	\$3,479,977	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,106,422	\$3,486,191	\$3,846,077	\$4,171,747	\$4,447,112	\$4,654,529	\$4,775,076	\$4,788,912	\$4,675,732	\$4,415,297	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,232,132	\$3,721,491	\$4,203,793	\$4,660,754	\$5,070,788	\$5,409,107	\$5,647,960	\$5,757,036	\$5,704,046	\$5,455,477	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,132,888	\$3,704,564	\$4,288,958	\$4,866,102	\$5,410,871	\$5,892,722	\$6,275,590	\$6,518,003	\$6,573,447	\$6,391,015	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,225,878	\$3,776,381	\$4,316,834	\$4,826,128	\$5,279,620	\$5,649,366	\$5,904,532	\$6,012,006	\$5,937,214	\$5,645,132	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$3,221,793	\$3,734,978	\$4,215,930	\$4,643,997	\$4,996,780	\$5,250,715	\$5,381,801	\$5,366,457	\$5,182,472	\$4,810,030	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$3,272,197	\$3,699,603	\$4,060,151	\$4,337,958	\$4,518,226	\$4,587,938	\$4,536,543	\$4,356,586	\$4,044,253	\$3,599,789	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$3,259,356	\$3,795,855	\$4,280,237	\$4,690,021	\$5,002,249	\$5,194,401	\$5,245,392	\$5,136,632	\$4,853,085	\$4,384,264	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$3,181,306	\$3,766,580	\$4,305,292	\$4,772,331	\$5,141,375	\$5,385,862	\$5,480,092	\$5,400,447	\$5,126,650	\$4,643,021	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$3,041,330	\$3,650,876	\$4,216,268	\$4,711,039	\$5,107,178	\$5,376,117	\$5,489,908	\$5,422,521	\$5,151,211	\$4,657,901	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$2,947,451	\$3,625,007	\$4,271,264	\$4,856,180	\$5,346,630	\$5,707,377	\$5,902,311	\$5,895,930	\$5,655,005	\$5,150,364	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$2,985,625	\$3,713,358	\$4,401,643	\$5,018,084	\$5,527,481	\$5,892,977	\$6,077,476	\$6,045,278	\$5,763,888	\$5,205,884	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$2,842,478	\$3,410,650	\$3,875,193	\$4,217,324	\$4,421,308	\$4,475,413	\$4,372,733	\$4,111,802	\$3,696,970	\$3,138,478	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$2,714,772	\$3,383,482	\$3,968,483	\$4,441,145	\$4,774,311	\$4,943,802	\$4,929,917	\$4,718,827	\$4,303,757	\$3,685,865	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$2,652,443	\$3,399,693	\$4,068,859	\$4,625,278	\$5,034,960	\$5,266,457	\$5,292,796	\$5,093,363	\$4,655,581	\$3,976,270	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$2,594,888	\$3,380,938	\$4,075,905	\$4,643,869	\$5,050,501	\$5,265,076	\$5,262,478	\$5,025,065	\$4,544,248	\$3,821,642	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$2,444,024	\$3,301,962	\$4,084,239	\$4,748,486	\$5,252,103	\$5,554,582	\$5,619,994	\$5,419,485	\$4,933,603	\$4,154,248	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$2,190,375	\$3,144,028	\$4,076,855	\$4,937,067	\$5,666,261	\$6,201,650	\$6,479,002	\$6,436,172	\$6,017,054	\$5,175,704	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$2,010,320	\$3,029,260	\$4,047,634	\$5,009,552	\$5,849,632	\$6,495,042	\$6,868,464	\$6,891,917	\$6,491,299	\$5,601,405	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$1,777,937	\$2,810,048	\$3,843,367	\$4,820,680	\$5,675,009	\$6,331,784	\$6,711,958	\$6,736,039	\$6,328,838	\$5,424,707	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$1,575,070	\$2,665,175	\$3,776,949	\$4,849,555	\$5,809,446	\$6,572,249	\$7,045,856	\$7,134,670	\$6,744,926	\$5,790,806	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$1,364,618	\$2,538,539	\$3,778,442	\$5,020,136	\$6,180,466	\$7,157,967	\$7,835,068	\$8,081,999	\$7,762,463	\$6,740,955	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$1,107,089	\$2,275,279	\$3,497,967	\$4,709,853	\$5,828,183	\$6,754,049	\$7,375,220	\$7,570,620	\$7,216,405	\$6,193,444	\$6,705,135	\$261,564	1.91%
2019		\$923,892	\$2,254,328	\$3,701,855	\$5,194,728	\$6,634,225	\$7,893,992	\$8,821,450	\$9,241,651	\$8,963,839	\$7,790,761	\$8,465,851	\$266,560	2.29%
2020		\$713,668	\$2,195,837	\$3,839,764	\$5,565,895	\$7,260,341	\$8,773,231	\$9,919,683	\$10,484,048	\$10,227,814	\$8,901,350	\$9,703,526	\$272,651	1.36%
2021		\$453,101	\$2,038,614	\$3,878,716	\$5,899,851	\$7,981,017	\$9,946,661	\$11,562,192	\$12,533,391	\$12,510,902	\$11,100,823	\$12,136,833	\$276,365	7.04%
2022		\$140,534	\$1,544,112	\$3,146,854	\$4,877,696	\$6,626,777	\$8,241,509	\$9,525,349	\$10,240,191	\$10,113,137	\$8,848,131	\$9,699,475	\$295,811	6.45%

Table D1.5 - Fixed Distributions: S&P 500 Equity Portfolio - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,086,729	\$1,076,567	\$1,066,188	\$1,055,598	\$1,044,801	\$1,033,805	\$1,022,616	\$1,011,239	\$999,682	\$987,951	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,127,098	\$1,122,672	\$1,117,718	\$1,112,241	\$1,106,247	\$1,099,741	\$1,092,730	\$1,085,222	\$1,077,224	\$1,068,745	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,146,103	\$1,155,289	\$1,163,888	\$1,171,884	\$1,179,261	\$1,186,004	\$1,192,097	\$1,197,526	\$1,202,277	\$1,206,340	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,131,264	\$1,117,287	\$1,102,560	\$1,087,112	\$1,070,971	\$1,054,170	\$1,036,741	\$1,018,717	\$1,000,132	\$981,021	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,106,063	\$1,053,802	\$1,002,466	\$952,153	\$902,954	\$854,949	\$808,211	\$762,804	\$718,781	\$676,189	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,212	\$1,130,959	\$1,097,255	\$1,062,246	\$1,026,080	\$988,907	\$950,876	\$912,136	\$872,837	\$833,122	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,235,289	\$1,211,422	\$1,185,002	\$1,156,155	\$1,125,018	\$1,091,737	\$1,056,467	\$1,019,370	\$980,615	\$940,373	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,179,937	\$1,143,990	\$1,106,023	\$1,066,237	\$1,024,838	\$982,035	\$938,037	\$893,055	\$847,298	\$800,972	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,154,094	\$1,118,911	\$1,081,186	\$1,041,144	\$999,015	\$955,041	\$909,466	\$862,539	\$814,508	\$765,624	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,151,234	\$1,124,879	\$1,094,918	\$1,061,511	\$1,024,841	\$985,107	\$942,527	\$897,336	\$849,780	\$800,115	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,151,901	\$1,148,806	\$1,140,267	\$1,126,173	\$1,106,459	\$1,081,104	\$1,050,131	\$1,013,613	\$971,666	\$924,452	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,132,378	\$1,112,306	\$1,086,690	\$1,055,674	\$1,019,451	\$978,260	\$932,382	\$882,136	\$827,881	\$770,003	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,275,636	\$1,245,521	\$1,208,376	\$1,164,489	\$1,114,215	\$1,057,966	\$996,210	\$929,464	\$858,285	\$783,265	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,261,203	\$1,243,125	\$1,216,400	\$1,181,062	\$1,137,231	\$1,085,113	\$1,024,999	\$957,262	\$882,351	\$800,786	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,281,794	\$1,252,525	\$1,213,693	\$1,165,557	\$1,108,480	\$1,042,919	\$969,423	\$888,622	\$801,221	\$707,985	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,378,439	\$1,357,311	\$1,323,644	\$1,277,395	\$1,218,663	\$1,147,686	\$1,064,847	\$970,660	\$865,771	\$750,946	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,423,025	\$1,404,092	\$1,370,083	\$1,320,809	\$1,256,271	\$1,176,655	\$1,082,339	\$973,885	\$852,036	\$717,701	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,340,755	\$1,326,434	\$1,294,792	\$1,245,525	\$1,178,624	\$1,094,389	\$993,426	\$876,654	\$745,292	\$600,845	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,281,391	\$1,277,392	\$1,254,122	\$1,210,733	\$1,146,691	\$1,061,804	\$956,244	\$830,557	\$685,676	\$522,911	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,290,832	\$1,306,137	\$1,298,541	\$1,265,977	\$1,206,691	\$1,119,304	\$1,002,867	\$856,917	\$681,519	\$477,298	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,218,249	\$1,220,657	\$1,198,299	\$1,149,885	\$1,074,567	\$971,982	\$842,289	\$686,190	\$504,940	\$300,343	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,212,711	\$1,231,880	\$1,221,445	\$1,178,678	\$1,101,322	\$987,680	\$836,702	\$648,050	\$422,162	\$160,281	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,103,094	\$1,124,415	\$1,113,952	\$1,068,719	\$986,235	\$864,631	\$702,737	\$500,163	\$257,364		\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,006,969	\$1,030,552	\$1,019,117	\$969,366	\$878,569	\$744,675	\$566,415	\$343,387	\$76,124			\$188,196	2.75%
1994	\$732,884	\$789,820	\$816,747	\$809,541	\$764,453	\$678,239	\$548,287	\$372,737	\$150,586				\$193,369	2.67%
1995	\$617,300	\$695,249	\$739,827	\$744,159	\$701,422	\$605,039	\$448,882	\$227,489					\$198,541	2.54%
1996	\$427,696	\$517,407	\$574,392	\$589,305	\$552,284	\$453,163	\$281,715	\$27,932					\$203,581	3.32%
1997	\$231,942	\$335,401	\$406,925	\$433,378	\$399,981	\$290,462	\$87,285						\$210,345	1.70%
1998	\$19,449	\$133,760	\$216,662	\$251,034	\$216,757	\$90,763							\$213,926	1.61%
1999			\$35,823										\$217,374	2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%

Table D1.6 - Fixed Distributions: S&P 500 Equity Portfolio - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,075,290	\$1,065,235	\$1,054,965	\$1,044,486	\$1,033,803	\$1,022,923	\$1,011,851	\$1,000,595	\$989,159	\$977,552	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,103,120	\$1,098,668	\$1,093,696	\$1,088,208	\$1,082,210	\$1,075,707	\$1,068,707	\$1,061,217	\$1,053,243	\$1,044,795	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,108,832	\$1,117,536	\$1,125,657	\$1,133,179	\$1,140,086	\$1,146,363	\$1,151,995	\$1,156,968	\$1,161,270	\$1,164,887	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,080,870	\$1,067,442	\$1,053,278	\$1,038,406	\$1,022,856	\$1,006,658	\$989,844	\$972,448	\$954,502	\$936,041	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,041,302	\$991,833	\$943,223	\$895,571	\$848,966	\$803,486	\$759,202	\$716,177	\$674,465	\$634,111	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,075,147	\$1,043,997	\$1,011,450	\$977,648	\$942,733	\$906,850	\$870,143	\$832,757	\$794,836	\$756,519	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,118,760	\$1,094,922	\$1,068,630	\$1,040,007	\$1,009,184	\$976,303	\$941,514	\$904,976	\$866,849	\$827,302	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,045,482	\$1,010,918	\$974,427	\$936,204	\$896,447	\$855,357	\$813,138	\$769,992	\$726,122	\$681,725	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$995,395	\$961,297	\$924,797	\$886,111	\$845,462	\$803,082	\$759,208	\$714,080	\$667,940	\$621,026	\$623,798	\$98,833	9.02%
1979	\$983,764	\$960,149	\$932,972	\$902,367	\$868,490	\$831,521	\$791,653	\$749,101	\$704,090	\$656,863	\$607,668	\$611,130	\$107,745	13.29%
1980	\$924,049	\$919,844	\$910,488	\$895,845	\$875,819	\$850,358	\$819,452	\$783,139	\$741,498	\$694,655	\$642,781	\$647,554	\$122,069	12.52%
1981	\$871,481	\$854,100	\$831,410	\$803,512	\$770,557	\$732,739	\$690,299	\$643,518	\$592,714	\$538,240	\$480,478	\$485,161	\$137,347	8.92%
1982	\$917,055	\$891,808	\$859,835	\$821,363	\$776,682	\$726,142	\$670,155	\$609,182	\$543,728	\$474,340	\$401,596	\$407,400	\$149,602	3.83%
1983	\$827,942	\$810,375	\$784,700	\$750,891	\$709,005	\$659,182	\$601,646	\$536,702	\$464,735	\$386,199	\$301,619	\$308,819	\$155,332	3.79%
1984	\$763,535	\$738,412	\$704,313	\$661,411	\$609,981	\$550,395	\$483,116	\$408,692	\$327,750	\$240,985	\$149,152	\$156,848	\$161,220	3.95%
1985	\$711,642	\$688,926	\$654,618	\$608,589	\$550,845	\$481,526	\$400,912	\$309,413	\$207,572	\$96,055			\$167,586	3.80%
1986	\$617,763	\$594,109	\$556,687	\$505,215	\$439,587	\$359,873	\$266,327	\$159,383	\$39,654				\$173,952	1.10%
1987	\$461,788	\$439,309	\$401,688	\$348,535	\$279,730	\$195,437	\$96,110						\$175,862	4.43%
1988	\$297,360	\$275,814	\$237,353	\$181,103	\$106,469	\$13,167							\$183,660	4.42%
1989	\$119,647	\$96,719	\$53,266										\$191,777	4.65%
1990														6.11%
1991														3.06%
1992														2.90%
1993														2.75%
1994														2.67%
1995														2.54%
1996														3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%

Table D7.3 - Fixed Distributions: UBH WW Equity Portfolio (50% US/50% Int'l) - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Table with 15 columns: Year, 100% Bonds, 10/90, 20/80, 30/70, 40/60, 50/50, 60/40, 70/30, 80/20, 90/10, 100% Equity, S&P 500 Idx, Distribution, CPI (%). Rows range from 1970 to 2022.

Table D7.4 - Fixed Distributions: UBH WW Equity Portfolio (50% US/50% Int'l) - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,095,812	\$1,083,313	\$1,070,718	\$1,058,032	\$1,045,260	\$1,032,405	\$1,019,472	\$1,006,465	\$993,389	\$980,247	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,162,911	\$1,170,443	\$1,177,522	\$1,184,138	\$1,190,283	\$1,195,947	\$1,201,120	\$1,205,796	\$1,209,964	\$1,213,619	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,201,733	\$1,230,350	\$1,258,953	\$1,287,509	\$1,315,986	\$1,344,350	\$1,372,565	\$1,400,596	\$1,428,406	\$1,455,958	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,202,978	\$1,209,574	\$1,215,158	\$1,219,711	\$1,223,218	\$1,225,666	\$1,227,043	\$1,227,339	\$1,226,549	\$1,224,665	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,185,138	\$1,143,455	\$1,101,801	\$1,060,273	\$1,018,963	\$977,959	\$937,344	\$897,200	\$857,600	\$818,616	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,276,417	\$1,267,439	\$1,256,095	\$1,242,443	\$1,226,551	\$1,208,494	\$1,188,358	\$1,166,235	\$1,142,224	\$1,116,433	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,382,738	\$1,389,422	\$1,392,950	\$1,393,292	\$1,390,435	\$1,384,381	\$1,375,149	\$1,362,776	\$1,347,311	\$1,328,824	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,386,323	\$1,420,771	\$1,452,523	\$1,481,355	\$1,507,055	\$1,529,422	\$1,548,266	\$1,563,412	\$1,574,702	\$1,581,992	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,411,516	\$1,475,970	\$1,539,143	\$1,600,635	\$1,660,036	\$1,716,926	\$1,770,879	\$1,821,465	\$1,868,252	\$1,910,812	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,452,696	\$1,542,363	\$1,632,467	\$1,722,506	\$1,811,941	\$1,900,200	\$1,986,675	\$2,070,730	\$2,151,704	\$2,228,909	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,502,420	\$1,634,693	\$1,771,693	\$1,912,844	\$2,057,467	\$2,204,784	\$2,353,913	\$2,503,869	\$2,653,565	\$2,801,815	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,556,202	\$1,694,629	\$1,836,783	\$1,981,926	\$2,129,222	\$2,277,737	\$2,426,444	\$2,574,220	\$2,719,859	\$2,862,073	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,822,931	\$1,966,603	\$2,109,383	\$2,250,827	\$2,389,630	\$2,524,644	\$2,654,677	\$2,778,517	\$2,894,934	\$3,002,699	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,907,290	\$2,108,793	\$2,317,013	\$2,530,858	\$2,749,068	\$2,970,216	\$3,192,712	\$3,414,804	\$3,634,593	\$3,850,036	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,049,218	\$2,265,074	\$2,485,435	\$2,708,859	\$2,933,744	\$3,158,340	\$3,380,759	\$3,598,987	\$3,810,905	\$4,014,304	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,354,584	\$2,663,057	\$2,987,156	\$3,325,526	\$3,676,492	\$4,038,045	\$4,407,833	\$4,783,160	\$5,160,991	\$5,537,955	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,606,479	\$3,005,056	\$3,432,046	\$3,886,599	\$4,367,383	\$4,872,551	\$5,399,698	\$5,945,832	\$6,507,349	\$7,080,014	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,636,942	\$3,099,012	\$3,601,021	\$4,142,220	\$4,721,085	\$5,335,233	\$5,981,337	\$6,655,067	\$7,351,034	\$8,062,760	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,737,707	\$3,300,001	\$3,926,718	\$4,619,847	\$5,380,476	\$6,208,613	\$7,102,993	\$8,060,891	\$9,077,935	\$10,147,938	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,987,264	\$3,666,975	\$4,434,569	\$5,294,504	\$6,250,236	\$7,303,945	\$8,456,241	\$9,705,858	\$11,049,344	\$12,480,754	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,050,178	\$3,680,422	\$4,364,420	\$5,100,390	\$5,885,327	\$6,714,893	\$7,583,322	\$8,483,356	\$9,406,206	\$10,341,560	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,372,824	\$4,139,748	\$4,982,357	\$5,899,856	\$6,889,862	\$7,948,210	\$9,068,778	\$10,243,348	\$11,461,502	\$12,710,558	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,440,389	\$4,241,681	\$5,116,416	\$6,062,649	\$7,076,753	\$8,153,256	\$9,284,703	\$10,461,552	\$11,672,120	\$12,902,582	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,684,024	\$4,661,416	\$5,756,421	\$6,971,705	\$8,307,861	\$9,763,037	\$11,332,558	\$13,008,582	\$14,779,791	\$16,631,137	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,433,453	\$4,415,400	\$5,526,837	\$6,772,811	\$8,156,364	\$9,678,076	\$11,335,606	\$13,123,240	\$15,031,460	\$17,046,572	\$2,385,043	\$154,695	2.67%
1995	\$2,790,553	\$3,786,696	\$4,926,667	\$6,218,296	\$7,667,555	\$9,278,045	\$11,050,454	\$12,982,011	\$15,065,956	\$17,291,034	\$19,641,047	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,786,227	\$5,030,044	\$6,461,189	\$8,091,324	\$9,929,821	\$11,983,046	\$14,253,583	\$16,739,433	\$19,433,221	\$22,321,418	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,860,704	\$5,187,158	\$6,712,179	\$8,447,448	\$10,402,033	\$12,581,608	\$14,987,636	\$17,616,526	\$20,458,808	\$23,498,354	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,981,994	\$5,409,722	\$7,046,422	\$8,900,331	\$10,978,383	\$13,281,534	\$15,805,783	\$18,540,937	\$21,469,826	\$24,567,644	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,904,156	\$5,476,226	\$7,331,529	\$9,494,562	\$11,986,954	\$14,826,116	\$18,023,748	\$21,584,250	\$25,503,081	\$29,765,129	\$5,674,857	\$173,899	2.68%
2000	\$2,682,827	\$4,097,336	\$5,756,815	\$7,679,483	\$9,880,505	\$12,370,869	\$15,156,187	\$18,235,462	\$21,599,861	\$25,231,558	\$29,102,706	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,188,171	\$5,916,468	\$7,891,067	\$10,119,038	\$12,602,118	\$15,335,660	\$18,307,640	\$21,497,764	\$24,876,759	\$28,405,899	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,381,456	\$6,163,489	\$8,138,289	\$10,298,480	\$12,630,707	\$15,115,139	\$17,725,144	\$20,427,197	\$23,181,050	\$25,940,204	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,499,986	\$6,658,006	\$9,194,223	\$12,131,705	\$15,486,453	\$19,265,332	\$23,463,995	\$28,064,868	\$33,035,351	\$38,326,344	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,525,591	\$6,931,152	\$9,844,137	\$13,316,744	\$17,395,813	\$22,119,708	\$27,514,879	\$33,592,181	\$40,343,119	\$47,736,198	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,453,747	\$7,017,771	\$10,179,347	\$14,014,030	\$18,594,366	\$23,986,096	\$30,243,822	\$37,406,102	\$45,490,173	\$54,486,500	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,455,720	\$7,295,815	\$10,904,282	\$15,408,051	\$20,938,567	\$27,627,329	\$35,600,150	\$44,970,124	\$55,829,369	\$68,239,702	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,625,644	\$7,684,468	\$11,540,123	\$16,313,993	\$22,128,428	\$29,101,644	\$37,341,436	\$46,937,770	\$57,954,397	\$70,419,735	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,508,071	\$7,218,340	\$10,332,633	\$13,849,296	\$17,752,381	\$22,009,646	\$26,571,059	\$31,367,982	\$36,313,242	\$41,302,210	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,493,638	\$7,598,669	\$11,364,616	\$15,837,811	\$21,047,165	\$26,998,695	\$33,670,190	\$41,006,431	\$48,915,414	\$57,266,107	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,577,795	\$8,036,550	\$12,329,502	\$17,537,832	\$23,724,109	\$30,924,307	\$39,139,558	\$48,328,232	\$58,399,011	\$69,205,733	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,610,076	\$8,153,751	\$12,441,791	\$17,513,443	\$23,383,447	\$30,035,774	\$37,417,979	\$45,436,766	\$53,955,345	\$62,793,170	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,550,296	\$8,373,960	\$13,118,410	\$18,864,593	\$25,668,845	\$33,553,679	\$42,498,641	\$52,431,989	\$63,224,060	\$74,683,234	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,263,278	\$8,265,900	\$13,441,563	\$19,961,289	\$27,981,848	\$37,632,367	\$48,999,151	\$62,109,496	\$76,915,585	\$93,279,856	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,116,224	\$8,229,864	\$13,559,185	\$20,283,575	\$28,567,984	\$38,548,902	\$50,318,434	\$63,907,266	\$79,267,702	\$96,258,200	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,888,923	\$8,005,364	\$13,315,130	\$19,985,003	\$28,164,249	\$37,970,714	\$49,475,340	\$62,686,002	\$77,531,846	\$93,849,618	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,757,874	\$8,098,459	\$13,791,981	\$21,055,844	\$30,095,415	\$41,087,713	\$54,162,452	\$69,381,328	\$86,716,884	\$106,032,696	\$6,226,628	\$250,955	2.07%
2017	\$302,532	\$3,620,021	\$8,250,083	\$14,489,947	\$22,656,305	\$33,071,468	\$46,044,485	\$61,847,273	\$80,686,321	\$102,671,171	\$127,781,602	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$3,336,617	\$7,822,089	\$13,728,136	\$21,286,777	\$30,717,356	\$42,208,834	\$55,899,194	\$71,852,946	\$90,038,224	\$110,305,429	\$6,705,135	\$261,564	1.91%
2019		\$3,350,434	\$8,358,489	\$15,092,446	\$23,877,816	\$35,038,257	\$48,873,675	\$65,633,340	\$85,484,969	\$108,481,451	\$134,527,632	\$8,465,851	\$266,560	2.29%
2020		\$3,338,998	\$8,778,063	\$16,084,077	\$25,586,995	\$37,600,254	\$52,393,474	\$70,160,394	\$90,983,795	\$114,800,029	\$141,366,592	\$9,703,526	\$272,651	1.36%
2021		\$3,161,251	\$8,961,032	\$17,011,277	\$27,804,434	\$41,847,503	\$59,629,809	\$81,581,363	\$108,022,901	\$139,110,124	\$174,776,113	\$12,136,833	\$276,365	7.04%
2022		\$2,577,206	\$7,780,266	\$14,978,962	\$24,596,420	\$37,061,492	\$52,778,887	\$72,091,428	\$95,235,744	\$122,293,977	\$153,145,356	\$9,699,475	\$295,811	6.45%

Table D7.5 - Fixed Distributions: UBH WW Equity Portfolio (50% US/50% Int'l) - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,397	\$1,072,028	\$1,059,565	\$1,047,011	\$1,034,372	\$1,021,650	\$1,008,852	\$995,981	\$983,041	\$970,037	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,138,659	\$1,145,887	\$1,152,665	\$1,158,984	\$1,164,834	\$1,170,207	\$1,175,093	\$1,179,483	\$1,183,371	\$1,186,749	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,163,991	\$1,191,635	\$1,219,252	\$1,246,807	\$1,274,269	\$1,301,603	\$1,328,774	\$1,355,748	\$1,382,487	\$1,408,955	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,151,999	\$1,158,561	\$1,164,129	\$1,168,685	\$1,172,215	\$1,174,705	\$1,176,145	\$1,176,524	\$1,175,838	\$1,174,080	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,120,195	\$1,081,119	\$1,042,009	\$1,002,962	\$964,068	\$925,418	\$887,094	\$849,177	\$811,742	\$774,860	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,187,515	\$1,178,817	\$1,167,824	\$1,154,590	\$1,139,180	\$1,121,667	\$1,102,133	\$1,080,665	\$1,057,362	\$1,032,325	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,265,054	\$1,270,612	\$1,273,118	\$1,272,540	\$1,268,865	\$1,262,094	\$1,252,245	\$1,239,351	\$1,223,463	\$1,204,644	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,246,617	\$1,277,110	\$1,304,925	\$1,329,842	\$1,351,655	\$1,370,164	\$1,385,185	\$1,396,545	\$1,404,088	\$1,407,674	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,244,565	\$1,301,526	\$1,357,028	\$1,410,675	\$1,462,061	\$1,510,771	\$1,556,381	\$1,598,466	\$1,636,597	\$1,670,350	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,252,189	\$1,331,021	\$1,409,875	\$1,488,245	\$1,565,590	\$1,641,334	\$1,714,868	\$1,785,553	\$1,852,725	\$1,915,696	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,260,455	\$1,375,459	\$1,494,204	\$1,616,084	\$1,740,392	\$1,866,324	\$1,992,972	\$2,119,328	\$2,244,283	\$2,366,633	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,264,059	\$1,384,806	\$1,508,396	\$1,634,080	\$1,761,012	\$1,888,253	\$2,014,770	\$2,139,440	\$2,261,058	\$2,378,340	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,426,075	\$1,553,668	\$1,680,328	\$1,805,036	\$1,926,722	\$2,044,269	\$2,156,527	\$2,262,320	\$2,360,463	\$2,449,771	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,438,343	\$1,612,260	\$1,791,489	\$1,974,918	\$2,161,276	\$2,349,128	\$2,536,881	\$2,722,789	\$2,904,961	\$3,081,373	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,484,693	\$1,672,690	\$1,864,064	\$2,057,393	\$2,251,101	\$2,443,474	\$2,632,663	\$2,816,705	\$2,993,535	\$3,161,007	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,634,588	\$1,895,911	\$2,170,053	\$2,455,585	\$2,750,765	\$3,053,527	\$3,361,471	\$3,671,866	\$3,981,651	\$4,287,449	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,734,413	\$2,065,772	\$2,420,675	\$2,798,040	\$3,196,314	\$3,613,428	\$4,046,769	\$4,493,148	\$4,948,776	\$5,409,249	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,682,080	\$2,059,581	\$2,470,482	\$2,913,772	\$3,387,695	\$3,889,671	\$4,416,224	\$4,962,930	\$5,524,370	\$6,094,104	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,664,757	\$2,113,690	\$2,615,981	\$3,172,839	\$3,784,578	\$4,450,442	\$5,168,429	\$5,935,119	\$6,745,501	\$7,592,823	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,722,571	\$2,258,663	\$2,867,182	\$3,551,311	\$4,313,201	\$5,153,714	\$6,072,143	\$7,065,929	\$8,130,373	\$9,258,359	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,662,549	\$2,178,578	\$2,739,895	\$3,344,515	\$3,989,301	\$4,669,864	\$5,380,481	\$6,114,043	\$6,862,032	\$7,614,533	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,722,350	\$2,341,174	\$3,023,594	\$3,768,373	\$4,572,773	\$5,432,374	\$6,340,924	\$7,290,216	\$8,270,002	\$9,267,957	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,641,506	\$2,292,450	\$3,005,394	\$3,778,110	\$4,606,789	\$5,485,894	\$6,408,040	\$7,363,909	\$8,342,214	\$9,329,713	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,627,447	\$2,397,581	\$3,265,694	\$4,233,327	\$5,300,031	\$6,463,022	\$7,716,839	\$9,053,040	\$10,459,924	\$11,922,328		\$188,196	2.75%
1994	\$732,884	\$1,395,120	\$2,159,548	\$3,031,251	\$4,013,765	\$5,108,665	\$6,315,156	\$7,629,643	\$9,045,325	\$10,551,816	\$12,134,813		\$193,369	2.67%
1995	\$617,300	\$1,383,697	\$2,269,722	\$3,281,411	\$4,422,972	\$5,696,303	\$7,100,499	\$8,631,350	\$10,280,861	\$12,036,799	\$13,882,313		\$198,541	2.54%
1996	\$427,696	\$1,233,001	\$2,181,615	\$3,284,068	\$4,549,216	\$5,983,616	\$7,590,853	\$9,370,819	\$11,318,990	\$13,425,693	\$15,675,421		\$203,581	3.32%
1997	\$231,942	\$1,091,273	\$2,103,204	\$3,278,510	\$4,626,046	\$6,152,075	\$7,859,540	\$9,747,310	\$11,809,419	\$14,034,313	\$16,404,166		\$210,345	1.70%
1998	\$19,449	\$946,885	\$2,037,567	\$3,301,186	\$4,744,789	\$6,372,003	\$8,182,245	\$10,169,923	\$12,323,678	\$14,625,699	\$17,051,161		\$213,926	1.61%
1999		\$747,914	\$1,903,767	\$3,289,958	\$4,925,933	\$6,828,207	\$9,009,108	\$11,475,407	\$14,226,872	\$17,254,786	\$20,540,505		\$217,374	2.68%
2000		\$577,060	\$1,826,214	\$3,292,489	\$4,987,690	\$6,919,622	\$9,090,990	\$11,498,288	\$14,130,695	\$16,969,061	\$19,985,028		\$223,210	3.39%
2001		\$370,669	\$1,694,017	\$3,223,570	\$4,964,522	\$6,917,114	\$9,075,690	\$11,427,811	\$13,953,485	\$16,624,562	\$19,404,376		\$230,769	1.55%
2002		\$149,293	\$1,570,371	\$3,157,897	\$4,904,928	\$6,799,073	\$8,822,055	\$10,949,446	\$13,150,621	\$15,388,960	\$17,622,333		\$234,350	2.38%
2003			\$1,483,391	\$3,376,207	\$5,599,788	\$8,166,242	\$11,079,235	\$14,332,133	\$17,906,225	\$21,769,166	\$25,873,753		\$239,920	1.88%
2004			\$1,328,817	\$3,426,019	\$5,974,780	\$9,012,307	\$12,567,666	\$16,658,669	\$21,288,575	\$26,442,756	\$32,085,517		\$244,430	3.26%
2005			\$1,122,584	\$3,350,417	\$6,114,739	\$9,473,425	\$13,477,424	\$18,166,779	\$23,566,199	\$29,680,332	\$36,488,941		\$252,387	3.42%
2006			\$923,180	\$3,378,734	\$6,533,366	\$10,491,647	\$15,356,430	\$21,223,500	\$28,175,096	\$36,272,366	\$45,546,949		\$261,008	2.54%
2007			\$711,337	\$3,358,451	\$6,727,618	\$10,916,631	\$16,018,134	\$22,113,860	\$29,267,884	\$37,519,060	\$46,872,905		\$267,639	4.08%
2008			\$418,665	\$2,811,928	\$5,550,562	\$8,621,139	\$11,995,737	\$15,630,633	\$19,465,655	\$23,424,337	\$27,415,025		\$278,562	0.09%
2009			\$151,911	\$2,847,580	\$6,127,360	\$10,016,484	\$14,520,010	\$19,618,129	\$25,262,018	\$31,370,651	\$37,829,038		\$278,817	2.72%
2010				\$2,835,799	\$6,562,864	\$11,088,338	\$16,442,713	\$22,625,927	\$29,600,464	\$37,285,429	\$45,552,294		\$286,405	1.50%
2011				\$2,617,662	\$6,347,623	\$10,747,957	\$15,806,804	\$21,480,437	\$27,689,418	\$34,316,409	\$41,206,156		\$290,688	2.96%
2012				\$2,492,407	\$6,605,253	\$11,588,528	\$17,463,014	\$24,212,074	\$31,774,411	\$40,038,415	\$48,838,915		\$299,300	1.74%
2013				\$2,284,210	\$6,754,258	\$12,418,671	\$19,384,982	\$27,723,332	\$37,452,391	\$48,525,478	\$60,818,176		\$304,511	1.50%
2014				\$2,029,749	\$6,631,380	\$12,473,471	\$19,669,733	\$28,295,154	\$38,371,188	\$49,851,136	\$62,607,054		\$309,084	0.76%
2015				\$1,718,983	\$6,304,364	\$12,095,655	\$19,191,995	\$27,651,770	\$37,478,553	\$48,607,635	\$60,894,473		\$311,422	0.73%
2016				\$1,483,578	\$6,391,928	\$12,703,016	\$20,563,923	\$30,080,563	\$41,299,678	\$54,190,629	\$68,628,580		\$313,694	2.07%
2017				\$1,245,382	\$6,613,702	\$13,724,131	\$22,828,222	\$34,144,386	\$47,833,276	\$63,970,549	\$82,518,813		\$320,202	2.11%
2018				\$886,137	\$5,975,714	\$12,542,732	\$20,744,684	\$30,694,899	\$42,443,014	\$55,955,260	\$71,096,341		\$326,955	1.91%
2019				\$619,925	\$6,409,587	\$14,048,918	\$23,784,697	\$35,819,619	\$50,285,485	\$67,214,547	\$86,511,229		\$333,200	2.29%
2020				\$302,921	\$6,578,292	\$14,825,807	\$25,273,262	\$38,084,159	\$53,327,451	\$70,947,155	\$90,734,942		\$340,814	1.36%
2021					\$6,846,944	\$16,235,353	\$28,521,159	\$44,055,486	\$63,095,920	\$85,758,791	\$111,970,356		\$345,456	7.04%
2022					\$5,791,473	\$14,151,106	\$25,041,280	\$38,744,476	\$55,452,832	\$75,226,852	\$97,954,395		\$369,764	6.45%

Table D7.6 - Fixed Distributions: UBH WW Equity Portfolio (50% US/50% Int'l) - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,085,123	\$1,072,982	\$1,060,744	\$1,048,411	\$1,035,990	\$1,023,483	\$1,010,896	\$998,233	\$985,497	\$972,693	\$959,826	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,114,408	\$1,121,332	\$1,127,809	\$1,133,830	\$1,139,386	\$1,144,467	\$1,149,065	\$1,153,171	\$1,156,779	\$1,159,879	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,126,248	\$1,152,921	\$1,179,550	\$1,206,105	\$1,232,551	\$1,258,855	\$1,284,983	\$1,310,900	\$1,336,568	\$1,361,952	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,101,020	\$1,107,548	\$1,113,100	\$1,117,659	\$1,121,212	\$1,123,744	\$1,125,246	\$1,125,710	\$1,125,127	\$1,123,495	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,055,253	\$1,018,784	\$982,217	\$945,650	\$909,174	\$872,877	\$836,844	\$801,155	\$765,884	\$731,104	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,098,613	\$1,090,195	\$1,079,553	\$1,066,737	\$1,051,809	\$1,034,840	\$1,015,907	\$995,096	\$972,500	\$948,218	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,147,370	\$1,151,803	\$1,153,286	\$1,151,789	\$1,147,295	\$1,139,807	\$1,129,340	\$1,115,927	\$1,099,614	\$1,080,464	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,106,911	\$1,133,450	\$1,157,327	\$1,178,330	\$1,196,255	\$1,210,906	\$1,222,104	\$1,229,678	\$1,233,475	\$1,233,356	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,077,614	\$1,127,082	\$1,174,913	\$1,220,715	\$1,264,087	\$1,304,616	\$1,341,883	\$1,375,467	\$1,404,943	\$1,429,889	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,051,683	\$1,119,679	\$1,187,283	\$1,253,984	\$1,319,239	\$1,382,468	\$1,443,061	\$1,500,376	\$1,553,747	\$1,602,484	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,018,489	\$1,116,225	\$1,216,715	\$1,319,324	\$1,423,317	\$1,527,863	\$1,632,030	\$1,734,787	\$1,835,002	\$1,931,451	\$647,554	\$122,069	12.52%
1981	\$871,481	\$971,917	\$1,074,982	\$1,180,008	\$1,286,233	\$1,392,803	\$1,498,769	\$1,603,097	\$1,704,661	\$1,802,257	\$1,894,606	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,029,218	\$1,140,934	\$1,251,272	\$1,359,245	\$1,463,813	\$1,563,895	\$1,658,377	\$1,746,124	\$1,825,992	\$1,896,842	\$407,400	\$149,602	3.83%
1983	\$827,942	\$969,396	\$1,115,728	\$1,265,965	\$1,418,979	\$1,573,484	\$1,728,039	\$1,881,050	\$2,030,774	\$2,175,330	\$2,312,710	\$308,819	\$155,332	3.79%
1984	\$763,535	\$920,168	\$1,080,306	\$1,242,693	\$1,405,927	\$1,568,459	\$1,728,608	\$1,884,568	\$2,034,424	\$2,176,165	\$2,307,710	\$156,848	\$161,220	3.95%
1985	\$711,642	\$914,592	\$1,128,765	\$1,352,950	\$1,585,644	\$1,825,039	\$2,069,009	\$2,315,108	\$2,560,571	\$2,802,312	\$3,036,942		\$167,586	3.80%
1986	\$617,763	\$862,346	\$1,126,488	\$1,409,304	\$1,709,482	\$2,025,244	\$2,354,304	\$2,693,840	\$3,040,465	\$3,390,204	\$3,738,483		\$173,952	1.10%
1987	\$461,788	\$727,218	\$1,020,149	\$1,339,943	\$1,685,325	\$2,054,305	\$2,444,108	\$2,851,111	\$3,270,794	\$3,697,705	\$4,125,448		\$175,862	4.43%
1988	\$297,360	\$591,808	\$927,380	\$1,305,244	\$1,725,831	\$2,188,679	\$2,692,270	\$3,233,866	\$3,809,348	\$4,413,067	\$5,037,709		\$183,660	4.42%
1989	\$119,647	\$457,879	\$850,350	\$1,299,794	\$1,808,117	\$2,376,166	\$3,003,483	\$3,688,045	\$4,426,000	\$5,211,402	\$6,035,964		\$191,777	4.65%
1990		\$274,919	\$676,734	\$1,115,369	\$1,588,639	\$2,093,274	\$2,624,834	\$3,177,640	\$3,744,731	\$4,317,858	\$4,887,506		\$200,690	6.11%
1991		\$71,875	\$542,601	\$1,064,831	\$1,636,890	\$2,255,684	\$2,916,539	\$3,613,071	\$4,337,084	\$5,078,501	\$5,825,356		\$212,944	3.06%
1992			\$343,218	\$894,371	\$1,493,571	\$2,136,825	\$2,818,532	\$3,531,377	\$4,266,266	\$5,012,307	\$5,756,845		\$219,469	2.90%
1993			\$133,746	\$774,966	\$1,494,949	\$2,292,201	\$3,163,007	\$4,101,121	\$5,097,497	\$6,140,057	\$7,213,519		\$225,836	2.75%
1994				\$535,666	\$1,254,718	\$2,060,967	\$2,952,236	\$3,923,679	\$4,967,410	\$6,072,171	\$7,223,055		\$232,042	2.67%
1995				\$344,527	\$1,178,388	\$2,114,560	\$3,150,543	\$4,280,689	\$5,495,765	\$6,782,564	\$8,123,579		\$238,249	2.54%
1996				\$106,946	\$1,007,108	\$2,037,411	\$3,198,659	\$4,488,056	\$5,898,548	\$7,418,165	\$9,029,423		\$244,297	3.32%
1997					\$804,645	\$1,902,117	\$3,137,471	\$4,506,985	\$6,002,312	\$7,609,818	\$9,309,978		\$252,414	1.70%
1998					\$589,247	\$1,765,623	\$3,082,955	\$4,534,062	\$6,106,419	\$7,781,571	\$9,534,677		\$256,711	1.61%
1999					\$357,305	\$1,669,461	\$3,192,100	\$4,927,066	\$6,869,494	\$9,006,492	\$11,315,881		\$260,849	2.68%
2000					\$94,874	\$1,468,374	\$3,025,793	\$4,761,114	\$6,661,528	\$8,706,564	\$10,867,351		\$267,851	3.39%
2001						\$1,232,110	\$2,815,719	\$4,547,983	\$6,409,207	\$8,372,365	\$10,402,852		\$276,923	1.55%
2002						\$967,439	\$2,528,971	\$4,173,748	\$5,874,046	\$7,596,870	\$9,304,462		\$281,220	2.38%
2003						\$846,031	\$2,893,138	\$5,200,270	\$7,747,581	\$10,502,982	\$13,421,162		\$287,905	1.88%
2004						\$628,800	\$3,015,624	\$5,802,460	\$8,984,970	\$12,542,393	\$16,434,837		\$293,316	3.26%
2005						\$352,484	\$2,968,752	\$6,089,737	\$9,726,297	\$13,870,490	\$18,491,382		\$302,865	3.42%
2006						\$44,728	\$3,085,530	\$6,846,849	\$11,380,067	\$16,715,362	\$22,854,197		\$313,210	2.54%
2007							\$2,934,625	\$6,886,285	\$11,597,997	\$17,083,724	\$23,326,074		\$321,167	4.08%
2008							\$1,981,827	\$4,690,207	\$7,563,328	\$10,535,432	\$13,527,839		\$334,275	0.09%
2009							\$2,041,325	\$5,566,067	\$9,517,605	\$13,825,887	\$18,391,968		\$334,580	2.72%
2010							\$1,961,119	\$6,112,297	\$10,872,697	\$16,171,848	\$21,898,855		\$343,685	1.50%
2011							\$1,577,833	\$5,542,894	\$9,942,071	\$14,677,472	\$19,619,142		\$348,826	2.96%
2012							\$1,372,350	\$5,925,507	\$11,116,832	\$16,852,771	\$22,994,596		\$359,160	1.74%
2013							\$1,137,596	\$6,447,513	\$12,795,285	\$20,135,371	\$28,356,496		\$365,413	1.50%
2014							\$790,564	\$6,271,873	\$12,835,110	\$20,434,571	\$28,955,908		\$370,900	0.76%
2015							\$413,276	\$5,828,199	\$12,271,105	\$19,683,424	\$27,939,328		\$373,706	0.73%
2016							\$40,133	\$5,998,674	\$13,218,027	\$21,664,374	\$31,224,465		\$376,432	2.07%
2017							\$6,441,499	\$14,980,231	\$25,269,926	\$37,256,024	\$49,872,254		\$384,242	2.11%
2018							\$5,490,605	\$13,033,082	\$21,872,295	\$31,887,254	\$43,924,465		\$392,346	1.91%
2019							\$6,005,897	\$15,086,001	\$25,947,643	\$38,494,826	\$52,596,511		\$399,840	2.29%
2020								\$6,007,925	\$15,671,107	\$27,094,280	\$40,103,292		\$408,977	1.36%
2021								\$6,529,609	\$18,168,940	\$32,407,459	\$49,164,599		\$414,547	7.04%
2022								\$5,397,523	\$15,669,919	\$28,159,727	\$42,763,434		\$443,717	6.45%

