Table C1 - Fixed Contribution Table - S\&P 500 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\% Stock | S\&P 500 <br> Index | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,076 | \$1,071 | \$1,065 | \$1,059 | \$1,053 | \$1,047 | \$1,041 | \$1,035 | \$1,028 | \$1,022 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,253 | \$2,257 | \$2,261 | \$2,265 | \$2,268 | \$2,270 | \$2,272 | \$2,274 | \$2,275 | \$2,275 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,507 | \$3,549 | \$3,590 | \$3,631 | \$3,672 | \$3,713 | \$3,753 | \$3,794 | \$3,834 | \$3,873 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,756 | \$4,711 | \$4,664 | \$4,616 | \$4,567 | \$4,518 | \$4,467 | \$4,415 | \$4,362 | \$4,308 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,062 | \$5,825 | \$5,593 | \$5,366 | \$5,145 | \$4,929 | \$4,719 | \$4,514 | \$4,316 | \$4,124 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,033 | \$7,939 | \$7,839 | \$7,736 | \$7,628 | \$7,516 | \$7,400 | \$7,282 | \$7,161 | \$7,038 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,386 | \$10,382 | \$10,369 | \$10,347 | \$10,318 | \$10,280 | \$10,235 | \$10,182 | \$10,123 | \$10,057 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$11,824 | \$11,707 | \$11,581 | \$11,447 | \$11,306 | \$11,159 | \$11,005 | \$10,846 | \$10,682 | \$10,513 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$13,735 | \$13,642 | \$13,537 | \$13,420 | \$13,292 | \$13,154 | \$13,007 | \$12,850 | \$12,685 | \$12,512 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$16,218 | \$16,281 | \$16,328 | \$16,359 | \$16,375 | \$16,377 | \$16,364 | \$16,338 | \$16,298 | \$16,245 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$19,214 | \$19,712 | \$20,195 | \$20,662 | \$21,112 | \$21,544 | \$21,957 | \$22,350 | \$22,722 | \$23,072 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$22,425 | \$22,638 | \$22,822 | \$22,976 | \$23,101 | \$23,197 | \$23,262 | \$23,297 | \$23,303 | \$23,280 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$30,011 | \$30,169 | \$30,283 | \$30,352 | \$30,376 | \$30,355 | \$30,291 | \$30,183 | \$30,033 | \$29,842 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$34,569 | \$35,161 | \$35,709 | \$36,212 | \$36,667 | \$37,074 | \$37,430 | \$37,736 | \$37,990 | \$38,191 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$40,945 | \$41,336 | \$41,664 | \$41,927 | \$42,126 | \$42,258 | \$42,325 | \$42,326 | \$42,263 | \$42,136 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$51,144 | \$52,153 | \$53,094 | \$53,963 | \$54,757 | \$55,471 | \$56,104 | \$56,653 | \$57,116 | \$57,492 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$60,739 | \$62,141 | \$63,459 | \$64,686 | \$65,816 | \$66,845 | \$67,766 | \$68,577 | \$69,273 | \$69,852 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$65,495 | \$67,247 | \$68,859 | \$70,318 | \$71,611 | \$72,724 | \$73,648 | \$74,370 | \$74,884 | \$75,183 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$72,436 | \$74,990 | \$77,429 | \$79,731 | \$81,878 | \$83,850 | \$85,629 | \$87,199 | \$88,543 | \$89,648 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$85,261 | \$89,553 | \$93,806 | \$97,989 | \$102,073 | \$106,026 | \$109,815 | \$113,409 | \$116,776 | \$119,884 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$94,331 | \$97,857 | \$101,225 | \$104,402 | \$107,361 | \$110,071 | \$112,505 | \$114,637 | \$116,444 | \$117,903 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$111,935 | \$117,594 | \$123,169 | \$128,613 | \$133,882 | \$138,926 | \$143,700 | \$148,156 | \$152,248 | \$155,932 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$121,889 | \$128,039 | \$134,101 | \$140,024 | \$145,758 | \$151,249 | \$156,446 | \$161,298 | \$165,754 | \$169,766 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$136,235 | \$143,021 | \$149,705 | \$156,232 | \$162,546 | \$168,587 | \$174,299 | \$179,623 | \$184,504 | \$188,888 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$134,253 | \$141,535 | \$148,778 | \$155,925 | \$162,916 | \$169,691 | \$176,186 | \$182,340 | \$188,088 | \$193,372 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$160,148 | \$171,690 | \$183,535 | \$195,618 | \$207,864 | \$220,193 | \$232,514 | \$244,734 | \$256,750 | \$268,457 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$170,749 | \$186,142 | \$202,339 | \$219,292 | \$236,940 | \$255,206 | \$273,999 | \$293,214 | \$312,731 | \$332,414 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$188,839 | \$210,427 | \$233,786 | \$258,937 | \$285,881 | \$314,597 | \$345,037 | \$377,126 | \$410,757 | \$445,793 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$210,348 | \$238,663 | \$269,892 | \$304,152 | \$341,533 | \$382,091 | \$425,841 | \$472,751 | \$522,737 | \$575,654 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$217,870 | \$251,636 | \$289,680 | \$332,323 | \$379,869 | \$432,594 | \$490,734 | \$554,476 | \$623,946 | \$699,192 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$240,443 | \$272,025 | \$306,722 | \$344,615 | \$385,743 | \$430,101 | \$477,626 | \$528,196 | \$581,624 | \$637,648 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$257,295 | \$285,425 | \$315,463 | \$347,300 | \$380,781 | \$415,702 | \$451,812 | \$488,809 | \$526,344 | \$564,023 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$280,150 | \$300,298 | \$320,532 | \$340,598 | \$360,225 | \$379,121 | \$396,992 | \$413,537 | \$428,462 | \$441,485 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$299,174 | \$327,739 | \$357,476 | \$388,126 | \$419,380 | \$450,884 | \$482,244 | \$513,029 | \$542,781 | \$571,027 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$313,435 | \$345,674 | \$379,593 | \$414,943 | \$451,413 | \$488,636 | \$526,187 | \$563,591 | \$600,329 | \$635,849 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$322,796 | \$356,884 | \$392,891 | \$430,570 | \$469,605 | \$509,619 | \$550,169 | \$590,753 | \$630,820 | \$669,775 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$338,855 | \$378,833 | \$421,755 | \$467,440 | \$515,620 | \$565,942 | \$617,964 | \$671,153 | \$724,892 | \$778,486 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$373,264 | \$415,553 | \$460,687 | \$508,418 | \$558,407 | \$610,224 | \$663,350 | \$717,173 | \$771,005 | \$824,082 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$387,155 | \$409,082 | \$430,169 | \$450,014 | \$468,211 | \$484,359 | \$498,080 | \$509,028 | \$516,899 | \$521,448 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$404,476 | \$437,493 | \$470,744 | \$503,717 | \$535,853 | \$566,557 | \$595,213 | \$621,205 | \$643,938 | \$662,853 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$434,997 | \$474,917 | \$515,640 | \$556,572 | \$597,044 | \$636,328 | \$673,652 | \$708,224 | \$739,257 | \$765,997 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$469,944 | \$510,458 | \$551,317 | \$591,855 | \$631,341 | \$668,993 | \$704,007 | \$735,577 | \$762,927 | \$785,339 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$491,147 | \$540,087 | \$590,504 | \$641,694 | \$692,848 | \$743,059 | \$791,353 | \$836,709 | \$878,095 | \$914,504 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$492,462 | \$558,835 | \$630,506 | \$707,004 | \$787,653 | \$871,555 | \$957,597 | \$1,044,462 | \$1,130,647 | \$1,214,502 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$513,236 | \$588,158 | \$670,188 | \$759,014 | \$854,074 | \$954,542 | \$1,059,311 | \$1,166,998 | \$1,275,950 | \$1,384,277 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$521,919 | \$598,292 | \$681,911 | \$772,430 | \$869,246 | \$971,476 | \$1,077,946 | \$1,187,192 | \$1,297,478 | \$1,406,821 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$542,317 | \$627,075 | \$720,942 | \$823,754 | \$935,051 | \$1,054,049 | \$1,179,605 | \$1,310,212 | \$1,443,998 | \$1,578,750 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$565,199 | \$664,919 | \$777,871 | \$904,494 | \$1,044,908 | \$1,198,840 | \$1,365,562 | \$1,543,834 | \$1,731,871 | \$1,927,320 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$571,407 | \$668,555 | \$777,808 | \$899,343 | \$1,032,991 | \$1,178,180 | \$1,333,883 | \$1,498,579 | \$1,670,231 | \$1,846,296 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$632,560 | \$754,833 | \$895,631 | \$1,056,074 | \$1,236,900 | \$1,438,354 | \$1,660,068 | \$1,900,961 | \$2,159,146 | \$2,431,868 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$697,805 | \$841,044 | \$1,007,524 | \$1,198,899 | \$1,416,363 | \$1,660,482 | \$1,931,033 | \$2,226,848 | \$2,545,682 | \$2,884,111 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$727,618 | \$897,914 | \$1,101,406 | \$1,342,025 | \$1,623,422 | \$1,948,727 | \$2,320,267 | \$2,739,266 | \$3,205,538 | \$3,717,198 | \$3,762,260 | \$4,515 |

