

Table C9 - Fixed Contributions: US 4-Fund Equity Portfolio

Annual contribution grows at 3%/yr. Contributions at BEGINNING OF MONTH. 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 Index	Annual Contribution
1970	\$1,082	\$1,074	\$1,067	\$1,059	\$1,050	\$1,042	\$1,034	\$1,025	\$1,016	\$1,008	\$998	\$1,022	\$1,000
1971	\$2,248	\$2,252	\$2,256	\$2,259	\$2,261	\$2,262	\$2,262	\$2,262	\$2,261	\$2,259	\$2,257	\$2,276	\$1,030
1972	\$3,466	\$3,490	\$3,512	\$3,534	\$3,555	\$3,575	\$3,594	\$3,611	\$3,628	\$3,644	\$3,658	\$3,875	\$1,061
1973	\$4,800	\$4,698	\$4,595	\$4,492	\$4,388	\$4,283	\$4,178	\$4,073	\$3,968	\$3,863	\$3,758	\$4,311	\$1,093
1974	\$6,305	\$6,030	\$5,764	\$5,504	\$5,253	\$5,009	\$4,773	\$4,545	\$4,325	\$4,113	\$3,909	\$4,127	\$1,126
1975	\$8,122	\$8,080	\$8,030	\$7,972	\$7,906	\$7,833	\$7,753	\$7,668	\$7,577	\$7,482	\$7,382	\$7,044	\$1,159
1976	\$10,381	\$10,592	\$10,793	\$10,984	\$11,164	\$11,334	\$11,494	\$11,643	\$11,781	\$11,910	\$12,029	\$10,067	\$1,194
1977	\$11,932	\$12,218	\$12,495	\$12,763	\$13,022	\$13,272	\$13,513	\$13,743	\$13,965	\$14,176	\$14,378	\$10,526	\$1,230
1978	\$13,815	\$14,259	\$14,697	\$15,128	\$15,551	\$15,965	\$16,369	\$16,761	\$17,142	\$17,511	\$17,867	\$12,529	\$1,267
1979	\$16,140	\$16,935	\$17,746	\$18,572	\$19,409	\$20,258	\$21,117	\$21,983	\$22,856	\$23,734	\$24,615	\$16,270	\$1,305
1980	\$18,704	\$19,948	\$21,242	\$22,585	\$23,975	\$25,409	\$26,887	\$28,404	\$29,958	\$31,546	\$33,164	\$23,112	\$1,344
1981	\$22,183	\$23,496	\$24,853	\$26,253	\$27,692	\$29,168	\$30,676	\$32,213	\$33,774	\$35,356	\$36,953	\$23,324	\$1,384
1982	\$29,808	\$31,502	\$33,250	\$35,048	\$36,890	\$38,773	\$40,690	\$42,635	\$44,602	\$46,585	\$48,575	\$29,904	\$1,426
1983	\$33,936	\$36,583	\$39,389	\$42,357	\$45,487	\$48,777	\$52,229	\$55,838	\$59,602	\$63,516	\$67,575	\$38,279	\$1,469
1984	\$40,493	\$43,157	\$45,942	\$48,845	\$51,861	\$54,983	\$58,205	\$61,517	\$64,911	\$68,376	\$71,900	\$42,241	\$1,513
1985	\$50,071	\$53,780	\$57,698	\$61,825	\$66,158	\$70,693	\$75,423	\$80,341	\$85,436	\$90,698	\$96,112	\$57,648	\$1,558
1986	\$59,260	\$63,498	\$67,961	\$72,645	\$77,545	\$82,650	\$87,951	\$93,435	\$99,085	\$104,886	\$110,816	\$70,057	\$1,605
1987	\$63,619	\$68,005	\$72,548	\$77,227	\$82,015	\$86,882	\$91,792	\$96,705	\$101,578	\$106,363	\$111,009	\$75,421	\$1,653
1988	\$69,784	\$75,729	\$82,024	\$88,656	\$95,607	\$102,850	\$110,351	\$118,069	\$125,954	\$133,947	\$141,983	\$89,953	\$1,702
1989	\$80,957	\$88,400	\$96,351	\$104,802	\$113,738	\$123,136	\$132,960	\$143,165	\$153,696	\$164,483	\$175,445	\$120,320	\$1,754
1990	\$90,675	\$96,405	\$102,290	\$108,288	\$114,355	\$120,437	\$126,478	\$132,412	\$138,174	\$143,690	\$148,887	\$118,361	\$1,806
1991	\$106,235	\$115,076	\$124,385	\$134,125	\$144,248	\$154,696	\$165,396	\$176,263	\$187,201	\$198,101	\$208,840	\$156,575	\$1,860
1992	\$115,697	\$126,686	\$138,422	\$150,883	\$164,032	\$177,817	\$192,167	\$206,995	\$222,192	\$237,630	\$253,161	\$170,508	\$1,916
1993	\$129,400	\$142,314	\$156,200	\$171,049	\$186,833	\$203,507	\$221,002	\$239,228	\$258,069	\$277,384	\$297,007	\$189,761	\$1,974
1994	\$126,986	\$139,854	\$153,732	\$168,617	\$184,489	\$201,309	\$219,015	\$237,522	\$256,720	\$276,473	\$296,614	\$194,314	\$2,033
1995	\$148,966	\$166,305	\$185,324	\$206,082	\$228,617	\$252,940	\$279,036	\$306,853	\$336,304	\$367,257	\$399,532	\$269,831	\$2,094
1996	\$156,195	\$176,965	\$200,144	\$225,889	\$254,338	\$285,606	\$319,777	\$356,896	\$396,959	\$439,905	\$485,611	\$334,201	\$2,157
1997	\$168,981	\$194,998	\$224,634	\$258,239	\$296,161	\$338,735	\$386,271	\$439,044	\$497,275	\$561,118	\$630,638	\$448,307	\$2,221