Table D8.3 - Fixed Distributions: WW 4-Fund Equity Portfolio (50% US/50% Int'l) - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,107,623	\$1,095,382	\$1,083,035	\$1,070,587	\$1,058,041	\$1,045,400	\$1,032,670	\$1,019,854	\$1,006,955	\$993,977	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,192,046	\$1,204,840	\$1,217,251	\$1,229,263	\$1,240,859	\$1,252,025	\$1,262,746	\$1,273,005	\$1,282,789	\$1,292,082	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,247,314	\$1,285,099	\$1,323,242	\$1,361,708	\$1,400,461	\$1,439,463	\$1,478,675	\$1,518,054	\$1,557,558	\$1,597,141	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,259,292	\$1,271,263	\$1,282,198	\$1,292,067	\$1,300,840	\$1,308,491	\$1,314,996	\$1,320,331	\$1,324,477	\$1,327,416	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,256,270	\$1,217,658	\$1,178,637	\$1,139,312	\$1,099,790	\$1,060,173	\$1,020,560	\$981,046	\$941,726	\$902,686	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,373,696	\$1,372,635	\$1,368,912	\$1,362,549	\$1,353,577	\$1,342,041	\$1,327,994	\$1,311,505	\$1,292,651	\$1,271,519	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,506,811	\$1,520,960	\$1,531,762	\$1,539,146	\$1,543,062	\$1,543,476	\$1,540,376	\$1,533,766	\$1,523,673	\$1,510,138	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,533,239	\$1,579,092	\$1,622,424	\$1,662,963	\$1,700,444	\$1,734,611	\$1,765,221	\$1,792,044	\$1,814,866	\$1,833,491	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,593,663	\$1,682,154	\$1,770,858	\$1,859,326	\$1,947,084	\$2,033,632	\$2,118,450	\$2,200,998	\$2,280,721	\$2,357,052	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,658,417	\$1,764,562	\$1,871,978	\$1,980,152	\$2,088,531	\$2,196,521	\$2,303,492	\$2,408,780	\$2,511,690	\$2,611,501	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,746,053	\$1,897,409	\$2,054,643	\$2,217,218	\$2,384,499	\$2,555,749	\$2,730,129	\$2,906,698	\$3,084,412	\$3,262,130	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,849,430	\$2,006,646	\$2,168,499	\$2,334,271	\$2,503,145	\$2,674,207	\$2,846,449	\$3,018,770	\$3,189,986	\$3,358,830	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,231,188	\$2,403,414	\$2,577,083	\$2,751,116	\$2,924,359	\$3,095,584	\$3,263,507	\$3,426,791	\$3,584,063	\$3,733,928	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,389,260	\$2,633,640	\$2,888,553	\$3,153,045	\$3,425,971	\$3,705,993	\$3,991,574	\$4,280,986	\$4,572,308	\$4,863,437	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,624,709	\$2,880,994	\$3,144,582	\$3,414,055	\$3,687,813	\$3,964,083	\$4,240,926	\$4,516,249	\$4,787,822	\$5,053,295	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,099,035	\$3,484,248	\$3,893,443	\$4,325,735	\$4,779,872	\$5,254,209	\$5,746,692	\$6,254,841	\$6,775,742	\$7,306,042	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,524,368	\$4,047,750	\$4,617,532	\$5,234,440	\$5,898,689	\$6,609,912	\$7,367,082	\$8,168,447	\$9,011,463	\$9,892,730	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,642,743	\$4,255,097	\$4,930,722	\$5,671,182	\$6,477,213	\$7,348,582	\$8,283,929	\$9,280,627	\$10,334,646	\$11,440,423	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,863,289	\$4,608,836	\$5,450,108	\$6,393,045	\$7,442,840	\$8,603,687	\$9,878,505	\$11,268,647	\$12,773,589	\$14,390,624	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,305,045	\$5,199,604	\$6,219,051	\$7,372,827	\$8,669,659	\$10,117,216	\$11,721,723	\$13,487,548	\$15,416,748	\$17,508,603	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,494,447	\$5,311,382	\$6,208,370	\$7,185,793	\$8,242,639	\$9,376,318	\$10,582,478	\$11,854,849	\$13,185,111	\$14,562,800	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,079,807	\$6,067,313	\$7,160,729	\$8,361,853	\$9,670,740	\$11,085,422	\$12,601,636	\$14,212,571	\$15,908,659	\$17,677,403	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,293,521	\$6,313,628	\$7,434,588	\$8,656,437	\$9,977,329	\$11,393,289	\$12,897,993	\$14,482,573	\$16,135,476	\$17,842,372	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,785,650	\$7,026,775	\$8,418,162	\$9,965,208	\$11,671,143	\$13,536,573	\$15,559,024	\$17,732,502	\$20,047,084	\$22,488,563	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,532,061	\$6,811,051	\$8,264,231	\$9,901,566	\$11,731,048	\$13,758,124	\$15,985,093	\$18,410,488	\$21,028,468	\$23,828,243	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,278,057	\$7,791,690	\$9,520,018	\$11,476,807	\$13,673,610	\$16,119,040	\$18,817,998	\$21,770,863	\$24,972,690	\$28,412,428	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,428,061	\$8,088,838	\$10,010,257	\$12,214,037	\$14,720,106	\$17,545,689	\$20,704,294	\$24,204,612	\$28,049,370	\$32,234,150	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,730,956	\$8,511,512	\$10,572,502	\$12,937,041	\$15,626,185	\$18,657,921	\$22,046,053	\$25,799,009	\$29,918,586	\$34,398,688	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,160,614	\$9,129,686	\$11,416,693	\$14,047,345	\$17,044,447	\$20,426,605	\$24,206,821	\$28,390,996	\$32,976,403	\$37,950,176	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,184,743	\$9,353,426	\$11,928,348	\$14,954,988	\$18,477,800	\$22,538,557	\$27,174,415	\$32,415,714	\$38,283,559	\$44,787,230	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,759,038	\$10,030,323	\$12,684,265	\$15,754,002	\$19,269,354	\$23,255,186	\$27,729,603	\$32,702,029	\$38,171,231	\$44,123,355	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,134,870	\$10,445,824	\$13,101,010	\$16,119,164	\$19,513,506	\$23,290,236	\$27,447,024	\$31,971,532	\$36,840,068	\$42,016,435	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,743,339	\$11,056,496	\$13,634,728	\$16,475,435	\$19,568,907	\$22,897,462	\$26,434,761	\$30,145,358	\$33,984,553	\$37,898,587	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,237,784	\$11,669,696	\$15,614,016	\$19,610,989	\$24,193,792	\$29,385,822	\$35,197,835	\$41,625,048	\$48,644,348	\$56,211,778	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,548,146	\$12,867,838	\$16,867,001	\$21,623,827	\$27,212,544	\$33,699,649	\$41,139,586	\$49,569,989	\$59,006,620	\$69,438,245	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,660,800	\$13,210,941	\$17,545,953	\$22,770,730	\$28,989,262	\$36,300,331	\$44,792,346	\$54,737,425	\$65,584,832	\$77,954,001	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,962,082	\$13,948,576	\$18,938,397	\$25,099,754	\$32,609,892	\$41,650,310	\$52,400,406	\$65,029,515	\$79,687,350	\$96,492,972	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,677,599	\$14,930,021	\$20,207,029	\$26,665,907	\$34,467,895	\$43,772,555	\$54,730,719	\$67,476,021	\$82,115,170	\$98,717,192	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,758,821	\$14,275,620	\$18,288,749	\$22,800,791	\$27,798,419	\$33,249,926	\$39,103,237	\$45,284,610	\$51,698,253	\$58,227,026	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$11,071,998	\$15,230,152	\$20,185,417	\$25,993,819	\$32,692,767	\$40,295,034	\$48,782,795	\$58,102,143	\$68,158,556	\$78,813,848	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,692,204	\$16,396,201	\$22,107,740	\$28,920,927	\$36,909,643	\$46,118,861	\$56,555,631	\$68,180,324	\$80,898,815	\$94,556,412	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,210,311	\$16,922,990	\$22,507,893	\$29,006,640	\$36,433,901	\$44,770,720	\$53,958,480	\$63,894,088	\$74,427,010	\$85,358,718	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$12,515,022	\$17,686,830	\$23,945,541	\$31,378,160	\$40,044,285	\$49,966,367	\$61,120,061	\$73,425,438	\$86,739,924	\$100,853,887	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$12,266,843	\$17,967,453	\$25,167,486	\$34,085,250	\$44,926,433	\$57,868,972	\$73,045,557	\$90,524,539	\$110,290,346	\$132,224,873	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$12,350,869	\$18,156,091	\$25,473,819	\$34,518,448	\$45,489,467	\$58,556,023	\$73,839,261	\$91,393,262	\$111,185,769	\$133,080,190	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$12,241,517	\$18,050,049	\$25,348,623	\$34,338,337	\$45,201,741	\$58,087,314	\$73,092,038	\$90,242,999	\$109,479,257	\$130,635,536	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,455,295	\$18,668,029	\$26,590,360	\$36,487,410	\$48,612,512	\$63,188,938	\$80,388,458	\$100,307,682	\$122,943,547	\$148,169,819	\$29,770,944	\$188,212	2.07%
2017	\$7,616,717	\$12,681,802	\$19,449,680	\$28,287,215	\$39,587,106	\$53,752,662	\$71,176,814	\$92,215,285	\$117,154,430	\$146,174,914	\$179,313,207	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$12,397,239	\$18,830,024	\$27,054,094	\$37,349,240	\$49,981,912	\$65,185,263	\$83,135,837	\$103,927,939	\$127,547,260	\$153,845,839	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$13,316,295	\$20,624,392	\$30,136,404	\$42,248,474	\$57,356,072	\$75,829,059	\$97,980,989	\$124,033,659	\$154,078,691	\$188,038,765	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$14,253,860	\$22,257,545	\$32,678,613	\$45,928,683	\$62,401,894	\$82,442,695	\$106,307,760	\$134,123,925	\$165,845,076	\$201,211,917	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,515,853	\$23,295,791	\$35,065,349	\$50,458,625	\$70,134,312	\$94,737,797	\$124,851,495	\$160,934,430	\$203,253,709	\$251,812,311	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,882,779	\$20,802,487	\$31,414,262	\$45,280,624	\$62,980,310	\$85,072,434	\$112,050,214	\$144,285,504	\$181,966,878	\$225,035,658	\$55,290,051	\$221,858	6.45%

Table D8.4 - Fixed Distributions: WW 4-Fund Equity Portfolio (50% US/50% Int'l) - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,108,211	\$1,096,204	\$1,084,089	\$1,071,870	\$1,059,550	\$1,047,133	\$1,034,623	\$1,022,024	\$1,009,340	\$996,574	\$983,730	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,167,699	\$1,180,092	\$1,192,102	\$1,203,713	\$1,214,909	\$1,225,676	\$1,235,998	\$1,245,861	\$1,255,249	\$1,264,148	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,209,390	\$1,246,013	\$1,282,969	\$1,320,224	\$1,357,743	\$1,395,486	\$1,433,415	\$1,471,488	\$1,509,661	\$1,547,890	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,208,238	\$1,220,099	\$1,230,941	\$1,240,733	\$1,249,448	\$1,257,060	\$1,263,544	\$1,268,879	\$1,273,045	\$1,276,024	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,191,214	\$1,155,105	\$1,118,531	\$1,081,600	\$1,044,416	\$1,007,081	\$969,696	\$932,354	\$895,150	\$858,172	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,284,577	\$1,283,581	\$1,279,999	\$1,273,849	\$1,265,161	\$1,253,976	\$1,240,347	\$1,224,339	\$1,206,024	\$1,185,489	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,389,124	\$1,402,138	\$1,411,932	\$1,418,407	\$1,421,520	\$1,421,240	\$1,417,551	\$1,410,459	\$1,399,986	\$1,386,173	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,393,484	\$1,435,334	\$1,474,684	\$1,511,267	\$1,544,823	\$1,575,102	\$1,601,866	\$1,624,888	\$1,643,958	\$1,658,885	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,425,871	\$1,505,952	\$1,585,991	\$1,665,542	\$1,744,131	\$1,821,264	\$1,896,422	\$1,969,069	\$2,038,651	\$2,104,606	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,458,357	\$1,554,152	\$1,650,844	\$1,747,921	\$1,844,830	\$1,940,978	\$2,035,736	\$2,128,441	\$2,218,402	\$2,304,900	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,505,135	\$1,640,392	\$1,780,669	\$1,925,410	\$2,073,960	\$2,225,566	\$2,379,374	\$2,534,427	\$2,689,672	\$2,843,955	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,558,562	\$1,699,506	\$1,844,349	\$1,992,368	\$2,142,745	\$2,294,567	\$2,446,831	\$2,598,442	\$2,748,224	\$2,894,924	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,834,139	\$1,990,280	\$2,147,404	\$2,304,458	\$2,460,316	\$2,613,785	\$2,763,614	\$2,908,504	\$3,047,123	\$3,178,118	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,920,025	\$2,136,499	\$2,362,058	\$2,595,727	\$2,836,343	\$3,082,554	\$3,332,817	\$3,585,399	\$3,838,385	\$4,089,681	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,060,686	\$2,289,668	\$2,524,875	\$2,764,912	\$3,008,206	\$3,253,019	\$3,497,453	\$3,739,462	\$3,976,872	\$4,207,394	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,377,057	\$2,712,888	\$3,069,622	\$3,446,272	\$3,841,492	\$4,253,554	\$4,680,327	\$5,119,267	\$5,567,407	\$6,021,355	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,645,668	\$3,094,155	\$3,583,006	\$4,112,590	\$4,682,761	\$5,292,790	\$5,941,288	\$6,626,148	\$7,344,470	\$8,092,515	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,680,221	\$3,198,898	\$3,772,677	\$4,402,663	\$5,089,154	\$5,831,501	\$6,627,970	\$7,475,603	\$8,370,100	\$9,305,699	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,782,790	\$3,405,711	\$4,111,310	\$4,904,452	\$5,789,231	\$6,768,728	\$7,844,743	\$9,017,523	\$10,285,474	\$11,644,864	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,033,825	\$3,776,595	\$4,626,879	\$5,592,531	\$6,680,625	\$7,897,128	\$9,246,531	\$10,731,449	\$12,352,201	\$14,106,369	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,099,874	\$3,794,338	\$4,558,929	\$5,393,669	\$6,297,257	\$7,266,890	\$8,298,098	\$9,384,604	\$10,518,205	\$11,688,695	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,424,271	\$4,257,538	\$5,183,419	\$6,203,137	\$7,316,252	\$8,520,404	\$9,811,053	\$11,181,263	\$12,621,504	\$14,119,508	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,491,285	\$4,356,929	\$5,311,139	\$6,353,583	\$7,482,147	\$8,692,707	\$9,978,926	\$11,332,080	\$12,740,940	\$14,191,692	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,730,894	\$4,766,749	\$5,933,429	\$7,235,243	\$8,674,419	\$10,250,676	\$11,960,807	\$13,798,270	\$15,752,819	\$17,810,191	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,489,426	\$4,545,515	\$5,752,347	\$7,118,203	\$8,649,436	\$10,349,929	\$12,200,538	\$14,258,516	\$16,456,958	\$18,804,275	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,862,904	\$5,107,598	\$6,537,712	\$8,164,767	\$9,998,102	\$12,044,190	\$14,305,912	\$16,781,815	\$19,465,366	\$22,344,243	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,863,618	\$5,215,064	\$6,790,247	\$8,607,527	\$10,683,404	\$13,031,659	\$15,662,396	\$18,581,022	\$21,787,171	\$25,273,623	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,946,963	\$5,394,674	\$7,083,210	\$9,032,137	\$11,258,906	\$13,777,906	\$16,599,415	\$19,728,492	\$23,163,808	\$26,896,491	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,094,934	\$5,688,694	\$7,555,713	\$9,717,896	\$12,194,278	\$14,999,813	\$18,144,073	\$21,629,861	\$25,451,816	\$29,595,037	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,007,235	\$5,731,829	\$7,801,768	\$10,255,887	\$13,131,716	\$16,463,920	\$20,282,477	\$24,610,625	\$29,462,621	\$34,841,352	\$5,674,857	\$173,899	2.68%
2000	\$2,682,827	\$4,213,239	\$6,041,651	\$8,198,340	\$10,711,654	\$13,606,657	\$16,903,599	\$20,616,247	\$24,750,111	\$29,300,632	\$34,251,403	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,300,505	\$6,185,040	\$8,368,367	\$10,866,552	\$13,690,479	\$16,844,475	\$20,324,911	\$24,118,873	\$28,202,943	\$32,542,195	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,498,424	\$6,434,801	\$8,606,538	\$11,011,156	\$13,639,620	\$16,475,553	\$19,494,620	\$22,664,138	\$25,942,971	\$29,281,763	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,626,191	\$6,962,058	\$9,738,930	\$12,991,814	\$16,749,097	\$21,030,051	\$25,842,213	\$31,178,754	\$37,015,959	\$43,310,996	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,653,380	\$7,241,964	\$10,406,969	\$14,215,970	\$18,732,557	\$24,012,847	\$30,101,511	\$37,027,411	\$44,799,005	\$53,399,714	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,576,575	\$7,313,839	\$10,712,019	\$14,861,424	\$19,850,988	\$25,764,258	\$32,617,642	\$40,639,957	\$49,696,434	\$59,852,394	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,578,196	\$7,591,737	\$11,438,842	\$16,263,159	\$22,215,414	\$29,448,886	\$38,113,469	\$48,348,261	\$60,272,731	\$73,976,603	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,754,166	\$7,988,698	\$12,079,066	\$17,160,251	\$23,369,945	\$30,843,318	\$39,706,473	\$50,068,666	\$62,013,382	\$75,588,554	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,638,389	\$7,509,529	\$10,820,187	\$14,573,738	\$18,759,138	\$23,348,665	\$28,296,117	\$33,535,668	\$38,981,565	\$44,528,853	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,615,630	\$7,865,859	\$11,804,102	\$16,481,281	\$21,931,637	\$28,167,262	\$35,172,704	\$42,900,028	\$51,264,794	\$60,143,410	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,705,247	\$8,315,239	\$12,786,152	\$18,202,614	\$24,631,282	\$32,112,977	\$40,654,546	\$50,220,974	\$60,728,414	\$72,038,855	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,741,623	\$8,432,070	\$12,882,456	\$18,132,674	\$24,198,595	\$31,065,988	\$38,685,035	\$46,965,987	\$55,776,520	\$64,941,346	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,683,416	\$8,654,250	\$13,558,743	\$19,476,726	\$26,463,804	\$34,542,526	\$43,693,664	\$53,848,287	\$64,881,465	\$76,608,414	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,416,237	\$8,633,269	\$14,102,209	\$21,014,781	\$29,551,761	\$39,869,368	\$52,083,545	\$66,252,838	\$82,360,914	\$100,300,073	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,261,959	\$8,562,422	\$14,127,684	\$21,146,507	\$29,794,737	\$40,221,412	\$52,532,897	\$66,775,795	\$82,919,738	\$100,841,447	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$4,038,388	\$8,350,671	\$13,912,386	\$20,901,473	\$29,479,812	\$39,779,254	\$51,885,969	\$65,823,939	\$81,538,778	\$98,883,290	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,913,749	\$8,465,295	\$14,437,858	\$22,063,874	\$31,565,805	\$43,139,726	\$56,936,098	\$73,038,586	\$91,442,200	\$112,032,468	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,782,447	\$8,641,799	\$15,196,495	\$23,785,572	\$34,757,602	\$48,451,901	\$65,174,505	\$85,169,413	\$108,586,204	\$135,445,869	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$3,495,958	\$8,195,911	\$14,383,625	\$22,304,722	\$32,193,633	\$44,255,726	\$58,646,422	\$75,448,267	\$94,647,418	\$116,111,474	\$6,705,135	\$261,564	1.91%
2019		\$3,525,661	\$8,778,160	\$15,842,512	\$25,063,143	\$36,784,617	\$51,329,375	\$68,970,318	\$89,899,163	\$114,192,249	\$141,776,201	\$8,465,851	\$266,560	2.29%
2020		\$3,536,350	\$9,270,942	\$16,998,626	\$27,081,035	\$39,866,189	\$55,659,872	\$74,691,721	\$97,077,769	\$122,782,143	\$151,581,494	\$9,703,526	\$272,651	1.36%
2021		\$3,368,895	\$9,502,640	\$18,058,138	\$29,581,914	\$44,643,814	\$63,803,546	\$87,566,690	\$116,331,155	\$150,326,516	\$189,550,319	\$12,136,833	\$276,365	7.04%
2022		\$2,769,685	\$8,300,490	\$16,014,193	\$26,396,862	\$39,950,693	\$57,162,396	\$78,462,242	\$104,174,913	\$134,464,710	\$169,279,129	\$9,699,475	\$295,811	6.45%

Table D8.5 - Fixed Distributions: WW 4-Fund Equity Portfolio (50% US/50% Int'l) - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,785	\$1,072,797	\$1,060,705	\$1,048,513	\$1,036,225	\$1,023,846	\$1,011,378	\$998,826	\$986,193	\$973,483	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,143,352	\$1,155,343	\$1,166,952	\$1,178,162	\$1,188,959	\$1,199,327	\$1,209,251	\$1,218,716	\$1,227,709	\$1,236,214	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,171,466	\$1,206,927	\$1,242,696	\$1,278,741	\$1,315,025	\$1,351,509	\$1,388,156	\$1,424,922	\$1,461,764	\$1,498,639	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,157,185	\$1,168,936	\$1,179,684	\$1,189,400	\$1,198,057	\$1,205,629	\$1,212,092	\$1,217,426	\$1,221,612	\$1,224,633	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,126,159	\$1,092,552	\$1,058,426	\$1,023,887	\$989,041	\$953,990	\$918,831	\$883,662	\$848,575	\$813,658	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,195,457	\$1,194,527	\$1,191,086	\$1,185,149	\$1,176,745	\$1,165,912	\$1,152,700	\$1,137,172	\$1,119,397	\$1,099,459	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,271,437	\$1,283,336	\$1,292,103	\$1,297,667	\$1,299,979	\$1,299,003	\$1,294,726	\$1,287,151	\$1,276,299	\$1,262,209	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,253,729	\$1,291,576	\$1,326,943	\$1,359,570	\$1,389,202	\$1,415,593	\$1,438,510	\$1,457,731	\$1,473,050	\$1,484,279	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,258,079	\$1,329,750	\$1,401,125	\$1,471,757	\$1,541,179	\$1,608,896	\$1,674,394	\$1,737,139	\$1,796,582	\$1,852,161	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,258,297	\$1,343,742	\$1,429,711	\$1,515,691	\$1,601,129	\$1,685,434	\$1,767,979	\$1,848,102	\$1,925,114	\$1,998,298	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,264,217	\$1,383,375	\$1,506,695	\$1,633,601	\$1,763,421	\$1,895,383	\$2,028,618	\$2,162,157	\$2,294,931	\$2,425,780	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,267,693	\$1,392,367	\$1,520,199	\$1,650,465	\$1,782,345	\$1,914,927	\$2,047,212	\$2,178,113	\$2,306,461	\$2,431,017	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,437,090	\$1,577,147	\$1,717,725	\$1,857,800	\$1,996,274	\$2,131,986	\$2,263,720	\$2,390,217	\$2,510,183	\$2,622,308	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,450,791	\$1,639,357	\$1,835,563	\$2,038,409	\$2,246,715	\$2,459,116	\$2,674,059	\$2,889,812	\$3,104,462	\$3,315,926	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,496,664	\$1,698,341	\$1,905,168	\$2,115,769	\$2,328,600	\$2,541,956	\$2,753,980	\$2,962,675	\$3,165,922	\$3,361,493	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,655,079	\$1,941,529	\$2,245,801	\$2,566,809	\$2,903,113	\$3,252,899	\$3,613,962	\$3,983,693	\$4,359,073	\$4,736,668	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,766,969	\$2,140,559	\$2,548,479	\$2,990,739	\$3,466,833	\$3,975,668	\$4,515,495	\$5,083,848	\$5,677,478	\$6,292,301	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,717,699	\$2,142,698	\$2,614,631	\$3,134,145	\$3,701,095	\$4,314,421	\$4,972,010	\$5,670,579	\$6,405,554	\$7,170,974	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,702,292	\$2,202,587	\$2,772,511	\$3,415,858	\$4,135,622	\$4,933,768	\$5,810,980	\$6,766,400	\$7,797,358	\$8,899,104	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,762,604	\$2,353,586	\$3,034,708	\$3,812,236	\$4,691,592	\$5,677,041	\$6,771,338	\$7,975,349	\$9,287,654	\$10,704,134	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,705,300	\$2,277,294	\$2,909,487	\$3,601,545	\$4,351,875	\$5,157,462	\$6,013,719	\$6,914,360	\$7,851,298	\$8,814,590	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,768,735	\$2,447,764	\$3,206,109	\$4,044,421	\$4,961,765	\$5,955,385	\$7,020,471	\$8,149,956	\$9,334,349	\$10,561,613	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,689,049	\$2,400,231	\$3,187,689	\$4,050,728	\$4,986,965	\$5,992,125	\$7,059,858	\$8,181,588	\$9,346,404	\$10,541,013	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,676,138	\$2,506,724	\$3,448,696	\$4,505,279	\$5,677,695	\$6,964,780	\$8,362,591	\$9,864,038	\$11,458,555	\$13,131,818		\$188,196	2.75%
1994	\$732,884	\$1,446,792	\$2,279,980	\$3,240,463	\$4,334,841	\$5,567,824	\$6,941,735	\$8,455,984	\$10,106,545	\$11,885,448	\$13,780,307		\$193,369	2.67%
1995	\$617,300	\$1,447,752	\$2,423,506	\$3,555,405	\$4,852,727	\$6,322,595	\$7,969,339	\$9,793,826	\$11,792,767	\$13,958,042	\$16,276,057		\$198,541	2.54%
1996	\$427,696	\$1,299,176	\$2,341,289	\$3,570,237	\$5,001,017	\$6,646,703	\$8,517,629	\$10,620,499	\$12,957,433	\$15,524,973	\$18,313,096		\$203,581	3.32%
1997	\$231,942	\$1,162,971	\$2,277,835	\$3,593,918	\$5,127,233	\$6,891,628	\$8,897,891	\$11,152,777	\$13,657,974	\$16,409,029	\$19,394,294		\$210,345	1.70%
1998	\$19,449	\$1,029,253	\$2,247,703	\$3,694,733	\$5,388,447	\$7,344,108	\$9,573,021	\$12,081,324	\$14,868,726	\$17,927,228	\$21,239,897		\$213,926	1.61%
1999	\$829,727	\$2,110,232	\$3,675,187	\$5,556,785	\$7,785,633	\$10,389,284	\$13,390,539	\$16,805,536	\$20,641,682	\$24,895,473			\$217,374	2.68%
2000		\$667,440	\$2,052,979	\$3,712,416	\$5,669,307	\$7,943,960	\$10,552,012	\$13,502,892	\$16,798,193	\$20,430,032	\$24,379,450		\$223,210	3.39%
2001		\$466,140	\$1,924,257	\$3,635,725	\$5,613,939	\$7,867,453	\$10,398,713	\$13,202,798	\$16,266,213	\$19,565,817	\$23,067,954		\$230,769	1.55%
2002		\$253,509	\$1,813,107	\$3,578,348	\$5,546,876	\$7,710,333	\$10,053,645	\$12,554,480	\$15,182,917	\$17,901,389	\$20,664,938		\$234,350	2.38%
2003		\$14,598	\$1,754,421	\$3,863,844	\$6,372,640	\$9,304,403	\$12,674,280	\$16,486,592	\$20,732,460	\$25,387,570	\$30,410,214		\$239,920	1.88%
2004			\$1,616,091	\$3,946,936	\$6,808,112	\$10,252,570	\$14,326,045	\$19,063,435	\$24,484,833	\$30,591,389	\$37,361,182		\$244,430	3.26%
2005			\$1,416,738	\$3,878,084	\$6,952,119	\$10,712,713	\$15,228,185	\$20,556,938	\$26,742,488	\$33,808,037	\$41,750,788		\$252,387	3.42%
2006			\$1,234,899	\$3,939,286	\$7,426,564	\$11,820,935	\$17,247,463	\$23,826,533	\$31,667,007	\$40,858,112	\$51,460,234		\$261,008	2.54%
2007			\$1,047,375	\$3,951,103	\$7,654,594	\$12,271,996	\$17,914,080	\$24,682,228	\$32,661,312	\$41,911,594	\$52,459,917		\$267,639	4.08%
2008			\$743,438	\$3,351,624	\$6,346,685	\$9,719,858	\$13,447,403	\$17,488,997	\$21,786,726	\$26,264,877	\$30,830,679		\$278,562	0.09%
2009			\$501,565	\$3,422,786	\$6,968,744	\$11,170,508	\$16,039,491	\$21,562,612	\$27,697,913	\$34,371,032	\$41,472,972		\$278,817	2.72%
2010			\$234,277	\$3,464,564	\$7,484,301	\$12,352,920	\$18,107,094	\$24,753,461	\$32,261,623	\$40,558,012	\$49,521,297		\$286,405	1.50%
2011				\$3,257,019	\$7,258,708	\$11,963,289	\$17,361,256	\$23,411,591	\$30,037,885	\$37,126,029	\$44,523,973		\$290,688	2.96%
2012				\$3,171,945	\$7,575,292	\$12,883,322	\$19,118,685	\$26,267,266	\$34,271,137	\$43,023,007	\$52,362,942		\$299,300	1.74%
2013				\$3,036,932	\$7,944,312	\$14,177,089	\$21,869,764	\$31,121,534	\$41,981,138	\$54,431,483	\$68,375,273		\$304,511	1.50%
2014				\$2,781,548	\$7,774,566	\$14,100,007	\$21,886,800	\$31,226,533	\$42,158,329	\$54,653,706	\$68,602,704		\$309,084	0.76%
2015				\$2,476,149	\$7,464,610	\$13,757,883	\$21,471,194	\$30,679,900	\$41,404,880	\$53,598,298	\$67,131,043		\$311,422	0.73%
2016				\$2,285,355	\$7,640,337	\$14,519,098	\$23,090,515	\$33,483,739	\$45,769,491	\$59,940,853	\$75,895,116		\$313,694	2.07%
2017				\$2,105,774	\$7,984,038	\$15,762,543	\$25,726,988	\$38,133,724	\$53,184,396	\$70,997,494	\$91,578,532		\$320,202	2.11%
2018				\$1,713,156	\$7,260,205	\$14,405,355	\$23,326,189	\$34,157,007	\$46,968,594	\$61,747,577	\$78,377,109		\$326,955	1.91%
2019				\$1,548,620	\$7,877,812	\$16,213,162	\$26,829,692	\$39,959,647	\$55,764,668	\$74,305,807	\$95,513,636		\$333,200	2.29%
2020				\$1,318,639	\$8,233,386	\$17,330,483	\$28,877,049	\$43,075,682	\$60,031,613	\$79,719,210	\$101,951,072		\$340,814	1.36%
2021				\$1,050,927	\$8,705,202	\$19,153,315	\$32,869,294	\$50,281,886	\$71,727,881	\$97,399,322	\$127,288,327		\$345,456	7.04%
2022				\$614,124	\$7,513,100	\$16,921,075	\$29,252,359	\$44,874,270	\$64,064,321	\$86,962,542	\$113,522,600		\$369,764	6.45%

Table D8.6 - Fixed Distributions: WW 4-Fund Equity Portfolio (50% US/50% Int'l) - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,073,367	\$1,061,504	\$1,049,539	\$1,037,476	\$1,025,318	\$1,013,069	\$1,000,732	\$988,312	\$975,812	\$963,236	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,119,005	\$1,130,595	\$1,141,802	\$1,152,612	\$1,163,008	\$1,172,977	\$1,182,503	\$1,191,572	\$1,200,169	\$1,208,281	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,133,543	\$1,167,840	\$1,202,423	\$1,237,258	\$1,272,307	\$1,307,533	\$1,342,896	\$1,378,355	\$1,413,867	\$1,449,387	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,106,131	\$1,117,772	\$1,128,427	\$1,138,066	\$1,146,665	\$1,154,197	\$1,160,640	\$1,165,974	\$1,170,180	\$1,173,242	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,061,103	\$1,029,999	\$998,320	\$966,175	\$933,667	\$900,898	\$867,967	\$834,970	\$802,000	\$769,144	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,106,338	\$1,105,473	\$1,102,172	\$1,096,449	\$1,088,328	\$1,077,847	\$1,065,053	\$1,050,005	\$1,032,771	\$1,013,429	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,153,749	\$1,164,524	\$1,172,273	\$1,176,928	\$1,178,437	\$1,176,767	\$1,171,902	\$1,163,843	\$1,152,612	\$1,138,244	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,113,974	\$1,147,818	\$1,179,203	\$1,207,874	\$1,233,581	\$1,256,084	\$1,275,154	\$1,290,574	\$1,302,142	\$1,309,672	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,090,287	\$1,153,548	\$1,216,258	\$1,277,973	\$1,338,227	\$1,396,529	\$1,452,367	\$1,505,210	\$1,554,512	\$1,599,715	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,058,237	\$1,133,333	\$1,208,578	\$1,283,461	\$1,357,429	\$1,429,891	\$1,500,222	\$1,567,764	\$1,631,826	\$1,691,697	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,023,298	\$1,126,357	\$1,232,721	\$1,341,793	\$1,452,882	\$1,565,201	\$1,677,863	\$1,789,886	\$1,900,191	\$2,007,605	\$647,554	\$122,069	12.52%
1981	\$871,481	\$976,824	\$1,085,227	\$1,196,049	\$1,308,562	\$1,421,944	\$1,535,288	\$1,647,594	\$1,757,784	\$1,864,699	\$1,967,110	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,040,041	\$1,164,013	\$1,288,046	\$1,411,142	\$1,532,232	\$1,650,187	\$1,763,827	\$1,871,930	\$1,973,243	\$2,066,499	\$407,400	\$149,602	3.83%
1983	\$827,942	\$981,556	\$1,142,215	\$1,309,068	\$1,481,092	\$1,657,088	\$1,835,677	\$2,015,301	\$2,194,225	\$2,370,539	\$2,542,170	\$308,819	\$155,332	3.79%
1984	\$763,535	\$932,641	\$1,107,014	\$1,285,461	\$1,466,627	\$1,648,994	\$1,830,892	\$2,010,507	\$2,185,889	\$2,354,972	\$2,515,592	\$156,848	\$161,220	3.95%
1985	\$711,642	\$933,101	\$1,170,169	\$1,421,980	\$1,687,346	\$1,964,733	\$2,252,244	\$2,547,597	\$2,848,119	\$3,150,738	\$3,451,982		\$167,586	3.80%
1986	\$617,763	\$888,270	\$1,186,964	\$1,513,953	\$1,868,889	\$2,250,905	\$2,658,545	\$3,089,701	\$3,541,548	\$4,010,485	\$4,492,086		\$173,952	1.10%
1987	\$461,788	\$755,177	\$1,086,498	\$1,456,586	\$1,865,626	\$2,313,036	\$2,797,341	\$3,316,051	\$3,865,555	\$4,441,008	\$5,036,250		\$175,862	4.43%
1988	\$297,360	\$621,793	\$999,463	\$1,433,713	\$1,927,264	\$2,482,013	\$3,098,809	\$3,777,218	\$4,515,277	\$5,309,243	\$6,153,344		\$183,660	4.42%
1989	\$119,647	\$491,384	\$930,577	\$1,442,537	\$2,031,940	\$2,702,558	\$3,456,954	\$4,296,145	\$5,219,249	\$6,223,107	\$7,301,899		\$191,777	4.65%
1990		\$310,726	\$760,250	\$1,260,046	\$1,809,422	\$2,406,494	\$3,048,034	\$3,729,340	\$4,444,115	\$5,184,392	\$5,940,485		\$200,690	6.11%
1991		\$113,198	\$637,989	\$1,228,799	\$1,885,705	\$2,607,278	\$3,390,366	\$4,229,888	\$5,118,648	\$6,047,194	\$7,003,718		\$212,944	3.06%
1992			\$443,532	\$1,064,240	\$1,747,874	\$2,491,783	\$3,291,543	\$4,140,791	\$5,031,095	\$5,951,868	\$6,890,333		\$219,469	2.90%
1993			\$246,698	\$963,964	\$1,775,314	\$2,680,970	\$3,678,883	\$4,764,374	\$5,929,807	\$7,164,290	\$8,453,445		\$225,836	2.75%
1994			\$14,444	\$728,579	\$1,551,479	\$2,486,213	\$3,533,540	\$4,691,429	\$5,954,573	\$7,313,937	\$8,756,339		\$232,042	2.67%
1995				\$573,099	\$1,540,687	\$2,647,087	\$3,894,489	\$5,281,740	\$6,803,719	\$8,450,718	\$10,207,871		\$238,249	2.54%
1996				\$350,227	\$1,394,507	\$2,610,001	\$4,003,598	\$5,578,602	\$7,333,843	\$9,262,774	\$11,352,569		\$244,297	3.32%
1997				\$104,626	\$1,222,329	\$2,524,349	\$4,017,875	\$5,706,139	\$7,587,457	\$9,654,251	\$11,892,096		\$252,414	1.70%
1998					\$1,058,998	\$2,493,938	\$4,146,229	\$6,018,576	\$8,107,592	\$10,402,641	\$12,884,758		\$256,711	1.61%
1999					\$857,684	\$2,439,549	\$4,314,647	\$6,498,600	\$9,000,447	\$11,820,744	\$14,949,594		\$260,849	2.68%
2000					\$626,960	\$2,281,263	\$4,200,426	\$6,389,537	\$8,846,275	\$11,559,433	\$14,507,498		\$267,851	3.39%
2001					\$361,326	\$2,044,426	\$3,952,952	\$6,080,685	\$8,413,554	\$10,928,692	\$13,593,713		\$276,923	1.55%
2002					\$82,597	\$1,781,046	\$3,631,736	\$5,614,339	\$7,701,697	\$9,859,807	\$12,048,113		\$281,220	2.38%
2003						\$1,859,709	\$4,318,509	\$7,130,970	\$10,286,166	\$13,759,181	\$17,509,433		\$287,905	1.88%
2004						\$1,772,583	\$4,639,244	\$8,025,359	\$11,942,255	\$16,383,774	\$21,322,650		\$293,316	3.26%
2005						\$1,574,438	\$4,692,112	\$8,439,234	\$12,845,020	\$17,919,639	\$23,649,181		\$302,865	3.42%
2006						\$1,426,456	\$5,046,039	\$9,539,597	\$14,985,754	\$21,443,493	\$28,943,864		\$313,210	2.54%
2007						\$1,174,046	\$4,984,842	\$9,657,983	\$15,253,958	\$21,809,806	\$29,331,280		\$321,167	4.08%
2008						\$680,577	\$3,546,142	\$6,681,878	\$10,037,784	\$13,548,189	\$17,132,506		\$334,275	0.09%
2009						\$409,379	\$3,911,719	\$7,952,520	\$12,495,798	\$17,477,269	\$22,802,535		\$334,580	2.72%
2010						\$74,559	\$4,101,211	\$8,852,376	\$14,302,273	\$20,387,611	\$27,003,739		\$343,685	1.50%
2011							\$3,656,524	\$8,138,147	\$13,109,784	\$18,475,539	\$24,106,601		\$348,826	2.96%
2012							\$3,694,844	\$8,840,869	\$14,693,987	\$21,164,548	\$28,117,469		\$359,160	1.74%
2013							\$3,870,161	\$10,159,522	\$17,709,437	\$26,502,052	\$36,450,473		\$365,413	1.50%
2014							\$3,552,189	\$9,920,169	\$17,540,862	\$26,387,675	\$36,363,961		\$370,900	0.76%
2015							\$3,163,134	\$9,473,831	\$16,985,820	\$25,657,816	\$35,378,796		\$373,706	0.73%
2016							\$3,041,304	\$10,031,379	\$18,500,396	\$28,439,506	\$39,757,764		\$376,432	2.07%
2017							\$3,002,075	\$11,092,944	\$21,199,379	\$33,408,784	\$47,711,194		\$384,242	2.11%
2018							\$2,396,652	\$9,667,591	\$18,488,922	\$28,847,736	\$40,642,744		\$392,346	1.91%
2019							\$2,330,008	\$10,948,977	\$21,630,172	\$34,419,364	\$49,251,071		\$399,840	2.29%
2020							\$2,094,226	\$11,459,642	\$22,985,456	\$36,656,276	\$52,320,649		\$408,977	1.36%
2021							\$1,935,043	\$12,997,081	\$27,124,606	\$44,472,129	\$65,026,335		\$414,547	7.04%
2022							\$1,342,321	\$11,286,297	\$23,953,730	\$39,460,374	\$57,766,072		\$443,717	6.45%