Table C7 - Fixed Contribution Table - UBH WW Equity Portfolio (50\% US/50\% Int'I)
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\% Stock | $\begin{aligned} & \text { S\&P } 500 \\ & \text { Index } \end{aligned}$ | 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 |

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Total Contributions \$121,696

Table C8 - Fixed Contribution Table - WW 4-Fund 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\% Stock | $\begin{aligned} & \text { S\&P } 500 \\ & \text { Index } \end{aligned}$ | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,075 | \$1,069 | \$1,062 | \$1,055 | \$1,049 | \$1,042 | \$1,035 | \$1,028 | \$1,021 | \$1,013 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,281 | \$2,313 | \$2,346 | \$2,378 | \$2,411 | \$2,443 | \$2,476 | \$2,508 | \$2,541 | \$2,573 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,558 | \$3,652 | \$3,747 | \$3,845 | \$3,945 | \$4,047 | \$4,150 | \$4,256 | \$4,363 | \$4,473 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,807 | \$4,812 | \$4,816 | \$4,818 | \$4,819 | \$4,818 | \$4,816 | \$4,812 | \$4,806 | \$4,799 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,082 | \$5,864 | \$5,650 | \$5,441 | \$5,237 | \$5,038 | \$4,844 | \$4,654 | \$4,469 | \$4,289 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,116 | \$8,103 | \$8,084 | \$8,058 | \$8,025 | \$7,986 | \$7,941 | \$7,890 | \$7,833 | \$7,771 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,477 | \$10,563 | \$10,640 | \$10,707 | \$10,764 | \$10,810 | \$10,847 | \$10,875 | \$10,892 | \$10,900 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,262 | \$12,588 | \$12,912 | \$13,232 | \$13,547 | \$13,858 | \$14,164 | \$14,464 | \$14,758 | \$15,045 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,486 | \$15,177 | \$15,887 | \$16,616 | \$17,363 | \$18,128 | \$18,910 | \$19,709 | \$20,524 | \$21,355 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$16,961 | \$17,811 | \$18,689 | \$19,596 | \$20,531 | \$21,494 | \$22,484 | \$23,500 | \$24,543 | \$25,611 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$19,950 | \$21,263 | \$22,644 | \$24,094 | \$25,615 | \$27,207 | \$28,871 | \$30,607 | \$32,415 | \$34,297 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,456 | \$24,788 | \$26,178 | \$27,625 | \$29,131 | \$30,694 | \$32,313 | \$33,988 | \$35,716 | \$37,495 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,109 | \$32,447 | \$33,820 | \$35,225 | \$36,661 | \$38,122 | \$39,607 | \$41,111 | \$42,631 | \$44,162 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$36,068 | \$38,314 | \$40,675 | \$43,152 | \$45,747 | \$48,458 | \$51,287 | \$54,232 | \$57,291 | \$60,462 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$42,629 | \$44,852 | \$47,160 | \$49,552 | \$52,025 | \$54,574 | \$57,195 | \$59,883 | \$62,634 | \$65,440 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$53,730 | \$57,626 | \$61,769 | \$66,165 | \$70,820 | \$75,740 | \$80,929 | \$86,391 | \$92,127 | \$98,139 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$64,617 | \$70,427 | \$76,715 | \$83,509 | \$90,836 | \$98,724 | \$107,199 | \$116,287 | \$126,012 | \$136,398 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$70,203 | \$77,397 | \$85,239 | \$93,765 | \$103,009 | \$113,001 | \$123,771 | \$135,341 | \$147,730 | \$160,950 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$78,161 | \$87,480 | \$97,823 | \$109,274 | \$121,919 | \$135,845 | \$151,136 | \$167,879 | \$186,153 | \$206,034 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$91,202 | \$102,686 | \$115,527 | \$129,852 | \$145,789 | \$163,471 | \$183,031 | \$204,605 | \$228,325 | \$254,317 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$99,359 | \$108,804 | \$119,041 | \$130,099 | \$142,000 | \$154,760 | \$168,386 | \$182,877 | \$198,220 | \$214,389 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$117,041 | \$128,855 | \$141,728 | \$155,706 | \$170,828 | \$187,123 | \$204,612 | \$223,301 | \$243,183 | \$264,236 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$126,641 | \$138,533 | \$151,411 | \$165,302 | \$180,227 | \$196,198 | \$213,213 | \$231,258 | \$250,302 | \$270,300 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$143,527 | \$159,102 | \$176,216 | \$194,956 | \$215,402 | \$237,622 | \$261,672 | \$287,593 | \$315,405 | \$345,107 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$142,051 | \$158,823 | \$177,439 | \$198,032 | \$220,731 | \$245,659 | \$272,929 | \$302,638 | \$334,864 | \$369,666 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$167,025 | \$187,201 | \$209,672 | \$234,617 | \$262,211 | \$292,623 | \$326,009 | \$362,511 | \$402,247 | \$445,311 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$176,617 | \$199,655 | \$225,567 | \$254,618 | \$287,080 | \$323,222 | \$363,312 | \$407,602 | \$456,330 | \$509,707 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$190,945 | \$215,721 | \$243,582 | \$274,811 | \$309,692 | \$348,508 | \$391,535 | \$439,035 | \$491,246 | \$548,378 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$209,474 | \$237,328 | \$268,666 | \$303,792 | \$343,007 | \$386,601 | \$434,843 | \$487,977 | \$546,205 | \$609,680 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$216,464 | \$249,074 | \$286,379 | \$328,903 | \$377,193 | \$431,809 | \$493,314 | \$562,265 | \$639,191 | \$724,586 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$240,764 | \$273,521 | \$310,511 | \$352,116 | \$398,716 | \$450,679 | \$508,347 | \$572,028 | \$641,981 | \$718,398 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$259,603 | \$291,414 | \$326,812 | \$366,016 | \$409,217 | \$456,572 | \$508,185 | \$564,104 | \$624,306 | \$688,687 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$286,633 | \$315,335 | \$346,463 | \$380,016 | \$415,947 | \$454,158 | \$494,493 | \$536,733 | \$580,593 | \$625,718 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$310,669 | \$354,477 | \$403,864 | \$459,259 | \$521,055 | \$589,593 | \$665,139 | \$747,864 | \$837,822 | \$934,925 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$329,093 | \$382,219 | \$443,274 | \$513,105 | \$592,567 | \$682,489 | \$783,657 | \$896,770 | \$1,022,412 | \$1,161,005 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$341,198 | \$399,956 | \$468,183 | \$547,036 | \$637,709 | \$741,415 | \$859,343 | \$992,629 | \$1,142,302 | \$1,309,238 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$360,610 | \$430,359 | \$512,926 | \$610,231 | \$724,353 | \$857,503 | \$1,011,996 | \$1,190,200 | \$1,394,481 | \$1,627,125 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$395,970 | \$469,122 | \$555,072 | \$655,578 | \$772,498 | \$907,758 | \$1,063,311 | \$1,241,084 | \$1,442,905 | \$1,670,432 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$408,441 | \$456,658 | \$509,496 | \$566,928 | \$628,806 | \$694,845 | \$764,606 | \$837,483 | \$912,697 | \$989,292 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$430,214 | \$496,271 | \$570,884 | \$654,514 | \$747,467 | \$849,859 | \$961,559 | \$1,082,154 | \$1,210,896 | \$1,346,677 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$464,864 | \$543,780 | \$634,064 | \$736,534 | \$851,834 | \$980,375 | \$1,122,255 | \$1,277,194 | \$1,444,459 | \$1,622,807 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$496,283 | \$570,723 | \$654,082 | \$746,575 | \$848,192 | \$958,643 | \$1,077,312 | \$1,203,220 | \$1,334,991 | \$1,470,844 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$519,796 | \$606,447 | \$705,051 | \$816,269 | \$940,514 | \$1,077,885 | \$1,228,084 | \$1,390,347 | \$1,563,379 | \$1,745,307 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$520,591 | \$626,115 | \$750,406 | \$895,625 | \$1,063,822 | \$1,256,814 | \$1,476,040 | \$1,722,408 | \$1,996,116 | \$2,296,488 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$535,918 | \$643,000 | \$768,888 | \$915,677 | \$1,085,324 | \$1,279,525 | \$1,499,575 | \$1,746,201 | \$2,019,402 | \$2,318,277 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$543,127 | \$649,682 | \$774,550 | \$919,639 | \$1,086,684 | \$1,277,118 | \$1,491,932 | \$1,731,516 | \$1,995,509 | \$2,282,637 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$565,206 | \$682,995 | \$822,584 | \$986,619 | \$1,177,630 | \$1,397,885 | \$1,649,208 | \$1,932,784 | \$2,248,939 | \$2,596,931 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$588,586 | \$723,118 | \$885,611 | \$1,080,307 | \$1,311,563 | \$1,583,686 | \$1,900,704 | \$2,266,101 | \$2,682,498 | \$3,151,311 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$588,536 | \$711,296 | \$856,969 | \$1,028,328 | \$1,228,006 | \$1,458,330 | \$1,721,128 | \$2,017,513 | \$2,347,646 | \$2,710,509 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$646,993 | \$791,937 | \$966,244 | \$1,174,044 | \$1,419,440 | \$1,706,304 | \$2,038,015 | \$2,417,153 | \$2,845,164 | \$3,321,999 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$707,935 | \$867,800 | \$1,059,510 | \$1,287,121 | \$1,554,438 | \$1,864,736 | \$2,220,426 | \$2,622,687 | \$3,071,075 | \$3,563,144 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$736,182 | \$921,470 | \$1,148,859 | \$1,425,245 | \$1,757,698 | \$2,153,113 | \$2,617,776 | \$3,156,811 | \$3,773,561 | \$4,468,908 | \$3,762,260 | \$4,515 |

Table C9-Fixed Contribution Table - 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\% Stock | S\&P 500 <br> 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 |

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Total Contributions \$121,696

Table C10-Fixed Contribution Table - WW All Value Equity Portfolio (50\% US/50\% Int'I)
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\% Stock | S\&P 500 <br> Index | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,078 | \$1,073 | \$1,069 | \$1,064 | \$1,060 | \$1,055 | \$1,050 | \$1,045 | \$1,040 | \$1,034 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,275 | \$2,302 | \$2,329 | \$2,355 | \$2,382 | \$2,408 | \$2,434 | \$2,459 | \$2,485 | \$2,510 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,535 | \$3,606 | \$3,677 | \$3,749 | \$3,821 | \$3,894 | \$3,967 | \$4,041 | \$4,115 | \$4,190 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,815 | \$4,827 | \$4,838 | \$4,848 | \$4,856 | \$4,862 | \$4,867 | \$4,869 | \$4,870 | \$4,869 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,083 | \$5,866 | \$5,653 | \$5,445 | \$5,242 | \$5,042 | \$4,848 | \$4,658 | \$4,473 | \$4,292 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,145 | \$8,160 | \$8,168 | \$8,168 | \$8,161 | \$8,146 | \$8,125 | \$8,097 | \$8,062 | \$8,021 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,546 | \$10,701 | \$10,847 | \$10,983 | \$11,109 | \$11,224 | \$11,329 | \$11,424 | \$11,507 | \$11,581 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,334 | \$12,737 | \$13,139 | \$13,541 | \$13,942 | \$14,340 | \$14,736 | \$15,129 | \$15,518 | \$15,902 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,482 | \$15,167 | \$15,871 | \$16,591 | \$17,329 | \$18,082 | \$18,850 | \$19,633 | \$20,430 | \$21,240 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$17,075 | \$18,050 | \$19,066 | \$20,123 | \$21,220 | \$22,359 | \$23,539 | \$24,759 | \$26,020 | \$27,321 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$20,043 | \$21,461 | \$22,961 | \$24,543 | \$26,210 | \$27,963 | \$29,804 | \$31,733 | \$33,751 | \$35,860 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,675 | \$25,253 | \$26,919 | \$28,674 | \$30,520 | \$32,457 | \$34,487 | \$36,610 | \$38,826 | \$41,133 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,268 | \$32,782 | \$34,348 | \$35,965 | \$37,629 | \$39,338 | \$41,087 | \$42,874 | \$44,694 | \$46,542 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$36,320 | \$38,855 | \$41,543 | \$44,391 | \$47,399 | \$50,572 | \$53,912 | \$57,419 | \$61,095 | \$64,939 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$42,957 | \$45,550 | \$48,273 | \$51,125 | \$54,105 | \$57,211 | \$60,441 | \$63,790 | \$67,255 | \$70,828 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$54,060 | \$58,345 | \$62,940 | \$67,856 | \$73,107 | \$78,703 | \$84,654 | \$90,970 | \$97,657 | \$104,722 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$64,641 | \$70,489 | \$76,833 | \$83,702 | \$91,126 | \$99,132 | \$107,750 | \$117,006 | \$126,925 | \$137,533 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$70,353 | \$77,736 | \$85,807 | \$94,608 | \$104,175 | \$114,542 | \$125,741 | \$137,795 | \$150,723 | \$164,535 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$78,652 | \$88,591 | \$99,704 | \$112,098 | \$125,881 | \$141,168 | \$158,071 | \$176,700 | \$197,165 | \$219,567 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$92,138 | \$104,816 | \$119,158 | \$135,340 | \$153,550 | \$173,984 | \$196,843 | \$222,334 | \$250,665 | \$282,044 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$100,237 | \$110,753 | \$122,279 | \$134,868 | \$148,567 | \$163,418 | \$179,451 | \$196,685 | \$215,127 | \$234,769 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$118,377 | \$131,837 | \$146,710 | \$163,085 | \$181,048 | \$200,676 | \$222,035 | \$245,178 | \$270,140 | \$296,934 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$128,573 | \$142,821 | \$158,531 | \$175,793 | \$194,685 | \$215,278 | \$237,630 | \$261,783 | \$287,756 | \$315,550 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$146,578 | \$165,978 | \$187,821 | \$212,333 | \$239,745 | \$270,287 | \$304,185 | \$341,650 | \$382,880 | \$428,045 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$144,783 | \$165,043 | \$188,040 | \$214,059 | \$243,399 | \$276,363 | \$313,259 | \$354,387 | \$400,039 | \$450,487 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$169,935 | \$193,850 | \$221,045 | \$251,871 | \$286,692 | \$325,883 | \$369,822 | \$418,883 | \$473,428 | \$533,796 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$179,586 | \$206,506 | \$237,396 | \$272,734 | \$313,025 | \$358,799 | \$410,606 | \$469,005 | \$534,558 | \$607,814 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$193,965 | \$222,690 | \$255,618 | \$293,243 | \$336,083 | \$384,680 | \$439,591 | \$501,376 | \$570,590 | \$647,766 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$211,709 | \$242,501 | \$277,611 | \$317,489 | \$362,588 | \$413,360 | \$470,243 | \$533,645 | \$603,929 | \$681,395 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$218,862 | \$254,702 | \$296,249 | \$344,229 | \$399,414 | \$462,608 | \$534,636 | \$616,326 | \$708,487 | \$811,885 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$243,909 | \$280,816 | \$323,160 | \$371,544 | \$426,587 | \$488,911 | \$559,127 | \$637,814 | \$725,497 | \$822,628 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$264,681 | \$303,038 | \$346,715 | \$396,220 | \$452,047 | \$514,665 | \$584,498 | \$661,904 | \$747,152 | \$840,393 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$293,035 | \$329,709 | \$370,599 | \$415,927 | \$465,860 | \$520,501 | \$579,872 | \$643,892 | \$712,372 | \$784,989 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$318,576 | \$372,897 | \$435,952 | \$508,786 | \$592,461 | \$688,035 | \$796,525 | \$918,862 | \$1,055,848 | \$1,208,099 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$338,264 | \$403,992 | \$481,931 | \$573,916 | \$681,925 | \$808,047 | \$954,449 | \$1,123,319 | \$1,316,800 | \$1,536,907 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$351,487 | \$424,641 | \$512,473 | \$617,446 | \$742,274 | \$889,901 | \$1,063,470 | \$1,266,267 | \$1,501,645 | \$1,772,923 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$372,159 | \$458,606 | \$564,595 | \$693,971 | \$851,127 | \$1,041,018 | \$1,269,158 | \$1,541,582 | \$1,864,789 | \$2,245,627 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$408,664 | \$499,970 | \$611,131 | \$745,821 | \$908,171 | \$1,102,759 | \$1,334,571 | \$1,608,944 | \$1,931,464 | \$2,307,832 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$420,771 | \$484,894 | \$557,789 | \$640,007 | \$731,953 | \$833,844 | \$945,645 | \$1,067,026 | \$1,197,305 | \$1,335,406 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$444,914 | \$530,963 | \$632,002 | \$749,723 | \$885,730 | \$1,041,438 | \$1,217,962 | \$1,415,992 | \$1,635,657 | \$1,876,385 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$481,113 | \$582,685 | \$703,561 | \$846,252 | \$1,013,220 | \$1,206,749 | \$1,428,789 | \$1,680,769 | \$1,963,400 | \$2,276,455 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$512,399 | \$608,617 | \$720,516 | \$849,453 | \$996,532 | \$1,162,493 | \$1,347,578 | \$1,551,397 | \$1,772,804 | \$2,009,783 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$537,796 | \$649,426 | \$781,567 | \$936,579 | \$1,116,638 | \$1,323,578 | \$1,558,705 | \$1,822,594 | \$2,114,872 | \$2,434,013 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$538,383 | \$669,949 | \$830,908 | \$1,026,179 | \$1,260,914 | \$1,540,304 | \$1,869,320 | \$2,252,391 | \$2,693,003 | \$3,193,260 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$554,139 | \$687,831 | \$851,110 | \$1,048,825 | \$1,286,021 | \$1,567,731 | \$1,898,712 | \$2,283,109 | \$2,724,061 | \$3,223,258 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$559,758 | \$690,483 | \$849,124 | \$1,039,935 | \$1,267,223 | \$1,535,138 | \$1,847,411 | \$2,207,026 | \$2,615,859 | \$3,074,283 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$584,032 | \$729,710 | \$908,958 | \$1,127,573 | \$1,391,647 | \$1,707,330 | \$2,080,517 | \$2,516,443 | \$3,019,203 | \$3,591,204 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$607,823 | \$771,705 | \$977,040 | \$1,232,144 | \$1,546,152 | \$1,928,806 | \$2,390,108 | \$2,939,853 | \$3,587,004 | \$4,338,932 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$606,222 | \$755,275 | \$938,402 | \$1,161,328 | \$1,429,993 | \$1,750,293 | \$2,127,732 | \$2,567,003 | \$3,071,481 | \$3,642,672 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$664,871 | \$836,993 | \$1,050,737 | \$1,313,715 | \$1,634,005 | \$2,019,841 | \$2,479,197 | \$3,019,240 | \$3,645,667 | \$4,361,948 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$723,906 | \$908,049 | \$1,134,815 | \$1,411,047 | \$1,743,559 | \$2,138,695 | \$2,601,772 | \$3,136,423 | \$3,743,865 | \$4,422,136 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$752,462 | \$963,372 | \$1,228,908 | \$1,559,719 | \$1,967,128 | \$2,462,637 | \$3,057,233 | \$3,760,492 | \$4,579,483 | \$5,517,533 | \$3,762,260 | \$4,515 |

UBH (50-50) - 2021 Returns (Rebuild R3) / Fixed \$1K - WW All Value (mo)

Table C11 - Fixed Contribution Table - US All Value 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\% Stock | $\begin{aligned} & \text { S\&P } 500 \\ & \text { Index } \end{aligned}$ | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,077 | \$1,072 | \$1,067 | \$1,061 | \$1,056 | \$1,050 | \$1,044 | \$1,038 | \$1,031 | \$1,025 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,252 | \$2,254 | \$2,256 | \$2,257 | \$2,257 | \$2,257 | \$2,255 | \$2,253 | \$2,250 | \$2,246 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,490 | \$3,514 | \$3,536 | \$3,557 | \$3,576 | \$3,595 | \$3,612 | \$3,628 | \$3,642 | \$3,655 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,716 | \$4,629 | \$4,541 | \$4,451 | \$4,359 | \$4,267 | \$4,173 | \$4,079 | \$3,983 | \$3,887 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,079 | \$5,856 | \$5,636 | \$5,420 | \$5,208 | \$5,001 | \$4,797 | \$4,599 | \$4,405 | \$4,216 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,167 | \$8,202 | \$8,225 | \$8,238 | \$8,241 | \$8,233 | \$8,217 | \$8,191 | \$8,157 | \$8,114 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,750 | \$11,115 | \$11,474 | \$11,827 | \$12,172 | \$12,509 | \$12,837 | \$13,157 | \$13,466 | \$13,766 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,402 | \$12,872 | \$13,342 | \$13,810 | \$14,276 | \$14,739 | \$15,197 | \$15,650 | \$16,097 | \$16,538 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,458 | \$15,109 | \$15,767 | \$16,429 | \$17,093 | \$17,759 | \$18,424 | \$19,087 | \$19,746 | \$20,398 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$17,163 | \$18,226 | \$19,329 | \$20,470 | \$21,648 | \$22,861 | \$24,109 | \$25,388 | \$26,696 | \$28,032 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$20,089 | \$21,548 | \$23,079 | \$24,682 | \$26,356 | \$28,098 | \$29,906 | \$31,777 | \$33,709 | \$35,696 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,804 | \$25,516 | \$27,317 | \$29,208 | \$31,187 | \$33,251 | \$35,399 | \$37,627 | \$39,930 | \$42,305 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,916 | \$34,140 | \$36,478 | \$38,930 | \$41,492 | \$44,161 | \$46,932 | \$49,799 | \$52,757 | \$55,798 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$37,176 | \$40,692 | \$44,496 | \$48,602 | \$53,022 | \$57,767 | \$62,846 | \$68,269 | \$74,040 | \$80,167 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$43,960 | \$47,689 | \$51,688 | \$55,963 | \$60,519 | \$65,359 | \$70,485 | \$75,896 | \$81,588 | \$87,556 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$54,692 | \$59,702 | \$65,120 | \$70,961 | \$77,240 | \$83,968 | \$91,155 | \$98,807 | \$106,929 | \$115,520 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$64,549 | \$70,270 | \$76,440 | \$83,073 | \$90,179 | \$97,767 | \$105,841 | \$114,403 | \$123,450 | \$132,973 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$69,145 | \$75,050 | \$81,329 | \$87,972 | \$94,961 | \$102,269 | \$109,862 | \$117,698 | \$125,724 | \$133,879 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$77,268 | \$85,450 | \$94,359 | \$104,015 | \$114,431 | \$125,607 | \$137,534 | \$150,189 | \$163,533 | \$177,509 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$90,120 | \$100,209 | \$111,273 | \$123,351 | \$136,472 | \$150,655 | \$165,901 | \$182,196 | \$199,507 | \$217,775 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$97,789 | \$105,324 | \$113,257 | \$121,554 | \$130,169 | \$139,048 | \$148,123 | \$157,315 | \$166,533 | \$175,676 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$116,746 | \$128,115 | \$140,345 | \$153,426 | \$167,329 | \$182,008 | \$197,396 | \$213,401 | \$229,912 | \$246,790 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$129,065 | \$143,777 | \$159,889 | \$177,438 | \$196,445 | \$216,904 | \$238,783 | \$262,019 | \$286,510 | \$312,117 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$145,515 | \$163,437 | \$183,276 | \$205,126 | \$229,059 | \$255,124 | \$283,335 | \$313,669 | \$346,057 | \$380,378 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$142,835 | \$160,493 | \$180,075 | \$201,680 | \$225,390 | \$251,259 | \$279,311 | \$309,529 | \$341,854 | \$376,174 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$169,801 | \$193,372 | \$219,922 | \$249,685 | \$282,881 | \$319,706 | \$360,320 | \$404,838 | \$453,313 | \$505,732 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$180,695 | \$208,870 | \$241,137 | \$277,923 | \$319,661 | \$366,770 | \$419,648 | \$478,653 | \$544,082 | \$616,155 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$199,095 | \$234,408 | \$275,656 | \$323,631 | \$379,170 | \$443,144 | \$516,442 | \$599,946 | \$694,503 | \$800,893 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$216,728 | \$253,904 | \$296,989 | \$346,665 | \$403,617 | \$468,516 | \$541,993 | \$624,608 | \$716,812 | \$818,911 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$222,142 | \$262,168 | \$308,937 | \$363,298 | \$426,130 | \$498,308 | \$580,686 | \$674,051 | \$779,086 | \$896,322 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$249,876 | \$294,470 | \$346,523 | \$406,955 | \$476,704 | \$556,700 | \$647,832 | \$750,904 | \$866,589 | \$995,375 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$274,018 | \$324,517 | \$383,675 | \$452,573 | \$532,307 | \$623,955 | \$728,531 | \$846,931 | \$979,871 | \$1,127,822 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$301,796 | \$349,398 | \$403,665 | \$465,079 | \$534,041 | \$610,824 | \$695,545 | \$788,117 | \$888,215 | \$995,232 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$326,555 | \$391,463 | \$468,210 | \$558,353 | \$663,467 | \$785,087 | \$924,634 | \$1,083,327 | \$1,262,081 | \$1,461,393 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$345,257 | \$420,522 | \$511,080 | \$619,336 | \$747,842 | \$899,231 | \$1,076,133 | \$1,281,061 | \$1,516,268 | \$1,783,583 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$356,825 | \$437,281 | \$534,764 | \$652,108 | \$792,364 | \$958,725 | \$1,154,441 | \$1,382,682 | \$1,646,387 | \$1,948,060 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$376,041 | \$467,877 | \$581,028 | \$719,564 | \$888,011 | \$1,091,303 | \$1,334,690 | \$1,623,599 | \$1,963,438 | \$2,359,348 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$408,994 | \$500,408 | \$611,112 | \$744,253 | \$903,175 | \$1,091,337 | \$1,312,190 | \$1,569,018 | \$1,864,748 | \$2,201,711 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$423,429 | \$490,710 | \$567,151 | \$653,110 | \$748,702 | \$853,734 | \$967,641 | \$1,089,435 | \$1,217,653 | \$1,350,333 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$445,123 | \$531,093 | \$631,426 | \$747,329 | \$879,735 | \$1,029,181 | \$1,195,679 | \$1,378,578 | \$1,576,443 | \$1,786,947 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$483,216 | \$587,346 | \$711,046 | \$856,465 | \$1,025,488 | \$1,219,548 | \$1,439,418 | \$1,684,994 | \$1,955,071 | \$2,247,144 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$518,429 | \$622,530 | \$744,295 | \$885,085 | \$1,045,837 | \$1,226,897 | \$1,427,838 | \$1,647,296 | \$1,882,815 | \$2,130,746 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$544,316 | \$664,816 | \$808,487 | \$977,890 | \$1,175,226 | \$1,402,107 | \$1,659,289 | \$1,946,391 | \$2,261,629 | \$2,601,568 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$549,207 | \$696,658 | \$879,911 | \$1,105,340 | \$1,379,564 | \$1,709,133 | \$2,100,096 | \$2,557,465 | \$3,084,583 | \$3,682,428 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$568,560 | \$723,602 | \$917,160 | \$1,156,331 | \$1,448,568 | \$1,801,337 | \$2,221,658 | \$2,715,513 | \$3,287,152 | \$3,938,297 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$573,763 | \$725,010 | \$912,461 | \$1,142,312 | \$1,420,883 | \$1,754,270 | \$2,147,887 | \$2,605,905 | \$3,130,613 | \$3,721,733 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$602,229 | \$775,385 | \$994,323 | \$1,268,243 | \$1,607,025 | \$2,020,835 | \$2,519,565 | \$3,112,088 | \$3,805,341 | \$4,603,271 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$622,601 | \$809,204 | \$1,047,807 | \$1,349,754 | \$1,727,550 | \$2,194,475 | \$2,763,995 | \$3,448,920 | \$4,260,329 | \$5,206,262 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$623,089 | \$797,431 | \$1,016,790 | \$1,289,738 | \$1,625,274 | \$2,032,375 | \$2,519,395 | \$3,093,293 | \$3,758,728 | \$4,517,042 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$684,780 | \$887,353 | \$1,145,509 | \$1,470,825 | \$1,875,765 | \$2,373,162 | \$2,975,455 | \$3,693,694 | \$4,536,303 | \$5,507,661 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$745,684 | \$962,905 | \$1,237,482 | \$1,580,080 | \$2,001,521 | \$2,512,025 | \$3,120,219 | \$3,831,940 | \$4,648,881 | \$5,567,195 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$780,725 | \$1,036,485 | \$1,369,561 | \$1,797,945 | \$2,341,413 | \$3,020,701 | \$3,856,257 | \$4,866,506 | \$6,065,659 | \$7,461,140 | \$3,762,260 | \$4,515 |

Table C12 - Fixed Contribution Table - WW All SCV Equity Portfolio (50\% US/50\% Int'I)
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\% Stock | $\begin{aligned} & \text { S\&P } 500 \\ & \text { Index } \end{aligned}$ | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,077 | \$1,072 | \$1,067 | \$1,062 | \$1,057 | \$1,052 | \$1,046 | \$1,040 | \$1,034 | \$1,028 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,283 | \$2,318 | \$2,353 | \$2,388 | \$2,423 | \$2,458 | \$2,492 | \$2,527 | \$2,561 | \$2,595 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,537 | \$3,609 | \$3,681 | \$3,754 | \$3,827 | \$3,900 | \$3,973 | \$4,046 | \$4,119 | \$4,192 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,777 | \$4,751 | \$4,723 | \$4,693 | \$4,660 | \$4,626 | \$4,589 | \$4,550 | \$4,510 | \$4,467 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,031 | \$5,765 | \$5,507 | \$5,256 | \$5,014 | \$4,779 | \$4,552 | \$4,333 | \$4,121 | \$3,917 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,175 | \$8,218 | \$8,251 | \$8,274 | \$8,286 | \$8,289 | \$8,283 | \$8,267 | \$8,243 | \$8,211 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,574 | \$10,755 | \$10,922 | \$11,075 | \$11,214 | \$11,339 | \$11,449 | \$11,545 | \$11,627 | \$11,695 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,559 | \$13,200 | \$13,854 | \$14,520 | \$15,197 | \$15,884 | \$16,580 | \$17,285 | \$17,996 | \$18,713 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,813 | \$15,864 | \$16,970 | \$18,131 | \$19,348 | \$20,621 | \$21,952 | \$23,341 | \$24,787 | \$26,292 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$17,505 | \$18,969 | \$20,538 | \$22,216 | \$24,008 | \$25,918 | \$27,950 | \$30,109 | \$32,400 | \$34,826 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$20,539 | \$22,539 | \$24,714 | \$27,076 | \$29,634 | \$32,400 | \$35,384 | \$38,597 | \$42,049 | \$45,751 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$24,395 | \$26,822 | \$29,480 | \$32,385 | \$35,553 | \$39,001 | \$42,747 | \$46,806 | \$51,197 | \$55,936 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$32,344 | \$35,098 | \$38,082 | \$41,306 | \$44,784 | \$48,524 | \$52,538 | \$56,834 | \$61,423 | \$66,312 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$37,711 | \$41,918 | \$46,597 | \$51,792 | \$57,549 | \$63,916 | \$70,942 | \$78,680 | \$87,183 | \$96,509 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$44,530 | \$48,995 | \$53,922 | \$59,347 | \$65,307 | \$71,839 | \$78,983 | \$86,776 | \$95,258 | \$104,468 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$56,177 | \$63,072 | \$70,847 | \$79,597 | \$89,428 | \$100,450 | \$112,783 | \$126,553 | \$141,895 | \$158,952 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$67,165 | \$76,198 | \$86,503 | \$98,240 | \$111,583 | \$126,724 | \$143,870 | \$163,248 | \$185,103 | \$209,695 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$73,203 | \$84,277 | \$97,046 | \$111,735 | \$128,588 | \$147,869 | \$169,861 | \$194,865 | \$223,198 | \$255,187 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$81,899 | \$96,206 | \$113,067 | \$132,899 | \$156,169 | \$183,401 | \$215,180 | \$252,154 | \$295,034 | \$344,594 