Table C7 - Fixed Contributions: UBH WW Equity Portfolio (50\% US/50\% Int'l)
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 <br> Index | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,075 | \$1,068 | \$1,061 | \$1,054 | \$1,047 | \$1,040 | \$1,033 | \$1,026 | \$1,019 | \$1,011 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,274 | \$2,299 | \$2,324 | \$2,350 | \$2,374 | \$2,399 | \$2,424 | \$2,448 | \$2,472 | \$2,496 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,544 | \$3,623 | \$3,704 | \$3,786 | \$3,869 | \$3,953 | \$4,039 | \$4,126 | \$4,214 | \$4,303 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,802 | \$4,802 | \$4,801 | \$4,799 | \$4,794 | \$4,788 | \$4,781 | \$4,772 | \$4,761 | \$4,748 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,074 | \$5,848 | \$5,628 | \$5,413 | \$5,204 | \$4,999 | \$4,801 | \$4,607 | \$4,419 | \$4,236 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,099 | \$8,070 | \$8,035 | \$7,993 | \$7,946 | \$7,892 | \$7,833 | \$7,769 | \$7,700 | \$7,626 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,479 | \$10,567 | \$10,646 | \$10,716 | \$10,776 | \$10,826 | \$10,868 | \$10,900 | \$10,923 | \$10,937 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,259 | \$12,584 | \$12,906 | \$13,225 | \$13,540 | \$13,851 | \$14,157 | \$14,458 | \$14,755 | \$15,045 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,419 | \$15,036 | \$15,667 | \$16,310 | \$16,965 | \$17,632 | \$18,309 | \$18,997 | \$19,694 | \$20,401 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$16,999 | \$17,890 | \$18,813 | \$19,769 | \$20,757 | \$21,778 | \$22,830 | \$23,914 | \$25,030 | \$26,177 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$20,036 | \$21,446 | \$22,934 | \$24,504 | \$26,156 | \$27,893 | \$29,715 | \$31,625 | \$33,623 | \$35,709 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,561 | \$25,008 | \$26,526 | \$28,114 | \$29,775 | \$31,506 | \$33,309 | \$35,182 | \$37,124 | \$39,135 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,102 | \$32,433 | \$33,798 | \$35,194 | \$36,618 | \$38,066 | \$39,536 | \$41,023 | \$42,524 | \$44,033 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$36,056 | \$38,287 | \$40,630 | \$43,088 | \$45,659 | \$48,344 | \$51,141 | \$54,050 | \$57,068 | \$60,193 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$42,676 | \$44,951 | \$47,317 | \$49,771 | \$52,310 | \$54,931 | \$57,630 | \$60,400 | \$63,238 | \$66,135 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$53,597 | \$57,343 | \$61,314 | \$65,516 | \$69,953 | \$74,628 | \$79,544 | \$84,702 | \$90,102 | \$95,742 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$64,149 | \$69,410 | \$75,061 | \$81,118 | \$87,600 | \$94,522 | \$101,898 | \$109,742 | \$118,065 | \$126,879 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$69,661 | \$76,204 | \$83,271 | \$90,883 | \$99,057 | \$107,809 | \$117,148 | \$127,080 | \$137,604 | \$148,715 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$77,627 | \$86,285 | \$95,817 | \$106,287 | \$117,754 | \$130,278 | \$143,916 | \$158,721 | \$174,739 | \$192,011 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$90,741 | \$101,643 | \$113,760 | \$127,194 | \$142,048 | \$158,424 | \$176,424 | \$196,149 | \$217,693 | \$241,143 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$98,869 | \$107,725 | \$117,264 | \$127,502 | \$138,449 | \$150,108 | \$162,474 | \$175,533 | \$189,259 | \$203,619 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$116,682 | \$128,058 | \$140,405 | \$153,757 | \$168,142 | \$183,581 | \$200,081 | \$217,639 | \$236,239 | \$255,847 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$126,401 | \$137,999 | \$150,521 | \$163,989 | \$178,417 | \$193,811 | \$210,162 | \$227,450 | \$245,640 | \$264,680 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$143,646 | \$159,355 | \$176,623 | \$195,540 | \$216,190 | \$238,645 | \$262,966 | \$289,199 | \$317,369 | \$347,480 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$141,746 | \$158,137 | \$176,280 | \$196,298 | \$218,308 | \$242,418 | \$268,725 | \$297,315 | \$328,251 | \$361,575 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$166,180 | \$185,300 | \$206,472 | \$229,838 | \$255,533 | \$283,683 | \$314,402 | \$347,784 | \$383,901 | \$422,799 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$175,835 | \$197,877 | \$222,542 | \$250,051 | \$280,630 | \$314,499 | \$351,868 | \$392,935 | \$437,876 | \$486,839 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$189,934 | \$213,422 | \$239,669 | \$268,901 | \$301,343 | \$337,210 | \$376,707 | \$420,019 | \$467,306 | \$518,695 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$207,373 | \$232,558 | \$260,555 | \$291,557 | \$325,737 | \$363,252 | \$404,229 | \$448,761 | \$496,896 | \$548,630 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$214,993 | \$245,650 | \$280,414 | \$319,688 | \$363,881 | \$413,397 | \$468,629 | \$529,942 | \$597,663 | \$672,064 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$239,002 | \$269,481 | \$303,578 | \$341,566 | \$383,703 | \$430,225 | \$481,334 | \$537,188 | \$597,891 | \$663,479 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$258,422 | \$288,713 | \$322,197 | \$359,031 | \$399,343 | \$443,220 | \$490,701 | \$541,763 | \$596,320 | \$654,204 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$285,723 | \$313,290 | \$343,031 | \$374,922 | \$408,893 | \$444,826 | \$482,548 | \$521,830 | \$562,381 | \$603,848 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$309,655 | \$352,118 | \$399,773 | \$452,981 | \$512,070 | \$577,308 | \$648,892 | \$726,922 | \$811,386 | \$902,140 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$328,371 | \$380,494 | \$440,202 | \$508,275 | \$585,492 | \$672,603 | \$770,308 | \$879,219 | \$999,833 | \$1,132,487 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$341,109 | \$399,687 | \$467,621 | \$546,042 | \$636,118 | \$739,030 | \$855,941 | \$987,956 | \$1,136,078 | \$1,301,153 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$361,022 | \$431,274 | \$514,457 | \$612,516 | \$727,560 | \$861,841 | \$1,017,719 | \$1,197,619 | \$1,403,972 | \$1,639,140 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$396,838 | \$471,104 | \$558,473 | \$660,772 | \$779,942 | \$918,007 | \$1,077,031 | \$1,259,064 | \$1,466,075 | \$1,699,871 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$409,442 | \$458,764 | \$512,812 | \$571,550 | \$634,818 | \$702,311 | \$773,562 | \$847,926 | \$924,577 | \$1,002,498 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$432,626 | \$501,648 | \$579,850 | \$667,752 | \$765,717 | \$873,892 | \$992,163 | \$1,120,095 | \$1,256,888 | \$1,401,335 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$467,798 | \$550,471 | \$645,473 | \$753,759 | \$876,110 | \$1,013,053 | \$1,164,787 | \$1,331,089 | \$1,511,237 | \$1,703,935 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$499,779 | \$578,583 | \$667,285 | \$766,208 | \$875,429 | \$994,722 | \$1,123,499 | \$1,260,760 | \$1,405,054 | \$1,554,457 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$523,860 | \$615,755 | \$720,980 | \$840,391 | \$974,594 | \$1,123,850 | \$1,287,990 | \$1,466,321 | \$1,657,544 | \$1,859,688 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$522,125 | \$629,617 | \$756,367 | \$904,583 | \$1,076,349 | \$1,273,491 | \$1,497,426 | \$1,748,994 | \$2,028,273 | \$2,334,401 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$538,874 | \$649,926 | \$781,010 | \$934,446 | \$1,112,423 | \$1,316,868 | \$1,549,278 | \$1,810,549 | \$2,100,779 | \$2,419,079 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$545,710 | \$655,721 | \$785,091 | \$935,917 | \$1,110,121 | \$1,309,318 | \$1,534,657 | \$1,786,650 | \$2,064,996 | \$2,368,404 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$567,661 | \$688,802 | \$832,840 | \$1,002,640 | \$1,200,963 | \$1,430,306 | \$1,692,713 | \$1,989,552 | \$2,321,280 | \$2,687,203 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$590,925 | \$728,742 | \$895,710 | \$1,096,341 | \$1,335,296 | \$1,617,197 | \$1,946,393 | \$2,326,670 | \$2,760,904 | \$3,250,682 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$591,200 | \$717,645 | \$868,271 | \$1,046,121 | \$1,254,121 | \$1,494,904 | \$1,770,596 | \$2,082,579 | \$2,431,235 | \$2,815,678 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$649,656 | \$798,410 | \$977,993 | \$1,192,899 | \$1,447,653 | \$1,746,581 | \$2,093,544 | \$2,491,606 | \$2,942,664 | \$3,447,051 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$709,376 | \$871,347 | \$1,066,010 | \$1,297,633 | \$1,570,264 | \$1,887,438 | \$2,251,838 | \$2,664,907 | \$3,126,435 | \$3,634,154 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$736,812 | \$923,071 | \$1,151,873 | \$1,430,239 | \$1,765,385 | \$2,164,373 | \$2,633,670 | \$3,178,591 | \$3,802,658 | \$4,506,903 | \$3,762,260 | \$4,515 |
| 2022 | \$532,684 | \$667,089 | \$833,189 | \$1,036,594 | \$1,283,206 | \$1,578,986 | \$1,929,625 | \$2,340,139 | \$2,814,375 | \$3,354,447 | \$3,960,149 | \$3,086,005 | \$4,651 |