Table D9.3 - Fixed Distributions: US 4-Fund Equity Portfolio - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,105,664	\$1,091,283	\$1,076,624	\$1,061,699	\$1,046,521	\$1,031,103	\$1,015,457	\$999,597	\$983,536	\$967,287	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,171,931	\$1,164,145	\$1,155,537	\$1,146,125	\$1,135,924	\$1,124,955	\$1,113,237	\$1,100,791	\$1,087,639	\$1,073,807	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,210,389	\$1,209,786	\$1,208,110	\$1,205,362	\$1,201,545	\$1,196,666	\$1,190,733	\$1,183,757	\$1,175,751	\$1,166,730	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,210,043	\$1,173,178	\$1,135,830	\$1,098,109	\$1,060,119	\$1,021,966	\$983,751	\$945,572	\$907,524	\$869,699	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,218,975	\$1,145,709	\$1,074,700	\$1,006,062	\$939,894	\$876,271	\$815,254	\$756,887	\$701,196	\$648,192	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,335,489	\$1,296,225	\$1,254,566	\$1,210,785	\$1,165,158	\$1,117,967	\$1,069,489	\$1,020,000	\$969,771	\$919,066	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,486,579	\$1,478,855	\$1,466,272	\$1,448,907	\$1,426,874	\$1,400,318	\$1,369,419	\$1,334,382	\$1,295,441	\$1,252,853	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,490,929	\$1,491,539	\$1,486,928	\$1,477,092	\$1,462,066	\$1,441,925	\$1,416,779	\$1,386,778	\$1,352,105	\$1,312,974	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,528,062	\$1,544,533	\$1,554,976	\$1,559,198	\$1,557,061	\$1,548,483	\$1,533,437	\$1,511,950	\$1,484,110	\$1,450,056	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,609,407	\$1,659,625	\$1,704,024	\$1,741,989	\$1,772,943	\$1,796,358	\$1,811,755	\$1,818,718	\$1,816,897	\$1,806,016	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,694,711	\$1,784,885	\$1,870,396	\$1,950,078	\$2,022,758	\$2,087,271	\$2,142,477	\$2,187,281	\$2,220,651	\$2,241,635	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,796,132	\$1,890,117	\$1,978,176	\$2,059,053	\$2,131,503	\$2,194,311	\$2,246,312	\$2,286,414	\$2,313,618	\$2,327,035	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,188,625	\$2,309,679	\$2,422,890	\$2,526,581	\$2,619,102	\$2,698,849	\$2,764,302	\$2,814,046	\$2,846,804	\$2,861,460	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,347,157	\$2,538,380	\$2,727,595	\$2,912,351	\$3,090,030	\$3,257,873	\$3,413,020	\$3,552,550	\$3,673,526	\$3,773,044	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,573,371	\$2,765,949	\$2,952,105	\$3,129,134	\$3,294,251	\$3,444,641	\$3,577,504	\$3,690,107	\$3,779,840	\$3,844,266	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,002,781	\$3,267,125	\$3,528,020	\$3,781,838	\$4,024,725	\$4,252,658	\$4,461,505	\$4,647,096	\$4,805,299	\$4,932,099	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,348,815	\$3,650,409	\$3,946,977	\$4,234,200	\$4,507,526	\$4,762,238	\$4,993,540	\$5,196,642	\$5,366,857	\$5,499,701	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,405,436	\$3,714,302	\$4,012,748	\$4,295,230	\$4,556,031	\$4,789,404	\$4,989,716	\$5,151,607	\$5,270,154	\$5,341,040	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,603,133	\$4,005,805	\$4,409,040	\$4,806,118	\$5,189,690	\$5,551,902	\$5,884,562	\$6,179,326	\$6,427,920	\$6,622,382	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,006,749	\$4,502,557	\$5,006,072	\$5,509,346	\$6,003,443	\$6,478,568	\$6,924,245	\$7,329,542	\$7,683,335	\$7,974,614	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,177,385	\$4,589,156	\$4,983,652	\$5,352,908	\$5,688,858	\$5,983,553	\$6,229,399	\$6,419,411	\$6,547,454	\$6,608,486	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,773,619	\$5,361,042	\$5,947,383	\$6,521,680	\$7,072,052	\$7,585,969	\$8,050,564	\$8,453,009	\$8,780,914	\$9,022,761	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,053,290	\$5,758,860	\$6,478,748	\$7,200,600	\$7,910,440	\$8,592,907	\$9,231,587	\$9,809,423	\$10,309,204	\$10,714,110	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,468,463	\$6,285,723	\$7,128,087	\$7,981,920	\$8,831,427	\$9,658,879	\$10,444,944	\$11,169,127	\$11,810,311	\$12,347,398	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,184,757	\$5,993,156	\$6,830,210	\$7,682,716	\$8,535,208	\$9,370,154	\$10,188,262	\$10,908,905	\$11,570,644	\$12,131,865	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,940,943	\$6,993,121	\$8,109,762	\$9,276,661	\$10,475,858	\$11,685,663	\$12,880,824	\$14,032,882	\$15,110,705	\$16,081,221	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,114,261	\$7,337,561	\$8,667,904	\$10,093,383	\$11,596,928	\$13,155,983	\$14,742,346	\$16,322,234	\$17,856,610	\$19,301,786	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,519,520	\$8,008,979	\$9,675,060	\$11,511,978	\$13,506,935	\$15,639,098	\$17,878,747	\$20,186,646	\$22,513,739	\$24,801,245	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,907,973	\$8,523,275	\$10,325,339	\$12,304,372	\$14,442,194	\$16,711,233	\$19,073,790	\$21,481,654	\$23,876,204	\$26,189,047	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,915,576	\$8,694,993	\$10,721,777	\$12,994,454	\$15,501,869	\$18,221,407	\$21,117,411	\$24,139,946	\$27,224,054	\$30,289,663	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,503,419	\$9,415,133	\$11,571,866	\$13,966,043	\$16,579,484	\$19,381,859	\$22,329,455	\$25,364,399	\$28,414,481	\$31,393,730	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,951,357	\$10,018,897	\$12,346,588	\$14,922,676	\$17,723,205	\$20,710,482	\$23,831,993	\$27,019,925	\$30,191,462	\$33,249,990	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,483,139	\$10,449,612	\$12,568,365	\$14,806,716	\$17,121,824	\$19,460,960	\$21,762,400	\$23,956,976	\$25,970,312	\$27,725,688	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$8,924,219	\$11,405,336	\$14,215,122	\$17,337,696	\$20,740,516	\$24,372,410	\$28,162,327	\$32,019,063	\$35,832,190	\$39,474,380	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,175,244	\$11,936,046	\$15,124,692	\$18,739,007	\$22,757,527	\$27,136,020	\$31,804,635	\$36,666,052	\$41,594,998	\$46,439,486	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,235,800	\$12,132,668	\$15,504,030	\$19,353,934	\$23,665,819	\$28,398,316	\$33,481,643	\$38,815,020	\$44,265,547	\$49,668,974	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,473,524	\$12,681,056	\$16,489,438	\$20,926,292	\$25,996,993	\$31,678,327	\$37,912,382	\$44,601,232	\$51,603,045	\$58,730,268	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,091,665	\$13,414,197	\$17,293,469	\$21,735,463	\$26,721,588	\$32,203,584	\$38,099,170	\$44,288,971	\$50,615,266	\$56,883,092	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,213,002	\$12,946,677	\$15,881,714	\$18,959,674	\$22,105,886	\$25,230,900	\$28,233,195	\$31,003,157	\$33,428,213	\$35,398,890	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,473,416	\$13,721,474	\$17,362,319	\$21,347,545	\$25,601,919	\$30,022,574	\$34,480,125	\$38,821,996	\$42,878,108	\$46,468,858	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,087,500	\$14,852,943	\$19,180,608	\$24,034,597	\$29,343,168	\$34,995,395	\$40,840,224	\$46,688,559	\$52,318,825	\$57,486,195	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$11,654,433	\$15,538,411	\$19,934,514	\$24,784,308	\$29,992,972	\$35,428,040	\$40,920,948	\$46,271,828	\$51,257,735	\$55,644,161	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$11,944,599	\$16,246,601	\$21,231,714	\$26,863,237	\$33,060,289	\$39,693,194	\$46,581,910	\$53,498,359	\$60,173,281	\$66,307,875	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$11,771,762	\$16,692,514	\$22,704,902	\$29,868,333	\$38,190,663	\$47,612,797	\$57,994,904	\$69,106,184	\$80,620,184	\$92,117,609	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$11,927,931	\$17,091,430	\$23,448,042	\$31,077,531	\$40,006,146	\$50,188,811	\$61,492,604	\$73,683,663	\$86,419,863	\$99,251,554	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$11,798,048	\$16,929,040	\$23,211,089	\$30,706,942	\$39,423,790	\$49,296,697	\$60,173,940	\$71,806,323	\$83,842,719	\$95,833,878	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,072,755	\$17,716,746	\$24,789,871	\$33,424,951	\$43,697,543	\$55,601,958	\$69,027,620	\$83,738,453	\$99,358,489	\$115,367,029	\$29,070,944	\$188,216	2.07%
2017	\$7,616,717	\$12,221,048	\$18,252,822	\$25,939,516	\$35,480,683	\$47,021,809	\$60,624,405	\$76,234,455	\$93,652,242	\$112,507,403	\$132,243,576	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$11,984,597	\$17,791,407	\$25,069,207	\$33,949,417	\$44,501,257	\$56,706,685	\$70,436,119	\$85,427,911	\$101,275,024	\$117,422,389	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$12,888,384	\$19,541,908	\$28,051,322	\$38,638,882	\$51,461,525	\$66,575,703	\$83,900,828	\$103,185,180	\$123,979,072	\$145,620,577	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$13,801,840	\$21,117,006	\$30,485,435	\$42,135,303	\$56,209,339	\$72,723,501	\$91,525,774	\$112,260,340	\$134,343,273	\$156,956,225	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,123,775	\$22,326,672	\$33,220,248	\$47,259,011	\$64,833,737	\$86,210,497	\$111,461,227	\$140,391,908	\$172,476,986	\$206,810,742	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,535,763	\$19,947,835	\$29,790,929	\$42,468,319	\$58,320,369	\$77,568,354	\$100,251,297	\$126,161,719	\$154,788,545	\$185,277,089	\$55,290,051	\$221,858	6.45%

Table D9.4 - Fixed Distributions: US 4-Fund Equity Portfolio - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,094,266	\$1,080,033	\$1,065,525	\$1,050,754	\$1,035,732	\$1,020,473	\$1,004,988	\$989,292	\$973,397	\$957,315	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,147,974	\$1,140,186	\$1,131,589	\$1,122,199	\$1,112,032	\$1,101,107	\$1,089,444	\$1,077,065	\$1,063,991	\$1,050,245	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,173,351	\$1,172,512	\$1,170,613	\$1,167,658	\$1,163,650	\$1,158,594	\$1,152,500	\$1,145,379	\$1,137,243	\$1,128,109	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,160,358	\$1,124,745	\$1,088,658	\$1,052,202	\$1,015,481	\$978,599	\$941,655	\$904,745	\$867,962	\$831,396	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,154,623	\$1,084,525	\$1,016,590	\$950,930	\$887,641	\$826,799	\$768,464	\$712,678	\$659,469	\$608,849	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,246,902	\$1,208,258	\$1,167,307	\$1,124,316	\$1,079,555	\$1,033,296	\$985,809	\$937,362	\$888,220	\$838,637	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,367,650	\$1,357,565	\$1,342,733	\$1,323,232	\$1,299,174	\$1,270,703	\$1,237,994	\$1,201,251	\$1,160,701	\$1,116,597	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,351,836	\$1,349,180	\$1,341,397	\$1,328,484	\$1,310,478	\$1,287,453	\$1,259,519	\$1,226,824	\$1,189,547	\$1,147,899	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,363,157	\$1,374,424	\$1,379,735	\$1,378,910	\$1,371,821	\$1,358,392	\$1,338,604	\$1,312,492	\$1,280,147	\$1,241,714	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,409,771	\$1,450,241	\$1,484,709	\$1,512,576	\$1,533,280	\$1,546,306	\$1,551,189	\$1,547,526	\$1,534,981	\$1,513,288	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,453,939	\$1,528,384	\$1,597,564	\$1,660,334	\$1,715,538	\$1,762,033	\$1,798,707	\$1,824,490	\$1,838,380	\$1,839,456	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,504,889	\$1,582,413	\$1,653,491	\$1,716,898	\$1,771,419	\$1,815,878	\$1,849,150	\$1,870,183	\$1,878,023	\$1,871,825	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,786,614	\$1,886,455	\$1,977,845	\$2,059,160	\$2,128,802	\$2,185,229	\$2,226,980	\$2,252,710	\$2,261,211	\$2,251,438	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,871,380	\$2,027,622	\$2,179,880	\$2,325,687	\$2,462,418	\$2,587,316	\$2,697,535	\$2,790,177	\$2,862,337	\$2,911,157	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,002,680	\$2,160,908	\$2,311,287	\$2,451,166	\$2,577,824	\$2,688,523	\$2,780,550	\$2,851,270	\$2,898,180	\$2,918,963	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,280,759	\$2,496,104	\$2,705,460	\$2,905,221	\$3,091,576	\$3,260,560	\$3,408,118	\$3,530,179	\$3,622,724	\$3,681,872	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,486,272	\$2,732,094	\$2,970,221	\$3,196,400	\$3,406,167	\$3,594,920	\$3,758,001	\$3,890,781	\$3,988,759	\$4,047,659	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,474,048	\$2,726,291	\$2,966,612	\$3,189,782	\$3,390,457	\$3,563,311	\$3,703,181	\$3,805,225	\$3,865,085	\$3,879,049	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,557,079	\$2,879,394	\$3,198,247	\$3,507,162	\$3,799,111	\$4,066,647	\$4,302,078	\$4,497,654	\$4,645,793	\$4,739,322	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,775,201	\$3,168,604	\$3,563,664	\$3,952,630	\$4,326,866	\$4,676,996	\$4,993,091	\$5,264,894	\$5,482,104	\$5,634,679	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,824,638	\$3,163,686	\$3,484,352	\$3,779,234	\$4,040,894	\$4,262,080	\$4,435,953	\$4,556,335	\$4,617,943	\$4,616,623	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,145,748	\$3,613,814	\$4,075,813	\$4,521,378	\$4,939,366	\$5,318,130	\$5,645,837	\$5,910,834	\$6,102,052	\$6,209,428	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,249,869	\$3,802,644	\$4,361,044	\$4,913,188	\$5,445,767	\$5,944,295	\$6,393,454	\$6,777,510	\$7,080,804	\$7,288,308	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,430,607	\$4,065,930	\$4,714,658	\$5,363,522	\$5,997,323	\$6,599,185	\$7,150,902	\$7,633,397	\$8,027,273	\$8,313,466	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,173,282	\$3,799,316	\$4,441,702	\$5,087,523	\$5,721,879	\$6,327,860	\$6,887,385	\$7,381,133	\$7,789,340	\$8,092,393	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,535,328	\$4,334,048	\$5,175,475	\$6,044,983	\$6,924,496	\$7,792,556	\$8,624,551	\$9,393,119	\$10,068,738	\$10,620,502	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,543,710	\$4,454,437	\$5,439,525	\$6,485,378	\$7,573,533	\$8,680,414	\$9,777,277	\$10,830,368	\$11,801,357	\$12,648,046	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,675,019	\$4,760,240	\$5,970,669	\$7,296,183	\$8,719,794	\$10,216,765	\$11,753,918	\$13,289,178	\$14,771,472	\$16,141,043	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,787,212	\$4,963,333	\$6,272,542	\$7,701,342	\$9,228,282	\$10,823,130	\$12,446,343	\$14,048,911	\$15,572,683	\$16,951,258	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,686,899	\$4,961,853	\$6,413,814	\$8,034,782	\$9,807,303	\$11,702,925	\$13,680,897	\$15,687,248	\$17,654,393	\$19,501,435	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,881,722	\$5,260,473	\$6,814,738	\$8,531,549	\$10,387,822	\$12,349,064	\$14,368,426	\$16,386,238	\$18,330,165	\$20,116,135	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$3,991,471	\$5,481,977	\$7,159,669	\$9,007,981	\$10,998,922	\$13,091,846	\$15,232,688	\$17,353,830	\$19,374,745	\$21,203,556	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,131,460	\$5,600,712	\$7,179,188	\$8,835,210	\$10,528,117	\$12,208,698	\$13,820,208	\$15,300,012	\$16,581,868	\$17,598,794	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,215,899	\$5,985,924	\$7,994,312	\$10,220,067	\$12,626,889	\$15,161,636	\$17,753,534	\$20,314,363	\$22,739,834	\$24,912,316	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,202,504	\$6,138,753	\$8,384,282	\$10,927,183	\$13,737,430	\$16,763,987	\$19,932,612	\$23,144,713	\$26,277,589	\$29,186,389	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,094,577	\$6,112,186	\$8,472,420	\$11,167,473	\$14,170,036	\$17,429,768	\$20,870,442	\$24,388,187	\$27,851,228	\$31,101,531	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,054,538	\$6,250,893	\$8,878,516	\$11,945,633	\$15,438,627	\$19,316,508	\$23,505,804	\$27,896,389	\$32,338,865	\$36,644,136	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,161,553	\$6,467,694	\$9,176,247	\$12,279,382	\$15,746,121	\$19,518,073	\$23,506,010	\$27,587,796	\$31,608,187	\$35,380,973	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,053,189	\$6,103,239	\$8,302,729	\$10,598,315	\$12,922,717	\$15,196,312	\$17,329,891	\$19,228,569	\$20,796,723	\$21,943,712	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$3,993,207	\$6,313,668	\$8,926,952	\$11,785,964	\$14,820,263	\$17,935,795	\$21,016,458	\$23,927,722	\$26,522,415	\$28,648,548	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,051,252	\$6,669,805	\$9,704,771	\$13,117,110	\$16,836,374	\$20,758,351	\$24,745,027	\$28,627,400	\$32,211,529	\$35,287,903	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,078,113	\$6,814,354	\$9,934,872	\$13,383,588	\$17,072,994	\$20,883,641	\$24,666,268	\$28,246,925	\$31,435,200	\$34,035,334	\$4,036,820	\$232,551	2.96%
2012	\$1,550,537	\$3,995,817	\$6,954,957	\$10,420,214	\$14,350,672	\$18,666,852	\$23,247,378	\$27,928,574	\$32,507,733	\$36,750,568	\$40,402,972	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,755,357	\$6,973,980	\$10,977,184	\$15,792,582	\$21,400,475	\$27,721,091	\$34,603,760	\$41,819,811	\$49,061,004	\$55,945,181	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,611,525	\$6,964,846	\$11,172,365	\$16,275,710	\$22,266,901	\$29,073,491	\$36,545,410	\$44,445,513	\$52,445,956	\$60,132,435	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,378,703	\$6,725,427	\$10,899,701	\$15,931,248	\$21,799,074	\$28,417,796	\$35,626,181	\$43,179,823	\$50,749,975	\$57,930,308	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,252,462	\$6,851,907	\$11,466,034	\$17,173,490	\$23,998,625	\$31,891,264	\$40,707,480	\$50,193,968	\$59,978,916	\$69,572,372	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,082,153	\$6,869,818	\$11,821,353	\$18,061,609	\$25,961,482	\$34,612,252	\$44,799,330	\$55,978,371	\$67,757,367	\$79,588,721	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$2,811,141	\$6,511,182	\$11,257,075	\$17,126,528	\$24,139,091	\$32,235,159	\$41,256,421	\$50,930,565	\$60,863,363	\$70,541,215	\$6,705,135	\$261,564	1.91%
2019		\$2,782,897	\$6,936,982	\$12,396,755	\$19,302,518	\$27,730,921	\$37,665,082	\$48,964,541	\$61,338,704	\$74,328,247	\$87,299,268	\$8,465,851	\$266,560	2.29%
2020		\$2,731,495	\$7,277,636	\$13,272,912	\$20,862,284	\$30,111,206	\$40,971,203	\$53,246,808	\$66,568,749	\$80,378,951	\$93,932,999	\$9,703,526	\$272,651	1.36%
2021		\$2,550,704	\$7,475,710	\$14,259,404	\$23,203,336	\$34,539,873	\$48,379,822	\$64,654,485	\$83,058,096	\$102,998,842	\$123,568,278	\$12,136,833	\$276,365	7.04%
2022		\$2,033,302	\$6,479,287	\$12,606,324	\$20,682,461	\$30,909,584	\$43,375,470	\$58,001,412	\$74,491,178	\$92,288,995	\$110,555,628	\$9,699,475	\$295,811	6.45%

Table D9.5 - Fixed Distributions: US 4-Fund Equity Portfolio - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,082,867	\$1,068,783	\$1,054,426	\$1,039,808	\$1,024,943	\$1,009,843	\$994,520	\$978,987	\$963,257	\$947,343	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,124,016	\$1,116,227	\$1,107,641	\$1,098,273	\$1,088,139	\$1,077,259	\$1,065,652	\$1,053,339	\$1,040,342	\$1,026,684	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,136,314	\$1,135,237	\$1,133,117	\$1,129,954	\$1,125,754	\$1,120,522	\$1,114,268	\$1,107,001	\$1,098,736	\$1,089,487	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,110,673	\$1,076,313	\$1,041,485	\$1,006,294	\$970,844	\$935,233	\$899,559	\$863,917	\$828,400	\$793,093	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,090,271	\$1,023,342	\$958,480	\$895,798	\$835,389	\$777,328	\$721,674	\$668,470	\$617,743	\$569,505	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,158,316	\$1,120,290	\$1,080,048	\$1,037,847	\$993,952	\$948,624	\$902,129	\$854,725	\$806,668	\$758,207	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,248,721	\$1,236,275	\$1,219,194	\$1,197,557	\$1,171,474	\$1,141,087	\$1,106,569	\$1,068,119	\$1,025,962	\$980,342	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,212,743	\$1,206,822	\$1,195,866	\$1,179,877	\$1,158,890	\$1,132,981	\$1,102,259	\$1,066,870	\$1,026,989	\$982,825	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,198,251	\$1,204,314	\$1,204,494	\$1,198,622	\$1,186,580	\$1,168,300	\$1,143,771	\$1,113,033	\$1,076,184	\$1,033,371	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,210,136	\$1,240,856	\$1,265,394	\$1,283,163	\$1,293,617	\$1,296,253	\$1,290,623	\$1,276,335	\$1,253,065	\$1,220,560	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,213,168	\$1,271,882	\$1,324,733	\$1,370,589	\$1,408,317	\$1,436,796	\$1,454,937	\$1,461,699	\$1,456,109	\$1,437,277	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,213,646	\$1,274,709	\$1,328,807	\$1,374,742	\$1,411,336	\$1,437,446	\$1,451,988	\$1,453,953	\$1,442,428	\$1,416,616	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,604	\$1,463,231	\$1,532,801	\$1,591,739	\$1,638,503	\$1,671,608	\$1,689,659	\$1,691,375	\$1,675,618	\$1,641,417	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,603	\$1,516,864	\$1,632,165	\$1,739,023	\$1,834,805	\$1,916,759	\$1,982,051	\$2,027,804	\$2,051,149	\$2,049,270	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,989	\$1,555,866	\$1,670,469	\$1,773,197	\$1,861,398	\$1,932,406	\$1,983,596	\$2,012,433	\$2,016,521	\$1,993,661	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,558,737	\$1,725,082	\$1,882,899	\$2,028,605	\$2,158,427	\$2,268,461	\$2,354,732	\$2,413,261	\$2,440,148	\$2,431,646	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,623,729	\$1,813,780	\$1,993,466	\$2,158,599	\$2,304,808	\$2,427,602	\$2,522,462	\$2,584,920	\$2,610,662	\$2,595,617	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,659	\$1,738,281	\$1,920,475	\$2,084,334	\$2,224,883	\$2,337,217	\$2,416,645	\$2,458,843	\$2,460,016	\$2,417,057	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,511,026	\$1,752,982	\$1,987,455	\$2,208,207	\$2,408,531	\$2,581,392	\$2,719,594	\$2,815,982	\$2,863,666	\$2,856,262	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,543,652	\$1,834,650	\$2,121,256	\$2,395,913	\$2,650,289	\$2,875,425	\$3,061,936	\$3,200,246	\$3,280,874	\$3,294,745	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,471,890	\$1,738,216	\$1,985,053	\$2,205,560	\$2,392,931	\$2,540,607	\$2,642,507	\$2,693,259	\$2,688,433	\$2,624,759	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,517,877	\$1,866,586	\$2,204,243	\$2,521,076	\$2,806,680	\$3,050,292	\$3,241,109	\$3,368,658	\$3,423,189	\$3,396,095	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,446,449	\$1,846,428	\$2,243,339	\$2,625,776	\$2,981,094	\$3,295,684	\$3,555,321	\$3,745,596	\$3,852,405	\$3,862,506	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,392,751	\$1,846,138	\$2,301,230	\$2,745,124	\$3,163,219	\$3,539,491	\$3,856,860	\$4,097,666	\$4,244,236	\$4,279,534		\$188,196	2.75%
1994	\$732,884	\$1,161,807	\$1,605,475	\$2,053,195	\$2,492,329	\$2,908,447	\$3,285,565	\$3,606,508	\$3,853,361	\$4,008,036	\$4,052,921		\$193,369	2.67%
1995	\$617,300	\$1,129,713	\$1,674,976	\$2,241,187	\$2,813,305	\$3,373,135	\$3,899,450	\$4,368,278	\$4,753,356	\$5,026,770	\$5,159,783		\$198,541	2.54%
1996	\$427,696	\$973,159	\$1,571,313	\$2,211,145	\$2,877,373	\$3,550,137	\$4,204,845	\$4,812,208	\$5,338,503	\$5,746,104	\$5,994,306		\$203,581	3.32%
1997	\$231,942	\$830,518	\$1,511,501	\$2,266,279	\$3,080,389	\$3,932,652	\$4,794,433	\$5,629,089	\$6,391,710	\$7,029,206	\$7,480,840		\$210,345	1.70%
1998	\$19,449	\$666,451	\$1,403,390	\$2,219,744	\$3,098,313	\$4,014,370	\$4,935,026	\$5,818,896	\$6,616,168	\$7,269,163	\$7,713,468		\$213,926	1.61%
1999		\$458,223	\$1,228,713	\$2,105,850	\$3,075,110	\$4,112,737	\$5,184,443	\$6,244,384	\$7,234,550	\$8,084,733	\$8,713,207		\$217,374	2.68%
2000		\$260,026	\$1,105,814	\$2,057,610	\$3,097,055	\$4,196,160	\$5,316,270	\$6,407,398	\$7,408,077	\$8,245,849	\$8,838,540		\$223,210	3.39%
2001		\$31,586	\$945,057	\$1,972,750	\$3,093,285	\$4,274,639	\$5,473,211	\$6,633,384	\$7,687,735	\$8,558,029	\$9,157,121		\$230,769	1.55%
2002			\$751,811	\$1,790,012	\$2,863,703	\$3,934,409	\$4,956,436	\$5,878,016	\$6,643,047	\$7,193,424	\$7,471,900		\$234,350	2.38%
2003			\$566,513	\$1,773,503	\$3,102,439	\$4,513,263	\$5,950,862	\$7,344,741	\$8,609,663	\$9,647,479	\$10,350,252		\$239,920	1.88%
2004			\$341,461	\$1,643,873	\$3,115,360	\$4,717,333	\$6,391,953	\$8,060,589	\$9,623,374	\$10,960,179	\$11,933,292		\$244,430	3.26%
2005			\$91,704	\$1,440,811	\$2,981,012	\$4,674,252	\$6,461,219	\$8,259,241	\$9,961,354	\$11,436,909	\$12,534,088		\$252,387	3.42%
2006				\$1,267,593	\$2,964,974	\$4,880,260	\$6,954,689	\$9,099,226	\$11,191,545	\$13,074,685	\$14,558,004		\$261,008	2.54%
2007				\$1,059,025	\$2,823,300	\$4,770,654	\$6,832,563	\$8,912,850	\$10,886,621	\$12,601,108	\$13,878,855		\$267,639	4.08%
2008				\$723,744	\$2,236,956	\$3,739,549	\$5,161,725	\$6,426,588	\$7,453,981	\$8,165,232	\$8,488,533		\$278,562	0.09%
2009				\$491,585	\$2,224,383	\$4,038,607	\$5,849,016	\$7,552,791	\$9,033,448	\$10,166,722	\$10,828,237		\$278,817	2.72%
2010				\$228,934	\$2,199,622	\$4,329,579	\$6,521,308	\$8,649,831	\$10,566,242	\$12,104,233	\$13,089,610		\$286,405	1.50%
2011					\$1,982,868	\$4,153,017	\$6,339,242	\$8,411,588	\$10,222,022	\$11,612,665	\$12,426,507		\$290,688	2.96%
2012						\$1,838,106	\$4,273,415	\$6,801,562	\$9,275,238	\$11,517,107	\$13,327,856		\$299,300	1.74%
2013						\$1,716,830	\$4,610,287	\$7,829,385	\$11,212,616	\$14,533,439	\$17,501,824		\$304,511	1.50%
2014						\$1,473,889	\$4,527,657	\$7,958,172	\$11,598,217	\$15,207,363	\$18,472,048		\$309,084	0.76%
2015						\$1,155,553	\$4,174,358	\$7,538,895	\$11,078,422	\$14,553,322	\$17,657,232		\$311,422	0.73%
2016						\$922,028	\$4,299,708	\$8,180,570	\$12,387,340	\$16,649,483	\$20,599,343		\$313,694	2.07%
2017						\$642,534	\$4,301,156	\$8,600,100	\$13,364,205	\$18,304,500	\$23,007,332		\$320,202	2.11%
2018						\$303,638	\$3,776,926	\$7,763,633	\$12,076,723	\$16,433,220	\$20,451,701		\$326,955	1.91%
2019							\$4,000,316	\$8,754,462	\$14,028,255	\$19,492,228	\$24,677,423		\$333,200	2.29%
2020							\$4,013,072	\$9,218,904	\$14,967,842	\$20,877,158	\$26,414,628		\$340,814	1.36%
2021							\$4,246,009	\$10,549,148	\$17,847,743	\$25,724,283	\$33,520,698		\$345,456	7.04%
2022							\$3,498,800	\$9,182,586	\$15,751,528	\$22,820,636	\$29,789,446		\$369,764	6.45%

Table D9.6 - Fixed Distributions: US 4-Fund Equity Portfolio - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,071,469	\$1,057,532	\$1,043,326	\$1,028,863	\$1,014,154	\$999,213	\$984,051	\$968,682	\$953,117	\$937,371	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,100,058	\$1,092,269	\$1,083,693	\$1,074,347	\$1,064,247	\$1,053,411	\$1,041,860	\$1,029,613	\$1,016,693	\$1,003,123	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,099,277	\$1,097,963	\$1,095,620	\$1,092,251	\$1,087,859	\$1,082,451	\$1,076,035	\$1,068,623	\$1,060,228	\$1,050,865	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,060,988	\$1,027,880	\$994,312	\$960,387	\$926,206	\$891,866	\$857,463	\$823,090	\$788,837	\$754,791	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,025,919	\$962,158	\$900,370	\$840,666	\$783,136	\$727,856	\$674,884	\$624,262	\$576,017	\$530,161	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,069,729	\$1,032,322	\$992,789	\$951,379	\$908,348	\$863,953	\$818,448	\$772,087	\$725,117	\$677,778	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,129,792	\$1,114,985	\$1,095,656	\$1,071,882	\$1,043,774	\$1,011,472	\$975,144	\$934,988	\$891,222	\$844,087	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,073,650	\$1,064,463	\$1,050,336	\$1,031,269	\$1,007,302	\$978,509	\$944,999	\$906,915	\$864,432	\$817,750	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,033,346	\$1,034,204	\$1,029,253	\$1,018,335	\$1,001,339	\$978,209	\$948,938	\$913,575	\$872,221	\$825,028	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,010,500	\$1,031,471	\$1,046,078	\$1,053,750	\$1,053,954	\$1,046,201	\$1,030,057	\$1,005,143	\$971,149	\$927,832	\$611,130	\$107,745	13.29%
1980	\$924,049	\$972,397	\$1,015,381	\$1,051,902	\$1,080,845	\$1,101,097	\$1,111,559	\$1,111,167	\$1,098,908	\$1,073,837	\$1,035,098	\$647,554	\$122,069	12.52%
1981	\$871,481	\$922,402	\$967,005	\$1,004,122	\$1,032,586	\$1,051,252	\$1,059,014	\$1,054,826	\$1,037,722	\$1,006,832	\$961,406	\$485,161	\$137,347	8.92%
1982	\$917,055	\$982,594	\$1,040,006	\$1,087,756	\$1,124,318	\$1,148,203	\$1,157,987	\$1,152,337	\$1,130,039	\$1,090,025	\$1,031,395	\$407,400	\$149,602	3.83%
1983	\$827,942	\$919,826	\$1,006,105	\$1,084,450	\$1,152,359	\$1,207,193	\$1,246,203	\$1,266,566	\$1,265,430	\$1,239,960	\$1,187,382	\$308,819	\$155,332	3.79%
1984	\$763,535	\$861,298	\$950,825	\$1,029,651	\$1,095,229	\$1,144,971	\$1,176,288	\$1,186,642	\$1,173,595	\$1,134,862	\$1,068,358	\$156,848	\$161,220	3.95%
1985	\$711,642	\$836,714	\$954,061	\$1,060,338	\$1,151,988	\$1,225,278	\$1,276,363	\$1,301,345	\$1,296,344	\$1,257,573	\$1,181,419		\$167,586	3.80%
1986	\$617,763	\$761,185	\$895,466	\$1,016,710	\$1,120,799	\$1,203,448	\$1,260,284	\$1,286,922	\$1,279,060	\$1,232,564	\$1,143,576		\$173,952	1.10%
1987	\$461,788	\$611,270	\$750,271	\$874,339	\$978,885	\$1,059,309	\$1,111,124	\$1,130,110	\$1,112,461	\$1,054,946	\$955,066		\$175,862	4.43%
1988	\$297,360	\$464,972	\$626,570	\$776,662	\$909,251	\$1,017,952	\$1,096,137	\$1,137,111	\$1,134,311	\$1,081,538	\$973,202		\$183,660	4.42%
1989	\$119,647	\$312,104	\$500,696	\$678,848	\$839,197	\$973,712	\$1,073,854	\$1,130,781	\$1,135,598	\$1,079,643	\$954,810		\$191,777	4.65%
1990		\$119,143	\$312,747	\$485,754	\$631,886	\$744,967	\$819,134	\$849,061	\$830,184	\$758,923	\$632,896		\$200,690	6.11%
1991			\$119,358	\$332,672	\$520,773	\$673,994	\$782,453	\$836,381	\$826,482	\$744,326	\$582,762		\$212,944	3.06%
1992				\$125,635	\$338,364	\$516,421	\$647,072	\$717,189	\$713,682	\$624,005	\$436,704		\$219,469	2.90%
1993					\$126,725	\$329,115	\$479,797	\$562,819	\$561,936	\$461,198	\$245,602		\$225,836	2.75%
1994						\$95,066	\$243,271	\$325,631	\$325,590	\$226,732	\$13,449		\$232,042	2.67%
1995							\$6,343	\$112,004	\$113,592				\$238,249	2.54%
1996														3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%