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$95,691 | \$113,249 | \$134,135 | \$158,928 | \$188,286 | \$222,959 | \$263,792 | \$311,732 | \$367,830 | \$433,247 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$103,680 | \$118,704 | \$136,007 | \$155,873 | \$178,603 | \$204,513 | \$233,931 | \$267,193 | \$304,638 | \$346,597 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$122,294 | \$140,968 | \$162,619 | \$187,641 | \$216,460 | \$249,527 | \$287,316 | \$330,319 | \$379,036 | \$433,965 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$132,725 | \$152,484 | \$175,342 | \$201,697 | \$231,975 | \$266,622 | \$306,103 | \$350,894 | \$401,471 | \$458,302 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$151,087 | \$176,690 | \$206,836 | \$242,226 | \$283,633 | \$331,906 | \$387,960 | \$452,778 | \$527,395 | \$612,887 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$149,776 | \$176,976 | \$209,363 | \$247,819 | \$293,335 | \$347,020 | \$410,100 | \$483,916 | \$569,918 | \$669,656 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$175,203 | \$206,488 | \$243,700 | \$287,836 | \$340,015 | \$401,481 | \$473,606 | \$557,884 | \$655,923 | \$769,434 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$184,743 | \$219,007 | \$260,036 | \$309,029 | \$367,346 | \$436,517 | \$518,246 | \$614,411 | \$727,061 | \$858,400 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$198,480 | \$233,698 | \$275,634 | \$325,419 | \$384,321 | \$453,746 | \$535,239 | \$630,476 | \$741,255 | \$869,470 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$215,280 | \$251,340 | \$293,868 | \$343,838 | \$402,310 | \$470,418 | \$549,365 | \$640,393 | \$744,766 | \$863,737 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$222,070 | \$262,847 | \$311,577 | \$369,614 | \$438,465 | \$519,790 | \$615,396 | \$727,217 | \$857,293 | \$1,007,727 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$248,014 | \$291,032 | \$342,051 | \$402,333 | \$473,254 | \$556,305 | \$653,065 | \$765,186 | \$894,351 | \$1,042,240 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$270,788 | \$317,946 | \$373,836 | \$439,803 | \$517,305 | \$607,893 | \$713,190 | \$834,856 | \$974,542 | \$1,133,836 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$301,285 | \$349,410 | \$405,700 | \$471,218 | \$547,060 | \$634,335 | \$734,121 | \$847,430 | \$975,157 | \$1,118,020 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$329,536 | \$399,998 | \$486,004 | \$590,574 | \$717,141 | \$869,553 | \$1,052,056 | \$1,269,259 | \$1,526,060 | \$1,827,555 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$350,740 | \$435,443 | \$541,163 | \$672,639 | \$835,452 | \$1,036,091 | \$1,282,007 | \$1,581,635 | \$1,944,376 | \$2,380,528 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$364,480 | \$457,813 | \$575,738 | \$724,218 | \$910,393 | \$1,142,715 | \$1,431,071 | \$1,786,879 | \$2,223,129 | \$2,754,380 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$385,404 | \$493,151 | \$631,878 | \$809,901 | \$1,037,436 | \$1,326,898 | \$1,693,205 | \$2,154,078 | \$2,730,292 | \$3,445,867 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$420,314 | \$530,339 | \$670,143 | \$847,121 | \$1,070,152 | \$1,349,779 | \$1,698,357 | \$2,130,169 | \$2,661,469 | \$3,310,456 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$434,745 | \$519,147 | \$620,387 | \$741,053 | \$883,849 | \$1,051,515 | \$1,246,710 | \$1,471,871 | \$1,729,044 | \$2,019,687 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$458,439 | \$565,431 | \$697,386 | \$859,113 | \$1,055,919 | \$1,293,522 | \$1,577,893 | \$1,915,046 | \$2,310,745 | \$2,770,150 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$497,304 | \$624,416 | \$783,644 | \$981,802 | \$1,226,575 | \$1,526,416 | \$1,890,373 | \$2,327,797 | \$2,847,942 | \$3,459,445 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$529,139 | \$651,002 | \$800,366 | \$982,052 | \$1,201,169 | \$1,462,937 | \$1,772,436 | \$2,134,294 | \$2,552,302 | \$3,028,971 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$555,830 | \$695,844 | \$870,463 | \$1,086,632 | \$1,352,001 | \$1,674,739 | \$2,063,256 | \$2,525,809 | \$3,069,984 | \$3,702,074 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$559,115 | \$724,781 | \$938,912 | \$1,213,823 | \$1,564,033 | \$2,006,287 | \$2,559,435 | \$3,244,098 | \$4,082,087 | \$5,095,512 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$574,569 | \$741,814 | \$957,302 | \$1,233,030 | \$1,583,032 | \$2,023,362 | \$2,571,913 | \$3,248,032 | \$4,071,885 | \$5,063,531 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$581,859 | \$748,525 | \$962,639 | \$1,235,742 | \$1,581,234 | \$2,014,302 | \$2,551,694 | \$3,211,286 | \$4,011,399 | \$4,969,857 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$607,814 | \$792,961 | \$1,034,237 | \$1,346,426 | \$1,747,072 | \$2,256,526 | \$2,897,813 | \$3,696,233 | \$4,678,621 | \$5,872,235 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$630,641 | \$833,550 | \$1,101,797 | \$1,453,999 | \$1,912,765 | \$2,504,995 | \$3,261,985 | \$4,219,214 | \$5,415,728 | \$6,892,987 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$626,638 | \$809,788 | \$1,046,613 | \$1,350,507 | \$1,737,056 | \$2,223,954 | \$2,830,706 | \$3,578,077 | \$4,487,236 | \$5,578,556 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$687,366 | \$897,686 | \$1,172,456 | \$1,528,643 | \$1,986,265 | \$2,568,364 | \$3,300,718 | \$4,211,217 | \$5,328,828 | \$6,682,074 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$749,293 | \$976,103 | \$1,270,311 | \$1,648,359 | \$2,128,942 | \$2,732,590 | \$3,480,908 | \$4,395,409 | \$5,495,899 | \$6,798,417 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$780,547 | \$1,040,141 | \$1,384,829 | \$1,838,376 | \$2,428,973 | \$3,189,112 | \$4,154,978 | \$5,365,243 | \$6,859,105 | \$8,673,488 | \$3,762,260 | \$4,515 |

Table C13-Fixed Contribution Table - US All SCV 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\% Stock | S\&P 500 <br> Index | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,074 | \$1,066 | \$1,058 | \$1,049 | \$1,040 | \$1,031 | \$1,022 | \$1,012 | \$1,002 | \$992 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,254 | \$2,259 | \$2,263 | \$2,265 | \$2,266 | \$2,265 | \$2,264 | \$2,261 | \$2,257 | \$2,251 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,481 | \$3,494 | \$3,505 | \$3,515 | \$3,522 | \$3,526 | \$3,529 | \$3,530 | \$3,529 | \$3,525 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,654 | \$4,508 | \$4,361 | \$4,215 | \$4,069 | \$3,923 | \$3,779 | \$3,637 | \$3,496 | \$3,357 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,019 | \$5,739 | \$5,465 | \$5,198 | \$4,939 | \$4,687 | \$4,443 | \$4,208 | \$3,982 | \$3,765 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,149 | \$8,160 | \$8,155 | \$8,135 | \$8,101 | \$8,054 | \$7,995 | \$7,926 | \$7,846 | \$7,759 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,785 | \$11,179 | \$11,560 | \$11,928 | \$12,281 | \$12,619 | \$12,942 | \$13,250 | \$13,542 | \$13,819 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,559 | \$13,190 | \$13,825 | \$14,462 | \$15,100 | \$15,737 | \$16,372 | \$17,005 | \$17,634 | \$18,259 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,729 | \$15,671 | \$16,636 | \$17,623 | \$18,629 | \$19,652 | \$20,688 | \$21,734 | \$22,788 | \$23,847 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$17,528 | \$19,001 | \$20,557 | \$22,198 | \$23,922 | \$25,728 | \$27,616 | \$29,582 | \$31,627 | \$33,747 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$20,533 | \$22,501 | \$24,609 | \$26,860 | \$29,256 | \$31,794 | \$34,475 | \$37,297 | \$40,256 | \$43,349 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$24,421 | \$26,848 | \$29,472 | \$32,297 | \$35,328 | \$38,567 | \$42,017 | \$45,677 | \$49,547 | \$53,623 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$32,914 | \$36,309 | \$40,004 | \$44,012 | \$48,342 | \$53,004 | \$58,004 | \$63,347 | \$69,034 | \$75,067 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$38,532 | \$43,719 | \$49,556 | \$56,101 | \$63,417 | \$71,566 | \$80,612 | \$90,619 | \$101,651 | \$113,772 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$45,274 | \$50,601 | \$56,516 | \$63,058 | \$70,265 | \$78,175 | \$86,823 | \$96,241 | \$106,456 | \$117,492 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$56,257 | \$63,200 | \$70,963 | \$79,612 | \$89,210 | \$99,821 | \$111,506 | \$124,323 | \$138,324 | \$153,560 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$66,034 | \$73,587 | \$81,975 | \$91,253 | \$101,473 | \$112,681 | \$124,922 | \$138,232 | \$152,643 | \$168,176 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$70,400 | \$77,838 | \$85,945 | \$94,725 | \$104,166 | \$114,243 | \$124,911 | \$136,108 | \$147,752 | \$159,736 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$78,815 | \$88,951 | \$100,268 | \$112,830 | \$126,688 | \$141,875 | \$158,402 | \$176,252 | \$195,374 | \$215,681 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$91,240 | \$102,775 | \$115,644 | \$129,916 | \$145,643 | \$162,856 | \$181,560 | \$201,725 | \$223,284 | \$246,126 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$98,507 | \$106,934 | \$115,930 | \$125,449 | \$135,426 | \$145,776 | \$156,396 | \$167,161 | \$177,926 | \$188,525 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$118,227 | \$131,455 | \$145,947 | \$161,707 | \$178,711 | \$196,901 | \$216,181 | \$236,412 | \$257,412 | \$278,949 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$131,648 | \$149,654 | \$169,857 | \$192,377 | \$217,301 | \$244,674 | \$274,489 | \$306,675 | \$341,088 | \$377,501 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$149,084 | \$171,630 | \$197,309 | \$226,377 | \$259,064 | \$295,553 | \$335,973 | \$380,374 | \$428,712 | \$480,828 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$146,711 | \$169,410 | \$195,389 | \$224,942 | \$258,340 | \$295,817 | \$337,549 | \$383,639 | \$434,094 | \$488,803 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$173,758 | \$202,609 | \$236,010 | \$274,454 | \$318,424 | \$368,370 | \$424,686 | \$487,682 | \$557,552 | \$634,340 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$185,027 | \$219,143 | \$259,314 | \$306,354 | \$361,107 | \$424,419 | \$497,107 | \$579,928 | \$673,522 | \$778,367 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$204,016 | \$246,309 | \$297,128 | \$357,876 | \$430,071 | \$515,330 | \$615,328 | \$731,752 | \$866,231 | \$1,020,259 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$219,948 | \$261,697 | \$311,013 | \$368,896 | \$436,360 | \$514,391 | \$603,902 | \$705,669 | \$820,265 | \$947,983 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$226,303 | \$272,266 | \$327,182 | \$392,381 | \$469,246 | \$559,173 | \$663,512 | \$783,494 | \$920,145 | \$1,074,182 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$254,211 | \$304,971 | \$365,450 | \$437,030 | \$521,127 | \$619,139 | \$732,380 | \$861,996 | \$1,008,870 | \$1,173,509 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$281,182 | \$341,898 | \$415,111 | \$502,779 | \$606,946 | \$729,674 | \$872,947 | \$1,038,561 | \$1,227,972 | \$1,442,135 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$310,693 | \$370,499 | \$440,968 | \$523,305 | \$618,620 | \$727,849 | \$851,657 | \$990,336 | \$1,143,690 | \$1,310,921 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$339,143 | \$422,424 | \$525,015 | \$650,422 | \$802,417 | \$984,918 | \$1,201,836 | \$1,456,853 | \$1,753,154 | \$2,093,098 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$359,619 | \$456,466 | \$578,186 | \$730,022 | \$917,847 | \$1,148,067 | \$1,427,451 | \$1,762,875 | \$2,160,967 | \$2,627,639 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$371,239 | \$473,585 | \$602,952 | \$765,229 | \$967,060 | \$1,215,748 | \$1,519,078 | \$1,885,032 | \$2,321,394 | \$2,835,224 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$391,440 | \$507,284 | \$656,230 | \$846,304 | \$1,086,835 | \$1,388,417 | \$1,762,773 | \$2,222,466 | \$2,780,456 | \$3,449,438 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$423,863 | \$537,816 | \$681,240 | \$860,272 | \$1,081,710 | \$1,352,864 | \$1,681,304 | \$2,074,502 | \$2,539,355 | \$3,081,583 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$440,135 | \$530,594 | \$638,064 | \$764,299 | \$910,742 | \$1,078,338 | \$1,267,337 | \$1,477,078 | \$1,705,792 | \$1,950,427 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$463,446 | \$576,100 | \$713,686 | \$879,805 | \$1,077,852 | \$1,310,722 | \$1,580,455 | \$1,887,838 | \$2,231,982 | \$2,609,910 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$505,452 | \$643,033 | \$814,789 | \$1,026,712 | \$1,284,832 | \$1,594,800 | \$1,961,356 | \$2,387,682 | \$2,874,681 | \$3,420,227 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$541,061 | \$678,492 | \$847,151 | \$1,051,477 | \$1,295,508 | \$1,582,455 | \$1,914,195 | \$2,290,718 | \$2,709,575 | \$3,165,373 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$567,847 | \$724,058 | \$919,328 | \$1,160,378 | \$1,453,847 | \$1,805,759 | \$2,220,862 | \$2,701,848 | \$3,248,503 | \$3,856,848 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$573,274 | \$759,657 | \$1,002,452 | \$1,315,058 | \$1,712,348 | \$2,210,125 | \$2,824,249 | \$3,569,412 | \$4,457,537 | \$5,495,867 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$591,685 | \$784,303 | \$1,035,488 | \$1,359,173 | \$1,770,805 | \$2,286,755 | \$2,923,389 | \$3,695,759 | \$4,615,912 | \$5,690,875 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$595,562 | \$781,864 | \$1,022,514 | \$1,329,535 | \$1,715,884 | \$2,194,805 | \$2,778,882 | \$3,478,795 | \$4,301,782 | \$5,249,911 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$627,622 | \$842,910 | \$1,127,643 | \$1,499,644 | \$1,979,090 | \$2,587,880 | \$3,348,531 | \$4,282,556 | \$5,408,279 | \$6,738,147 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$645,401 | \$870,405 | \$1,169,652 | \$1,562,812 | \$2,072,385 | \$2,723,080 | \$3,540,689 | \$4,550,352 | \$5,774,188 | \$7,228,301 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$644,584 | \$854,269 | \$1,128,175 | \$1,481,313 | \$1,930,035 | \$2,491,233 | \$3,181,131 | \$4,013,664 | \$4,998,468 | \$6,138,582 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$706,547 | \$945,578 | \$1,260,802 | \$1,670,963 | \$2,196,751 | \$2,859,856 | \$3,681,486 | \$4,680,321 | \$5,869,933 | \$7,255,788 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$771,480 | \$1,031,424 | \$1,372,108 | \$1,811,733 | \$2,369,332 | \$3,063,315 | \$3,909,440 | \$4,918,257 | \$6,092,169 | \$7,422,375 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$811,353 | \$1,120,231 | \$1,539,086 | \$2,098,684 | \$2,833,988 | \$3,782,680 | \$4,982,629 | \$6,468,147 | \$8,265,068 | \$10,384,837 | \$3,762,260 | \$4,515 |