1998	\$184,804	\$213,153	\$245,340	\$281,689	\$322,502	\$368,050	\$418,550	\$474,156	\$534,937	\$600,856	\$671,754	\$579,056	\$2,288
1999	\$188,050	\$219,876	\$256,574	\$298,668	\$346,680	\$401,116	\$462,445	\$531,074	\$607,326	\$691,409	\$783,383	\$703,515	\$2,357
2000	\$211,862	\$245,843	\$284,727	\$328,974	\$379,021	\$435,268	\$498,059	\$567,650	\$644,193	\$727,701	\$818,025	\$641,770	\$2,427
2001	\$231,142	\$268,024	\$310,115	\$357,856	\$411,644	\$471,818	\$538,632	\$612,226	\$692,601	\$779,587	\$872,817	\$567,827	\$2,500
2002	\$260,319	\$293,790	\$330,706	\$371,096	\$414,908	\$461,992	\$512,094	\$564,838	\$619,722	\$676,110	\$733,236	\$444,583	\$2,575
2003	\$271,993	\$317,153	\$368,798	\$427,437	\$493,507	\$567,340	\$649,128	\$738,884	\$836,405	\$941,235	\$1,052,630	\$575,181	\$2,652
2004	\$283,067	\$334,321	\$393,807	\$462,370	\$540,808	\$629,832	\$730,015	\$841,742	\$965,151	\$1,100,073	\$1,245,973	\$640,644	\$2,732
2005	\$290,811	\$345,024	\$408,296	\$481,628	\$565,982	\$662,242	\$771,153	\$893,266	\$1,028,864	\$1,177,896	\$1,339,904	\$675,006	\$2,814
2006	\$301,927	\$362,975	\$435,321	\$520,480	\$619,994	\$735,383	\$868,078	\$1,019,338	\$1,190,162	\$1,381,179	\$1,592,542	\$784,773	\$2,898
2007	\$333,984	\$396,445	\$469,494	\$554,306	\$652,007	\$763,618	\$889,988	\$1,031,718	\$1,189,079	\$1,361,929	\$1,549,621	\$830,960	\$2,985
2008	\$364,774	\$411,091	\$461,885	\$516,976	\$576,018	\$638,480	\$703,634	\$770,548	\$838,085	\$904,926	\$969,590	\$525,945	\$3,075
2009	\$372,148	\$431,834	\$499,227	\$574,533	\$657,733	\$748,541	\$846,349	\$950,196	\$1,058,735	\$1,170,224	\$1,282,535	\$668,733	\$3,167
2010	\$396,389	\$468,174	\$550,677	\$644,509	\$750,029	\$867,251	\$995,774	\$1,134,693	\$1,282,548	\$1,437,272	\$1,596,176	\$772,991	\$3,262
2011	\$430,363	\$503,461	\$586,401	\$679,437	\$782,508	\$895,168	\$1,016,525	\$1,145,184	\$1,279,217	\$1,416,161	\$1,553,038	\$792,715	\$3,360
2012	\$444,268	\$527,608	\$623,864	\$733,828	\$857,966	\$996,320	\$1,148,399	\$1,313,077	\$1,488,517	\$1,672,113	\$1,860,474	\$923,331	\$3,461
2013	\$431,660	\$531,617	\$651,917	\$795,271	\$964,267	\$1,161,197	\$1,387,847	\$1,645,261	\$1,933,486	\$2,251,319	\$2,596,073	\$1,226,544	\$3,565
2014	\$445,517	\$551,021	\$678,737	\$831,817	\$1,013,338	\$1,226,108	\$1,472,441	\$1,753,881	\$2,070,912	\$2,422,657	\$2,806,593	\$1,398,378	\$3,671
2015	\$452,905	\$557,486	\$683,504	\$833,803	\$1,011,080	\$1,217,691	\$1,455,425	\$1,725,245	\$2,027,013	\$2,359,228	\$2,718,775	\$1,421,539	\$3,782
2016	\$466,578	\$583,694	\$727,367	\$901,852	\$1,111,456	\$1,360,301	\$1,652,041	\$1,989,504	\$2,374,300	\$2,806,393	\$3,283,683	\$1,595,697	\$3,895
2017	\$478,019	\$604,492	\$761,692	\$955,176	\$1,190,791	\$1,474,435	\$1,811,727	\$2,207,593	\$2,665,770	\$3,188,241	\$3,774,644	\$1,948,534	\$4,012
2018	\$485,911	\$606,592	\$754,603	\$934,237	\$1,149,781	\$1,405,266	\$1,704,142	\$2,048,913	\$2,440,709	\$2,878,859	\$3,360,461	\$1,867,137	\$4,132
2019	\$527,424	\$667,872	\$842,776	\$1,058,318	\$1,320,937	\$1,637,011	\$2,012,460	\$2,452,226	\$2,959,684	\$3,535,980	\$4,179,356	\$2,459,983	\$4,256
2020	\$575,838	\$731,328	\$924,934	\$1,163,204	\$1,452,741	\$1,799,785	\$2,209,678	\$2,686,225	\$3,230,978	\$3,842,490	\$4,515,597	\$2,918,264	\$4,384
2021	\$586,514	\$764,407	\$992,292	\$1,280,981	\$1,642,272	\$2,088,508	\$2,631,927	\$3,283,782	\$4,053,223	\$4,946,002	\$5,963,033	\$3,762,260	\$4,515
2022	\$532,684	\$693,688	\$899,865	\$1,160,871	\$1,487,157	\$1,889,544	\$2,378,601	\$2,963,812	\$3,652,547	\$4,448,871	\$5,352,270	\$3,086,005	\$4,651