Table D10.3 - Fixed Distributions: WW All Value Equity Portfolio (50% US/50% Int'l) - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,111,916	\$1,103,862	\$1,095,597	\$1,087,123	\$1,078,445	\$1,069,566	\$1,060,490	\$1,051,220	\$1,041,761	\$1,032,116	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,191,471	\$1,203,642	\$1,215,380	\$1,226,669	\$1,237,494	\$1,247,839	\$1,257,690	\$1,267,032	\$1,275,851	\$1,284,134	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,240,030	\$1,270,091	\$1,300,062	\$1,329,904	\$1,359,577	\$1,389,040	\$1,418,251	\$1,447,169	\$1,475,749	\$1,503,949	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,260,721	\$1,274,163	\$1,286,608	\$1,298,024	\$1,308,379	\$1,317,644	\$1,325,792	\$1,332,798	\$1,338,640	\$1,343,298	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,256,281	\$1,217,685	\$1,178,685	\$1,139,388	\$1,099,901	\$1,060,326	\$1,020,762	\$981,307	\$942,054	\$903,091	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,378,626	\$1,382,434	\$1,383,498	\$1,381,817	\$1,377,401	\$1,370,273	\$1,360,470	\$1,348,040	\$1,333,045	\$1,315,556	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,517,910	\$1,543,300	\$1,565,416	\$1,584,120	\$1,599,291	\$1,610,829	\$1,618,650	\$1,622,694	\$1,622,920	\$1,619,311	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,544,947	\$1,603,127	\$1,659,353	\$1,713,294	\$1,764,617	\$1,812,996	\$1,858,109	\$1,899,646	\$1,937,307	\$1,970,804	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,596,775	\$1,688,531	\$1,780,638	\$1,872,639	\$1,964,045	\$2,054,347	\$2,143,012	\$2,229,487	\$2,313,206	\$2,393,591	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,673,825	\$1,797,232	\$1,923,799	\$2,053,031	\$2,184,376	\$2,317,223	\$2,450,902	\$2,584,691	\$2,717,812	\$2,849,441	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,760,040	\$1,927,482	\$2,102,997	\$2,286,133	\$2,476,318	\$2,672,859	\$2,874,937	\$3,081,605	\$3,291,785	\$3,504,272	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,874,320	\$2,060,399	\$2,255,275	\$2,458,384	\$2,669,025	\$2,886,359	\$3,109,399	\$3,337,017	\$3,567,936	\$3,800,738	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,253,917	\$2,451,645	\$2,653,603	\$2,858,694	\$3,065,709	\$3,273,329	\$3,480,133	\$3,684,613	\$3,885,182	\$4,080,187	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,419,620	\$2,699,679	\$2,995,914	\$3,307,658	\$3,634,005	\$3,973,797	\$4,325,614	\$4,687,766	\$5,058,289	\$5,434,944	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,661,859	\$2,961,346	\$3,274,433	\$3,599,880	\$3,936,197	\$4,281,634	\$4,634,186	\$4,991,594	\$5,351,358	\$5,710,746	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,140,210	\$3,574,943	\$4,042,722	\$4,543,343	\$5,076,183	\$5,640,154	\$6,233,664	\$6,854,587	\$7,500,229	\$8,167,309	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,552,323	\$4,108,962	\$4,717,820	\$5,380,135	\$6,096,620	\$6,867,376	\$7,691,812	\$8,568,557	\$9,495,387	\$10,469,154	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,679,034	\$4,336,195	\$5,066,077	\$5,871,140	\$6,752,955	\$7,712,016	\$8,747,557	\$9,857,364	\$11,037,597	\$12,282,623	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,919,266	\$4,738,386	\$5,673,805	\$6,734,618	\$7,929,306	\$9,265,414	\$10,749,187	\$12,385,181	\$14,175,832	\$16,121,007	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,387,010	\$5,392,955	\$6,559,011	\$7,900,965	\$9,434,366	\$11,174,082	\$13,133,786	\$15,325,358	\$17,758,220	\$20,438,612	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,576,427	\$5,499,283	\$6,529,361	\$7,670,232	\$8,923,950	\$10,290,731	\$11,768,649	\$13,353,334	\$15,037,687	\$16,811,634	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,188,852	\$6,320,648	\$7,599,014	\$9,031,256	\$10,622,880	\$12,377,121	\$14,294,460	\$16,372,137	\$18,603,674	\$20,978,441	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,431,316	\$6,634,762	\$7,991,418	\$9,508,183	\$11,189,918	\$13,038,953	\$15,054,586	\$17,232,590	\$19,564,736	\$22,038,372	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,976,175	\$7,482,173	\$9,227,137	\$11,231,822	\$13,515,529	\$16,095,268	\$18,984,828	\$22,193,750	\$25,726,250	\$29,580,093	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,708,254	\$7,235,314	\$9,023,650	\$11,099,844	\$13,489,694	\$16,217,298	\$19,304,005	\$22,767,229	\$26,619,145	\$30,865,298	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,472,489	\$8,260,291	\$10,359,745	\$12,803,518	\$15,623,503	\$18,849,715	\$22,509,026	\$26,623,708	\$31,209,847	\$36,275,620	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,628,515	\$8,576,287	\$10,891,593	\$13,618,952	\$16,803,355	\$20,489,023	\$24,717,907	\$29,527,902	\$34,950,825	\$41,010,144	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,939,589	\$9,018,162	\$11,487,360	\$14,393,506	\$17,783,039	\$21,701,123	\$26,189,986	\$31,286,974	\$37,022,357	\$43,416,908	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,350,594	\$9,585,488	\$12,230,464	\$15,328,887	\$18,922,200	\$23,048,116	\$27,738,541	\$33,017,262	\$38,897,444	\$45,379,021	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,382,765	\$9,836,928	\$12,806,443	\$16,361,096	\$20,572,023	\$25,509,559	\$31,240,589	\$37,825,382	\$45,313,934	\$53,741,889	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,993,608	\$10,600,766	\$13,715,275	\$17,395,975	\$21,700,238	\$26,681,650	\$32,387,290	\$38,854,655	\$46,108,279	\$54,156,155	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,440,376	\$11,193,582	\$14,457,758	\$18,283,841	\$22,718,627	\$27,802,155	\$33,564,779	\$40,024,011	\$47,181,230	\$55,018,411	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,103,943	\$11,927,867	\$15,193,579	\$18,924,978	\$23,137,603	\$27,836,375	\$33,013,339	\$38,645,543	\$44,693,177	\$51,098,127	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,656,499	\$13,226,496	\$17,586,230	\$22,840,678	\$29,093,315	\$36,441,543	\$44,971,235	\$54,750,499	\$65,822,809	\$78,199,748	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,013,659	\$14,070,834	\$19,163,810	\$25,469,321	\$33,173,887	\$42,468,622	\$53,542,327	\$66,572,782	\$81,716,262	\$99,095,436	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$10,164,365	\$14,531,596	\$20,102,862	\$27,109,354	\$35,802,468	\$46,448,780	\$59,322,678	\$74,696,406	\$92,827,362	\$113,942,679	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$10,511,580	\$15,422,837	\$21,856,329	\$30,158,660	\$40,723,567	\$53,989,211	\$70,432,049	\$90,556,557	\$114,880,105	\$143,912,473	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,279,322	\$16,535,081	\$23,364,558	\$32,105,480	\$43,134,504	\$56,862,070	\$73,723,671	\$94,166,962	\$118,634,241	\$147,540,074	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$11,356,799	\$15,775,699	\$21,061,863	\$27,286,026	\$34,500,725	\$42,733,394	\$51,979,270	\$62,194,561	\$73,290,417	\$85,128,308	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$11,745,064	\$16,984,587	\$23,547,894	\$31,621,733	\$41,381,986	\$52,981,024	\$66,533,050	\$82,098,013	\$99,664,961	\$119,135,996	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$12,426,642	\$18,342,189	\$25,895,257	\$35,353,257	\$46,978,746	\$61,012,724	\$77,654,453	\$97,038,459	\$119,209,786	\$144,099,137	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,960,733	\$18,869,374	\$26,216,592	\$35,172,257	\$45,879,949	\$58,441,418	\$72,899,844	\$89,222,965	\$107,287,483	\$126,866,353	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$13,326,341	\$19,833,220	\$28,112,795	\$38,431,756	\$51,039,759	\$66,149,141	\$83,911,490	\$104,392,175	\$127,544,546	\$153,185,952	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$13,071,146	\$20,162,128	\$29,561,942	\$41,755,535	\$57,254,878	\$76,575,169	\$100,202,757	\$128,554,977	\$161,932,974	\$200,469,755	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$13,173,866	\$20,399,182	\$29,959,522	\$42,337,244	\$58,038,085	\$77,566,367	\$101,391,999	\$129,909,637	\$163,391,246	\$201,934,480	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$13,029,901	\$20,179,212	\$29,571,411	\$41,642,132	\$56,837,099	\$75,586,508	\$98,272,298	\$125,189,065	\$156,500,286	\$192,192,548	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$13,307,459	\$21,010,844	\$31,314,147	\$44,785,392	\$62,028,075	\$83,653,012	\$110,239,893	\$142,288,723	\$180,162,497	\$224,023,884	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$13,557,889	\$21,899,211	\$33,310,588	\$48,562,632	\$68,512,677	\$94,078,097	\$126,194,721	\$165,758,946	\$213,553,505	\$270,158,705	\$36,036,342	\$192,123	2.11%
2018	\$7,478,641	\$13,236,140	\$21,126,435	\$31,668,132	\$45,429,827	\$63,009,226	\$85,002,374	\$111,962,477	\$144,348,830	\$182,467,653	\$226,408,109	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$14,201,508	\$23,066,311	\$35,083,781	\$50,987,919	\$71,569,269	\$97,639,418	\$129,980,996	\$169,283,101	\$216,063,786	\$270,583,258	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$15,143,494	\$24,677,834	\$37,518,855	\$54,370,051	\$75,951,495	\$102,950,420	\$135,957,445	\$175,390,456	\$221,410,433	\$273,835,972	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$15,430,582	\$25,836,113	\$40,250,543	\$59,686,761	\$85,247,320	\$118,071,295	\$159,257,211	\$209,761,750	\$270,277,044	\$341,093,202	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$13,772,966	\$23,314,942	\$36,611,477	\$54,635,583	\$78,452,821	\$109,171,091	\$147,866,676	\$195,486,058	\$252,726,015	\$319,898,434	\$55,290,051	\$221,858	6.45%

Table D10.4 - Fixed Distributions: WW All Value Equity Portfolio (50% US/50% Int'l) - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,100,453	\$1,092,482	\$1,084,302	\$1,075,916	\$1,067,327	\$1,058,540	\$1,049,557	\$1,040,383	\$1,031,021	\$1,021,475	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,167,184	\$1,179,015	\$1,190,417	\$1,201,374	\$1,211,869	\$1,221,890	\$1,231,419	\$1,240,444	\$1,248,951	\$1,256,926	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,202,373	\$1,231,554	\$1,260,638	\$1,289,586	\$1,318,358	\$1,346,915	\$1,375,214	\$1,403,215	\$1,430,874	\$1,458,149	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,209,579	\$1,222,826	\$1,235,095	\$1,246,355	\$1,256,575	\$1,265,726	\$1,273,782	\$1,280,719	\$1,286,514	\$1,291,149	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,191,210	\$1,155,107	\$1,118,548	\$1,081,642	\$1,044,493	\$1,007,203	\$969,872	\$932,596	\$895,467	\$858,574	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,289,170	\$1,292,717	\$1,293,603	\$1,291,826	\$1,287,394	\$1,280,328	\$1,270,662	\$1,258,442	\$1,243,727	\$1,226,585	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,399,412	\$1,422,861	\$1,443,140	\$1,460,114	\$1,473,664	\$1,483,690	\$1,490,111	\$1,492,867	\$1,491,917	\$1,487,241	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,404,335	\$1,457,616	\$1,508,925	\$1,557,937	\$1,604,327	\$1,647,775	\$1,687,965	\$1,724,592	\$1,757,362	\$1,785,993	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,429,057	\$1,512,492	\$1,596,042	\$1,679,251	\$1,761,638	\$1,842,698	\$1,921,901	\$1,998,702	\$2,072,539	\$2,142,840	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,472,394	\$1,583,942	\$1,698,132	\$1,814,464	\$1,932,379	\$2,051,260	\$2,170,436	\$2,289,178	\$2,406,706	\$2,522,193	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,518,015	\$1,668,106	\$1,825,259	\$1,988,990	\$2,158,703	\$2,333,677	\$2,513,070	\$2,695,914	\$2,881,112	\$3,067,441	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,580,749	\$1,747,520	\$1,921,994	\$2,103,579	\$2,291,552	\$2,485,053	\$2,683,079	\$2,884,486	\$3,087,988	\$3,292,157	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,854,986	\$2,034,543	\$2,217,660	\$2,403,263	\$2,590,167	\$2,777,084	\$2,962,627	\$3,145,326	\$3,323,635	\$3,495,947	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,947,293	\$2,195,912	\$2,458,787	\$2,735,194	\$3,024,175	\$3,324,526	\$3,634,788	\$3,953,236	\$4,277,880	\$4,606,463	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,093,759	\$2,361,362	\$2,640,958	\$2,931,302	\$3,230,905	\$3,538,030	\$3,850,691	\$4,166,660	\$4,483,476	\$4,798,458	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,414,215	\$2,794,850	\$3,204,683	\$3,643,343	\$4,110,040	\$4,603,531	\$5,122,077	\$5,663,414	\$6,224,725	\$6,802,617	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,673,924	\$3,155,827	\$3,683,755	\$4,258,570	\$4,880,603	\$5,549,576	\$6,264,519	\$7,023,690	\$7,824,502	\$8,663,449	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,715,086	\$3,276,747	\$3,902,520	\$4,594,366	\$5,353,375	\$6,179,599	\$7,071,871	\$8,027,637	\$9,042,788	\$10,111,511	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,832,643	\$3,521,451	\$4,311,696	\$5,211,126	\$6,226,829	\$7,364,923	\$8,630,209	\$10,025,801	\$11,552,717	\$13,209,468	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,103,525	\$3,942,174	\$4,919,737	\$6,049,768	\$7,345,451	\$8,819,174	\$10,482,026	\$12,343,233	\$14,409,524	\$16,684,437	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,170,475	\$3,957,095	\$4,838,329	\$5,817,089	\$6,894,829	\$8,071,251	\$9,344,019	\$10,708,480	\$12,157,407	\$13,680,780	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,515,583	\$4,471,529	\$5,556,340	\$6,776,195	\$8,135,534	\$9,636,613	\$11,279,062	\$13,059,429	\$14,970,745	\$17,002,127	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,602,904	\$4,620,380	\$5,772,757	\$7,065,850	\$8,503,518	\$10,087,199	\$11,815,451	\$13,683,491	\$15,682,765	\$17,800,562	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,879,332	\$5,127,995	\$6,584,604	\$8,267,073	\$10,191,810	\$12,372,930	\$14,821,371	\$17,543,944	\$20,542,318	\$23,811,994	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,628,091	\$4,884,964	\$6,368,182	\$8,100,733	\$10,104,671	\$12,400,256	\$15,004,954	\$17,932,324	\$21,190,795	\$24,782,372	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$4,017,573	\$5,485,973	\$7,224,111	\$9,260,255	\$11,621,706	\$14,333,759	\$17,418,495	\$20,893,416	\$24,769,955	\$29,051,881	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$4,023,563	\$5,609,695	\$7,512,332	\$9,769,995	\$12,421,300	\$15,503,765	\$19,052,369	\$23,097,874	\$27,664,902	\$32,769,818	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,114,555	\$5,807,235	\$7,836,580	\$10,242,719	\$13,065,544	\$16,343,385	\$20,111,426	\$24,399,876	\$29,231,904	\$34,621,376	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,255,681	\$6,077,154	\$8,253,530	\$10,822,605	\$13,820,156	\$17,278,253	\$21,223,324	\$25,674,005	\$30,638,840	\$36,113,889	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,173,702	\$6,141,671	\$8,551,322	\$11,463,298	\$14,939,042	\$19,038,765	\$23,818,952	\$29,329,400	\$35,609,813	\$42,686,030	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,405,607	\$6,514,835	\$9,061,706	\$12,097,542	\$15,671,997	\$19,830,881	\$24,613,633	\$30,050,459	\$36,159,218	\$42,942,140	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,535,467	\$6,772,680	\$9,453,090	\$12,621,405	\$16,318,324	\$20,578,105	\$25,425,872	\$30,874,700	\$36,922,618	\$43,549,640	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,769,270	\$7,106,449	\$9,832,808	\$12,969,672	\$16,530,639	\$20,519,501	\$24,928,176	\$29,734,783	\$34,901,963	\$40,375,618	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,933,155	\$7,760,984	\$11,265,833	\$15,539,734	\$20,672,969	\$26,749,838	\$33,843,627	\$42,010,877	\$51,285,101	\$61,670,193	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,988,603	\$8,138,637	\$12,164,801	\$17,220,665	\$23,467,849	\$31,071,163	\$40,192,163	\$50,981,085	\$63,567,178	\$78,047,610	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,933,337	\$8,285,795	\$12,649,042	\$18,222,983	\$25,224,595	\$33,883,137	\$44,433,211	\$57,105,462	\$72,114,792	\$89,646,136	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,962,378	\$8,665,750	\$13,631,523	\$20,156,883	\$28,579,253	\$39,273,387	\$52,645,296	\$69,122,337	\$89,138,876	\$113,117,071	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$5,174,113	\$9,156,481	\$14,449,464	\$21,343,777	\$30,163,371	\$41,260,411	\$55,006,956	\$71,782,824	\$91,959,257	\$115,878,205	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$5,060,256	\$8,610,384	\$12,916,910	\$18,044,335	\$24,040,796	\$30,931,764	\$38,713,595	\$47,347,335	\$56,753,304	\$66,807,006	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$5,077,368	\$9,126,833	\$14,305,800	\$20,780,460	\$28,707,453	\$38,222,406	\$49,426,660	\$62,372,724	\$77,049,293	\$93,366,884	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,205,759	\$9,707,128	\$15,593,701	\$23,102,042	\$32,464,731	\$43,895,277	\$57,569,896	\$73,606,751	\$92,043,712	\$112,816,093	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,260,791	\$9,840,464	\$15,657,224	\$22,865,210	\$31,595,596	\$41,942,513	\$53,947,874	\$67,586,107	\$82,750,095	\$99,239,818	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,235,540	\$10,188,407	\$16,646,957	\$24,849,429	\$35,019,643	\$47,348,704	\$61,973,851	\$78,955,501	\$98,254,038	\$119,708,370	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,964,401	\$10,203,718	\$17,361,736	\$26,861,562	\$39,150,866	\$54,680,545	\$73,875,915	\$97,100,634	\$124,614,409	\$156,526,559	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,822,626	\$10,167,029	\$17,454,137	\$27,105,451	\$39,563,922	\$55,271,726	\$74,640,640	\$98,015,363	\$125,630,995	\$157,566,903	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$4,588,592	\$9,901,641	\$17,088,697	\$26,532,474	\$38,625,596	\$53,747,629	\$72,235,693	\$94,349,366	\$120,231,424	\$149,866,953	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$4,494,965	\$10,143,020	\$17,944,255	\$28,393,654	\$42,018,571	\$59,353,571	\$80,905,991	\$107,112,414	\$138,287,344	\$174,566,671	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$4,381,834	\$10,399,985	\$18,931,955	\$30,642,083	\$46,271,696	\$66,615,294	\$92,483,315	\$124,650,270	\$163,788,305	\$210,387,931	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$4,081,547	\$9,869,065	\$17,854,956	\$28,535,926	\$42,435,761	\$60,077,855	\$81,948,370	\$108,450,492	\$139,851,489	\$176,225,616	\$6,705,135	\$261,564	1.91%
2019		\$4,156,003	\$10,584,388	\$19,609,230	\$31,868,210	\$48,050,505	\$68,865,225	\$94,996,780	\$127,047,173	\$165,466,744	\$210,476,795	\$8,465,851	\$266,560	2.29%
2020		\$4,201,431	\$11,130,842	\$20,799,914	\$33,827,020	\$50,848,603	\$72,475,387	\$99,235,607	\$131,507,119	\$169,442,298	\$212,891,922	\$9,703,526	\$272,651	1.36%
2021		\$4,054,978	\$11,460,199	\$22,140,150	\$36,972,438	\$56,917,184	\$82,970,323	\$116,095,419	\$157,133,762	\$206,695,368	\$265,036,970	\$12,136,833	\$276,365	7.04%
2022		\$3,404,288	\$10,162,195	\$19,979,510	\$33,698,010	\$52,244,426	\$76,586,421	\$107,667,275	\$146,318,835	\$193,155,104	\$248,452,338	\$9,699,475	\$295,811	6.45%

Table D10.5 - Fixed Distributions: WW All Value Equity Portfolio (50% US/50% Int'l) - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,088,990	\$1,081,102	\$1,073,007	\$1,064,709	\$1,056,209	\$1,047,513	\$1,038,624	\$1,029,546	\$1,020,281	\$1,010,835	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,142,896	\$1,154,389	\$1,165,455	\$1,176,079	\$1,186,245	\$1,195,940	\$1,205,149	\$1,213,857	\$1,222,051	\$1,229,717	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,164,716	\$1,193,017	\$1,221,214	\$1,249,268	\$1,277,139	\$1,304,789	\$1,332,177	\$1,359,261	\$1,385,999	\$1,412,349	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,158,438	\$1,171,489	\$1,183,583	\$1,194,686	\$1,204,771	\$1,213,808	\$1,221,772	\$1,228,639	\$1,234,388	\$1,238,999	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,126,140	\$1,092,528	\$1,058,411	\$1,023,895	\$989,084	\$954,080	\$918,982	\$883,884	\$848,880	\$814,057	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,199,715	\$1,203,000	\$1,203,708	\$1,201,835	\$1,197,387	\$1,190,383	\$1,180,854	\$1,168,844	\$1,154,408	\$1,137,613	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,280,914	\$1,302,421	\$1,320,864	\$1,336,108	\$1,348,036	\$1,356,551	\$1,361,572	\$1,363,039	\$1,360,913	\$1,355,172	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,263,723	\$1,312,105	\$1,358,497	\$1,402,581	\$1,444,037	\$1,482,553	\$1,517,820	\$1,549,538	\$1,577,417	\$1,601,182	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,261,339	\$1,336,453	\$1,411,445	\$1,485,864	\$1,559,232	\$1,631,048	\$1,700,790	\$1,767,917	\$1,831,872	\$1,892,090	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,270,963	\$1,370,652	\$1,472,465	\$1,575,897	\$1,680,381	\$1,785,298	\$1,889,969	\$1,993,664	\$2,095,600	\$2,194,945	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,275,991	\$1,408,731	\$1,547,520	\$1,691,848	\$1,841,087	\$1,994,495	\$2,151,204	\$2,310,224	\$2,470,440	\$2,630,611	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,287,178	\$1,434,641	\$1,588,712	\$1,748,773	\$1,914,079	\$2,083,748	\$2,256,759	\$2,431,956	\$2,608,039	\$2,783,575	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,456,055	\$1,617,441	\$1,781,718	\$1,947,832	\$2,114,626	\$2,280,839	\$2,445,121	\$2,606,039	\$2,762,088	\$2,911,707	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,474,966	\$1,692,145	\$1,921,659	\$2,162,729	\$2,414,344	\$2,675,255	\$2,943,961	\$3,218,706	\$3,497,471	\$3,777,981	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,525,659	\$1,761,378	\$2,007,483	\$2,262,724	\$2,525,614	\$2,794,426	\$3,067,196	\$3,341,726	\$3,615,594	\$3,886,171	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,688,220	\$2,014,756	\$2,366,644	\$2,743,342	\$3,143,897	\$3,566,908	\$4,010,490	\$4,472,241	\$4,949,220	\$5,437,925	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,795,525	\$2,202,693	\$2,649,691	\$3,137,005	\$3,664,586	\$4,231,776	\$4,837,227	\$5,478,824	\$6,153,616	\$6,857,745	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,751,138	\$2,217,299	\$2,738,964	\$3,317,592	\$3,953,796	\$4,647,182	\$5,396,186	\$6,197,910	\$7,047,979	\$7,940,399	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,746,020	\$2,304,516	\$2,949,586	\$3,687,633	\$4,524,352	\$5,464,432	\$6,511,232	\$7,666,420	\$8,929,602	\$10,297,928	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,820,041	\$2,491,392	\$3,280,462	\$4,198,571	\$5,256,537	\$6,464,265	\$7,830,265	\$9,361,109	\$11,060,828	\$12,930,262	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,764,522	\$2,414,907	\$3,147,297	\$3,963,945	\$4,865,708	\$5,851,771	\$6,919,388	\$8,063,625	\$9,277,127	\$10,549,927	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,842,315	\$2,622,409	\$3,513,666	\$4,521,135	\$5,648,187	\$6,896,105	\$8,263,665	\$9,746,721	\$11,337,815	\$13,025,813	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,774,492	\$2,605,997	\$3,554,095	\$4,623,518	\$5,817,118	\$7,135,446	\$8,576,316	\$10,134,392	\$11,800,793	\$13,562,752	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,782,488	\$2,773,817	\$3,942,071	\$5,302,324	\$6,868,092	\$8,650,591	\$10,657,914	\$12,894,137	\$15,358,387	\$18,043,895	\$188,196	\$189,196	2.75%
1994	\$732,884	\$1,547,928	\$2,534,614	\$3,712,715	\$5,101,621	\$6,719,648	\$8,583,214	\$10,705,904	\$13,097,420	\$15,762,445	\$18,699,446	\$193,369	\$193,369	2.67%
1995	\$617,300	\$1,562,657	\$2,711,654	\$4,088,477	\$5,716,991	\$7,619,909	\$9,817,803	\$12,327,964	\$15,163,123	\$18,330,063	\$21,828,141	\$198,541	\$198,541	2.54%
1996	\$427,696	\$1,418,610	\$2,643,104	\$4,133,071	\$5,921,038	\$8,039,246	\$10,518,506	\$13,386,832	\$16,667,845	\$20,378,978	\$24,529,492	\$203,581	\$203,581	3.32%
1997	\$231,942	\$1,289,521	\$2,596,309	\$4,185,801	\$6,091,933	\$8,348,049	\$10,985,646	\$14,032,866	\$17,512,779	\$21,441,451	\$25,825,844	\$210,345	\$210,345	1.70%
1998	\$19,449	\$1,160,768	\$2,568,819	\$4,276,596	\$6,316,323	\$8,718,112	\$11,508,391	\$14,708,106	\$18,330,748	\$22,380,236	\$26,848,756	\$213,926	\$213,926	1.61%
1999	\$964,639	\$2,446,414	\$4,296,201	\$6,565,500	\$9,306,060	\$12,567,970	\$16,397,316	\$20,833,419	\$25,905,692	\$31,630,170	\$38,729,110	\$217,374	\$217,374	2.68%
2000	\$817,606	\$2,428,904	\$4,408,137	\$6,799,110	\$9,643,755	\$12,980,113	\$16,839,976	\$21,246,263	\$26,210,156	\$31,728,125	\$38,363,125	\$223,210	\$223,210	3.39%
2001	\$630,558	\$2,351,777	\$4,448,421	\$6,958,969	\$9,918,020	\$13,354,056	\$17,286,965	\$21,725,388	\$26,664,005	\$32,080,868	\$38,529,668	\$230,769	\$230,769	1.55%
2002	\$434,597	\$2,285,031	\$4,472,037	\$7,014,366	\$9,923,675	\$13,202,627	\$16,843,014	\$20,824,023	\$25,110,749	\$29,653,109	\$35,344,109	\$234,350	\$234,350	2.38%
2003	\$209,810	\$2,295,472	\$4,945,436	\$8,238,790	\$12,252,622	\$17,058,132	\$22,716,019	\$29,271,255	\$36,747,392	\$45,140,638	\$54,701,638	\$239,920	\$239,920	1.88%
2004	\$2,206,440	\$5,165,792	\$8,972,008	\$13,761,811	\$19,673,703	\$26,841,998	\$35,389,388	\$45,418,095	\$56,999,784	\$70,433,668	\$85,725,668	\$244,430	\$244,430	3.26%
2005	\$2,039,995	\$5,195,221	\$9,336,611	\$14,646,722	\$21,317,493	\$29,543,744	\$39,514,519	\$51,402,292	\$65,349,594	\$82,695,994	\$100,695,994	\$252,387	\$252,387	3.42%
2006	\$1,908,663	\$5,406,717	\$10,155,106	\$16,434,939	\$24,557,564	\$34,858,543	\$47,688,117	\$63,397,647	\$82,321,668	\$105,695,668	\$134,321,668	\$261,008	\$261,008	2.54%
2007	\$1,777,881	\$5,534,370	\$10,582,074	\$17,192,238	\$25,658,752	\$36,290,241	\$49,398,686	\$65,284,273	\$84,216,336	\$108,695,336	\$138,695,336	\$267,639	\$267,639	4.08%
2008	\$1,445,068	\$4,771,957	\$8,802,645	\$13,580,866	\$19,130,134	\$25,447,919	\$32,500,109	\$40,216,191	\$48,485,704	\$58,216,191	\$68,485,704	\$278,562	\$278,562	0.09%
2009	\$1,269,079	\$5,063,707	\$9,939,188	\$16,032,920	\$23,463,789	\$32,320,269	\$42,647,436	\$54,433,625	\$67,597,772	\$83,597,772	\$101,597,772	\$278,817	\$278,817	2.72%
2010	\$1,072,067	\$5,292,146	\$10,850,828	\$17,950,716	\$26,777,831	\$37,485,338	\$50,175,044	\$64,877,638	\$81,533,048	\$100,695,048	\$121,533,048	\$286,405	\$286,405	1.50%
2011	\$811,554	\$5,097,857	\$10,558,162	\$17,311,242	\$25,443,609	\$34,995,905	\$45,949,249	\$58,212,707	\$71,613,282	\$88,695,282	\$108,695,282	\$290,688	\$290,688	2.96%
2012	\$543,594	\$5,181,119	\$11,267,103	\$18,999,528	\$28,548,266	\$40,036,211	\$53,518,826	\$68,963,531	\$86,230,788	\$105,695,788	\$127,533,788	\$299,300	\$299,300	1.74%
2013	\$245,308	\$5,161,530	\$11,967,589	\$21,046,854	\$32,785,921	\$47,549,072	\$65,646,291	\$87,295,845	\$112,583,362	\$140,695,362	\$171,533,362	\$304,511	\$304,511	1.50%
2014	\$4,948,753	\$11,873,658	\$21,089,759	\$32,977,086	\$47,889,280	\$66,121,089	\$87,870,744	\$113,199,325	\$141,533,325	\$172,533,325	\$207,533,325	\$309,084	\$309,084	0.76%
2015	\$4,605,983	\$11,422,817	\$20,414,093	\$31,908,749	\$46,199,089	\$63,509,666	\$83,962,563	\$107,541,358	\$135,695,358	\$167,533,358	\$203,533,358	\$311,422	\$311,422	0.73%
2016	\$4,574,363	\$12,001,916	\$22,009,067	\$35,054,130	\$51,572,089	\$71,936,105	\$96,412,190	\$125,109,458	\$159,617,458	\$199,617,458	\$249,617,458	\$313,694	\$313,694	2.07%
2017	\$4,553,322	\$12,721,534	\$24,030,715	\$39,152,492	\$58,771,909	\$83,541,595	\$114,023,105	\$150,617,157	\$193,617,157	\$244,617,157	\$299,617,157	\$320,202	\$320,202	2.11%
2018	\$4,041,779	\$11,642,026	\$21,862,296	\$35,153,336	\$51,934,264	\$72,552,154	\$97,235,325	\$126,043,122	\$166,043,122	\$216,043,122	\$271,043,122	\$326,955	\$326,955	1.91%
2019	\$4,134,679	\$12,748,501	\$24,531,741	\$40,091,031	\$60,012,564	\$84,811,245	\$114,869,701	\$150,370,331	\$193,617,331	\$244,617,331	\$299,617,331	\$333,200	\$333,200	2.29%
2020	\$4,080,974	\$13,283,989	\$25,745,711	\$42,000,354	\$62,513,770	\$87,623,782	\$117,474,164	\$151,947,872	\$193,617,872	\$244,617,872	\$299,617,872	\$340,814	\$340,814	1.36%
2021	\$4,029,757	\$14,258,115	\$28,587,048	\$47,869,351	\$72,933,626	\$104,505,775	\$143,113,692	\$188,980,738	\$244,617,738	\$300,617,738	\$355,617,738	\$345,456	\$345,456	7.04%
2022	\$3,347,543	\$12,760,437	\$26,036,031	\$44,001,752	\$67,467,874	\$97,151,612	\$133,584,193	\$177,006,241	\$224,617,241	\$280,617,241	\$336,617,241	\$369,764	\$369,764	6.45%

Table D10.6 - Fixed Distributions: WW All Value Equity Portfolio (50% US/50% Int'l) - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,077,527	\$1,069,722	\$1,061,712	\$1,053,501	\$1,045,091	\$1,036,487	\$1,027,691	\$1,018,708	\$1,009,541	\$1,000,195	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,118,609	\$1,129,762	\$1,140,492	\$1,150,783	\$1,160,621	\$1,169,991	\$1,178,878	\$1,187,269	\$1,195,151	\$1,202,509	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,127,059	\$1,154,480	\$1,181,790	\$1,208,949	\$1,235,921	\$1,262,664	\$1,289,140	\$1,315,307	\$1,341,124	\$1,366,549	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,107,296	\$1,120,152	\$1,132,070	\$1,143,018	\$1,152,967	\$1,161,890	\$1,169,762	\$1,176,559	\$1,182,261	\$1,186,850	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,061,070	\$1,029,950	\$998,274	\$966,148	\$933,676	\$900,958	\$868,092	\$835,173	\$802,293	\$769,540	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,110,260	\$1,113,283	\$1,113,813	\$1,111,844	\$1,107,380	\$1,100,437	\$1,091,046	\$1,079,246	\$1,065,090	\$1,048,641	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,162,415	\$1,181,982	\$1,198,588	\$1,212,101	\$1,222,408	\$1,229,412	\$1,233,033	\$1,233,212	\$1,229,909	\$1,223,103	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,123,112	\$1,166,595	\$1,208,069	\$1,247,224	\$1,283,748	\$1,317,332	\$1,347,676	\$1,374,484	\$1,397,473	\$1,416,371	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,093,621	\$1,160,415	\$1,226,849	\$1,292,476	\$1,356,825	\$1,419,398	\$1,479,679	\$1,537,132	\$1,591,206	\$1,641,339	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,069,532	\$1,157,362	\$1,246,799	\$1,337,329	\$1,428,384	\$1,519,335	\$1,609,503	\$1,698,151	\$1,784,494	\$1,867,696	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,033,967	\$1,149,356	\$1,269,782	\$1,394,705	\$1,523,472	\$1,655,312	\$1,789,337	\$1,924,534	\$2,059,768	\$2,193,781	\$647,554	\$122,069	12.52%
1981	\$871,481	\$993,606	\$1,121,762	\$1,255,430	\$1,393,968	\$1,536,606	\$1,682,442	\$1,830,440	\$1,979,425	\$2,128,091	\$2,274,994	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,057,124	\$1,200,339	\$1,345,775	\$1,492,401	\$1,639,084	\$1,784,594	\$1,927,615	\$2,066,752	\$2,200,541	\$2,327,468	\$407,400	\$149,602	3.83%
1983	\$827,942	\$1,002,639	\$1,188,378	\$1,384,532	\$1,590,264	\$1,804,513	\$2,025,983	\$2,253,134	\$2,484,175	\$2,717,063	\$2,949,500	\$308,819	\$155,332	3.79%
1984	\$763,535	\$957,559	\$1,161,394	\$1,374,008	\$1,594,146	\$1,820,322	\$2,050,822	\$2,283,701	\$2,516,791	\$2,747,712	\$2,973,883	\$156,848	\$161,220	3.95%
1985	\$711,642	\$962,225	\$1,234,663	\$1,528,606	\$1,843,342	\$2,177,754	\$2,530,286	\$2,898,903	\$3,281,068	\$3,673,716	\$4,073,233		\$167,586	3.80%
1986	\$617,763	\$917,126	\$1,249,558	\$1,615,627	\$2,015,440	\$2,448,570	\$2,913,976	\$3,409,935	\$3,933,958	\$4,482,730	\$5,052,040		\$173,952	1.10%
1987	\$461,788	\$787,190	\$1,157,851	\$1,575,407	\$2,040,817	\$2,554,216	\$3,114,765	\$3,720,500	\$4,368,183	\$5,053,170	\$5,769,287		\$175,862	4.43%
1988	\$297,360	\$659,398	\$1,087,581	\$1,587,477	\$2,164,141	\$2,821,875	\$3,563,942	\$4,392,254	\$5,307,039	\$6,306,488	\$7,386,389		\$183,660	4.42%
1989	\$119,647	\$536,556	\$1,040,611	\$1,641,188	\$2,347,374	\$3,167,622	\$4,109,356	\$5,178,505	\$6,378,985	\$7,712,132	\$9,176,087		\$191,777	4.65%
1990		\$358,569	\$872,719	\$1,456,265	\$2,110,802	\$2,836,586	\$3,632,291	\$4,494,758	\$5,418,770	\$6,396,846	\$7,419,073		\$200,690	6.11%
1991		\$169,046	\$773,290	\$1,470,991	\$2,266,074	\$3,160,840	\$4,155,596	\$5,248,267	\$6,434,014	\$7,704,885	\$9,049,499		\$212,944	3.06%
1992			\$591,614	\$1,335,434	\$2,181,185	\$3,130,718	\$4,183,692	\$5,337,182	\$6,585,294	\$7,918,821	\$9,324,942		\$219,469	2.90%
1993			\$419,639	\$1,299,538	\$2,337,575	\$3,544,373	\$4,928,253	\$6,494,457	\$8,244,330	\$10,174,455	\$12,275,796		\$225,836	2.75%
1994			\$184,265	\$1,057,248	\$2,102,510	\$3,334,625	\$4,766,172	\$6,406,854	\$8,262,516	\$10,334,095	\$12,616,520		\$232,042	2.67%
1995				\$952,843	\$2,173,728	\$3,618,113	\$5,301,847	\$7,237,433	\$9,432,831	\$11,890,172	\$14,604,401		\$238,249	2.54%
1996				\$753,810	\$2,072,081	\$3,657,192	\$5,533,248	\$7,721,295	\$10,237,817	\$13,093,054	\$16,289,167		\$244,297	3.32%
1997				\$535,022	\$1,941,146	\$3,630,555	\$5,627,907	\$7,954,305	\$10,625,682	\$13,650,998	\$17,030,312		\$252,414	1.70%
1998				\$299,663	\$1,810,042	\$3,616,069	\$5,738,528	\$8,192,889	\$10,987,491	\$14,121,632	\$17,583,624		\$256,711	1.61%
1999				\$41,080	\$1,667,701	\$3,673,078	\$6,097,176	\$8,975,679	\$12,337,438	\$16,201,571	\$20,574,310		\$260,849	2.68%
2000					\$1,500,677	\$3,615,514	\$6,129,344	\$9,066,319	\$12,442,067	\$16,261,095	\$20,514,111		\$267,851	3.39%
2001					\$1,296,533	\$3,517,716	\$6,130,006	\$9,148,058	\$12,576,077	\$16,405,392	\$20,612,097		\$276,923	1.55%
2002					\$1,059,060	\$3,316,711	\$5,885,753	\$8,757,852	\$11,913,263	\$15,319,536	\$18,930,600		\$281,220	2.38%
2003					\$937,846	\$3,832,276	\$7,366,427	\$11,588,412	\$16,531,633	\$22,209,684	\$28,611,083		\$287,905	1.88%
2004					\$723,351	\$4,055,773	\$8,276,244	\$13,491,833	\$19,797,691	\$27,269,011	\$35,951,959		\$293,316	3.26%
2005					\$450,240	\$4,068,849	\$8,751,850	\$14,654,277	\$21,923,575	\$30,689,651	\$41,053,051		\$302,865	3.42%
2006					\$153,329	\$4,290,625	\$9,841,740	\$17,071,789	\$26,253,897	\$37,656,419	\$51,526,265		\$313,210	2.54%
2007					\$4,221,105	\$10,057,093	\$17,573,525	\$27,014,548	\$38,609,290	\$52,554,467			\$321,167	4.08%
2008					\$3,120,937	\$7,328,504	\$12,182,244	\$17,652,883	\$23,679,078	\$30,164,403			\$334,275	0.09%
2009					\$3,358,387	\$8,705,171	\$15,213,879	\$22,922,147	\$31,817,956	\$41,828,661			\$334,580	2.72%
2010					\$3,436,701	\$9,660,385	\$17,400,780	\$26,743,337	\$37,711,564	\$50,250,004			\$343,685	1.50%
2011					\$3,026,889	\$8,944,704	\$16,043,936	\$24,312,390	\$33,675,319	\$43,986,747			\$348,826	2.96%
2012					\$2,979,413	\$9,747,828	\$18,098,572	\$28,082,152	\$39,673,024	\$52,753,206			\$359,160	1.74%
2013					\$2,942,842	\$10,891,297	\$21,222,229	\$34,191,948	\$49,977,280	\$68,640,166			\$365,413	1.50%
2014					\$2,615,596	\$10,682,445	\$21,137,921	\$34,226,815	\$50,110,493	\$68,831,747			\$370,900	0.76%
2015					\$2,202,589	\$10,069,869	\$20,162,484	\$32,669,967	\$47,693,701	\$65,215,763			\$373,706	0.73%
2016					\$1,999,563	\$10,754,689	\$22,238,187	\$36,759,797	\$54,537,037	\$75,652,244			\$376,432	2.07%
2017					\$1,789,735	\$11,689,690	\$25,060,503	\$42,432,919	\$64,257,904	\$90,846,383			\$384,242	2.11%
2018					\$1,288,831	\$10,228,818	\$21,920,157	\$36,653,817	\$54,619,162	\$75,860,629			\$392,346	1.91%
2019					\$1,012,977	\$11,316,838	\$25,028,349	\$42,575,317	\$64,272,659	\$90,263,868			\$399,840	2.29%
2020						\$642,820	\$11,525,321	\$25,791,932	\$43,740,444	\$65,506,029	\$91,003,821		\$408,977	1.36%
2021						\$256,912	\$12,768,379	\$29,771,833	\$51,877,787	\$79,532,016	\$112,924,506		\$414,547	7.04%
2022							\$11,417,083	\$27,268,472	\$47,984,389	\$74,013,282	\$105,560,145		\$443,717	6.45%