Table C14-Fixed Contribution Table - S\&P+US SCV 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\% Stock | S\&P 500 <br> Index | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,075 | \$1,068 | \$1,061 | \$1,054 | \$1,047 | \$1,039 | \$1,032 | \$1,024 | \$1,016 | \$1,008 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,254 | \$2,258 | \$2,262 | \$2,266 | \$2,268 | \$2,270 | \$2,271 | \$2,271 | \$2,270 | \$2,269 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,494 | \$3,522 | \$3,549 | \$3,574 | \$3,599 | \$3,623 | \$3,646 | \$3,667 | \$3,688 | \$3,708 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,705 | \$4,609 | \$4,512 | \$4,414 | \$4,315 | \$4,217 | \$4,117 | \$4,018 | \$3,918 | \$3,818 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,041 | \$5,784 | \$5,533 | \$5,289 | \$5,051 | \$4,820 | \$4,597 | \$4,380 | \$4,171 | \$3,969 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,092 | \$8,053 | \$8,005 | \$7,948 | \$7,884 | \$7,813 | \$7,735 | \$7,651 | \$7,561 | \$7,466 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,585 | \$10,779 | \$10,962 | \$11,133 | \$11,293 | \$11,442 | \$11,580 | \$11,706 | \$11,821 | \$11,926 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,187 | \$12,432 | \$12,666 | \$12,889 | \$13,101 | \$13,302 | \$13,492 | \$13,670 | \$13,836 | \$13,992 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,224 | \$14,626 | \$15,018 | \$15,400 | \$15,770 | \$16,128 | \$16,473 | \$16,804 | \$17,121 | \$17,423 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$16,861 | \$17,591 | \$18,327 | \$19,069 | \$19,814 | \$20,562 | \$21,309 | \$22,056 | \$22,799 | \$23,539 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$19,863 | \$21,061 | \$22,295 | \$23,565 | \$24,866 | \$26,196 | \$27,553 | \$28,933 | \$30,332 | \$31,747 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,401 | \$24,652 | \$25,932 | \$27,239 | \$28,570 | \$29,920 | \$31,285 | \$32,661 | \$34,044 | \$35,430 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,427 | \$33,090 | \$34,791 | \$36,528 | \$38,293 | \$40,082 | \$41,889 | \$43,707 | \$45,529 | \$47,350 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$36,493 | \$39,194 | \$42,039 | \$45,027 | \$48,158 | \$51,428 | \$54,836 | \$58,376 | \$62,044 | \$65,833 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$43,049 | \$45,711 | \$48,475 | \$51,334 | \$54,283 | \$57,313 | \$60,416 | \$63,583 | \$66,804 | \$70,067 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$53,630 | \$57,375 | \$61,303 | \$65,410 | \$69,690 | \$74,136 | \$78,739 | \$83,489 | \$88,374 | \$93,381 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$63,319 | \$67,576 | \$72,024 | \$76,657 | \$81,463 | \$86,432 | \$91,550 | \$96,802 | \$102,170 | \$107,635 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$67,890 | \$72,299 | \$76,822 | \$81,431 | \$86,097 | \$90,783 | \$95,452 | \$100,059 | \$104,559 | \$108,902 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$75,544 | \$81,617 | \$87,989 | \$94,637 | \$101,533 | \$108,641 | \$115,919 | \$123,317 | \$130,777 | \$138,234 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$88,183 | \$95,871 | \$104,010 | \$112,580 | \$121,553 | \$130,894 | \$140,553 | \$150,474 | \$160,588 | \$170,814 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$96,379 | \$102,230 | \$108,189 | \$114,210 | \$120,242 | \$126,229 | \$132,110 | \$137,817 | \$143,282 | \$148,431 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$115,019 | \$124,257 | \$133,914 | \$143,942 | \$154,284 | \$164,869 | \$175,614 | \$186,426 | \$197,198 | \$207,813 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$126,656 | \$138,355 | \$150,773 | \$163,875 | \$177,610 | \$191,912 | \$206,696 | \$221,856 | \$237,270 | \$252,795 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$142,494 | \$156,592 | \$171,691 | \$187,769 | \$204,786 | \$222,681 | \$241,369 | \$260,741 | \$280,662 | \$300,970 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$140,322 | \$154,762 | \$170,313 | \$186,970 | \$204,704 | \$223,468 | \$243,187 | \$263,762 | \$285,067 | \$306,941 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$166,788 | \$186,405 | \$207,895 | \$231,314 | \$256,698 | \$284,051 | \$313,348 | \$344,522 | \$377,465 | \$412,017 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$177,717 | \$201,859 | \$228,815 | \$258,768 | \$291,883 | \$328,295 | \$368,103 | \$411,362 | \$458,071 | \$508,162 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$196,253 | \$227,552 | \$263,318 | \$304,002 | \$350,056 | \$401,920 | \$460,013 | \$524,712 | \$596,334 | \$675,118 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$215,067 | \$249,809 | \$289,494 | \$334,590 | \$385,545 | \$442,781 | \$506,669 | \$577,510 | \$655,506 | \$740,743 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$222,026 | \$261,671 | \$307,709 | \$360,893 | \$421,999 | \$491,798 | \$571,037 | \$660,412 | \$760,529 | \$871,867 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$247,218 | \$287,987 | \$334,749 | \$388,087 | \$448,564 | \$516,705 | \$592,970 | \$677,728 | \$771,225 | \$873,548 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$268,968 | \$312,382 | \$361,920 | \$418,091 | \$481,361 | \$552,126 | \$630,684 | \$717,206 | \$811,701 | \$913,983 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$295,029 | \$333,593 | \$376,118 | \$422,634 | \$473,081 | \$527,294 | \$584,984 | \$645,730 | \$708,968 | \$773,986 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$318,535 | \$372,127 | \$433,421 | \$503,019 | \$581,439 | \$669,081 | \$766,180 | \$872,768 | \$988,624 | \$1,113,237 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$335,735 | \$397,269 | \$468,691 | \$551,012 | \$645,188 | \$752,074 | \$872,366 | \$1,006,543 | \$1,154,794 | \$1,316,953 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$346,169 | \$411,145 | \$486,909 | \$574,630 | \$675,432 | \$790,340 | \$920,222 | \$1,065,713 | \$1,227,139 | \$1,404,439 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$364,194 | \$438,400 | \$526,275 | \$629,625 | \$750,292 | \$890,086 | \$1,050,711 | \$1,233,670 | \$1,440,158 | \$1,670,937 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$397,750 | \$472,759 | \$560,388 | \$662,011 | \$778,939 | \$912,356 | \$1,063,247 | \$1,232,303 | \$1,419,833 | \$1,625,663 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$412,786 | \$465,908 | \$524,087 | \$587,112 | \$654,587 | \$725,913 | \$800,276 | \$876,637 | \$953,737 | \$1,030,113 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$432,955 | \$502,088 | \$579,927 | \$666,659 | \$762,219 | \$866,244 | \$978,017 | \$1,096,433 | \$1,219,969 | \$1,346,674 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$468,900 | \$552,681 | \$648,542 | \$757,076 | \$878,573 | \$1,012,938 | \$1,159,604 | \$1,317,453 | \$1,484,758 | \$1,659,140 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$504,244 | \$588,567 | \$683,784 | \$790,073 | \$907,253 | \$1,034,721 | \$1,171,382 | \$1,315,605 | \$1,465,192 | \$1,617,383 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$528,093 | \$625,378 | \$737,136 | \$864,109 | \$1,006,663 | \$1,164,675 | \$1,337,430 | \$1,523,516 | \$1,720,753 | \$1,926,143 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$531,313 | \$651,562 | \$795,323 | \$965,474 | \$1,164,693 | \$1,395,266 | \$1,658,851 | \$1,956,234 | \$2,287,058 | \$2,649,570 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$551,041 | \$679,184 | \$833,361 | \$1,017,008 | \$1,233,413 | \$1,485,493 | \$1,775,538 | \$2,104,918 | \$2,473,771 | \$2,880,683 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$557,499 | \$683,944 | \$835,348 | \$1,014,767 | \$1,225,028 | \$1,468,510 | \$1,746,895 | \$2,060,891 | \$2,409,947 | \$2,791,973 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$583,386 | \$727,038 | \$902,051 | \$1,113,107 | \$1,364,847 | \$1,661,608 | \$2,007,093 | \$2,403,981 | \$2,853,501 | \$3,354,986 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$603,940 | \$760,762 | \$954,289 | \$1,190,743 | \$1,476,563 | \$1,818,113 | \$2,221,303 | \$2,691,119 | \$3,231,077 | \$3,842,613 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$606,862 | \$755,734 | \$937,191 | \$1,156,031 | \$1,416,959 | \$1,724,293 | \$2,081,604 | \$2,491,298 | \$2,954,159 | \$3,468,883 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$668,500 | \$844,870 | \$1,063,227 | \$1,330,713 | \$1,654,655 | \$2,042,193 | \$2,499,803 | \$3,032,707 | \$3,644,198 | \$4,334,914 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$733,714 | \$931,575 | \$1,176,888 | \$1,477,471 | \$1,841,125 | \$2,275,124 | \$2,785,584 | \$3,376,710 | \$4,049,967 | \$4,803,221 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$768,358 | \$1,003,230 | \$1,303,499 | \$1,683,076 | \$2,157,095 | \$2,741,362 | \$3,451,541 | \$4,302,055 | \$5,304,714 | \$6,467,088 | \$3,762,260 | \$4,515 |