Table D11.3 - Fixed Distributions: US All Value Equity Portfolio - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,110,779	\$1,101,433	\$1,091,726	\$1,081,666	\$1,071,263	\$1,060,524	\$1,049,460	\$1,038,080	\$1,026,394	\$1,014,411	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,175,001	\$1,170,240	\$1,164,610	\$1,158,123	\$1,150,792	\$1,142,632	\$1,133,659	\$1,123,891	\$1,113,347	\$1,102,047	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,214,275	\$1,217,501	\$1,219,585	\$1,220,524	\$1,220,314	\$1,218,953	\$1,216,446	\$1,212,797	\$1,208,014	\$1,202,107	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,218,809	\$1,190,165	\$1,160,489	\$1,129,884	\$1,098,456	\$1,066,309	\$1,033,549	\$1,000,281	\$966,610	\$932,638	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,234,865	\$1,175,754	\$1,117,228	\$1,059,473	\$1,002,663	\$946,957	\$892,498	\$839,418	\$787,831	\$737,840	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,359,230	\$1,342,566	\$1,322,244	\$1,298,431	\$1,271,314	\$1,241,099	\$1,208,008	\$1,172,277	\$1,134,153	\$1,093,889	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,522,658	\$1,551,220	\$1,574,816	\$1,593,210	\$1,606,206	\$1,613,650	\$1,615,429	\$1,611,477	\$1,601,771	\$1,586,331	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,530,915	\$1,572,290	\$1,608,870	\$1,640,287	\$1,666,210	\$1,686,344	\$1,700,437	\$1,708,283	\$1,709,723	\$1,704,645	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,570,861	\$1,631,880	\$1,688,224	\$1,739,277	\$1,784,455	\$1,823,208	\$1,855,029	\$1,879,466	\$1,896,122	\$1,904,665	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,657,105	\$1,758,912	\$1,858,474	\$1,954,794	\$2,046,844	\$2,133,579	\$2,213,950	\$2,286,914	\$2,351,452	\$2,406,578	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,737,368	\$1,875,207	\$2,013,278	\$2,150,219	\$2,284,567	\$2,414,775	\$2,539,231	\$2,656,274	\$2,764,221	\$2,861,391	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,855,439	\$2,015,966	\$2,177,615	\$2,338,803	\$2,497,813	\$2,652,811	\$2,801,869	\$2,942,990	\$3,074,131	\$3,193,237	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,265,604	\$2,473,273	\$2,682,477	\$2,891,092	\$3,096,816	\$3,297,193	\$3,489,643	\$3,671,499	\$3,840,044	\$3,992,556	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,441,640	\$2,744,343	\$3,062,725	\$3,394,765	\$3,737,965	\$4,089,342	\$4,445,625	\$4,802,271	\$5,155,477	\$5,500,224	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,688,730	\$3,015,826	\$3,355,975	\$3,706,424	\$4,063,938	\$4,424,811	\$4,784,888	\$5,139,603	\$5,484,026	\$5,812,921	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,138,581	\$3,563,981	\$4,012,195	\$4,480,171	\$4,964,134	\$5,459,575	\$5,961,255	\$6,463,235	\$6,958,914	\$7,441,097	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,505,005	\$3,991,698	\$4,503,293	\$5,035,961	\$5,585,030	\$6,144,986	\$6,709,492	\$7,271,432	\$7,822,979	\$8,355,689	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,570,757	\$4,075,284	\$4,600,132	\$5,139,359	\$5,685,969	\$6,231,968	\$6,768,462	\$7,285,789	\$7,773,708	\$8,221,612	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,797,770	\$4,439,615	\$5,129,315	\$5,861,990	\$6,630,997	\$7,427,843	\$8,242,158	\$9,061,722	\$9,872,567	\$10,659,142	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,227,283	\$4,997,740	\$5,834,264	\$6,732,162	\$7,684,464	\$8,681,756	\$9,712,071	\$10,760,864	\$11,811,065	\$12,843,238	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,392,577	\$5,057,528	\$5,742,977	\$6,439,598	\$7,136,708	\$7,822,424	\$8,483,884	\$9,107,525	\$9,679,425	\$10,185,688	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,028,006	\$5,925,895	\$6,881,314	\$7,884,388	\$8,922,608	\$9,980,860	\$11,041,549	\$12,084,844	\$13,089,040	\$14,031,042	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,352,703	\$6,435,268	\$7,615,944	\$8,886,953	\$10,236,763	\$11,649,860	\$13,106,643	\$14,583,462	\$16,052,834	\$17,483,853	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,822,765	\$7,094,451	\$8,501,366	\$10,038,089	\$11,694,564	\$13,455,618	\$15,300,601	\$17,203,194	\$19,131,425	\$21,047,918	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,523,293	\$6,767,327	\$8,147,286	\$9,658,501	\$11,291,714	\$13,032,569	\$14,861,219	\$16,752,095	\$18,673,882	\$20,589,735	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,338,009	\$7,914,748	\$9,701,060	\$11,699,160	\$13,905,337	\$16,308,880	\$18,891,088	\$21,624,432	\$24,471,956	\$27,386,974	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,533,535	\$8,327,040	\$10,404,696	\$12,780,809	\$15,463,365	\$18,452,270	\$21,737,550	\$25,297,621	\$29,097,716	\$33,088,606	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,977,248	\$9,111,142	\$11,648,508	\$14,626,313	\$18,075,751	\$22,019,428	\$26,468,230	\$31,417,997	\$36,846,116	\$42,708,231	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,373,546	\$9,638,782	\$12,312,548	\$15,423,810	\$18,992,860	\$23,028,243	\$27,523,539	\$32,454,163	\$37,774,394	\$43,414,863	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,344,710	\$9,728,496	\$12,573,849	\$15,920,928	\$19,801,463	\$24,235,078	\$29,225,318	\$34,755,568	\$40,785,080	\$47,245,400	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,027,491	\$10,682,526	\$13,849,780	\$17,572,256	\$21,882,992	\$26,800,925	\$32,326,478	\$38,437,075	\$45,082,850	\$52,182,906	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,568,672	\$11,525,975	\$15,077,156	\$19,274,895	\$24,160,036	\$29,756,432	\$36,065,446	\$43,060,374	\$50,681,156	\$58,829,827	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,199,360	\$12,164,647	\$15,612,067	\$19,552,904	\$23,981,557	\$28,871,995	\$34,174,636	\$39,813,961	\$45,687,202	\$51,664,415	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,715,600	\$13,371,171	\$17,831,585	\$23,179,482	\$29,481,645	\$36,780,943	\$45,087,620	\$54,370,413	\$64,548,131	\$75,482,461	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,034,804	\$14,110,594	\$19,196,287	\$25,429,508	\$32,936,887	\$41,823,463	\$52,160,364	\$63,971,241	\$77,218,161	\$91,787,946	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$10,132,879	\$14,420,417	\$19,820,241	\$26,497,825	\$34,610,252	\$44,294,322	\$55,652,393	\$68,736,390	\$83,530,750	\$99,935,381	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$10,430,505	\$15,164,080	\$21,253,637	\$28,942,776	\$38,478,719	\$50,098,300	\$64,009,999	\$80,372,208	\$99,268,349	\$120,679,962	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,084,915	\$15,947,706	\$22,074,100	\$29,648,387	\$38,842,706	\$49,802,871	\$62,631,707	\$77,370,531	\$93,979,783	\$112,320,198	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$11,219,806	\$15,379,106	\$20,225,467	\$25,757,638	\$31,941,893	\$38,706,635	\$45,938,530	\$53,480,850	\$61,134,674	\$68,663,420	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$11,534,160	\$16,361,526	\$22,212,953	\$29,148,807	\$37,189,060	\$46,301,300	\$56,389,820	\$67,287,119	\$78,749,218	\$90,456,155	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$12,247,952	\$17,799,789	\$24,699,196	\$33,072,632	\$43,001,184	\$54,501,751	\$67,508,390	\$81,855,793	\$97,267,129	\$113,348,623	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,866,447	\$18,577,432	\$25,553,100	\$33,866,446	\$43,535,012	\$54,504,772	\$66,636,016	\$79,693,224	\$93,340,968	\$107,147,700	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$13,233,717	\$19,541,862	\$27,438,758	\$37,080,267	\$48,566,621	\$61,918,639	\$77,054,241	\$93,767,881	\$111,715,871	\$130,410,700	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$13,082,722	\$20,180,200	\$29,538,372	\$41,562,949	\$56,636,503	\$75,079,749	\$97,105,408	\$122,767,293	\$151,908,855	\$184,116,836	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$13,264,190	\$20,660,814	\$30,470,511	\$43,145,732	\$59,120,631	\$78,769,359	\$102,355,540	\$129,975,600	\$161,500,427	\$196,521,520	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$13,109,917	\$20,406,978	\$30,004,266	\$42,298,715	\$57,655,380	\$76,366,792	\$98,605,556	\$124,373,338	\$153,450,947	\$185,355,606	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$13,473,049	\$21,511,264	\$32,357,940	\$46,601,125	\$64,827,364	\$84,571,500	\$115,253,201	\$148,102,951	\$186,082,694	\$228,808,845	\$29,770,948	\$188,216	2.07%
2017	\$7,616,717	\$13,640,423	\$22,136,408	\$33,762,747	\$49,240,127	\$69,315,175	\$94,706,204	\$126,030,949	\$163,718,217	\$207,908,327	\$258,350,586	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$13,365,847	\$21,510,186	\$32,442,965	\$46,716,981	\$64,867,193	\$87,358,222	\$114,520,145	\$146,476,186	\$183,068,353	\$223,789,415	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$14,375,114	\$23,593,057	\$36,181,065	\$52,883,648	\$74,451,031	\$101,574,428	\$134,803,046	\$174,446,433	\$220,469,281	\$272,389,398	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$15,336,243	\$25,259,469	\$38,721,828	\$56,429,245	\$79,044,669	\$107,108,553	\$140,943,823	\$180,552,560	\$225,515,537	\$274,909,214	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$15,746,283	\$26,844,564	\$42,477,046	\$63,801,830	\$92,031,703	\$128,335,960	\$173,706,629	\$228,793,488	\$293,719,118	\$367,892,893	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$14,088,195	\$24,331,408	\$38,877,571	\$58,867,225	\$85,508,246	\$119,981,327	\$163,308,791	\$216,190,412	\$278,817,033	\$350,680,648	\$55,294,051	\$221,858	6.45%

Table D11.4 - Fixed Distributions: US All Value Equity Portfolio - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,099,327	\$1,090,078	\$1,080,471	\$1,070,515	\$1,060,219	\$1,049,591	\$1,038,641	\$1,027,378	\$1,015,812	\$1,003,953	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,151,037	\$1,146,270	\$1,140,647	\$1,134,180	\$1,126,881	\$1,118,765	\$1,109,849	\$1,100,150	\$1,089,688	\$1,078,481	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,177,212	\$1,180,177	\$1,177,212	\$1,182,020	\$1,182,734	\$1,182,317	\$1,180,769	\$1,178,093	\$1,174,294	\$1,169,379	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,168,902	\$1,141,303	\$1,112,691	\$1,083,170	\$1,052,842	\$1,021,810	\$990,178	\$958,050	\$925,526	\$892,707	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,169,926	\$1,113,452	\$1,057,522	\$1,002,319	\$948,012	\$894,756	\$842,693	\$791,949	\$742,638	\$694,860	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,269,600	\$1,252,543	\$1,231,952	\$1,207,989	\$1,180,838	\$1,150,699	\$1,117,788	\$1,082,335	\$1,044,580	\$1,004,771	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,401,834	\$1,426,080	\$1,445,421	\$1,459,628	\$1,468,514	\$1,471,930	\$1,469,769	\$1,461,968	\$1,448,507	\$1,429,409	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,389,617	\$1,425,418	\$1,456,422	\$1,482,271	\$1,502,643	\$1,517,253	\$1,525,856	\$1,528,253	\$1,524,290	\$1,513,861	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,403,575	\$1,456,844	\$1,505,355	\$1,548,512	\$1,585,747	\$1,616,528	\$1,640,369	\$1,656,833	\$1,665,540	\$1,666,176	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,454,751	\$1,543,793	\$1,630,108	\$1,712,709	\$1,790,582	\$1,862,697	\$1,928,020	\$1,985,527	\$2,034,215	\$2,073,121	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,494,954	\$1,615,151	\$1,734,702	\$1,852,250	\$1,966,346	\$2,075,459	\$2,177,998	\$2,272,331	\$2,356,807	\$2,429,779	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,560,443	\$1,700,217	\$1,840,025	\$1,978,288	\$2,113,302	\$2,243,251	\$2,366,233	\$2,480,281	\$2,583,390	\$2,673,551	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,858,539	\$2,039,202	\$2,220,019	\$2,398,881	\$2,573,512	\$2,741,490	\$2,900,283	\$3,047,279	\$3,179,825	\$3,295,275	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,958,484	\$2,217,426	\$2,488,530	\$2,769,610	\$3,058,017	\$3,350,623	\$3,643,826	\$3,933,561	\$4,215,324	\$4,484,207	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,107,915	\$2,388,840	\$2,679,555	\$2,977,224	\$3,278,544	\$3,579,759	\$3,876,686	\$4,164,750	\$4,439,037	\$4,694,350	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,405,127	\$2,767,908	\$3,148,553	\$3,543,814	\$3,949,735	\$4,361,649	\$4,774,185	\$5,181,298	\$5,576,315	\$5,951,999	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,629,277	\$3,044,501	\$3,479,200	\$3,929,372	\$4,390,201	\$4,856,057	\$5,320,528	\$5,776,460	\$6,216,031	\$6,630,849	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,625,015	\$3,055,872	\$3,502,646	\$3,959,537	\$4,419,770	\$4,875,662	\$5,318,723	\$5,739,802	\$6,129,272	\$6,477,253	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,731,935	\$3,269,351	\$3,845,826	\$4,456,245	\$5,093,829	\$5,750,064	\$6,414,699	\$7,075,794	\$7,719,835	\$8,331,938	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,973,677	\$3,614,499	\$4,309,518	\$5,053,579	\$5,839,363	\$6,657,253	\$7,495,248	\$8,338,975	\$9,171,769	\$9,974,866	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,022,679	\$3,594,516	\$4,182,321	\$4,777,189	\$5,368,981	\$5,946,489	\$6,497,660	\$7,009,874	\$7,470,284	\$7,866,197	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,379,351	\$4,132,345	\$4,932,663	\$5,770,597	\$6,634,006	\$7,508,362	\$8,376,901	\$9,220,882	\$10,019,969	\$10,752,726	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,518,614	\$4,410,329	\$5,383,171	\$6,428,936	\$7,535,905	\$8,688,660	\$9,868,021	\$11,051,141	\$12,211,760	\$13,320,658	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,742,787	\$4,779,987	\$5,928,857	\$7,182,890	\$8,531,188	\$9,958,049	\$11,442,680	\$12,959,075	\$14,476,111	\$15,957,874	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,472,748	\$4,485,373	\$5,610,234	\$6,841,500	\$8,168,987	\$9,577,718	\$11,047,603	\$12,553,287	\$14,064,200	\$15,544,854	\$2,385,045	\$154,695	2.67%
1995	\$2,790,553	\$3,886,560	\$5,150,787	\$6,587,358	\$8,195,671	\$9,969,390	\$11,895,469	\$13,953,290	\$16,113,961	\$18,339,853	\$20,584,464	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,914,003	\$5,330,009	\$6,978,340	\$8,868,072	\$11,001,945	\$13,374,730	\$15,971,603	\$18,766,601	\$21,721,275	\$24,783,664	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,078,902	\$5,734,696	\$7,717,777	\$10,055,309	\$12,768,121	\$15,868,033	\$19,354,934	\$23,213,719	\$27,411,216	\$31,893,300	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,207,112	\$5,969,851	\$8,065,719	\$10,515,381	\$13,330,775	\$16,512,296	\$20,045,877	\$23,900,165	\$28,023,968	\$32,344,228	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,089,782	\$5,930,141	\$8,145,588	\$10,765,829	\$13,811,864	\$17,292,577	\$21,201,125	\$25,511,277	\$30,173,950	\$35,114,238	\$6,674,857	\$173,899	2.68%
2000	\$2,682,827	\$4,354,205	\$6,403,760	\$8,869,948	\$11,784,509	\$15,169,022	\$19,031,094	\$23,360,356	\$28,124,467	\$33,265,411	\$38,696,406	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,528,801	\$6,798,299	\$9,550,512	\$12,824,904	\$16,648,959	\$21,033,463	\$25,967,534	\$31,413,682	\$37,303,277	\$43,532,831	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,738,619	\$7,063,303	\$9,786,485	\$12,913,905	\$16,435,526	\$20,322,418	\$24,524,091	\$28,966,580	\$33,551,614	\$38,157,132	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,878,162	\$7,643,337	\$11,060,560	\$15,193,434	\$20,089,592	\$25,773,358	\$32,237,934	\$39,437,583	\$47,280,439	\$55,622,684	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,910,591	\$7,946,817	\$11,793,544	\$16,558,498	\$22,336,741	\$29,200,864	\$37,189,741	\$46,296,350	\$56,455,371	\$67,531,547	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,827,552	\$8,000,824	\$12,063,573	\$17,145,847	\$23,366,828	\$30,823,768	\$39,578,996	\$49,645,486	\$60,971,756	\$73,427,204	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,829,043	\$8,283,815	\$12,813,342	\$18,609,805	\$25,863,474	\$34,749,362	\$45,410,398	\$57,937,410	\$72,346,621	\$88,555,841	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,981,159	\$8,577,551	\$13,185,226	\$18,949,308	\$26,000,499	\$34,441,996	\$44,334,322	\$55,678,741	\$68,400,267	\$82,331,660	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,889,943	\$8,142,154	\$11,967,433	\$16,361,224	\$21,289,588	\$26,684,566	\$32,441,050	\$38,415,775	\$44,429,023	\$50,269,442	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,870,262	\$8,517,627	\$13,006,036	\$18,382,260	\$24,656,315	\$31,790,951	\$39,692,327	\$48,203,087	\$57,099,145	\$66,091,382	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,002,892	\$9,112,817	\$14,317,766	\$20,718,941	\$28,375,935	\$37,290,160	\$47,388,708	\$58,510,477	\$70,396,647	\$82,687,635	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,083,625	\$9,359,944	\$14,675,804	\$21,089,325	\$28,608,801	\$37,178,641	\$46,867,353	\$56,859,419	\$67,452,894	\$78,064,363	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,052,987	\$9,687,633	\$15,611,389	\$22,950,170	\$31,779,271	\$42,102,474	\$53,831,770	\$66,770,120	\$80,600,018	\$94,880,630	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,821,064	\$9,844,557	\$16,654,621	\$25,577,616	\$36,914,533	\$50,906,385	\$67,693,462	\$87,271,085	\$109,445,923	\$133,798,184	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,703,919	\$9,916,994	\$17,032,051	\$26,412,821	\$38,401,266	\$53,280,241	\$71,228,794	\$92,272,825	\$116,235,393	\$142,692,500	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$4,465,879	\$9,636,228	\$16,628,078	\$25,761,617	\$37,324,529	\$51,535,837	\$68,504,242	\$88,184,018	\$110,332,939	\$134,477,911	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$4,394,769	\$9,985,234	\$17,773,313	\$28,231,097	\$41,821,832	\$58,954,818	\$79,929,105	\$104,868,811	\$133,655,142	\$165,862,438	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$4,250,633	\$10,102,035	\$18,386,820	\$29,681,511	\$44,575,245	\$63,620,582	\$87,268,924	\$115,792,714	\$149,199,385	\$187,145,008	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$3,965,806	\$9,647,589	\$17,518,531	\$28,024,068	\$41,587,754	\$58,564,484	\$79,183,957	\$103,487,957	\$131,267,241	\$162,005,894	\$6,705,135	\$261,564	1.91%
2019		\$4,038,993	\$10,385,940	\$19,359,048	\$31,556,557	\$47,572,835	\$67,940,496	\$93,057,072	\$123,099,974	\$157,936,641	\$197,040,026	\$8,465,851	\$266,560	2.29%
2020		\$4,076,145	\$10,922,271	\$20,542,816	\$33,510,921	\$50,356,922	\$71,498,562	\$97,158,478	\$127,275,826	\$161,422,435	\$198,736,823	\$9,703,526	\$272,651	1.36%
2021		\$3,954,824	\$11,407,572	\$22,351,524	\$37,715,247	\$58,462,090	\$85,502,897	\$119,578,499	\$161,116,769	\$210,075,214	\$265,786,956	\$12,136,833	\$276,365	7.04%
2022		\$3,320,502	\$10,155,421	\$20,292,716	\$34,645,790	\$54,173,891	\$79,798,079	\$112,286,003	\$152,109,643	\$199,286,599	\$253,222,576	\$9,699,475	\$295,811	6.45%

Table D11.5 - Fixed Distributions: US All Value Equity Portfolio - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,087,876	\$1,078,723	\$1,069,216	\$1,059,364	\$1,049,175	\$1,038,658	\$1,027,822	\$1,016,677	\$1,005,231	\$993,495	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,127,073	\$1,122,300	\$1,116,684	\$1,110,236	\$1,102,969	\$1,094,899	\$1,086,040	\$1,076,410	\$1,066,028	\$1,054,915	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,140,149	\$1,142,854	\$1,144,454	\$1,144,944	\$1,144,321	\$1,142,585	\$1,139,740	\$1,135,790	\$1,130,744	\$1,124,612	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,118,995	\$1,092,440	\$1,064,893	\$1,036,456	\$1,007,228	\$977,312	\$946,808	\$915,818	\$884,441	\$852,776	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,104,987	\$1,051,150	\$997,817	\$945,166	\$893,361	\$842,556	\$792,887	\$744,480	\$697,445	\$651,880	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,179,970	\$1,162,520	\$1,141,660	\$1,117,548	\$1,090,362	\$1,060,299	\$1,027,567	\$992,392	\$955,007	\$915,652	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,281,010	\$1,300,940	\$1,316,026	\$1,326,047	\$1,330,822	\$1,330,209	\$1,324,108	\$1,312,458	\$1,295,243	\$1,272,487	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,248,319	\$1,278,546	\$1,303,974	\$1,324,255	\$1,339,077	\$1,348,162	\$1,351,275	\$1,348,223	\$1,338,857	\$1,323,076	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,236,288	\$1,281,808	\$1,322,487	\$1,357,746	\$1,387,038	\$1,409,848	\$1,425,708	\$1,434,199	\$1,434,959	\$1,427,686	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,252,396	\$1,328,675	\$1,401,742	\$1,470,624	\$1,534,321	\$1,591,815	\$1,642,090	\$1,684,139	\$1,716,979	\$1,739,664	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,252,539	\$1,355,095	\$1,456,126	\$1,554,282	\$1,648,125	\$1,736,143	\$1,816,766	\$1,888,389	\$1,949,392	\$1,998,166	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,265,447	\$1,384,468	\$1,502,434	\$1,617,774	\$1,728,792	\$1,833,692	\$1,930,597	\$2,017,571	\$2,092,649	\$2,153,864	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,451,475	\$1,605,132	\$1,757,561	\$1,906,670	\$2,050,207	\$2,185,787	\$2,310,923	\$2,423,059	\$2,519,606	\$2,597,994	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,475,328	\$1,690,510	\$1,914,334	\$2,144,456	\$2,378,069	\$2,611,904	\$2,842,226	\$3,064,851	\$3,275,171	\$3,468,190	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,527,099	\$1,761,853	\$2,003,136	\$2,248,025	\$2,493,150	\$2,734,707	\$2,968,483	\$3,189,897	\$3,394,049	\$3,575,780	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,671,674	\$1,971,835	\$2,284,912	\$2,607,458	\$2,935,336	\$3,263,723	\$3,587,115	\$3,899,362	\$4,193,716	\$4,462,902	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,753,549	\$2,097,303	\$2,455,106	\$2,822,784	\$3,195,372	\$3,567,129	\$3,931,564	\$4,281,488	\$4,609,083	\$4,906,009	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,679,272	\$2,036,460	\$2,405,161	\$2,779,716	\$3,153,572	\$3,519,356	\$3,868,984	\$4,193,815	\$4,484,835	\$4,732,893	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,666,100	\$2,099,086	\$2,562,336	\$3,050,501	\$3,556,660	\$4,072,284	\$4,587,240	\$5,089,865	\$5,567,106	\$6,004,735	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,720,070	\$2,231,258	\$2,784,772	\$3,374,996	\$3,994,263	\$4,632,749	\$5,278,426	\$5,917,086	\$6,532,473	\$7,106,495	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,652,780	\$2,131,505	\$2,621,666	\$3,114,780	\$3,601,253	\$4,070,554	\$4,511,437	\$4,912,224	\$5,261,143	\$5,546,705	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,730,697	\$2,338,795	\$2,984,011	\$3,656,806	\$4,345,405	\$5,035,865	\$5,712,252	\$6,356,919	\$6,950,898	\$7,474,410	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,684,524	\$2,385,391	\$3,150,398	\$3,970,920	\$4,835,048	\$5,727,459	\$6,629,399	\$7,518,820	\$8,370,686	\$9,157,463	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,662,809	\$2,465,522	\$3,356,348	\$4,327,691	\$5,367,812	\$6,460,481	\$7,584,758	\$8,714,955	\$9,820,798	\$10,867,830		\$188,196	2.75%
1994	\$732,884	\$1,422,204	\$2,203,419	\$3,073,182	\$4,024,499	\$5,046,260	\$6,122,867	\$7,233,988	\$8,354,479	\$9,454,518	\$10,499,927		\$193,369	2.67%
1995	\$617,300	\$1,435,111	\$2,386,826	\$3,473,656	\$4,692,183	\$6,033,442	\$7,482,057	\$9,015,492	\$10,603,489	\$12,207,751	\$13,781,955		\$198,541	2.54%
1996	\$427,696	\$1,294,470	\$2,332,979	\$3,551,983	\$4,955,335	\$6,540,524	\$8,297,191	\$10,205,657	\$12,235,581	\$14,344,833	\$16,478,722		\$203,581	3.32%
1997	\$231,942	\$1,180,556	\$2,358,250	\$3,787,045	\$5,484,306	\$7,460,492	\$9,716,638	\$12,241,638	\$15,009,441	\$17,976,316	\$21,078,369		\$210,345	1.70%
1998	\$19,449	\$1,040,679	\$2,300,921	\$3,818,891	\$5,606,951	\$7,668,690	\$9,996,348	\$12,568,215	\$15,346,167	\$18,273,542	\$21,273,593		\$213,926	1.61%
1999	\$834,852	\$2,131,785	\$3,717,326	\$5,610,731	\$7,822,264	\$10,350,077	\$13,176,933	\$16,266,985	\$19,562,821	\$22,983,075			\$217,374	2.68%
2000		\$680,918	\$2,124,994	\$3,890,116	\$5,996,762	\$8,455,052	\$11,261,263	\$14,394,233	\$17,811,859	\$21,447,972	\$25,209,907		\$223,210	3.39%
2001		\$488,929	\$2,070,624	\$4,023,869	\$6,374,912	\$9,137,883	\$12,310,495	\$15,869,621	\$19,766,990	\$23,925,398	\$28,235,835		\$230,769	1.55%
2002		\$277,877	\$1,961,959	\$3,960,904	\$6,274,905	\$8,889,495	\$11,772,842	\$14,873,546	\$18,119,199	\$21,416,026	\$24,649,849		\$234,350	2.38%
2003		\$40,724	\$1,915,503	\$4,289,535	\$7,207,387	\$10,697,538	\$14,765,773	\$19,388,248	\$24,504,753	\$30,012,747	\$35,762,907		\$239,920	1.88%
2004			\$1,783,040	\$4,390,802	\$7,687,488	\$11,736,595	\$16,578,264	\$22,219,118	\$28,621,459	\$35,692,580	\$43,275,148		\$244,430	3.26%
2005			\$1,581,230	\$4,306,905	\$7,793,869	\$12,123,404	\$17,353,214	\$23,505,600	\$30,554,583	\$38,412,762	\$46,919,027		\$252,387	3.42%
2006			\$1,403,549	\$4,373,048	\$8,276,834	\$13,248,229	\$19,400,424	\$26,810,797	\$35,502,612	\$45,424,893	\$56,431,720		\$261,008	2.54%
2007			\$1,207,395	\$4,296,353	\$8,250,230	\$13,158,293	\$19,081,121	\$26,036,938	\$33,986,950	\$42,820,751	\$52,343,123		\$267,639	4.08%
2008			\$905,203	\$3,709,400	\$6,964,811	\$10,637,283	\$14,662,497	\$18,943,569	\$23,350,700	\$27,723,371	\$31,875,464		\$278,562	0.09%
2009			\$673,728	\$3,799,118	\$7,615,713	\$12,123,570	\$17,280,602	\$22,994,833	\$29,119,056	\$35,449,072	\$41,726,608		\$278,817	2.72%
2010			\$425,844	\$3,936,335	\$8,365,249	\$13,750,686	\$20,078,570	\$27,269,026	\$35,165,161	\$43,526,165	\$52,026,646		\$286,405	1.50%
2011			\$142,457	\$3,798,508	\$8,312,203	\$13,682,590	\$19,852,509	\$26,698,689	\$34,025,615	\$41,564,819	\$48,981,026		\$290,688	2.96%
2012				\$3,784,021	\$8,820,072	\$14,991,920	\$22,286,310	\$30,609,299	\$39,772,358	\$49,484,165	\$59,350,561		\$299,300	1.74%
2013				\$3,770,871	\$9,592,283	\$17,192,563	\$26,733,022	\$38,281,515	\$51,774,876	\$66,982,990	\$83,479,533		\$304,511	1.50%
2014				\$3,593,592	\$9,679,910	\$17,681,902	\$27,791,123	\$40,102,048	\$54,570,049	\$70,970,358	\$88,863,480		\$309,084	0.76%
2015				\$3,251,890	\$9,224,519	\$16,993,678	\$26,704,883	\$38,402,929	\$51,994,697	\$67,214,931	\$83,600,215		\$311,422	0.73%
2016				\$3,188,685	\$9,861,068	\$18,816,300	\$30,338,136	\$44,605,008	\$61,634,671	\$81,227,591	\$102,916,032		\$313,694	2.07%
2017				\$3,010,894	\$10,122,895	\$19,835,314	\$32,534,961	\$48,506,899	\$67,867,212	\$90,490,442	\$115,939,430		\$320,202	2.11%
2018				\$2,594,097	\$9,331,155	\$18,308,315	\$29,770,746	\$43,847,769	\$60,499,728	\$79,466,130	\$100,222,374		\$326,955	1.91%
2019				\$2,537,032	\$10,229,466	\$20,694,638	\$34,306,564	\$51,311,099	\$71,753,515	\$95,404,001	\$121,690,654		\$333,200	2.29%
2020				\$2,363,804	\$10,592,598	\$21,669,175	\$35,888,571	\$53,373,134	\$73,999,093	\$97,329,334	\$122,564,433		\$340,814	1.36%
2021				\$2,226,001	\$11,628,663	\$24,892,478	\$42,669,833	\$65,450,369	\$93,440,050	\$126,431,311	\$163,681,018		\$345,456	7.04%
2022				\$1,707,861	\$10,424,354	\$22,839,536	\$39,614,831	\$61,263,216	\$88,028,875	\$119,756,166	\$155,764,504		\$369,764	6.45%

Table D11.6 - Fixed Distributions: US All Value Equity Portfolio - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,076,425	\$1,067,368	\$1,057,961	\$1,048,213	\$1,038,131	\$1,027,725	\$1,017,003	\$1,005,975	\$994,650	\$983,037	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,103,109	\$1,098,330	\$1,092,720	\$1,086,292	\$1,079,058	\$1,071,032	\$1,062,230	\$1,052,669	\$1,042,369	\$1,031,349	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,103,086	\$1,105,530	\$1,106,888	\$1,107,153	\$1,106,324	\$1,104,401	\$1,101,387	\$1,097,287	\$1,092,109	\$1,085,865	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,069,089	\$1,043,577	\$1,017,095	\$989,741	\$961,614	\$932,813	\$903,437	\$873,586	\$843,356	\$812,845	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,040,048	\$988,848	\$938,111	\$888,012	\$838,710	\$790,355	\$743,082	\$697,011	\$652,252	\$608,900	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,090,340	\$1,072,497	\$1,051,367	\$1,027,106	\$999,886	\$969,898	\$937,347	\$902,450	\$865,434	\$826,534	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,160,186	\$1,175,801	\$1,186,630	\$1,192,465	\$1,193,130	\$1,188,489	\$1,178,447	\$1,162,948	\$1,141,979	\$1,115,566	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,107,021	\$1,131,674	\$1,151,526	\$1,166,239	\$1,175,510	\$1,179,072	\$1,176,695	\$1,168,193	\$1,153,424	\$1,132,292	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,069,001	\$1,106,772	\$1,139,618	\$1,166,981	\$1,188,329	\$1,203,169	\$1,211,048	\$1,211,566	\$1,204,377	\$1,189,197	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,050,042	\$1,113,556	\$1,173,376	\$1,228,540	\$1,278,059	\$1,320,933	\$1,356,160	\$1,382,752	\$1,399,743	\$1,406,207	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,010,125	\$1,095,039	\$1,177,549	\$1,256,313	\$1,329,904	\$1,396,827	\$1,455,534	\$1,504,447	\$1,541,978	\$1,566,554	\$647,554	\$122,069	12.52%
1981	\$871,481	\$970,450	\$1,068,718	\$1,164,844	\$1,257,259	\$1,344,281	\$1,424,133	\$1,494,961	\$1,554,862	\$1,601,908	\$1,634,178	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,044,410	\$1,171,062	\$1,295,104	\$1,414,459	\$1,526,902	\$1,630,085	\$1,721,564	\$1,798,838	\$1,859,388	\$1,900,713	\$407,400	\$149,602	3.83%
1983	\$827,942	\$992,172	\$1,163,593	\$1,340,139	\$1,519,301	\$1,698,121	\$1,873,185	\$2,040,626	\$2,196,141	\$2,335,019	\$2,452,173	\$308,819	\$155,332	3.79%
1984	\$763,535	\$946,284	\$1,134,867	\$1,326,716	\$1,518,825	\$1,707,756	\$1,889,655	\$2,060,281	\$2,215,044	\$2,349,060	\$2,457,209	\$156,848	\$161,220	3.95%
1985	\$711,642	\$938,220	\$1,175,761	\$1,421,271	\$1,671,101	\$1,920,937	\$2,165,797	\$2,400,044	\$2,617,425	\$2,811,117	\$2,973,805		\$167,586	3.80%
1986	\$617,763	\$877,822	\$1,150,105	\$1,431,013	\$1,716,196	\$2,000,543	\$2,278,201	\$2,542,601	\$2,786,515	\$3,002,135	\$3,181,169		\$173,952	1.10%
1987	\$461,788	\$733,530	\$1,017,047	\$1,307,676	\$1,599,895	\$1,887,373	\$2,163,049	\$2,419,246	\$2,647,828	\$2,840,399	\$2,988,533		\$175,862	4.43%
1988	\$297,360	\$600,265	\$928,821	\$1,278,847	\$1,644,756	\$2,019,492	\$2,394,505	\$2,759,782	\$3,103,937	\$3,414,376	\$3,677,532		\$183,660	4.42%
1989	\$119,647	\$466,464	\$848,017	\$1,260,027	\$1,696,412	\$2,149,162	\$2,608,246	\$3,061,603	\$3,495,197	\$3,893,176	\$4,238,123		\$191,777	4.65%
1990		\$282,881	\$668,494	\$1,061,011	\$1,452,370	\$1,833,526	\$2,194,619	\$2,525,213	\$2,814,573	\$3,052,003	\$3,227,214		\$200,690	6.11%
1991		\$82,043	\$545,245	\$1,035,360	\$1,543,016	\$2,056,803	\$2,563,367	\$3,047,603	\$3,492,956	\$3,881,827	\$4,196,095		\$212,944	3.06%
1992			\$360,453	\$917,626	\$1,512,903	\$2,134,190	\$2,766,258	\$3,390,777	\$3,986,499	\$4,529,613	\$4,994,267		\$219,469	2.90%
1993			\$151,057	\$783,838	\$1,472,492	\$2,204,437	\$2,962,913	\$3,726,837	\$4,470,836	\$5,165,484	\$5,777,787		\$225,836	2.75%
1994				\$536,131	\$1,207,499	\$1,923,534	\$2,668,016	\$3,420,372	\$4,155,671	\$4,844,836	\$5,455,091		\$232,042	2.67%
1995				\$359,953	\$1,188,694	\$2,097,495	\$3,068,645	\$4,077,695	\$5,093,018	\$6,075,648	\$6,979,446		\$238,249	2.54%
1996				\$125,627	\$1,042,597	\$2,079,103	\$3,219,651	\$4,439,711	\$5,704,562	\$6,968,392	\$8,173,780		\$244,297	3.32%
1997					\$913,302	\$2,152,862	\$3,565,243	\$5,128,342	\$6,805,163	\$8,541,416	\$10,263,438		\$252,414	1.70%
1998					\$698,522	\$2,006,605	\$3,480,400	\$5,090,553	\$6,792,168	\$8,523,116	\$10,202,958		\$256,711	1.61%
1999					\$455,632	\$1,832,665	\$3,407,576	\$5,152,741	\$7,022,694	\$8,951,692	\$10,851,912		\$260,849	2.68%
2000					\$209,015	\$1,741,082	\$3,491,432	\$5,428,110	\$7,499,251	\$9,630,533	\$11,723,408		\$267,851	3.39%
2001						\$1,626,806	\$3,587,527	\$5,771,709	\$8,120,298	\$10,547,518	\$12,938,840		\$276,923	1.55%
2002						\$1,343,464	\$3,223,266	\$5,223,001	\$7,271,818	\$9,280,438	\$11,142,567		\$281,220	2.38%
2003						\$1,305,485	\$3,758,188	\$6,538,562	\$9,571,923	\$12,745,056	\$15,903,130		\$287,905	1.88%
2004						\$1,136,449	\$3,955,665	\$7,248,495	\$10,946,568	\$14,929,790	\$19,018,750		\$293,316	3.26%
2005						\$879,980	\$3,882,659	\$7,432,203	\$11,463,679	\$15,853,768	\$20,410,849		\$302,865	3.42%
2006						\$632,984	\$4,051,487	\$8,211,196	\$13,067,813	\$18,503,165	\$24,307,599		\$313,210	2.54%
2007						\$316,086	\$3,720,247	\$7,739,553	\$12,295,160	\$17,241,235	\$22,354,585		\$321,167	4.08%
2008							\$2,640,428	\$5,446,089	\$8,285,624	\$11,017,720	\$13,481,485		\$334,275	0.09%
2009							\$2,770,253	\$6,297,340	\$10,035,024	\$13,799,000	\$17,361,834		\$334,580	2.72%
2010							\$2,866,979	\$7,149,344	\$11,819,845	\$16,655,682	\$21,365,658		\$343,685	1.50%
2011							\$2,526,377	\$6,730,026	\$11,191,810	\$15,676,745	\$19,897,689		\$348,826	2.96%
2012							\$2,470,146	\$7,386,828	\$12,774,596	\$18,368,311	\$23,820,492		\$359,160	1.74%
2013							\$2,559,658	\$8,869,569	\$16,278,667	\$24,520,058	\$33,160,881		\$365,413	1.50%
2014							\$2,302,005	\$8,975,301	\$16,867,274	\$25,705,324	\$35,034,461		\$370,900	0.76%
2015							\$1,873,928	\$8,301,615	\$15,805,377	\$24,096,923	\$32,722,520		\$373,706	0.73%
2016							\$1,721,455	\$9,280,912	\$18,400,531	\$28,800,040	\$39,969,625		\$376,432	2.07%
2017							\$1,449,339	\$9,744,874	\$19,941,709	\$31,781,499	\$44,733,852		\$384,242	2.11%
2018							\$977,008	\$8,511,581	\$17,511,499	\$27,665,019	\$38,438,854		\$392,346	1.91%
2019							\$672,632	\$9,565,126	\$20,407,056	\$32,871,361	\$46,341,283		\$399,840	2.29%
2020							\$278,580	\$9,587,789	\$20,722,360	\$33,236,233	\$46,392,043		\$408,977	1.36%
2021								\$11,322,239	\$25,763,330	\$42,787,407	\$61,575,080		\$414,547	7.04%
2022								\$10,240,429	\$23,948,106	\$40,225,732	\$58,306,432		\$443,717	6.45%

Table D12.3 - Fixed Distributions: WW All SCV Equity Portfolio (50% US/50% Int'l) - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,111,063	\$1,102,095	\$1,092,854	\$1,083,347	\$1,073,577	\$1,063,550	\$1,053,269	\$1,042,741	\$1,031,971	\$1,020,964	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,196,273	\$1,213,213	\$1,229,673	\$1,245,629	\$1,261,052	\$1,275,916	\$1,290,196	\$1,303,864	\$1,316,897	\$1,329,268	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,242,342	\$1,274,539	\$1,306,453	\$1,338,023	\$1,369,188	\$1,399,889	\$1,430,062	\$1,459,646	\$1,488,578	\$1,516,796	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,251,468	\$1,255,135	\$1,257,303	\$1,257,964	\$1,257,114	\$1,254,753	\$1,250,887	\$1,245,524	\$1,238,680	\$1,230,371	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,243,747	\$1,193,049	\$1,142,433	\$1,092,056	\$1,042,070	\$992,614	\$943,822	\$895,817	\$848,714	\$802,618	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,380,718	\$1,385,598	\$1,386,709	\$1,384,057	\$1,377,669	\$1,367,596	\$1,353,914	\$1,336,719	\$1,316,128	\$1,292,278	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,519,372	\$1,544,886	\$1,565,738	\$1,581,759	\$1,592,815	\$1,598,810	\$1,599,687	\$1,595,426	\$1,586,047	\$1,571,608	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,572,067	\$1,658,195	\$1,742,915	\$1,825,593	\$1,905,575	\$1,982,197	\$2,054,791	\$2,122,688	\$2,185,227	\$2,241,763	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,636,115	\$1,770,728	\$1,909,005	\$2,050,216	\$2,193,539	\$2,338,057	\$2,482,768	\$2,626,583	\$2,768,333	\$2,906,781	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,723,765	\$1,903,529	\$2,092,889	\$2,291,278	\$2,497,960	\$2,712,027	\$2,932,389	\$3,157,770	\$3,386,708	\$3,617,549	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,816,971	\$2,050,833	\$2,302,651	\$2,572,238	\$2,859,143	\$3,162,619	\$3,481,601	\$3,814,679	\$4,160,076	\$4,515,635	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,951,433	\$2,229,061	\$2,530,818	\$2,856,895	\$3,207,158	\$3,581,115	\$3,977,866	\$4,396,064	\$4,833,879	\$5,288,960	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,363,543	\$2,689,508	\$3,039,023	\$3,411,456	\$3,805,770	\$4,220,494	\$4,653,692	\$5,102,937	\$5,565,297	\$6,037,324	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,554,890	\$3,001,413	\$3,498,421	\$4,048,233	\$4,652,701	\$5,313,105	\$6,030,026	\$6,803,225	\$7,631,515	\$8,512,633	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,815,214	\$3,301,268	\$3,836,897	\$4,423,373	\$5,061,354	\$5,750,777	\$6,490,754	\$7,279,461	\$8,114,037	\$8,990,494	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,339,057	\$4,026,130	\$4,806,804	\$5,688,039	\$6,676,317	\$7,777,405	\$8,996,101	\$10,335,950	\$11,798,941	\$13,385,185	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,787,245	\$4,649,209	\$5,644,936	\$6,787,395	\$8,089,426	\$9,563,415	\$11,220,910	\$13,072,185	\$15,125,744	\$17,387,774	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,937,657	\$4,941,515	\$6,122,343	\$7,499,884	\$9,093,779	\$10,922,958	\$13,004,907	\$15,354,806	\$17,984,545	\$20,901,628	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$4,208,770	\$5,431,885	\$6,912,083	\$8,688,065	\$10,801,076	\$13,294,239	\$16,211,645	\$19,597,150	\$23,492,841	\$27,937,179	\$3,033,184	\$91,830	4.42%
1989	\$3,525,519	\$4,710,612	\$6,175,944	\$7,971,087	\$10,150,732	\$12,774,309	\$15,905,303	\$19,610,202	\$23,957,013	\$29,013,297	\$34,843,665	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,905,201	\$6,269,657	\$7,874,562	\$9,744,917	\$11,904,667	\$14,375,682	\$17,176,563	\$20,321,299	\$23,817,800	\$27,666,319	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,566,858	\$7,213,881	\$9,171,635	\$11,476,212	\$14,163,094	\$17,265,802	\$20,814,289	\$24,833,086	\$29,339,226	\$34,339,984	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,833,884	\$7,584,415	\$9,660,340	\$12,097,867	\$14,932,062	\$18,195,374	\$21,915,921	\$26,115,524	\$30,807,553	\$35,994,617	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$6,421,863	\$8,553,460	\$11,145,324	\$14,264,136	\$17,979,012	\$22,359,638	\$27,473,872	\$33,384,789	\$40,147,163	\$47,803,399	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$6,167,258	\$8,354,534	\$11,055,517	\$14,355,100	\$18,344,083	\$23,117,420	\$28,771,752	\$35,402,183	\$43,098,205	\$51,938,782	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,983,443	\$9,503,321	\$12,611,779	\$16,404,823	\$20,984,708	\$26,457,817	\$32,931,742	\$40,511,486	\$49,294,736	\$59,366,187	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$7,148,535	\$9,849,357	\$13,212,900	\$17,355,222	\$22,401,959	\$28,486,221	\$35,745,514	\$44,317,555	\$54,334,870	\$65,918,130	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$7,457,260	\$10,273,735	\$13,756,788	\$18,015,904	\$23,167,504	\$29,332,389	\$36,632,246	\$45,185,117	\$55,099,799	\$66,469,156	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,861,476	\$10,808,466	\$14,413,387	\$18,770,912	\$23,977,374	\$30,127,348	\$37,309,376	\$45,600,840	\$55,062,053	\$65,729,671	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,889,344	\$11,064,830	\$15,025,954	\$19,905,473	\$25,844,103	\$32,986,905	\$41,478,398	\$51,456,288	\$63,043,786	\$76,340,569	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,571,922	\$11,996,831	\$16,226,983	\$21,386,215	\$27,602,181	\$35,002,072	\$43,707,160	\$53,826,138	\$65,447,326	\$78,629,880	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$9,119,171	\$12,848,577	\$17,460,551	\$23,088,486	\$29,868,182	\$37,932,587	\$47,405,222	\$58,392,293	\$70,973,625	\$85,192,668	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,899,689	\$13,857,678	\$18,671,946	\$24,447,923	\$31,285,345	\$39,272,357	\$48,478,717	\$58,948,239	\$70,690,795	\$83,674,240	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$10,580,748	\$15,587,568	\$22,062,078	\$30,305,503	\$40,648,274	\$53,443,154	\$69,054,786	\$87,845,212	\$110,155,092	\$136,280,592	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$11,016,361	\$16,699,120	\$24,272,461	\$34,200,251	\$47,016,009	\$63,319,896	\$83,770,360	\$109,069,166	\$139,938,532	\$177,089,394	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$11,201,932	\$17,288,251	\$25,532,762	\$36,511,776	\$50,903,248	\$69,488,365	\$93,146,950	\$122,844,677	\$159,610,014	\$204,498,951	\$15,143,626	\$151,432	3.42%
2006	\$6,823,124	\$11,589,271	\$18,341,485	\$27,716,524	\$40,502,050	\$57,655,008	\$80,316,081	\$109,817,360	\$147,679,845	\$195,596,885	\$255,399,361	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$12,371,475	\$19,437,741	\$29,090,617	\$42,043,331	\$59,139,516	\$81,355,906	\$109,796,975	\$145,678,791	\$190,299,310	\$244,992,470	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$12,532,778	\$18,753,839	\$26,649,019	\$36,491,696	\$48,553,149	\$63,086,564	\$80,307,408	\$100,370,643	\$123,345,704	\$149,190,637	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$12,947,049	\$20,125,203	\$29,624,747	\$41,943,399	\$57,614,920	\$77,188,124	\$101,197,488	\$130,125,120	\$164,354,599	\$204,118,266	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$13,763,587	\$21,913,719	\$32,949,377	\$47,566,655	\$66,534,570	\$90,670,394	\$120,801,982	\$157,715,963	\$202,091,766	\$254,423,043	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$14,364,465	\$22,545,601	\$33,332,542	\$47,242,392	\$64,806,216	\$86,538,053	\$112,894,938	\$144,228,789	\$180,732,199	\$222,381,519	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$14,805,441	\$23,783,691	\$35,906,794	\$51,899,655	\$72,543,522	\$98,641,652	\$130,970,691	\$170,217,571	\$216,903,260	\$271,296,732	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$14,615,404	\$24,459,178	\$38,381,146	\$57,590,539	\$83,502,691	\$117,719,690	\$161,986,085	\$218,114,040	\$287,873,836	\$372,848,166	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$14,732,974	\$24,719,986	\$38,793,210	\$58,138,588	\$84,132,706	\$118,318,670	\$162,356,945	\$217,946,235	\$286,711,165	\$370,056,284	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$14,634,637	\$24,629,761	\$38,668,941	\$57,901,559	\$83,650,345	\$117,382,828	\$160,657,997	\$215,043,960	\$282,004,272	\$362,753,562	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$14,992,163	\$25,761,628	\$41,181,225	\$62,692,375	\$91,998,744	\$131,046,623	\$181,973,967	\$247,020,548	\$328,393,409	\$428,085,176	\$26,770,944	\$188,216	2.07%
2017	\$7,616,717	\$15,256,559	\$26,745,741	\$43,502,425	\$67,299,824	\$100,292,356	\$145,017,008	\$204,358,273	\$281,464,439	\$379,603,914	\$501,953,268	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$14,866,781	\$25,663,493	\$40,979,615	\$62,144,373	\$90,696,145	\$128,349,154	\$176,929,571	\$238,275,644	\$314,098,971	\$405,807,879	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$15,983,854	\$28,086,341	\$45,506,885	\$69,906,564	\$103,241,102	\$147,729,814	\$205,785,068	\$279,893,688	\$372,444,542	\$485,501,414	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$17,095,842	\$30,175,281	\$48,906,802	\$74,952,879	\$110,202,034	\$156,698,147	\$216,522,622	\$291,624,528	\$383,599,404	\$493,425,247	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$17,489,286	\$31,790,940	\$52,908,670	\$83,144,956	\$125,245,805	\$182,353,919	\$257,895,286	\$355,383,700	\$478,133,166	\$628,877,852	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$15,633,561	\$28,720,783	\$48,151,122	\$76,105,581	\$115,195,944	\$168,422,466	\$239,066,986	\$330,506,007	\$445,933,554	\$587,993,214	\$55,290,051	\$221,858	6.45%

Table D12.4 - Fixed Distributions: WW All SCV Equity Portfolio (50% US/50% Int'l) - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,099,608	\$1,090,733	\$1,081,588	\$1,072,179	\$1,062,510	\$1,052,585	\$1,042,411	\$1,031,991	\$1,021,332	\$1,010,438	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,171,879	\$1,188,370	\$1,204,385	\$1,219,897	\$1,234,879	\$1,249,305	\$1,263,150	\$1,276,387	\$1,288,992	\$1,300,940	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,204,655	\$1,235,947	\$1,266,952	\$1,297,610	\$1,327,862	\$1,357,648	\$1,386,906	\$1,415,576	\$1,443,596	\$1,470,903	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,200,769	\$1,204,691	\$1,207,140	\$1,208,111	\$1,207,597	\$1,205,600	\$1,202,124	\$1,197,179	\$1,190,780	\$1,182,943	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,179,288	\$1,131,653	\$1,084,010	\$1,036,517	\$989,322	\$942,569	\$896,389	\$850,907	\$806,237	\$762,485	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,290,895	\$1,295,175	\$1,295,798	\$1,292,766	\$1,286,105	\$1,275,861	\$1,262,106	\$1,244,931	\$1,224,448	\$1,200,788	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,400,528	\$1,423,794	\$1,442,544	\$1,456,610	\$1,465,862	\$1,470,203	\$1,469,575	\$1,463,959	\$1,453,371	\$1,437,868	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,428,759	\$1,507,123	\$1,583,892	\$1,658,441	\$1,730,123	\$1,798,283	\$1,862,259	\$1,921,390	\$1,975,021	\$2,022,513	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,464,429	\$1,586,318	\$1,711,177	\$1,838,261	\$1,966,730	\$2,095,653	\$2,224,009	\$2,350,695	\$2,474,525	\$2,594,242	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,517,159	\$1,679,157	\$1,849,449	\$2,027,399	\$2,212,207	\$2,402,897	\$2,598,311	\$2,797,101	\$2,997,732	\$3,198,472	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,568,967	\$1,778,446	\$2,003,710	\$2,244,430	\$2,500,011	\$2,769,558	\$3,051,853	\$3,345,331	\$3,648,057	\$3,957,710	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,649,063	\$1,897,002	\$2,166,222	\$2,456,701	\$2,768,089	\$3,099,668	\$3,450,302	\$3,818,405	\$4,201,897	\$4,598,171	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,951,316	\$2,243,817	\$2,557,027	\$2,890,157	\$3,242,014	\$3,610,971	\$3,994,939	\$4,391,341	\$4,797,096	\$5,208,610	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$2,065,215	\$2,459,494	\$2,898,428	\$3,383,780	\$3,916,820	\$4,498,201	\$5,127,845	\$5,804,817	\$6,527,193	\$7,291,938	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,227,494	\$2,658,389	\$3,133,169	\$3,652,641	\$4,216,980	\$4,825,624	\$5,477,169	\$6,169,257	\$6,898,484	\$7,660,301	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,586,447	\$3,186,724	\$3,869,728	\$4,641,203	\$5,506,309	\$6,469,387	\$7,533,694	\$8,701,118	\$9,971,873	\$11,344,166	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,877,022	\$3,624,277	\$4,489,514	\$5,483,701	\$6,617,470	\$7,900,779	\$9,342,515	\$10,950,040	\$12,728,683	\$14,681,178	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,937,590	\$3,799,389	\$4,817,023	\$6,007,619	\$7,387,574	\$8,972,550	\$10,776,435	\$12,810,557	\$15,082,715	\$17,596,113	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$3,080,825	\$4,118,363	\$5,380,988	\$6,902,058	\$8,717,142	\$10,862,717	\$13,375,494	\$16,291,117	\$19,642,596	\$23,458,427	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,382,133	\$4,618,664	\$6,143,126	\$8,002,996	\$10,249,447	\$12,936,563	\$16,120,183	\$19,856,334	\$24,199,181	\$29,198,458	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,456,147	\$4,628,120	\$6,012,249	\$7,630,027	\$9,501,644	\$11,644,988	\$14,074,487	\$16,799,817	\$19,824,492	\$23,144,371	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,844,683	\$5,250,955	\$6,930,934	\$8,915,817	\$11,235,790	\$13,918,707	\$16,988,520	\$20,463,490	\$24,354,189	\$28,661,347	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,953,706	\$5,449,736	\$7,232,671	\$9,333,789	\$11,782,860	\$14,606,720	\$17,827,599	\$21,461,238	\$25,514,828	\$29,984,816	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$4,269,087	\$6,066,564	\$8,267,411	\$10,929,614	\$14,112,645	\$17,875,589	\$22,274,765	\$27,360,819	\$33,175,292	\$39,746,695	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$4,023,970	\$5,853,780	\$8,131,998	\$10,932,554	\$14,333,870	\$18,417,029	\$23,263,274	\$28,950,762	\$35,550,535	\$43,121,689	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$4,462,859	\$6,571,733	\$9,194,603	\$12,415,095	\$16,321,519	\$21,004,689	\$26,554,964	\$33,058,467	\$40,592,414	\$49,219,565	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$4,480,009	\$6,728,714	\$9,554,763	\$13,059,291	\$17,350,964	\$22,543,753	\$28,753,760	\$36,094,988	\$44,673,961	\$54,583,144	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,578,782	\$6,931,931	\$9,867,116	\$13,479,778	\$17,870,552	\$23,142,661	\$29,398,395	\$36,734,628	\$45,237,314	\$54,974,991	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,727,933	\$7,202,666	\$10,254,433	\$13,965,874	\$18,420,187	\$23,697,788	\$29,872,176	\$37,005,006	\$45,140,456	\$54,298,999	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,647,278	\$7,283,368	\$10,604,917	\$14,727,930	\$19,774,392	\$25,868,662	\$33,132,643	\$41,679,673	\$51,607,099	\$62,987,627	\$5,674,857	\$173,899	2.68%
2000	\$2,682,827	\$4,939,183	\$7,797,625	\$11,360,991	\$15,737,553	\$21,037,875	\$27,370,624	\$34,837,282	\$43,525,748	\$53,502,898	\$64,806,277	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$5,141,154	\$8,248,717	\$12,129,497	\$16,900,318	\$22,678,973	\$29,579,141	\$37,704,073	\$47,139,088	\$57,943,005	\$70,138,773	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$5,461,881	\$8,790,550	\$12,874,218	\$17,805,316	\$23,670,084	\$30,542,985	\$38,480,296	\$47,513,041	\$57,639,561	\$68,818,102	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$5,715,607	\$9,773,528	\$15,101,337	\$21,962,762	\$30,645,585	\$41,454,687	\$54,701,714	\$70,690,977	\$89,701,370	\$111,964,352	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$5,828,108	\$10,358,451	\$16,508,938	\$24,684,112	\$35,347,710	\$49,018,694	\$66,262,162	\$87,673,943	\$113,857,760	\$145,394,098	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$5,800,709	\$10,611,080	\$17,261,430	\$26,253,148	\$38,174,577	\$53,700,824	\$73,587,538	\$98,656,788	\$129,773,147	\$167,808,253	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$5,867,284	\$11,136,883	\$18,625,336	\$29,015,109	\$43,134,219	\$61,966,827	\$86,656,938	\$118,502,006	\$158,932,829	\$209,475,874	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$6,119,521	\$11,677,859	\$19,436,603	\$30,016,010	\$44,148,183	\$62,677,524	\$86,553,345	\$116,812,119	\$154,546,838	\$200,861,157	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$6,055,361	\$11,147,829	\$17,702,838	\$25,962,316	\$36,164,613	\$48,529,506	\$63,239,885	\$80,420,637	\$100,115,624	\$122,264,132	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$6,106,606	\$11,829,163	\$19,554,395	\$29,720,848	\$42,797,010	\$59,261,402	\$79,574,940	\$104,145,419	\$133,284,744	\$167,160,474	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$6,332,206	\$12,739,710	\$21,619,455	\$33,583,203	\$49,305,089	\$69,498,032	\$94,878,205	\$126,116,547	\$163,777,523	\$208,246,762	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$6,447,654	\$12,971,040	\$21,750,743	\$33,245,201	\$47,923,417	\$66,236,090	\$88,578,551	\$115,246,399	\$146,385,846	\$181,942,047	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$6,479,809	\$13,538,593	\$23,298,127	\$36,397,901	\$53,525,355	\$75,383,669	\$102,646,477	\$135,899,429	\$175,570,047	\$221,849,205	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$6,233,074	\$13,778,425	\$24,769,249	\$40,260,404	\$61,485,891	\$89,839,116	\$126,829,997	\$174,013,953	\$232,889,284	\$304,761,954	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$6,111,506	\$13,779,920	\$24,905,592	\$40,524,408	\$61,837,995	\$90,189,790	\$127,017,953	\$173,780,756	\$231,851,777	\$302,384,888	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$5,898,042	\$13,584,076	\$24,696,425	\$40,240,400	\$61,372,052	\$89,370,404	\$125,586,806	\$171,367,709	\$227,949,012	\$296,323,001	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$5,860,417	\$14,053,241	\$26,161,004	\$43,439,405	\$67,372,642	\$99,653,070	\$142,131,820	\$196,733,648	\$265,331,019	\$349,575,754	\$6,826,828	\$250,955	2.07%
2017	\$302,532	\$5,777,123	\$14,431,765	\$27,493,245	\$46,499,406	\$73,320,091	\$110,154,729	\$159,495,931	\$224,048,041	\$306,590,673	\$409,780,222	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$5,444,655	\$13,697,279	\$25,768,653	\$42,820,647	\$66,197,597	\$97,394,100	\$137,994,604	\$189,580,104	\$253,599,617	\$331,207,868	\$6,705,135	\$261,564	1.91%
2019		\$5,643,055	\$14,814,093	\$28,458,301	\$48,023,832	\$75,216,319	\$111,968,156	\$160,371,363	\$222,566,438	\$300,582,350	\$396,127,516	\$8,465,851	\$266,560	2.29%
2020		\$5,818,458	\$15,737,552	\$30,428,191	\$51,348,376	\$80,155,435	\$118,640,501	\$168,619,978	\$231,779,850	\$309,474,008	\$402,485,105	\$9,703,526	\$272,651	1.36%
2021		\$5,739,223	\$16,401,680	\$32,757,874	\$56,811,102	\$90,954,500	\$137,926,024	\$200,702,468	\$282,318,785	\$385,604,284	\$512,836,478	\$12,136,833	\$276,365	7.04%
2022		\$4,928,349	\$14,652,728	\$29,667,477	\$51,868,889	\$83,532,104	\$127,270,399	\$185,935,414	\$262,444,542	\$359,526,912	\$479,388,469	\$9,699,475	\$295,811	6.45%

Table D12.5 - Fixed Distributions: WW All SCV Equity Portfolio (50% US/50% Int'l) - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,088,154	\$1,079,371	\$1,070,321	\$1,061,010	\$1,051,442	\$1,041,621	\$1,031,552	\$1,021,241	\$1,010,693	\$999,913	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,147,484	\$1,163,527	\$1,179,096	\$1,194,164	\$1,208,705	\$1,222,694	\$1,236,104	\$1,248,910	\$1,261,088	\$1,272,613	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,166,969	\$1,197,356	\$1,227,451	\$1,257,198	\$1,286,536	\$1,315,407	\$1,343,751	\$1,371,506	\$1,398,613	\$1,425,010	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,150,070	\$1,154,246	\$1,156,978	\$1,158,257	\$1,158,080	\$1,156,446	\$1,153,362	\$1,148,835	\$1,142,880	\$1,135,514	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,114,829	\$1,070,257	\$1,025,587	\$980,977	\$936,575	\$892,524	\$848,956	\$805,996	\$763,760	\$722,352	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,201,072	\$1,204,751	\$1,204,887	\$1,201,476	\$1,194,541	\$1,184,127	\$1,170,298	\$1,153,143	\$1,132,767	\$1,109,298	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,281,683	\$1,302,702	\$1,319,350	\$1,331,462	\$1,338,909	\$1,341,595	\$1,339,463	\$1,332,491	\$1,320,696	\$1,304,128	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,285,452	\$1,356,051	\$1,424,869	\$1,491,289	\$1,554,671	\$1,614,369	\$1,669,727	\$1,720,092	\$1,764,816	\$1,803,263	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,292,743	\$1,401,907	\$1,513,350	\$1,626,306	\$1,739,922	\$1,853,249	\$1,965,251	\$2,074,807	\$2,180,716	\$2,281,703	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,310,552	\$1,454,786	\$1,606,008	\$1,763,520	\$1,926,454	\$2,093,768	\$2,264,233	\$2,436,432	\$2,608,755	\$2,779,396	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,320,963	\$1,506,059	\$1,704,768	\$1,916,622	\$2,140,880	\$2,376,497	\$2,622,106	\$2,875,984	\$3,136,038	\$3,399,786	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,346,692	\$1,564,943	\$1,801,626	\$2,056,507	\$2,329,021	\$2,618,220	\$2,922,738	\$3,240,746	\$3,569,916	\$3,907,383	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,539,089	\$1,798,126	\$2,075,031	\$2,368,858	\$2,678,257	\$3,001,448	\$3,336,187	\$3,679,745	\$4,028,895	\$4,379,896	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,575,540	\$1,917,576	\$2,298,434	\$2,719,328	\$3,180,938	\$3,683,296	\$4,225,664	\$4,806,409	\$5,422,872	\$6,071,244	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,639,774	\$2,015,510	\$2,429,441	\$2,881,908	\$3,372,606	\$3,900,472	\$4,463,583	\$5,059,053	\$5,682,931	\$6,330,108	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,833,837	\$2,347,317	\$2,932,652	\$3,594,367	\$4,336,302	\$5,161,369	\$6,071,286	\$7,066,287	\$8,144,805	\$9,303,148	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,966,799	\$2,599,345	\$3,334,092	\$4,180,007	\$5,145,514	\$6,238,143	\$7,464,120	\$8,827,895	\$10,331,623	\$11,974,582	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,937,524	\$2,657,263	\$3,511,823	\$4,515,354	\$5,681,370	\$7,022,142	\$8,547,963	\$10,266,308	\$12,180,886	\$14,290,598	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,952,880	\$2,804,841	\$3,849,774	\$5,116,050	\$6,633,209	\$8,431,195	\$10,539,343	\$12,955,083	\$15,792,351	\$18,979,674	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$2,053,654	\$3,061,384	\$4,315,164	\$5,855,259	\$7,724,586	\$9,967,823	\$12,630,164	\$15,755,655	\$19,385,064	\$23,553,251	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$2,007,093	\$2,986,583	\$4,149,935	\$5,515,137	\$7,098,621	\$8,914,294	\$10,972,411	\$13,278,334	\$15,831,184	\$18,622,423	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$2,122,509	\$3,288,029	\$4,690,233	\$6,355,422	\$8,308,487	\$10,571,612	\$13,162,751	\$16,093,895	\$19,369,153	\$22,982,709	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$2,073,529	\$3,315,057	\$4,805,003	\$6,569,710	\$8,633,658	\$11,018,065	\$13,739,276	\$16,806,953	\$20,222,103	\$23,975,014	\$8,823	\$182,891	2.90%
1993	\$952,108	\$2,116,312	\$3,579,668	\$5,389,497	\$7,595,091	\$10,246,277	\$13,391,540	\$17,075,658	\$21,336,849	\$26,203,422	\$31,689,992		\$188,196	2.75%
1994	\$732,884	\$1,880,683	\$3,353,026	\$5,208,479	\$7,510,008	\$10,323,657	\$13,716,639	\$17,754,796	\$22,499,341	\$28,002,864	\$34,304,596		\$193,369	2.67%
1995	\$617,300	\$1,942,275	\$3,640,145	\$5,777,428	\$8,425,368	\$11,658,331	\$15,551,560	\$20,178,186	\$25,605,448	\$31,890,091	\$39,072,942		\$198,541	2.54%
1996	\$427,696	\$1,811,483	\$3,608,072	\$5,896,627	\$8,763,360	\$12,299,969	\$16,601,285	\$21,762,005	\$27,872,422	\$35,013,052	\$43,248,158		\$203,581	3.32%
1997	\$231,942	\$1,700,305	\$3,590,127	\$5,977,444	\$8,943,651	\$12,573,601	\$16,952,934	\$22,164,545	\$28,284,139	\$35,374,829	\$43,480,826		\$210,345	1.70%
1998	\$19,449	\$1,594,391	\$3,596,865	\$6,095,479	\$9,160,836	\$12,863,000	\$17,268,228	\$22,434,975	\$28,409,172	\$35,218,859	\$42,868,327		\$213,926	1.61%
1999		\$1,405,211	\$3,501,905	\$6,183,880	\$9,550,386	\$13,704,682	\$18,750,419	\$24,786,889	\$31,903,057	\$40,170,412	\$49,634,686		\$217,374	2.68%
2000		\$1,306,444	\$3,598,418	\$6,494,999	\$10,088,892	\$14,473,570	\$19,739,176	\$25,967,405	\$33,225,358	\$41,558,470	\$50,982,674		\$223,210	3.39%
2001		\$1,163,137	\$3,648,857	\$6,798,443	\$10,712,150	\$15,489,765	\$21,225,694	\$28,002,923	\$35,885,883	\$44,912,384	\$55,084,878		\$230,769	1.55%
2002		\$1,024,072	\$3,723,423	\$7,076,490	\$11,162,709	\$16,054,823	\$21,813,613	\$28,481,876	\$36,077,843	\$44,588,328	\$53,961,965		\$234,350	2.38%
2003		\$850,465	\$3,959,488	\$8,140,597	\$13,620,021	\$20,642,895	\$29,466,220	\$40,348,643	\$53,536,742	\$69,247,647	\$87,648,113		\$239,920	1.88%
2004		\$639,855	\$4,017,782	\$8,745,414	\$15,167,973	\$23,679,411	\$34,717,492	\$48,753,964	\$66,278,721	\$87,776,988	\$113,698,802		\$244,430	3.26%
2005		\$399,486	\$3,933,908	\$8,990,098	\$15,994,521	\$25,445,906	\$37,913,282	\$54,028,126	\$74,468,899	\$99,936,280	\$131,117,555		\$252,387	3.42%
2006		\$145,298	\$3,932,281	\$9,534,148	\$17,528,167	\$28,613,430	\$43,617,573	\$63,496,515	\$89,324,167	\$122,268,774	\$163,552,387		\$261,008	2.54%
2007			\$3,917,977	\$9,782,589	\$17,988,689	\$29,156,850	\$43,999,143	\$63,309,716	\$87,945,446	\$118,794,367	\$156,729,843		\$267,639	4.08%
2008			\$3,541,819	\$8,756,657	\$15,432,935	\$23,776,077	\$33,972,447	\$46,172,362	\$60,470,630	\$76,885,543	\$95,337,628		\$278,562	0.09%
2009			\$3,533,124	\$9,484,044	\$17,498,296	\$27,979,099	\$41,334,681	\$57,952,392	\$78,165,718	\$102,214,888	\$130,202,682		\$278,817	2.72%
2010			\$3,565,700	\$10,289,528	\$19,599,751	\$32,075,607	\$48,325,670	\$68,954,427	\$94,517,130	\$125,463,280	\$162,070,481		\$286,405	1.50%
2011			\$3,396,480	\$10,168,943	\$19,248,009	\$31,040,618	\$45,934,126	\$64,262,164	\$86,264,009	\$112,039,493	\$141,502,575		\$290,688	2.96%
2012			\$3,293,494	\$10,689,460	\$20,896,148	\$34,507,188	\$52,125,686	\$74,322,262	\$101,581,286	\$134,236,835	\$172,401,678		\$299,300	1.74%
2013			\$3,097,671	\$11,157,353	\$22,930,268	\$39,469,091	\$61,958,542	\$91,673,909	\$129,913,866	\$177,904,731	\$236,675,743		\$304,511	1.50%
2014			\$2,839,854	\$11,017,974	\$22,910,229	\$39,543,284	\$62,060,911	\$91,678,960	\$129,615,277	\$176,992,390	\$234,713,492		\$309,084	0.76%
2015			\$2,538,391	\$10,723,909	\$22,579,241	\$39,093,758	\$61,357,980	\$90,515,616	\$127,691,458	\$173,893,753	\$229,892,440		\$311,422	0.73%
2016			\$2,344,853	\$11,140,783	\$24,186,435	\$42,746,540	\$68,259,516	\$102,289,674	\$146,446,749	\$202,268,630	\$271,066,331		\$313,694	2.07%
2017			\$2,117,788	\$11,484,065	\$25,698,989	\$46,347,826	\$75,292,451	\$114,633,589	\$166,631,644	\$233,577,431	\$317,607,175		\$320,202	2.11%
2018			\$1,731,065	\$10,557,692	\$23,496,920	\$41,699,049	\$66,439,045	\$99,059,638	\$140,884,564	\$193,100,263	\$256,607,858		\$326,955	1.91%
2019			\$1,541,846	\$11,409,717	\$26,141,099	\$47,191,535	\$76,206,497	\$114,957,657	\$165,239,189	\$228,720,157	\$306,753,617		\$333,200	2.29%
2020			\$1,299,823	\$11,949,580	\$27,743,874	\$50,108,836	\$80,582,855	\$120,717,333	\$171,935,172	\$235,348,612	\$311,544,964		\$340,814	1.36%
2021			\$1,012,420	\$12,607,078	\$30,477,247	\$56,663,195	\$93,498,130	\$143,509,649	\$209,253,870	\$293,075,402	\$396,795,105		\$345,456	7.04%
2022			\$584,673	\$11,183,831	\$27,632,198	\$51,868,263	\$86,118,331	\$132,803,841	\$194,383,077	\$273,120,271	\$370,783,724		\$369,764	6.45%

Table D12.6 - Fixed Distributions: WW All SCV Equity Portfolio (50% US/50% Int'l) - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,085,123	\$1,076,700	\$1,068,009	\$1,059,055	\$1,049,842	\$1,040,374	\$1,030,656	\$1,020,694	\$1,010,492	\$1,000,054	\$989,388	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,123,089	\$1,138,685	\$1,153,808	\$1,168,432	\$1,182,532	\$1,196,082	\$1,209,058	\$1,221,433	\$1,233,183	\$1,244,285	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,129,283	\$1,158,764	\$1,187,950	\$1,216,785	\$1,245,210	\$1,273,166	\$1,300,595	\$1,327,436	\$1,353,631	\$1,379,118	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,099,371	\$1,103,802	\$1,106,816	\$1,108,404	\$1,108,563	\$1,107,293	\$1,104,599	\$1,100,490	\$1,094,980	\$1,088,086	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,050,370	\$1,008,861	\$967,165	\$925,437	\$883,828	\$842,479	\$801,523	\$761,086	\$721,282	\$682,219	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,111,249	\$1,114,328	\$1,113,975	\$1,110,185	\$1,102,978	\$1,092,392	\$1,078,490	\$1,061,354	\$1,041,087	\$1,017,808	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,162,838	\$1,181,610	\$1,196,156	\$1,206,314	\$1,211,956	\$1,212,987	\$1,209,351	\$1,201,024	\$1,188,020	\$1,170,388	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,142,144	\$1,204,979	\$1,265,847	\$1,324,137	\$1,379,220	\$1,430,455	\$1,477,196	\$1,518,795	\$1,554,610	\$1,584,013	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,121,056	\$1,217,497	\$1,315,522	\$1,414,351	\$1,513,113	\$1,610,844	\$1,706,492	\$1,798,919	\$1,886,907	\$1,969,165	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,103,946	\$1,230,415	\$1,362,568	\$1,499,641	\$1,640,701	\$1,784,639	\$1,930,155	\$2,075,763	\$2,219,778	\$2,360,320	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,072,959	\$1,233,672	\$1,405,827	\$1,588,814	\$1,781,748	\$1,983,436	\$2,192,358	\$2,406,636	\$2,624,019	\$2,841,862	\$647,554	\$122,069	12.52%
1981	\$871,481	\$1,044,321	\$1,232,884	\$1,437,029	\$1,656,313	\$1,889,952	\$2,136,772	\$2,395,174	\$2,663,088	\$2,937,934	\$3,216,594	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,126,862	\$1,352,435	\$1,593,035	\$1,847,558	\$2,114,501	\$2,391,925	\$2,677,435	\$2,968,150	\$3,260,694	\$3,551,182	\$407,400	\$149,602	3.83%
1983	\$827,942	\$1,085,865	\$1,375,658	\$1,698,441	\$2,054,876	\$2,445,057	\$2,868,392	\$3,323,484	\$3,808,001	\$4,318,551	\$4,850,550	\$308,819	\$155,332	3.79%
1984	\$763,535	\$1,052,053	\$1,372,631	\$1,725,712	\$2,111,176	\$2,528,232	\$2,975,319	\$3,449,998	\$3,948,850	\$4,467,377	\$4,999,915	\$156,848	\$161,220	3.95%
1985	\$711,642	\$1,081,227	\$1,507,911	\$1,995,576	\$2,547,531	\$3,166,294	\$3,853,351	\$4,608,879	\$5,431,456	\$6,317,738	\$7,262,129		\$167,586	3.80%
1986	\$617,763	\$1,056,576	\$1,574,413	\$2,178,671	\$2,876,313	\$3,673,558	\$4,575,507	\$5,585,725	\$6,705,750	\$7,934,563	\$9,267,986		\$173,952	1.10%
1987	\$461,788	\$937,457	\$1,515,137	\$2,206,563	\$3,023,088	\$3,975,166	\$5,071,735	\$6,319,491	\$7,722,058	\$9,279,056	\$10,985,082		\$175,862	4.43%
1988	\$297,360	\$824,935	\$1,491,319	\$2,318,620	\$3,330,043	\$4,549,275	\$5,999,673	\$7,703,191	\$9,679,050	\$11,942,106	\$14,500,922		\$183,660	4.42%
1989	\$119,647	\$725,176	\$1,504,104	\$2,487,202	\$3,707,523	\$5,199,724	\$6,999,083	\$9,140,145	\$11,654,976	\$14,570,948	\$17,908,044		\$191,777	4.65%
1990		\$558,039	\$1,345,046	\$2,287,622	\$3,400,247	\$4,695,599	\$6,183,600	\$7,870,335	\$9,756,852	\$11,837,876	\$14,100,475		\$200,690	6.11%
1991		\$400,334	\$1,325,102	\$2,449,532	\$3,795,027	\$5,381,183	\$7,224,517	\$9,336,983	\$11,724,299	\$14,384,116	\$17,304,072		\$212,944	3.06%
1992		\$193,351	\$1,180,378	\$2,377,334	\$3,805,632	\$5,484,456	\$7,429,410	\$9,650,954	\$12,152,667	\$14,929,377	\$17,965,213		\$219,469	2.90%
1993			\$1,092,772	\$2,511,584	\$4,260,569	\$6,379,910	\$8,907,491	\$11,876,552	\$15,312,879	\$19,231,552	\$23,633,288		\$225,836	2.75%
1994			\$852,272	\$2,284,959	\$4,087,463	\$6,313,444	\$9,016,249	\$12,246,318	\$16,047,920	\$20,455,194	\$25,487,504		\$232,042	2.67%
1995			\$708,557	\$2,360,253	\$4,435,640	\$6,995,143	\$10,098,432	\$13,801,408	\$18,152,430	\$23,187,768	\$28,926,319		\$238,249	2.54%
1996			\$487,429	\$2,238,490	\$4,467,429	\$7,248,975	\$10,658,817	\$14,770,251	\$19,649,856	\$25,352,144	\$31,913,173		\$244,297	3.32%
1997			\$248,324	\$2,087,772	\$4,407,525	\$7,276,650	\$10,763,206	\$14,930,694	\$19,833,649	\$25,512,344	\$31,986,661		\$252,414	1.70%
1998				\$1,936,525	\$4,355,799	\$7,305,813	\$10,838,668	\$14,997,775	\$19,813,337	\$25,297,262	\$31,437,655		\$256,711	1.61%
1999				\$1,762,843	\$4,372,843	\$7,634,971	\$11,632,177	\$16,441,134	\$22,126,442	\$28,733,724	\$36,281,744		\$260,849	2.68%
2000				\$1,629,006	\$4,440,230	\$7,909,264	\$12,107,728	\$17,097,527	\$22,924,967	\$29,614,042	\$37,159,071		\$267,851	3.39%
2001				\$1,467,389	\$4,523,982	\$8,300,556	\$12,872,248	\$18,301,774	\$24,632,678	\$31,881,763	\$40,030,983		\$276,923	1.55%
2002				\$1,278,762	\$4,520,101	\$8,439,562	\$13,084,241	\$18,483,455	\$24,642,645	\$31,537,094	\$39,105,828		\$281,220	2.38%
2003				\$1,179,856	\$5,277,280	\$10,640,205	\$17,477,752	\$25,995,571	\$36,382,507	\$48,793,925	\$63,331,873		\$287,905	1.88%
2004				\$981,890	\$5,651,835	\$12,011,112	\$20,416,290	\$31,245,765	\$44,883,499	\$61,696,216	\$82,003,507		\$293,316	3.26%
2005				\$718,766	\$5,735,894	\$12,717,235	\$22,125,741	\$34,468,713	\$50,281,009	\$70,099,413	\$94,426,857		\$302,865	3.42%
2006				\$442,960	\$6,041,226	\$14,092,640	\$25,268,319	\$40,336,093	\$60,146,327	\$85,604,718	\$117,628,900		\$313,210	2.54%
2007				\$128,576	\$5,961,368	\$14,165,517	\$25,320,761	\$40,066,086	\$59,078,773	\$83,041,895	\$112,598,530		\$321,167	4.08%
2008					\$4,903,554	\$11,387,541	\$19,415,389	\$29,104,839	\$40,520,624	\$53,655,462	\$68,411,123		\$334,275	0.09%
2009					\$5,275,745	\$13,161,189	\$23,407,960	\$36,329,843	\$52,186,016	\$71,145,032	\$93,244,891		\$334,580	2.72%
2010					\$5,616,299	\$14,846,125	\$27,153,308	\$43,030,650	\$62,917,714	\$87,149,037	\$115,894,199		\$343,685	1.50%
2011					\$5,250,818	\$14,157,819	\$25,632,163	\$39,945,776	\$57,281,618	\$77,693,139	\$101,063,104		\$348,826	2.96%
2012					\$5,394,395	\$15,489,021	\$28,867,703	\$45,998,048	\$67,263,144	\$92,903,622	\$122,954,151		\$359,160	1.74%
2013					\$5,600,133	\$17,452,290	\$34,077,968	\$56,517,822	\$85,813,780	\$122,920,179	\$168,589,531		\$365,413	1.50%
2014					\$5,296,050	\$17,248,574	\$33,932,031	\$56,339,968	\$85,449,798	\$122,133,003	\$167,042,096		\$370,900	0.76%
2015					\$4,918,082	\$16,815,465	\$33,345,556	\$55,444,425	\$84,015,207	\$119,838,493	\$163,461,879		\$373,706	0.73%
2016					\$4,933,465	\$18,120,438	\$36,865,963	\$62,447,528	\$96,159,849	\$139,206,240	\$192,556,909		\$376,432	2.07%
2017					\$4,898,571	\$19,375,562	\$40,430,172	\$69,771,247	\$109,215,247	\$160,564,190	\$225,434,129		\$384,242	2.11%
2018					\$4,173,194	\$17,200,501	\$35,483,991	\$60,124,671	\$92,189,024	\$132,600,909	\$182,007,847		\$392,346	1.91%
2019					\$4,258,367	\$19,166,752	\$40,444,838	\$69,543,952	\$107,911,939	\$156,857,965	\$217,379,719		\$399,840	2.29%
2020					\$4,139,372	\$20,062,237	\$42,525,208	\$72,814,689	\$112,090,494	\$161,223,216	\$220,604,822		\$408,977	1.36%
2021					\$4,143,392	\$22,371,890	\$49,070,236	\$86,316,831	\$136,188,955	\$200,546,521	\$280,753,732		\$414,547	7.04%
2022					\$3,395,507	\$20,204,422	\$44,966,264	\$79,672,269	\$126,321,612	\$186,713,629	\$262,178,980		\$443,717	6.45%

Table D13.3 - Fixed Distributions: US All SCV Equity Portfolio - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,119,755	\$1,105,197	\$1,090,181	\$1,074,726	\$1,058,850	\$1,042,575	\$1,025,920	\$1,008,905	\$991,552	\$973,881	\$955,915	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,172,788	\$1,165,368	\$1,156,649	\$1,146,659	\$1,135,429	\$1,122,993	\$1,109,391	\$1,094,663	\$1,078,852	\$1,062,007	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,207,070	\$1,202,483	\$1,196,182	\$1,188,192	\$1,178,549	\$1,167,292	\$1,154,466	\$1,140,121	\$1,124,313	\$1,107,101	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,196,457	\$1,145,998	\$1,095,176	\$1,044,220	\$993,349	\$942,769	\$892,676	\$843,254	\$794,672	\$747,086	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,212,476	\$1,132,202	\$1,053,901	\$977,891	\$904,444	\$833,795	\$766,134	\$701,614	\$640,347	\$582,410	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,342,565	\$1,307,665	\$1,267,839	\$1,223,571	\$1,175,371	\$1,123,768	\$1,069,302	\$1,012,517	\$953,951	\$894,131	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,511,649	\$1,525,865	\$1,531,826	\$1,529,409	\$1,518,595	\$1,499,464	\$1,472,197	\$1,437,066	\$1,394,433	\$1,344,737	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,534,881	\$1,577,185	\$1,611,378	\$1,636,864	\$1,653,146	\$1,659,827	\$1,656,623	\$1,643,361	\$1,619,986	\$1,586,557	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,586,894	\$1,661,481	\$1,728,297	\$1,786,125	\$1,833,821	\$1,870,338	\$1,894,745	\$1,896,254	\$1,904,228	\$1,888,202	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,681,524	\$1,806,579	\$1,927,263	\$2,041,563	\$2,147,404	\$2,242,682	\$2,325,301	\$2,393,216	\$2,444,470	\$2,477,239	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,767,985	\$1,936,407	\$2,103,795	\$2,267,411	\$2,424,294	\$2,571,313	\$2,705,217	\$2,822,702	\$2,920,481	\$2,995,357	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,899,333	\$2,105,943	\$2,314,455	\$2,521,633	\$2,723,874	\$2,917,268	\$3,097,651	\$3,260,684	\$3,401,936	\$3,516,984	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,336,970	\$2,622,610	\$2,914,662	\$3,208,835	\$3,500,230	\$3,783,390	\$4,052,377	\$4,300,863	\$4,522,250	\$4,709,801	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,537,475	\$2,952,687	\$3,399,374	\$3,873,804	\$4,370,838	\$4,883,827	\$5,404,556	\$5,923,212	\$6,428,413	\$6,907,275	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,783,513	\$3,218,468	\$3,677,767	\$4,156,058	\$4,646,647	\$5,141,483	\$5,631,201	\$6,105,190	\$6,551,734	\$6,958,182	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,251,761	\$3,807,704	\$4,401,908	\$5,028,315	\$5,678,962	\$6,343,907	\$7,011,216	\$7,667,017	\$8,295,615	\$8,879,696	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,617,642	\$4,230,908	\$4,880,191	\$5,557,723	\$6,253,734	\$6,956,438	\$7,652,094	\$8,325,152	\$8,958,458	\$9,533,564	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,672,827	\$4,287,497	\$4,926,260	\$5,577,765	\$6,228,493	\$6,862,982	\$7,464,126	\$8,013,615	\$8,492,488	\$8,881,798	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,918,068	\$4,697,095	\$5,536,923	\$6,426,905	\$7,352,686	\$8,296,097	\$9,235,221	\$10,144,650	\$10,995,974	\$11,758,488	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,333,665	\$5,219,114	\$6,173,460	\$7,184,288	\$8,234,912	\$9,304,274	\$10,367,048	\$11,393,972	\$12,352,439	\$13,207,365	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,484,011	\$5,234,870	\$5,993,986	\$6,744,482	\$7,467,568	\$8,143,058	\$8,750,027	\$9,267,588	\$9,675,762	\$9,956,415	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,163,406	\$6,205,306	\$7,305,509	\$8,444,173	\$9,596,831	\$10,734,707	\$11,825,322	\$12,833,384	\$13,721,975	\$14,453,997	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,541,223	\$6,844,799	\$8,272,689	\$9,807,214	\$11,423,042	\$13,086,881	\$14,757,565	\$16,386,591	\$17,919,192	\$19,295,943	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$6,060,823	\$7,625,362	\$9,376,197	\$11,299,464	\$13,371,188	\$15,556,244	\$17,807,745	\$20,066,987	\$22,264,088	\$24,319,415	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,770,398	\$7,324,465	\$9,075,689	\$11,012,925	\$13,114,741	\$15,348,152	\$17,667,756	\$20,155,417	\$22,320,648	\$24,501,819	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,605,270	\$8,519,737	\$10,712,727	\$13,179,060	\$15,900,394	\$18,842,941	\$21,955,571	\$25,168,543	\$28,393,087	\$31,522,079	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,820,867	\$8,990,118	\$11,534,935	\$14,466,049	\$17,779,177	\$21,451,132	\$25,436,100	\$29,662,407	\$34,030,134	\$38,409,997	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$7,297,485	\$9,867,442	\$12,967,588	\$16,638,659	\$20,905,175	\$25,768,942	\$31,202,135	\$37,140,371	\$43,476,318	\$50,054,501	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,645,708	\$10,254,510	\$13,338,263	\$16,911,772	\$20,969,541	\$25,480,424	\$30,382,612	\$35,579,457	\$40,936,718	\$46,281,824	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,651,117	\$10,440,241	\$13,792,050	\$17,739,220	\$22,292,914	\$27,435,667	\$33,114,292	\$39,233,423	\$45,650,436	\$52,172,575	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,358,811	\$11,447,048	\$15,148,398	\$19,493,473	\$24,487,884	\$30,104,579	\$36,276,412	\$42,889,674	\$49,779,390	\$56,727,314	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$9,007,509	\$12,579,597	\$16,939,920	\$22,147,667	\$28,232,594	\$35,183,814	\$42,938,418	\$51,370,931	\$60,284,842	\$69,407,610	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,712,170	\$13,382,061	\$17,738,379	\$22,790,604	\$28,512,145	\$34,832,303	\$41,629,646	\$48,727,835	\$55,894,955	\$62,847,284	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$10,359,071	\$14,992,002	\$20,831,766	\$28,018,764	\$36,656,473	\$46,790,739	\$58,387,266	\$71,309,081	\$85,296,325	\$99,951,261	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,744,439	\$15,941,865	\$22,666,840	\$31,158,701	\$41,628,312	\$54,230,011	\$69,028,512	\$85,962,559	\$104,808,169	\$125,145,395	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$10,851,309	\$16,283,632	\$23,368,017	\$32,380,297	\$43,570,174	\$57,130,106	\$73,157,982	\$91,615,402	\$112,284,702	\$134,729,130	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$11,191,083	\$17,172,479	\$25,145,885	\$35,509,089	\$48,652,093	\$64,919,394	\$84,561,469	\$107,676,763	\$134,147,255	\$163,572,772	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,856,663	\$17,932,751	\$25,821,812	\$35,806,336	\$48,130,207	\$62,963,407	\$80,361,009	\$100,219,065	\$122,231,393	\$145,852,541	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$12,052,062	\$17,426,548	\$23,917,218	\$31,543,951	\$40,258,161	\$49,927,193	\$60,322,588	\$71,114,676	\$81,875,843	\$92,094,319	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$12,426,608	\$18,632,072	\$26,439,744	\$35,978,403	\$47,294,436	\$60,320,779	\$74,848,178	\$90,503,163	\$106,737,582	\$122,834,351	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$13,275,430	\$20,494,327	\$29,860,290	\$41,641,199	\$56,014,737	\$73,018,760	\$92,500,465	\$114,070,845	\$137,072,373	\$160,568,482	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$13,933,914	\$21,331,404	\$30,740,204	\$42,329,762	\$56,157,843	\$72,127,815	\$89,950,103	\$109,114,494	\$128,880,381	\$148,291,445	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$14,345,254	\$22,460,878	\$33,034,116	\$46,369,548	\$62,660,991	\$81,932,071	\$103,976,468	\$128,306,157	\$154,117,629	\$180,286,472	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$14,208,838	\$23,261,203	\$35,688,545	\$52,191,925	\$73,419,865	\$99,875,442	\$131,803,512	\$169,066,852	\$211,025,499	\$256,438,618	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$14,382,709	\$23,711,241	\$36,541,019	\$53,603,490	\$75,574,798	\$102,977,931	\$136,064,036	\$174,682,376	\$218,154,225	\$265,171,323	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$14,198,137	\$23,338,305	\$35,767,080	\$52,105,196	\$72,891,722	\$98,491,746	\$128,989,708	\$164,078,841	\$202,962,055	\$244,283,298	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$14,670,142	\$24,837,749	\$39,094,183	\$58,397,340	\$83,677,540	\$115,718,290	\$155,004,916	\$201,551,240	\$254,722,759	\$313,082,969	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$14,794,508	\$25,330,474	\$40,210,397	\$60,497,947	\$87,247,590	\$121,377,684	\$163,505,740	\$213,755,624	\$271,555,896	\$335,458,019	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$14,486,789	\$24,550,538	\$38,456,914	\$57,002,404	\$80,905,088	\$110,688,782	\$146,545,609	\$188,190,101	\$234,724,822	\$284,543,116	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$15,561,411	\$26,825,439	\$42,601,387	\$63,900,754	\$91,667,190	\$126,634,318	\$169,152,220	\$218,998,020	\$275,195,515	\$335,876,955	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$16,668,612	\$28,908,704	\$45,985,696	\$68,887,946	\$98,458,162	\$135,223,381	\$179,201,084	\$229,706,058	\$285,192,725	\$343,173,975	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$17,213,410	\$31,041,526	\$51,189,271	\$79,373,376	\$117,312,740	\$166,498,907	\$227,893,584	\$301,575,661	\$386,381,408	\$479,602,178	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$15,440,814	\$28,243,268	\$47,079,953	\$73,666,060	\$109,750,374	\$156,892,231	\$216,160,966	\$287,778,272	\$370,746,023	\$462,524,346	\$55,290,051	\$221,858	6.45%

Table D13.4 - Fixed Distributions: US All SCV Equity Portfolio - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,108,211	\$1,093,804	\$1,078,942	\$1,063,646	\$1,047,934	\$1,031,827	\$1,015,343	\$998,504	\$981,330	\$963,841	\$946,060	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,148,807	\$1,141,372	\$1,132,656	\$1,122,688	\$1,111,499	\$1,099,123	\$1,085,599	\$1,070,966	\$1,055,268	\$1,038,552	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,170,138	\$1,165,434	\$1,159,044	\$1,150,996	\$1,141,323	\$1,130,064	\$1,117,265	\$1,102,975	\$1,087,250	\$1,070,148	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,147,298	\$1,098,612	\$1,049,564	\$1,000,376	\$951,263	\$902,428	\$854,063	\$806,348	\$759,449	\$713,517	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,148,267	\$1,071,327	\$996,281	\$923,438	\$853,066	\$785,392	\$720,602	\$658,846	\$600,233	\$544,838	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,253,179	\$1,218,192	\$1,178,458	\$1,134,448	\$1,086,660	\$1,035,610	\$981,823	\$925,828	\$868,149	\$809,299	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,390,443	\$1,400,035	\$1,401,508	\$1,394,748	\$1,379,742	\$1,356,574	\$1,325,426	\$1,286,570	\$1,240,361	\$1,187,233	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,391,752	\$1,426,595	\$1,453,272	\$1,471,203	\$1,479,901	\$1,478,982	\$1,468,166	\$1,447,288	\$1,416,293	\$1,375,238	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,416,395	\$1,479,797	\$1,535,128	\$1,581,197	\$1,616,885	\$1,641,172	\$1,653,154	\$1,652,063	\$1,637,289	\$1,608,387	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,474,812	\$1,582,229	\$1,684,256	\$1,778,879	\$1,864,019	\$1,937,574	\$1,997,451	\$2,041,609	\$2,068,099	\$2,075,100	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,520,262	\$1,664,956	\$1,806,920	\$1,943,384	\$2,071,370	\$2,187,730	\$2,289,213	\$2,372,519	\$2,434,375	\$2,471,606	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,596,866	\$1,774,060	\$1,950,799	\$2,123,769	\$2,289,307	\$2,443,451	\$2,581,997	\$2,700,579	\$2,794,751	\$2,860,086	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,917,615	\$2,161,889	\$2,408,955	\$2,654,368	\$2,893,090	\$3,119,542	\$3,327,676	\$3,511,076	\$3,663,072	\$3,776,879	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$2,037,412	\$2,388,115	\$2,762,400	\$3,155,802	\$3,562,419	\$3,974,812	\$4,383,952	\$4,779,192	\$5,148,299	\$5,477,530	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,186,523	\$2,555,694	\$2,942,112	\$3,339,931	\$3,741,965	\$4,139,689	\$4,523,275	\$4,881,676	\$5,202,762	\$5,473,505	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,499,055	\$2,968,701	\$3,466,666	\$3,986,096	\$4,518,225	\$5,052,313	\$5,575,638	\$6,073,557	\$6,529,634	\$6,925,849	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,724,088	\$3,243,896	\$3,789,642	\$4,352,889	\$4,923,214	\$5,488,214	\$6,033,573	\$6,543,214	\$6,999,523	\$7,383,658	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,712,545	\$3,235,717	\$3,775,087	\$4,319,258	\$4,854,837	\$5,366,652	\$5,838,087	\$6,251,535	\$6,588,976	\$6,832,665	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,833,905	\$3,485,352	\$4,183,415	\$4,916,673	\$5,670,154	\$6,425,272	\$7,159,949	\$7,848,929	\$8,464,321	\$8,976,381	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,068,179	\$3,808,388	\$4,601,489	\$5,434,242	\$6,289,327	\$7,145,297	\$7,976,741	\$8,754,684	\$9,447,241	\$10,020,558	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,108,155	\$3,757,940	\$4,409,484	\$5,046,452	\$5,650,807	\$6,203,338	\$6,684,328	\$7,074,332	\$7,355,045	\$7,510,230	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,498,691	\$4,375,293	\$5,295,345	\$6,238,972	\$7,182,007	\$8,096,359	\$8,950,666	\$9,711,235	\$10,343,269	\$10,812,338	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,675,799	\$4,748,779	\$5,919,632	\$7,169,291	\$8,471,405	\$9,792,149	\$11,090,422	\$12,318,516	\$13,423,301	\$14,347,968	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,936,010	\$5,208,515	\$6,629,106	\$8,180,886	\$9,837,171	\$11,560,612	\$13,302,767	\$15,004,251	\$16,595,586	\$17,998,867	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,670,382	\$4,929,398	\$6,345,424	\$7,903,813	\$9,579,899	\$11,337,903	\$13,130,260	\$14,897,526	\$16,569,001	\$18,064,189	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$4,104,337	\$5,640,810	\$7,399,629	\$9,369,692	\$11,526,862	\$13,831,911	\$16,228,906	\$18,644,251	\$20,986,638	\$23,148,141	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$4,146,808	\$5,864,467	\$7,882,063	\$10,200,453	\$12,805,132	\$15,662,613	\$18,717,058	\$21,887,477	\$25,065,874	\$28,116,762	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,336,781	\$6,341,088	\$8,767,780	\$11,640,433	\$14,964,942	\$18,723,286	\$22,867,011	\$27,310,865	\$31,927,155	\$36,541,511	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,442,557	\$6,496,480	\$8,930,770	\$11,748,183	\$14,931,026	\$18,436,261	\$22,191,051	\$26,089,275	\$29,989,575	\$33,715,543	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,345,811	\$6,520,023	\$9,144,207	\$12,234,939	\$15,786,626	\$19,764,894	\$24,100,154	\$28,681,993	\$33,355,115	\$37,917,678	\$5,674,857	\$173,899	2.68%
2000	\$2,682,827	\$4,633,805	\$7,043,346	\$9,943,903	\$13,349,425	\$17,248,456	\$21,597,088	\$26,312,302	\$31,266,454	\$36,283,719	\$41,139,391	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,875,233	\$7,629,606	\$11,014,141	\$15,064,306	\$19,785,130	\$25,140,810	\$31,044,414	\$37,348,718	\$43,839,405	\$50,232,033	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$5,134,631	\$8,006,358	\$11,431,864	\$15,406,505	\$19,890,765	\$24,803,153	\$30,014,697	\$35,345,995	\$40,567,854	\$45,406,387	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$5,351,229	\$8,849,740	\$13,308,051	\$18,823,684	\$25,454,197	\$33,197,803	\$41,972,770	\$51,597,433	\$61,773,191	\$72,073,386	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$5,424,276	\$9,293,421	\$14,368,748	\$20,824,715	\$28,799,792	\$38,369,559	\$49,515,619	\$62,092,292	\$75,794,077	\$90,127,916	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$5,349,709	\$9,375,476	\$14,703,305	\$21,536,001	\$30,041,187	\$40,321,361	\$52,378,694	\$66,076,655	\$81,101,746	\$96,929,902	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$5,379,511	\$9,760,909	\$15,702,492	\$23,501,628	\$33,432,123	\$45,706,910	\$60,431,221	\$77,547,890	\$96,778,292	\$117,564,398	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$5,552,278	\$10,063,567	\$16,006,933	\$23,589,134	\$32,970,509	\$44,231,536	\$57,334,797	\$72,085,141	\$88,092,153	\$104,740,274	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$5,494,714	\$9,652,902	\$14,715,110	\$20,681,299	\$27,486,993	\$34,989,820	\$42,960,146	\$51,078,112	\$58,939,230	\$66,070,181	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$5,511,999	\$10,179,905	\$16,133,365	\$23,458,679	\$32,162,749	\$42,145,549	\$53,175,591	\$64,872,632	\$76,702,163	\$87,985,974	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,722,871	\$11,047,240	\$18,079,300	\$27,014,785	\$37,959,576	\$50,885,112	\$65,584,001	\$81,632,147	\$98,365,019	\$114,876,049	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,839,368	\$11,353,025	\$18,480,597	\$27,339,606	\$37,941,548	\$50,154,318	\$63,669,675	\$77,982,037	\$93,385,232	\$105,993,009	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,840,514	\$11,801,388	\$19,717,545	\$29,812,979	\$42,203,015	\$56,841,275	\$73,467,900	\$91,567,097	\$110,343,455	\$128,726,607	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$5,615,200	\$12,067,771	\$21,155,757	\$33,413,897	\$49,307,595	\$69,146,922	\$92,984,574	\$120,507,016	\$150,933,100	\$182,938,999	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$5,505,475	\$12,146,031	\$21,519,745	\$34,185,111	\$50,628,170	\$71,172,079	\$95,869,915	\$124,390,599	\$155,913,221	\$189,049,793	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$5,257,183	\$11,802,787	\$20,927,107	\$33,102,806	\$48,710,897	\$67,956,523	\$90,773,858	\$116,730,715	\$144,947,851	\$174,051,131	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$5,242,148	\$12,393,970	\$22,719,031	\$36,952,471	\$55,774,597	\$79,699,809	\$108,938,917	\$143,245,778	\$181,767,002	\$222,920,817	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$5,094,979	\$12,475,090	\$23,218,329	\$38,141,793	\$58,020,308	\$83,467,548	\$114,785,438	\$151,792,652	\$193,651,889	\$238,724,286	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$4,796,483	\$11,929,858	\$22,063,313	\$35,807,638	\$53,680,645	\$76,001,437	\$102,767,836	\$133,530,268	\$167,281,678	\$202,387,856	\$6,705,135	\$261,564	1.91%
2019		\$4,934,040	\$12,848,672	\$24,271,952	\$39,982,436	\$60,669,214	\$86,801,822	\$118,475,088	\$155,244,748	\$195,978,384	\$238,753,331	\$8,465,851	\$266,560	2.29%
2020		\$5,059,535	\$13,656,779	\$26,030,784	\$42,946,403	\$65,015,951	\$92,547,518	\$125,376,082	\$162,701,471	\$202,966,082	\$243,810,175	\$9,703,526	\$272,651	1.36%
2021		\$5,001,699	\$14,471,351	\$28,798,501	\$49,313,218	\$77,299,844	\$113,786,766	\$159,276,027	\$213,436,681	\$274,805,391	\$340,555,936	\$12,136,833	\$276,365	7.04%
2022		\$4,276,404	\$12,990,522	\$26,328,692	\$45,620,342	\$72,176,596	\$107,085,429	\$150,942,407	\$203,539,197	\$263,552,552	\$328,295,896	\$9,699,475	\$295,811	6.45%

Table D13.5 - Fixed Distributions: US All SCV Equity Portfolio - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,082,410	\$1,067,703	\$1,052,566	\$1,037,018	\$1,021,078	\$1,004,767	\$988,103	\$971,108	\$953,801	\$936,205	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,124,827	\$1,117,376	\$1,108,663	\$1,098,718	\$1,087,569	\$1,075,253	\$1,061,806	\$1,047,269	\$1,031,684	\$1,015,098	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,133,206	\$1,128,385	\$1,121,906	\$1,113,799	\$1,104,096	\$1,092,836	\$1,080,065	\$1,065,830	\$1,050,187	\$1,033,195	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,098,140	\$1,051,227	\$1,003,951	\$956,531	\$909,176	\$862,087	\$815,451	\$769,442	\$724,225	\$679,948	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,084,059	\$1,010,452	\$938,660	\$868,985	\$801,687	\$736,988	\$675,070	\$616,078	\$560,119	\$507,266	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,793	\$1,128,719	\$1,089,077	\$1,045,326	\$997,950	\$947,452	\$894,343	\$839,139	\$782,348	\$724,467	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,269,237	\$1,274,205	\$1,271,190	\$1,260,087	\$1,240,889	\$1,213,685	\$1,178,656	\$1,136,073	\$1,086,289	\$1,029,729	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,248,624	\$1,276,005	\$1,295,167	\$1,305,542	\$1,306,657	\$1,298,136	\$1,279,710	\$1,251,215	\$1,212,599	\$1,163,919	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,245,897	\$1,298,114	\$1,341,959	\$1,376,269	\$1,399,949	\$1,412,006	\$1,411,562	\$1,397,873	\$1,370,350	\$1,328,571	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,268,101	\$1,357,879	\$1,441,250	\$1,516,194	\$1,580,634	\$1,632,466	\$1,669,601	\$1,690,003	\$1,691,727	\$1,672,962	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,272,539	\$1,393,505	\$1,510,044	\$1,619,358	\$1,718,445	\$1,804,148	\$1,873,209	\$1,922,336	\$1,948,269	\$1,947,855	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,294,398	\$1,442,178	\$1,587,142	\$1,725,904	\$1,854,740	\$1,969,634	\$2,066,343	\$2,140,474	\$2,187,565	\$2,203,189	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,498,260	\$1,701,169	\$1,903,247	\$2,099,900	\$2,285,950	\$2,455,693	\$2,602,974	\$2,721,288	\$2,803,894	\$2,843,956	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,537,349	\$1,823,543	\$2,125,425	\$2,437,800	\$2,754,000	\$3,065,798	\$3,363,437	\$3,635,171	\$3,868,185	\$4,047,784	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,589,532	\$1,892,920	\$2,206,458	\$2,523,803	\$2,837,282	\$3,137,894	\$3,415,349	\$3,658,161	\$3,853,790	\$3,988,827	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,746,348	\$2,129,699	\$2,531,425	\$2,943,876	\$3,357,487	\$3,760,719	\$4,140,060	\$4,480,097	\$4,763,653	\$4,972,002	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,830,535	\$2,256,883	\$2,699,093	\$3,148,054	\$3,592,694	\$4,019,990	\$4,415,052	\$4,761,277	\$5,040,589	\$5,233,752	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,752,262	\$2,183,943	\$2,623,913	\$3,060,751	\$3,481,180	\$3,870,322	\$4,212,048	\$4,489,455	\$4,685,465	\$4,783,532	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,749,742	\$2,273,610	\$2,829,907	\$3,406,442	\$3,987,622	\$4,554,447	\$5,084,677	\$5,553,207	\$5,932,669	\$6,194,274	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,802,693	\$2,397,662	\$3,029,517	\$3,684,196	\$4,343,742	\$4,986,320	\$5,586,435	\$6,115,396	\$6,542,044	\$6,833,751	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,732,300	\$2,281,010	\$2,824,982	\$3,348,423	\$3,834,046	\$4,263,618	\$4,618,629	\$4,881,076	\$5,034,329	\$5,064,045	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,833,977	\$2,545,280	\$3,285,180	\$4,033,771	\$4,767,184	\$5,458,011	\$6,076,010	\$6,589,087	\$6,964,562	\$7,170,679	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,810,374	\$2,652,758	\$3,566,576	\$4,531,368	\$5,519,768	\$6,497,417	\$7,423,280	\$8,250,441	\$8,927,411	\$9,399,992	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,811,197	\$2,791,668	\$3,882,014	\$5,062,308	\$6,303,154	\$7,564,980	\$8,797,790	\$9,941,514	\$10,927,084	\$11,678,319		\$188,196	2.75%
1994	\$732,884	\$1,570,366	\$2,534,331	\$3,615,158	\$4,794,700	\$6,045,057	\$7,327,654	\$8,592,764	\$9,779,636	\$10,817,354	\$11,626,558		\$193,369	2.67%
1995	\$617,300	\$1,603,404	\$2,761,884	\$4,086,532	\$5,560,324	\$7,153,329	\$8,820,882	\$10,502,241	\$12,119,958	\$13,580,189	\$14,774,202		\$198,541	2.54%
1996	\$427,696	\$1,472,748	\$2,738,816	\$4,229,192	\$5,934,858	\$7,831,086	\$9,874,094	\$11,998,016	\$14,112,547	\$16,101,615	\$17,823,527		\$203,581	3.32%
1997	\$231,942	\$1,376,077	\$2,814,733	\$4,567,972	\$6,642,208	\$9,024,709	\$11,677,630	\$14,531,887	\$17,481,359	\$20,377,991	\$23,028,521		\$210,345	1.70%
1998	\$19,449	\$1,239,407	\$2,738,450	\$4,523,278	\$6,584,594	\$8,892,511	\$11,392,097	\$13,999,490	\$16,599,094	\$19,042,432	\$21,149,261		\$213,926	1.61%
1999		\$1,040,506	\$2,599,804	\$4,496,364	\$6,730,658	\$9,280,339	\$12,094,121	\$15,086,017	\$18,130,564	\$21,059,794	\$23,662,781		\$217,374	2.68%
2000		\$908,800	\$2,639,643	\$4,739,409	\$7,205,376	\$10,009,029	\$13,089,597	\$16,348,192	\$19,643,234	\$22,788,049	\$25,551,469		\$223,210	3.39%
2001		\$742,957	\$2,679,615	\$5,088,362	\$7,980,945	\$11,337,666	\$15,097,806	\$19,150,411	\$23,326,506	\$27,393,968	\$31,056,456		\$230,769	1.55%
2002		\$557,092	\$2,630,655	\$5,125,348	\$8,022,407	\$11,269,384	\$14,774,003	\$18,399,749	\$21,964,156	\$25,240,752	\$27,965,491		\$234,350	2.38%
2003		\$343,387	\$2,707,479	\$5,784,337	\$9,628,605	\$14,251,921	\$19,604,866	\$25,558,274	\$31,885,785	\$38,250,057	\$44,195,510		\$239,920	1.88%
2004		\$104,113	\$2,644,978	\$6,070,656	\$10,490,729	\$15,971,272	\$22,509,108	\$30,002,726	\$38,222,025	\$46,779,986	\$55,110,438		\$244,430	3.26%
2005			\$2,467,321	\$6,038,594	\$10,691,704	\$16,512,201	\$23,512,615	\$31,599,405	\$40,537,908	\$49,918,789	\$59,130,675		\$252,387	3.42%
2006			\$2,349,339	\$6,259,098	\$11,494,167	\$18,212,153	\$26,494,427	\$36,300,972	\$47,419,017	\$59,409,329	\$71,556,023		\$261,008	2.54%
2007			\$2,194,383	\$6,192,054	\$11,371,933	\$17,810,812	\$25,499,664	\$34,308,585	\$43,951,217	\$53,952,912	\$63,628,007		\$267,639	4.08%
2008			\$1,879,256	\$5,513,002	\$9,818,648	\$14,715,824	\$20,052,446	\$25,597,705	\$31,041,548	\$36,002,617	\$40,046,043		\$278,562	0.09%
2009			\$1,727,739	\$5,826,986	\$10,938,955	\$17,031,063	\$23,970,318	\$31,503,004	\$39,242,101	\$46,666,743	\$53,137,597		\$278,817	2.72%
2010			\$1,600,153	\$6,298,310	\$12,388,372	\$19,904,414	\$28,751,464	\$38,667,537	\$49,193,449	\$59,657,664	\$69,183,615		\$286,405	1.50%
2011			\$1,374,647	\$6,220,989	\$12,349,451	\$19,725,253	\$28,180,822	\$37,389,246	\$46,849,580	\$55,890,084	\$63,694,573		\$290,688	2.96%
2012			\$1,141,899	\$6,400,974	\$13,256,410	\$21,745,039	\$31,750,478	\$42,959,332	\$54,828,037	\$66,569,281	\$77,166,742		\$299,300	1.74%
2013			\$874,338	\$6,622,970	\$14,635,869	\$25,195,325	\$38,418,402	\$54,165,637	\$71,947,181	\$90,840,701	\$109,439,380		\$304,511	1.50%
2014			\$580,821	\$6,498,472	\$14,766,732	\$25,681,542	\$39,366,226	\$55,675,794	\$74,098,822	\$93,672,217	\$112,928,262		\$309,084	0.76%
2015			\$267,269	\$6,087,135	\$14,100,416	\$24,530,072	\$37,421,301	\$52,558,008	\$69,382,589	\$86,933,648	\$103,818,964		\$311,422	0.73%
2016				\$6,343,878	\$15,507,602	\$27,871,654	\$43,681,329	\$62,872,918	\$84,940,316	\$108,811,245	\$132,758,666		\$313,694	2.07%
2017				\$6,226,262	\$15,785,639	\$28,793,026	\$45,557,412	\$66,065,135	\$89,829,681	\$115,747,883	\$141,990,554		\$320,202	2.11%
2018				\$5,669,712	\$14,612,873	\$26,456,203	\$41,314,093	\$58,990,063	\$78,870,436	\$99,838,533	\$120,232,596		\$326,955	1.91%
2019				\$5,942,516	\$16,064,119	\$29,671,238	\$46,969,326	\$67,797,956	\$91,491,476	\$116,761,253	\$141,629,708		\$333,200	2.29%
2020				\$6,075,873	\$17,004,861	\$31,573,741	\$49,871,656	\$71,551,081	\$95,696,884	\$120,739,439	\$144,446,376		\$340,814	1.36%
2021				\$6,407,732	\$19,253,061	\$37,286,947	\$61,074,625	\$90,658,471	\$125,297,700	\$163,229,373	\$201,509,694		\$345,456	7.04%
2022				\$5,577,431	\$17,574,623	\$34,602,819	\$57,278,627	\$85,723,838	\$119,300,122	\$156,359,081	\$194,067,447		\$369,764	6.45%

Table D13.6 - Fixed Distributions: US All SCV Equity Portfolio - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,071,016	\$1,056,464	\$1,041,487	\$1,026,102	\$1,010,330	\$994,190	\$977,702	\$960,885	\$943,761	\$926,350	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,100,846	\$1,093,379	\$1,084,670	\$1,074,747	\$1,063,640	\$1,051,383	\$1,038,014	\$1,023,572	\$1,008,100	\$991,644	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,096,274	\$1,091,335	\$1,084,769	\$1,076,603	\$1,066,869	\$1,055,609	\$1,042,864	\$1,028,685	\$1,013,125	\$996,242	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,048,981	\$1,003,841	\$958,338	\$912,686	\$867,090	\$821,746	\$776,838	\$732,536	\$689,001	\$646,379	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,019,850	\$949,577	\$881,039	\$814,531	\$750,308	\$688,584	\$629,538	\$573,310	\$520,005	\$469,694	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,074,407	\$1,039,246	\$999,696	\$956,203	\$909,239	\$859,294	\$806,864	\$752,450	\$696,546	\$639,635	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,148,031	\$1,148,374	\$1,140,871	\$1,125,426	\$1,102,036	\$1,070,795	\$1,031,886	\$985,577	\$932,217	\$872,225	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,105,495	\$1,125,416	\$1,137,061	\$1,139,881	\$1,133,412	\$1,117,291	\$1,091,253	\$1,055,141	\$1,008,905	\$952,600	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,075,398	\$1,116,430	\$1,148,791	\$1,171,340	\$1,183,013	\$1,182,841	\$1,169,970	\$1,143,682	\$1,103,411	\$1,048,756	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,061,389	\$1,133,528	\$1,198,243	\$1,253,510	\$1,297,249	\$1,327,357	\$1,341,750	\$1,338,396	\$1,315,356	\$1,270,823	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,024,816	\$1,122,054	\$1,213,169	\$1,295,332	\$1,365,521	\$1,420,565	\$1,457,206	\$1,472,154	\$1,462,163	\$1,424,104	\$647,554	\$122,069	12.52%
1981	\$871,481	\$991,931	\$1,110,296	\$1,223,485	\$1,328,040	\$1,420,173	\$1,495,817	\$1,550,690	\$1,580,369	\$1,580,380	\$1,546,291	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,078,905	\$1,240,448	\$1,397,540	\$1,545,433	\$1,678,810	\$1,791,844	\$1,878,272	\$1,931,500	\$1,944,716	\$1,911,033	\$407,400	\$149,602	3.83%
1983	\$827,942	\$1,037,286	\$1,258,970	\$1,488,451	\$1,719,798	\$1,945,581	\$2,156,783	\$2,342,744	\$2,491,151	\$2,588,072	\$2,618,039	\$308,819	\$155,332	3.79%
1984	\$763,535	\$992,541	\$1,230,146	\$1,470,803	\$1,707,675	\$1,932,600	\$2,136,100	\$2,307,423	\$2,434,647	\$2,504,817	\$2,504,150	\$156,848	\$161,220	3.95%
1985	\$711,642	\$993,642	\$1,290,696	\$1,596,183	\$1,901,657	\$2,196,750	\$2,469,124	\$2,704,481	\$2,886,638	\$2,997,673	\$3,018,156		\$167,586	3.80%
1986	\$617,763	\$936,982	\$1,269,870	\$1,608,544	\$1,943,219	\$2,262,173	\$2,551,766	\$2,796,530	\$2,979,340	\$3,081,654	\$3,083,846		\$173,952	1.10%
1987	\$461,788	\$791,980	\$1,132,169	\$1,472,742	\$1,802,244	\$2,107,523	\$2,373,993	\$2,586,009	\$2,727,375	\$2,781,954	\$2,734,399		\$175,862	4.43%
1988	\$297,360	\$665,579	\$1,061,867	\$1,476,399	\$1,896,210	\$2,305,090	\$2,683,622	\$3,009,405	\$3,257,485	\$3,401,016	\$3,412,166		\$183,660	4.42%
1989	\$119,647	\$537,207	\$986,936	\$1,457,546	\$1,934,150	\$2,398,158	\$2,827,343	\$3,196,129	\$3,476,109	\$3,636,846	\$3,646,944		\$191,777	4.65%
1990		\$356,445	\$804,080	\$1,240,480	\$1,650,393	\$2,017,285	\$2,323,898	\$2,552,930	\$2,687,820	\$2,713,612	\$2,617,860		\$200,690	6.11%
1991		\$169,262	\$715,268	\$1,275,016	\$1,828,570	\$2,352,361	\$2,819,664	\$3,201,354	\$3,466,939	\$3,585,856	\$3,529,020		\$212,944	3.06%
1992			\$556,738	\$1,213,519	\$1,893,444	\$2,568,131	\$3,202,684	\$3,756,138	\$4,182,366	\$4,431,521	\$4,452,017		\$219,469	2.90%
1993			\$374,822	\$1,134,923	\$1,943,729	\$2,769,136	\$3,569,348	\$4,292,812	\$4,878,778	\$5,258,582	\$5,357,771		\$225,836	2.75%
1994			\$139,264	\$884,893	\$1,685,588	\$2,510,216	\$3,317,405	\$4,055,269	\$4,661,746	\$5,065,707	\$5,188,928		\$232,042	2.67%
1995				\$773,435	\$1,750,956	\$2,779,796	\$3,809,852	\$4,775,577	\$5,595,665	\$6,173,740	\$6,400,264		\$238,249	2.54%
1996				\$576,320	\$1,669,262	\$2,857,040	\$4,085,575	\$5,278,975	\$6,337,616	\$7,137,356	\$7,530,293		\$244,297	3.32%
1997				\$368,164	\$1,643,982	\$3,084,477	\$4,631,974	\$6,196,764	\$7,651,854	\$8,828,827	\$9,515,531		\$252,414	1.70%
1998				\$115,786	\$1,421,005	\$2,853,995	\$4,347,933	\$5,807,930	\$7,108,912	\$8,095,290	\$8,582,980		\$256,711	1.61%
1999				\$1,226,377	\$2,774,052	\$4,423,349	\$6,071,880	\$7,579,134	\$8,764,473	\$9,407,884			\$260,849	2.68%
2000					\$1,061,328	\$2,769,601	\$4,582,107	\$6,384,081	\$8,020,014	\$9,292,378	\$9,963,546		\$267,851	3.39%
2001					\$897,584	\$2,890,202	\$5,054,802	\$7,256,408	\$9,304,293	\$10,948,532	\$11,880,880		\$276,923	1.55%
2002					\$638,309	\$2,648,004	\$4,744,853	\$6,784,800	\$8,582,316	\$9,913,650	\$10,524,595		\$281,220	2.38%
2003					\$433,525	\$3,049,645	\$6,011,929	\$9,143,778	\$12,174,137	\$14,726,923	\$16,317,635		\$287,905	1.88%
2004					\$156,743	\$3,142,753	\$6,648,656	\$10,489,833	\$14,351,757	\$17,765,895	\$20,092,959		\$293,316	3.26%
2005						\$2,983,214	\$6,703,870	\$10,820,117	\$14,999,161	\$18,735,833	\$21,331,448		\$302,865	3.42%
2006						\$2,992,182	\$7,281,943	\$12,170,723	\$17,290,144	\$22,040,366	\$25,547,648		\$313,210	2.54%
2007						\$2,651,114	\$6,767,792	\$11,282,373	\$15,817,294	\$19,813,672	\$22,515,740		\$321,167	4.08%
2008						\$1,944,656	\$5,115,072	\$8,235,263	\$11,004,984	\$13,066,004	\$14,021,905		\$334,275	0.09%
2009						\$1,899,376	\$5,795,088	\$9,830,417	\$13,611,570	\$16,631,324	\$18,289,220		\$334,580	2.72%
2010						\$1,849,253	\$6,617,817	\$11,751,074	\$16,754,751	\$20,950,309	\$23,491,182		\$343,685	1.50%
2011						\$1,508,958	\$6,207,326	\$11,108,818	\$15,717,123	\$19,394,935	\$21,396,136		\$348,826	2.96%
2012						\$1,287,063	\$6,659,682	\$12,450,764	\$18,088,977	\$22,795,107	\$25,606,877		\$359,160	1.74%
2013						\$1,083,055	\$7,689,882	\$15,346,700	\$23,387,345	\$30,748,302	\$35,939,761		\$365,413	1.50%
2014						\$734,913	\$7,560,373	\$15,481,672	\$23,807,045	\$31,431,213	\$36,806,732		\$370,900	0.76%
2015						\$349,247	\$6,886,078	\$14,342,159	\$22,034,463	\$28,919,445	\$33,586,798		\$373,706	0.73%
2016						\$7,662,849	\$16,806,919	\$26,634,854	\$35,855,488	\$42,596,515	\$42,596,515		\$376,432	2.07%
2017						\$7,647,276	\$17,344,833	\$27,866,709	\$37,843,876	\$45,256,822			\$384,242	2.11%
2018						\$6,626,748	\$15,212,290	\$24,210,603	\$32,395,389	\$38,077,336			\$392,346	1.91%
2019						\$7,136,830	\$17,120,824	\$27,738,204	\$37,544,122	\$44,506,085			\$399,840	2.29%
2020						\$7,195,794	\$17,726,080	\$28,692,297	\$38,512,795	\$45,082,577			\$408,977	1.36%
2021						\$8,362,484	\$22,040,914	\$37,158,720	\$51,653,355	\$62,463,452			\$414,547	7.04%
2022						\$7,471,826	\$20,505,274	\$35,061,048	\$49,165,610	\$59,838,997			\$443,717	6.45%

Table D14.3 - Fixed Distributions: US 2-Fund Equity Portfolio - Very Conservative (\$30,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,107,425	\$1,094,797	\$1,081,879	\$1,068,684	\$1,055,220	\$1,041,500	\$1,027,535	\$1,013,334	\$998,910	\$984,275	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,173,975	\$1,168,237	\$1,161,680	\$1,154,315	\$1,146,156	\$1,137,217	\$1,127,514	\$1,117,065	\$1,105,888	\$1,094,003	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,213,924	\$1,216,901	\$1,218,840	\$1,219,734	\$1,219,578	\$1,218,370	\$1,216,109	\$1,212,798	\$1,208,441	\$1,203,045	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,214,245	\$1,181,429	\$1,147,965	\$1,113,949	\$1,079,480	\$1,044,651	\$1,009,557	\$974,290	\$938,939	\$903,593	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,224,184	\$1,155,537	\$1,088,580	\$1,023,456	\$960,291	\$899,191	\$840,248	\$783,536	\$729,113	\$677,022	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,341,276	\$1,307,526	\$1,271,076	\$1,232,173	\$1,191,071	\$1,148,031	\$1,103,319	\$1,057,201	\$1,009,942	\$961,804	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,490,269	\$1,486,280	\$1,477,447	\$1,463,821	\$1,445,488	\$1,422,568	\$1,395,214	\$1,363,609	\$1,327,966	\$1,288,523	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,491,714	\$1,493,190	\$1,489,529	\$1,480,730	\$1,466,828	\$1,447,901	\$1,424,600	\$1,395,456	\$1,362,273	\$1,324,724	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,528,669	\$1,545,893	\$1,557,244	\$1,562,539	\$1,561,648	\$1,554,492	\$1,541,049	\$1,521,349	\$1,495,478	\$1,463,574	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,606,433	\$1,653,677	\$1,695,163	\$1,730,343	\$1,758,711	\$1,779,807	\$1,793,226	\$1,798,624	\$1,795,723	\$1,784,314	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,691,136	\$1,777,599	\$1,859,341	\$1,935,289	\$2,004,368	\$2,065,523	\$2,117,731	\$2,160,019	\$2,191,481	\$2,211,290	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,792,090	\$1,881,911	\$1,965,779	\$2,042,541	\$2,111,064	\$2,170,255	\$2,219,076	\$2,256,565	\$2,281,854	\$2,294,182	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,186,729	\$2,306,101	\$2,417,933	\$2,520,644	\$2,612,678	\$2,692,532	\$2,758,776	\$2,810,089	\$2,845,275	\$2,863,294	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,344,629	\$2,533,434	\$2,720,466	\$2,903,419	\$3,079,830	\$3,247,112	\$3,402,584	\$3,543,511	\$3,667,147	\$3,770,775	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,570,175	\$2,759,743	\$2,943,231	\$3,118,099	\$3,281,737	\$3,431,512	\$3,564,806	\$3,679,066	\$3,771,853	\$3,840,889	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$2,997,808	\$3,257,152	\$3,513,223	\$3,762,623	\$4,001,756	\$4,226,872	\$4,434,131	\$4,619,663	\$4,779,638	\$4,910,334	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,342,737	\$3,638,190	\$3,928,798	\$4,210,519	\$4,479,105	\$4,730,166	\$4,959,248	\$5,161,910	\$5,333,812	\$5,470,804	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,402,752	\$3,709,465	\$4,006,507	\$4,288,557	\$4,550,127	\$4,785,688	\$4,989,805	\$5,157,291	\$5,283,356	\$5,363,766	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,597,295	\$3,993,990	\$4,391,382	\$4,783,075	\$5,162,082	\$5,520,948	\$5,851,899	\$6,147,019	\$6,398,454	\$6,598,632	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$3,999,818	\$4,488,399	\$4,984,716	\$5,481,218	\$5,969,424	\$6,440,051	\$6,883,174	\$7,288,434	\$7,645,283	\$7,943,269	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,178,970	\$4,594,348	\$4,994,770	\$5,372,532	\$5,719,771	\$6,028,667	\$6,291,669	\$6,501,725	\$6,652,524	\$6,738,726	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,774,365	\$5,364,797	\$5,956,937	\$6,540,334	\$7,103,589	\$7,634,585	\$8,120,779	\$8,549,535	\$8,908,501	\$9,186,019	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,055,390	\$5,766,045	\$6,494,729	\$7,229,821	\$7,958,049	\$8,664,686	\$9,333,838	\$9,948,807	\$10,492,529	\$10,948,083	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,479,020	\$6,312,635	\$7,178,145	\$8,062,856	\$8,951,809	\$9,827,938	\$10,672,346	\$11,464,670	\$12,183,570	\$12,807,308	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,205,980	\$6,044,805	\$6,922,735	\$7,827,671	\$8,745,026	\$9,657,835	\$10,546,979	\$11,391,518	\$12,169,149	\$12,856,776	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,963,456	\$7,049,102	\$8,212,144	\$9,440,302	\$10,717,385	\$12,023,194	\$13,333,553	\$14,620,518	\$15,852,775	\$16,996,228	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,146,426	\$7,418,022	\$8,816,119	\$10,332,188	\$11,952,442	\$13,657,299	\$15,421,006	\$17,211,443	\$18,990,174	\$20,712,777	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,569,224	\$8,134,777	\$9,909,646	\$11,894,753	\$14,084,153	\$16,463,678	\$19,009,660	\$21,687,796	\$24,452,268	\$27,245,206	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,979,872	\$8,705,251	\$10,664,543	\$12,857,344	\$15,274,856	\$17,898,319	\$20,697,591	\$23,629,972	\$26,639,413	\$29,656,236	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,995,158	\$8,899,477	\$11,108,632	\$13,634,385	\$16,479,433	\$19,634,958	\$23,078,171	\$26,769,978	\$30,652,962	\$34,649,863	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,560,649	\$9,561,822	\$11,848,882	\$14,423,618	\$17,277,585	\$20,390,058	\$23,726,171	\$27,235,356	\$30,850,277	\$34,486,430	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,996,993	\$10,136,499	\$12,570,020	\$15,294,048	\$18,293,259	\$21,538,544	\$24,985,337	\$28,572,436	\$32,221,481	\$35,837,283	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,538,908	\$10,589,579	\$12,827,037	\$15,224,515	\$17,744,488	\$20,338,446	\$22,947,230	\$25,502,030	\$27,926,076	\$30,137,056	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$8,985,503	\$11,564,434	\$14,519,113	\$17,845,102	\$21,521,686	\$25,509,178	\$29,746,758	\$34,151,106	\$38,616,122	\$43,013,968	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,238,473	\$12,102,663	\$15,447,807	\$19,286,335	\$23,612,538	\$28,398,325	\$33,589,318	\$39,101,655	\$44,819,911	\$50,596,550	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,292,349	\$12,282,756	\$15,797,484	\$19,855,371	\$24,456,192	\$29,575,770	\$35,161,366	\$41,127,758	\$47,354,485	\$53,684,729	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,533,164	\$12,841,818	\$16,808,589	\$21,479,891	\$26,882,618	\$33,017,146	\$39,850,147	\$47,307,713	\$55,269,407	\$63,563,917	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,155,879	\$13,585,433	\$17,629,720	\$22,312,295	\$27,634,025	\$33,567,163	\$40,049,768	\$46,980,993	\$54,217,832	\$61,573,914	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,287,876	\$13,137,573	\$16,239,245	\$19,543,494	\$22,983,425	\$26,475,153	\$29,919,506	\$33,205,038	\$36,212,330	\$38,819,476	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,535,734	\$13,885,990	\$17,682,057	\$21,889,718	\$26,448,047	\$31,267,384	\$36,228,938	\$41,186,426	\$45,970,013	\$50,392,675	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,143,094	\$15,002,480	\$19,477,564	\$24,549,772	\$30,166,028	\$36,234,112	\$42,619,957	\$49,147,577	\$55,602,223	\$61,737,153	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$11,714,005	\$15,697,879	\$20,249,467	\$25,327,303	\$30,854,173	\$36,714,341	\$42,753,193	\$48,779,833	\$54,573,020	\$59,890,537	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$11,999,078	\$16,394,864	\$21,530,290	\$27,388,883	\$33,912,093	\$40,993,182	\$48,473,548	\$56,142,416	\$63,740,669	\$70,969,348	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$11,808,690	\$16,796,735	\$22,925,360	\$30,278,619	\$38,895,252	\$48,752,696	\$59,751,745	\$71,703,580	\$84,321,122	\$97,216,708	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$11,973,201	\$17,220,056	\$23,720,082	\$31,581,982	\$40,868,087	\$51,575,876	\$63,619,665	\$76,814,364	\$90,863,569	\$105,354,339	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$11,843,384	\$17,057,665	\$23,482,689	\$31,209,593	\$40,280,621	\$50,671,693	\$62,275,749	\$74,888,771	\$88,200,672	\$101,793,241	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,113,203	\$17,833,340	\$25,041,572	\$33,022,620	\$44,533,346	\$56,978,625	\$71,186,216	\$86,982,978	\$104,055,354	\$121,937,408	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$12,257,866	\$18,360,036	\$26,174,783	\$35,935,907	\$47,834,827	\$61,991,321	\$78,421,211	\$97,003,484	\$117,450,233	\$139,283,513	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$12,037,611	\$17,945,796	\$25,402,026	\$34,576,037	\$45,585,450	\$58,470,019	\$73,165,059	\$89,476,679	\$107,062,056	\$125,418,321	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$12,952,821	\$19,733,023	\$28,469,007	\$39,434,084	\$52,850,803	\$68,855,480	\$87,459,211	\$108,508,595	\$131,650,554	\$156,306,448	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$13,904,317	\$21,426,080	\$31,163,139	\$43,419,456	\$58,431,606	\$76,325,121	\$97,067,615	\$120,423,277	\$145,914,721	\$172,799,026	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,257,623	\$22,744,091	\$34,160,798	\$49,083,997	\$68,061,131	\$91,549,372	\$119,840,443	\$152,976,083	\$190,661,542	\$232,187,429	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,647,400	\$20,295,283	\$30,573,594	\$43,987,770	\$61,009,743	\$82,021,182	\$107,245,168	\$136,670,792	\$169,977,888	\$206,471,638	\$55,294,051	\$221,858	6.45%

Table D14.4 - Fixed Distributions: US 2-Fund Equity Portfolio - Conservative (\$40,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,108,211	\$1,096,009	\$1,083,530	\$1,070,726	\$1,057,666	\$1,044,342	\$1,030,763	\$1,016,941	\$1,002,887	\$988,612	\$974,127	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,149,995	\$1,144,234	\$1,137,665	\$1,130,300	\$1,122,153	\$1,113,237	\$1,103,568	\$1,093,165	\$1,082,044	\$1,070,226	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,176,822	\$1,179,495	\$1,181,144	\$1,181,762	\$1,181,346	\$1,179,892	\$1,177,400	\$1,173,873	\$1,169,316	\$1,163,734	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,164,470	\$1,132,817	\$1,100,527	\$1,067,693	\$1,034,412	\$1,000,775	\$966,877	\$932,807	\$898,653	\$864,501	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,159,694	\$1,094,093	\$1,030,103	\$967,864	\$907,499	\$849,114	\$792,798	\$738,625	\$686,651	\$636,919	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,252,540	\$1,219,268	\$1,183,394	\$1,145,158	\$1,104,807	\$1,062,596	\$1,018,782	\$973,624	\$927,379	\$880,302	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,371,406	\$1,365,130	\$1,354,133	\$1,338,465	\$1,318,213	\$1,293,495	\$1,264,461	\$1,231,293	\$1,194,198	\$1,153,409	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,352,971	\$1,351,554	\$1,345,116	\$1,333,657	\$1,317,215	\$1,295,867	\$1,269,724	\$1,238,936	\$1,203,681	\$1,164,172	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,364,159	\$1,376,601	\$1,383,272	\$1,384,000	\$1,378,662	\$1,367,188	\$1,349,564	\$1,325,825	\$1,296,062	\$1,260,417	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,407,679	\$1,446,140	\$1,478,749	\$1,504,974	\$1,524,325	\$1,536,357	\$1,540,682	\$1,536,969	\$1,524,954	\$1,504,441	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,451,375	\$1,523,253	\$1,589,953	\$1,650,424	\$1,703,618	\$1,748,509	\$1,784,104	\$1,809,462	\$1,823,708	\$1,826,054	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,501,978	\$1,576,610	\$1,644,917	\$1,705,779	\$1,758,102	\$1,800,833	\$1,832,976	\$1,853,614	\$1,861,921	\$1,857,184	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,785,562	\$1,884,680	\$1,975,775	\$2,057,317	\$2,127,810	\$2,185,809	\$2,229,950	\$2,258,977	\$2,271,764	\$2,267,341	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,869,874	\$2,024,903	\$2,176,381	\$2,321,999	\$2,459,303	\$2,585,720	\$2,698,598	\$2,795,235	\$2,872,929	\$2,929,017	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,000,717	\$2,157,348	\$2,306,661	\$2,446,176	\$2,573,357	\$2,685,649	\$2,780,525	\$2,855,533	\$2,908,340	\$2,936,782	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,277,541	\$2,489,922	\$2,696,789	\$2,894,786	\$3,080,371	\$3,249,870	\$3,399,532	\$3,525,594	\$3,624,347	\$3,692,208	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,482,305	\$2,724,422	\$2,959,368	\$3,183,185	\$3,391,728	\$3,580,736	\$3,745,900	\$3,882,946	\$3,987,722	\$4,056,283	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,472,566	\$2,724,095	\$2,964,695	\$3,189,373	\$3,393,018	\$3,570,522	\$3,716,921	\$3,827,536	\$3,898,130	\$3,925,060	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,553,397	\$2,872,315	\$3,188,368	\$3,495,431	\$3,786,870	\$4,055,658	\$4,294,537	\$4,496,194	\$4,653,464	\$4,759,558	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,770,812	\$3,160,063	\$3,551,583	\$3,938,064	\$4,311,370	\$4,662,673	\$4,982,622	\$5,261,558	\$5,489,763	\$5,657,750	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,826,029	\$3,168,542	\$3,495,040	\$3,798,374	\$4,071,300	\$4,306,683	\$4,497,714	\$4,638,133	\$4,722,467	\$4,746,244	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,146,646	\$3,617,967	\$4,086,100	\$4,541,184	\$4,972,547	\$5,368,941	\$5,718,830	\$6,010,734	\$6,233,593	\$6,377,171	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,251,674	\$3,809,224	\$4,376,084	\$4,941,085	\$5,491,594	\$6,013,731	\$6,492,658	\$6,912,959	\$7,259,081	\$7,515,845	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,437,769	\$4,085,496	\$4,752,796	\$5,427,267	\$6,094,474	\$6,738,128	\$7,340,384	\$7,882,227	\$8,343,974	\$8,705,867	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,186,952	\$3,834,502	\$4,507,346	\$5,193,509	\$5,878,765	\$6,546,773	\$7,179,328	\$7,756,723	\$8,258,227	\$8,662,676	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,549,945	\$4,372,522	\$5,248,774	\$6,165,736	\$7,106,819	\$8,051,764	\$8,976,740	\$9,854,614	\$10,655,403	\$11,346,932	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,564,003	\$4,508,090	\$5,542,398	\$6,656,125	\$7,833,445	\$9,053,074	\$10,287,992	\$11,505,362	\$12,666,701	\$13,728,339	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,705,395	\$4,841,514	\$6,128,446	\$7,561,387	\$9,128,638	\$10,810,396	\$12,577,633	\$14,391,163	\$16,200,984	\$17,946,006	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,830,018	\$5,078,020	\$6,495,251	\$8,075,448	\$9,804,132	\$11,657,241	\$13,599,935	\$15,585,688	\$17,555,795	\$19,439,411	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,733,897	\$5,089,795	\$6,666,108	\$8,464,952	\$10,479,151	\$12,690,020	\$15,065,193	\$17,556,647	\$20,099,092	\$22,608,942	\$6,674,857	\$173,899	2.68%
2000	\$2,682,827	\$3,917,750	\$5,357,368	\$7,004,297	\$8,853,006	\$10,887,958	\$13,081,832	\$15,393,953	\$17,769,081	\$20,136,733	\$22,411,199	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,022,245	\$5,564,214	\$7,320,278	\$9,280,597	\$11,424,098	\$13,716,809	\$16,110,527	\$18,542,015	\$20,932,881	\$23,190,319	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,167,911	\$5,696,077	\$7,360,982	\$9,135,768	\$10,983,963	\$12,859,443	\$14,706,936	\$16,463,167	\$18,058,663	\$19,420,237	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,255,666	\$6,093,677	\$8,206,850	\$10,583,397	\$13,196,338	\$16,001,277	\$18,934,742	\$21,913,353	\$24,834,088	\$27,575,856	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,243,691	\$6,251,928	\$8,610,715	\$11,319,843	\$14,361,700	\$17,697,624	\$21,264,688	\$24,973,271	\$28,705,816	\$32,317,152	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,133,100	\$6,217,845	\$8,684,278	\$11,536,546	\$14,760,368	\$18,318,802	\$22,148,411	\$26,156,218	\$30,218,904	\$34,177,699	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,095,006	\$6,363,682	\$9,108,229	\$12,351,973	\$16,098,384	\$20,324,858	\$24,976,501	\$29,960,415	\$35,141,092	\$40,337,596	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,205,235	\$6,588,048	\$9,418,595	\$12,703,205	\$16,426,383	\$20,545,689	\$24,987,122	\$29,641,483	\$34,362,286	\$38,965,775	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,101,646	\$6,232,033	\$8,551,539	\$11,014,135	\$13,558,605	\$16,109,277	\$18,577,882	\$20,866,618	\$22,872,389	\$24,492,086	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,037,693	\$6,433,215	\$9,162,840	\$12,190,919	\$15,458,328	\$18,881,072	\$22,350,468	\$25,735,248	\$28,885,812	\$31,640,680	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,094,914	\$6,786,916	\$9,937,459	\$13,521,551	\$17,483,675	\$21,734,203	\$26,147,717	\$30,563,866	\$34,791,250	\$38,614,654	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,124,812	\$6,938,843	\$10,180,680	\$13,807,982	\$17,747,266	\$21,892,001	\$26,103,002	\$30,211,577	\$34,025,747	\$37,339,546	\$4,036,802	\$232,551	2.96%
2012	\$1,550,537	\$4,041,890	\$7,077,825	\$10,664,624	\$14,777,768	\$19,355,661	\$24,294,873	\$29,447,786	\$34,623,445	\$39,592,307	\$44,095,264	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,795,813	\$7,080,645	\$11,191,221	\$16,175,528	\$22,039,182	\$28,731,937	\$36,135,227	\$44,052,361	\$52,203,159	\$60,224,832	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,655,388	\$7,083,808	\$11,415,678	\$16,716,288	\$23,006,935	\$30,249,230	\$38,330,066	\$47,049,055	\$56,110,537	\$65,122,279	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,422,734	\$6,844,486	\$11,142,559	\$16,369,834	\$22,533,687	\$29,581,327	\$37,386,303	\$45,737,990	\$54,336,033	\$62,791,720	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,296,426	\$6,970,274	\$11,708,481	\$17,615,989	\$24,750,938	\$33,103,985	\$42,577,387	\$52,966,109	\$63,943,698	\$75,055,922	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,126,156	\$6,987,689	\$12,063,123	\$18,505,842	\$26,424,697	\$35,858,520	\$46,748,702	\$58,912,296	\$72,018,903	\$85,575,168	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$2,858,873	\$6,645,374	\$11,539,629	\$17,650,239	\$25,035,514	\$33,681,523	\$43,480,122	\$54,209,467	\$65,520,019	\$76,929,281	\$6,705,135	\$261,564	1.91%
2019		\$2,836,513	\$7,093,101	\$12,734,375	\$19,941,445	\$28,843,094	\$39,485,145	\$51,797,668	\$65,563,189	\$80,390,064	\$95,695,820	\$8,465,851	\$266,560	2.29%
2020		\$2,796,345	\$7,483,178	\$13,739,715	\$21,769,490	\$31,710,041	\$43,595,850	\$57,319,653	\$72,596,513	\$88,936,172	\$105,629,875	\$9,703,526	\$272,651	1.36%
2021		\$2,623,116	\$7,724,864	\$14,857,242	\$24,413,683	\$36,744,287	\$52,101,732	\$70,576,800	\$92,028,121	\$116,013,395	\$141,731,922	\$12,136,833	\$276,365	7.04%
2022		\$2,097,097	\$6,694,484	\$13,117,536	\$21,711,931	\$32,779,127	\$46,526,865	\$63,011,082	\$82,073,851	\$103,284,306	\$125,891,724	\$9,699,475	\$295,811	6.45%

Table D14.5 - Fixed Distributions: US 2-Fund Equity Portfolio - Moderate (\$50,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,592	\$1,072,224	\$1,059,573	\$1,046,649	\$1,033,463	\$1,020,026	\$1,006,348	\$992,441	\$978,314	\$963,980	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,126,015	\$1,120,231	\$1,113,650	\$1,106,286	\$1,098,149	\$1,089,256	\$1,079,622	\$1,069,264	\$1,058,199	\$1,046,448	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,139,719	\$1,142,088	\$1,143,448	\$1,143,791	\$1,143,114	\$1,141,414	\$1,138,691	\$1,134,948	\$1,130,190	\$1,124,423	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,114,695	\$1,084,206	\$1,053,089	\$1,021,437	\$989,343	\$956,900	\$924,197	\$891,324	\$858,366	\$825,409	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,095,204	\$1,032,648	\$971,625	\$912,272	\$854,708	\$799,038	\$745,349	\$693,713	\$644,188	\$596,815	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,805	\$1,131,010	\$1,095,712	\$1,058,143	\$1,018,544	\$977,161	\$934,245	\$890,046	\$844,816	\$798,800	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,252,543	\$1,243,980	\$1,230,819	\$1,213,109	\$1,190,938	\$1,164,422	\$1,133,709	\$1,098,977	\$1,060,429	\$1,018,295	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,214,228	\$1,209,918	\$1,200,702	\$1,186,584	\$1,167,602	\$1,143,833	\$1,115,389	\$1,082,415	\$1,045,090	\$1,003,620	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,199,649	\$1,207,310	\$1,209,301	\$1,205,460	\$1,195,675	\$1,179,885	\$1,158,079	\$1,130,302	\$1,096,647	\$1,057,260	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,208,925	\$1,238,603	\$1,262,335	\$1,279,605	\$1,289,938	\$1,292,907	\$1,288,137	\$1,275,314	\$1,254,185	\$1,224,567	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,211,614	\$1,268,907	\$1,320,564	\$1,365,559	\$1,402,869	\$1,431,496	\$1,450,478	\$1,458,904	\$1,455,936	\$1,440,817	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,211,865	\$1,271,310	\$1,324,055	\$1,369,017	\$1,405,140	\$1,431,411	\$1,446,876	\$1,450,662	\$1,441,988	\$1,420,186	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,394	\$1,463,260	\$1,533,617	\$1,593,991	\$1,642,941	\$1,679,085	\$1,701,124	\$1,707,865	\$1,698,254	\$1,671,388	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,119	\$1,516,372	\$1,632,295	\$1,740,579	\$1,838,775	\$1,924,329	\$1,994,612	\$2,046,959	\$2,078,711	\$2,087,259	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,259	\$1,554,953	\$1,670,091	\$1,774,254	\$1,864,977	\$1,939,786	\$1,996,244	\$2,032,000	\$2,044,826	\$2,032,675	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,557,275	\$1,722,692	\$1,880,356	\$2,026,948	\$2,158,986	\$2,272,867	\$2,364,932	\$2,431,524	\$2,469,056	\$2,474,082	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,621,872	\$1,810,654	\$1,989,938	\$2,155,851	\$2,304,352	\$2,431,306	\$2,532,551	\$2,603,982	\$2,641,633	\$2,641,762	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,381	\$1,738,726	\$1,922,883	\$2,090,190	\$2,235,909	\$2,355,357	\$2,444,036	\$2,497,780	\$2,512,905	\$2,486,354	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,509,498	\$1,750,639	\$1,985,353	\$2,207,788	\$2,411,658	\$2,590,368	\$2,737,175	\$2,845,368	\$2,908,475	\$2,920,485	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,541,806	\$1,831,726	\$2,118,451	\$2,394,910	\$2,653,316	\$2,885,294	\$3,082,069	\$3,234,681	\$3,334,243	\$3,372,231	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,473,087	\$1,742,737	\$1,995,311	\$2,224,216	\$2,422,829	\$2,584,699	\$2,703,758	\$2,774,542	\$2,792,410	\$2,753,762	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,518,927	\$1,871,136	\$2,215,262	\$2,542,035	\$2,841,506	\$3,103,296	\$3,316,881	\$3,471,934	\$3,558,685	\$3,568,322	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,447,957	\$1,852,404	\$2,257,439	\$2,652,348	\$3,025,140	\$3,362,776	\$3,651,478	\$3,877,112	\$4,025,634	\$4,083,607	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,396,518	\$1,858,358	\$2,327,446	\$2,791,678	\$3,237,139	\$3,648,319	\$4,008,423	\$4,299,784	\$4,504,378	\$4,604,427		\$188,196	2.75%
1994	\$732,884	\$1,167,924	\$1,624,199	\$2,091,956	\$2,559,347	\$3,012,504	\$3,435,711	\$3,811,676	\$4,121,927	\$4,347,305	\$4,468,576		\$193,369	2.67%
1995	\$617,300	\$1,136,433	\$1,695,942	\$2,285,404	\$2,891,170	\$3,496,253	\$4,080,333	\$4,619,927	\$5,088,710	\$5,458,032	\$5,697,635		\$198,541	2.54%
1996	\$427,696	\$981,579	\$1,598,158	\$2,268,678	\$2,980,063	\$3,714,449	\$4,448,850	\$5,154,979	\$5,799,281	\$6,343,228	\$6,743,901		\$203,581	3.32%
1997	\$231,942	\$841,566	\$1,548,250	\$2,347,246	\$3,228,020	\$4,173,124	\$5,157,114	\$6,145,606	\$7,094,529	\$7,949,701	\$8,646,807		\$210,345	1.70%
1998	\$19,449	\$680,164	\$1,450,788	\$2,325,959	\$3,293,552	\$4,333,409	\$5,416,163	\$6,502,278	\$7,541,404	\$8,472,178	\$9,222,587		\$213,926	1.61%
1999		\$472,635	\$1,280,113	\$2,223,584	\$3,295,519	\$4,478,869	\$5,745,081	\$7,052,215	\$8,343,315	\$9,545,222	\$10,568,021		\$217,374	2.68%
2000		\$274,852	\$1,152,913	\$2,159,711	\$3,282,393	\$4,498,332	\$5,773,606	\$7,061,734	\$8,302,806	\$9,423,190	\$10,335,968		\$223,210	3.39%
2001		\$47,496	\$991,930	\$2,070,536	\$3,267,145	\$4,554,937	\$5,895,073	\$7,235,716	\$8,511,593	\$9,644,281	\$10,543,356		\$230,769	1.55%
2002			\$802,575	\$1,894,926	\$3,047,020	\$4,223,439	\$5,380,440	\$6,466,642	\$7,424,303	\$8,191,251	\$8,703,419		\$234,350	2.38%
2003			\$622,919	\$1,894,588	\$3,321,692	\$4,870,990	\$6,493,376	\$8,122,726	\$9,675,600	\$11,052,054	\$12,137,745		\$239,920	1.88%
2004			\$401,193	\$1,773,624	\$3,353,352	\$5,110,862	\$6,996,923	\$8,940,057	\$10,844,887	\$12,591,722	\$14,037,753		\$244,430	3.26%
2005			\$152,933	\$1,571,072	\$3,217,722	\$5,064,544	\$6,961,833	\$9,135,456	\$11,184,679	\$13,081,324	\$14,670,669		\$252,387	3.42%
2006				\$1,407,870	\$3,224,054	\$5,314,149	\$7,632,570	\$10,102,856	\$12,613,116	\$15,012,777	\$17,111,276		\$261,008	2.54%
2007				\$1,207,469	\$3,094,116	\$5,218,741	\$7,524,215	\$9,924,477	\$12,301,974	\$14,506,740	\$16,357,635		\$267,639	4.08%
2008				\$863,832	\$2,484,776	\$4,133,785	\$5,743,402	\$7,236,258	\$8,528,198	\$9,532,449	\$10,164,696		\$278,562	0.09%
2009				\$643,623	\$2,492,120	\$4,468,609	\$6,494,760	\$8,471,997	\$10,284,070	\$11,801,612	\$12,888,686		\$278,817	2.72%
2010				\$397,353	\$2,493,329	\$4,801,321	\$7,234,293	\$9,675,477	\$11,980,155	\$13,980,277	\$15,492,156		\$286,405	1.50%
2011				\$111,894	\$2,288,661	\$4,640,358	\$7,069,662	\$9,452,811	\$11,643,320	\$13,478,473	\$14,788,556		\$290,688	2.96%
2012					\$2,166,653	\$4,799,229	\$7,596,565	\$10,422,023	\$13,104,473	\$15,443,945	\$17,221,179		\$299,300	1.74%
2013					\$2,072,438	\$5,183,112	\$8,711,178	\$12,518,709	\$16,401,142	\$20,085,195	\$23,232,955		\$304,511	1.50%
2014					\$1,850,593	\$5,145,783	\$8,922,585	\$13,040,467	\$17,283,746	\$21,357,506	\$24,890,219		\$309,084	0.76%
2015					\$1,530,076	\$4,786,754	\$8,490,961	\$12,496,857	\$16,587,209	\$20,471,394	\$23,790,199		\$311,422	0.73%
2016					\$1,329,359	\$4,968,531	\$9,229,346	\$13,968,558	\$18,949,241	\$23,832,043	\$28,174,436		\$313,694	2.07%
2017					\$1,075,777	\$5,014,566	\$9,725,719	\$15,076,193	\$20,821,107	\$26,587,572	\$31,866,824		\$320,202	2.11%
2018					\$724,440	\$4,485,578	\$8,893,027	\$13,795,185	\$18,942,254	\$23,977,982	\$28,440,240		\$326,955	1.91%
2019					\$448,805	\$4,835,384	\$10,114,810	\$16,136,124	\$22,617,782	\$29,129,575	\$35,085,192		\$333,200	2.29%
2020					\$119,525	\$4,988,477	\$10,866,579	\$17,571,692	\$24,769,748	\$31,957,624	\$38,460,725		\$340,814	1.36%
2021						\$5,427,443	\$12,654,091	\$21,313,157	\$31,080,159	\$41,365,248	\$51,276,415		\$345,456	7.04%
2022						\$4,548,511	\$11,032,547	\$18,776,997	\$27,476,910	\$36,590,723	\$45,311,809		\$369,764	6.45%

Table D14.6 - Fixed Distributions: US 2-Fund Equity Portfolio - Aggressive (\$60,000/yr)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,073,175	\$1,060,937	\$1,048,419	\$1,035,632	\$1,022,585	\$1,009,289	\$995,755	\$981,994	\$968,016	\$953,833	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,102,035	\$1,096,227	\$1,089,635	\$1,082,271	\$1,074,146	\$1,065,276	\$1,055,676	\$1,045,363	\$1,034,355	\$1,022,671	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,102,616	\$1,104,682	\$1,105,752	\$1,105,820	\$1,104,882	\$1,102,936	\$1,099,982	\$1,096,023	\$1,091,064	\$1,085,112	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,064,920	\$1,035,594	\$1,005,651	\$975,181	\$944,275	\$913,024	\$881,517	\$849,841	\$818,080	\$786,317	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,030,714	\$971,204	\$913,148	\$856,679	\$801,916	\$748,961	\$697,899	\$648,802	\$601,726	\$556,712	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,075,069	\$1,042,752	\$1,008,030	\$971,128	\$932,280	\$891,726	\$849,707	\$806,469	\$762,253	\$717,299	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,133,679	\$1,122,830	\$1,107,504	\$1,087,754	\$1,063,663	\$1,035,348	\$1,002,956	\$966,660	\$926,661	\$883,181	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,075,485	\$1,068,282	\$1,056,289	\$1,039,511	\$1,017,988	\$991,799	\$961,053	\$925,894	\$886,498	\$843,068	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,035,139	\$1,038,019	\$1,035,330	\$1,026,921	\$1,012,689	\$992,581	\$966,594	\$934,778	\$897,231	\$854,103	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,010,170	\$1,031,066	\$1,045,921	\$1,054,235	\$1,055,552	\$1,049,457	\$1,035,593	\$1,013,659	\$983,416	\$944,693	\$611,130	\$107,745	13.29%
1980	\$924,049	\$971,853	\$1,014,561	\$1,051,176	\$1,080,693	\$1,102,119	\$1,114,483	\$1,116,851	\$1,108,347	\$1,088,164	\$1,055,581	\$647,554	\$122,069	12.52%
1981	\$871,481	\$921,753	\$966,009	\$1,003,192	\$1,032,255	\$1,052,178	\$1,061,989	\$1,060,777	\$1,047,710	\$1,022,055	\$983,188	\$485,161	\$137,347	8.92%
1982	\$917,055	\$983,227	\$1,041,839	\$1,091,458	\$1,130,664	\$1,158,073	\$1,172,362	\$1,172,297	\$1,156,753	\$1,124,743	\$1,075,435	\$407,400	\$149,602	3.83%
1983	\$827,942	\$920,365	\$1,007,841	\$1,088,210	\$1,159,159	\$1,218,248	\$1,262,938	\$1,290,626	\$1,298,682	\$1,284,493	\$1,245,501	\$308,819	\$155,332	3.79%
1984	\$763,535	\$861,801	\$952,558	\$1,033,520	\$1,102,332	\$1,156,596	\$1,193,922	\$1,211,964	\$1,208,466	\$1,181,312	\$1,128,569	\$156,848	\$161,220	3.95%
1985	\$711,642	\$837,008	\$955,463	\$1,063,922	\$1,159,111	\$1,237,600	\$1,295,865	\$1,330,333	\$1,337,455	\$1,313,765	\$1,255,955		\$167,586	3.80%
1986	\$617,763	\$761,439	\$896,885	\$1,020,508	\$1,128,516	\$1,216,976	\$1,281,876	\$1,319,203	\$1,325,018	\$1,295,543	\$1,227,242		\$173,952	1.10%
1987	\$461,788	\$612,195	\$753,356	\$881,072	\$991,007	\$1,078,800	\$1,140,192	\$1,171,151	\$1,168,025	\$1,127,680	\$1,047,648		\$175,862	4.43%
1988	\$297,360	\$465,600	\$628,963	\$782,338	\$920,145	\$1,036,446	\$1,125,078	\$1,179,813	\$1,194,542	\$1,163,485	\$1,081,412		\$183,660	4.42%
1989	\$119,647	\$312,800	\$503,390	\$685,318	\$851,757	\$995,262	\$1,107,916	\$1,181,517	\$1,207,805	\$1,178,723	\$1,086,712		\$191,777	4.65%
1990		\$120,146	\$316,931	\$495,582	\$650,058	\$774,358	\$862,716	\$909,803	\$910,950	\$862,352	\$761,280		\$200,690	6.11%
1991			\$124,306	\$344,425	\$542,886	\$710,465	\$837,651	\$914,932	\$933,133	\$883,777	\$759,474		\$212,944	3.06%
1992				\$138,794	\$363,612	\$558,686	\$711,821	\$810,299	\$841,264	\$792,187	\$651,369		\$219,469	2.90%
1993					\$156,089	\$379,804	\$558,509	\$676,461	\$717,341	\$664,782	\$502,986		\$225,836	2.75%
1994						\$146,244	\$324,649	\$444,025	\$487,132	\$436,383	\$274,477		\$232,042	2.67%
1995							\$108,903	\$263,115	\$322,805	\$260,661	\$48,339		\$238,249	2.54%
1996								\$21,965	\$93,199	\$19,754			\$244,297	3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%