

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

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

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

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

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

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

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

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

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

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,085,123	\$1,072,982	\$1,060,744	\$1,048,411	\$1,035,990	\$1,023,483	\$1,010,896	\$998,233	\$985,497	\$972,693	\$959,826	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,114,408	\$1,121,332	\$1,127,809	\$1,133,830	\$1,139,386	\$1,144,467	\$1,149,065	\$1,153,171	\$1,156,779	\$1,159,879	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,126,248	\$1,152,921	\$1,179,550	\$1,206,105	\$1,232,551	\$1,258,855	\$1,284,983	\$1,310,900	\$1,336,568	\$1,361,952	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,101,020	\$1,107,548	\$1,113,100	\$1,117,659	\$1,121,212	\$1,123,744	\$1,125,246	\$1,125,710	\$1,125,127	\$1,123,495	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,055,253	\$1,018,784	\$982,217	\$945,650	\$909,174	\$872,877	\$836,844	\$801,155	\$765,884	\$731,104	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,098,613	\$1,090,195	\$1,079,553	\$1,066,737	\$1,051,809	\$1,034,840	\$1,015,907	\$995,096	\$972,500	\$948,218	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,147,370	\$1,151,803	\$1,153,286	\$1,151,789	\$1,147,295	\$1,139,807	\$1,129,340	\$1,115,927	\$1,099,614	\$1,080,464	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,106,911	\$1,133,450	\$1,157,327	\$1,178,330	\$1,196,255	\$1,210,906	\$1,222,104	\$1,229,678	\$1,233,475	\$1,233,356	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,077,614	\$1,127,082	\$1,174,913	\$1,220,715	\$1,264,087	\$1,304,616	\$1,341,883	\$1,375,467	\$1,404,943	\$1,429,889	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,051,683	\$1,119,679	\$1,187,283	\$1,253,984	\$1,319,239	\$1,382,468	\$1,443,061	\$1,500,376	\$1,553,747	\$1,602,484	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,018,489	\$1,116,225	\$1,216,715	\$1,319,324	\$1,423,317	\$1,527,863	\$1,632,030	\$1,734,787	\$1,835,002	\$1,931,451	\$647,554	\$122,069	12.52%
1981	\$871,481	\$971,917	\$1,074,982	\$1,180,008	\$1,286,233	\$1,392,803	\$1,498,769	\$1,603,097	\$1,704,661	\$1,802,257	\$1,894,606	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,029,218	\$1,140,934	\$1,251,272	\$1,359,245	\$1,463,813	\$1,563,895	\$1,658,377	\$1,746,124	\$1,825,992	\$1,896,842	\$407,400	\$149,602	3.83%
1983	\$827,942	\$969,396	\$1,115,728	\$1,265,965	\$1,418,979	\$1,573,484	\$1,728,039	\$1,881,050	\$2,030,774	\$2,175,330	\$2,312,710	\$308,819	\$155,332	3.79%
1984	\$763,535	\$920,168	\$1,080,306	\$1,242,693	\$1,405,927	\$1,568,459	\$1,728,608	\$1,884,568	\$2,034,424	\$2,176,165	\$2,307,710	\$156,848	\$161,220	3.95%
1985	\$711,642	\$914,592	\$1,128,765	\$1,352,950	\$1,585,644	\$1,825,039	\$2,069,009	\$2,315,108	\$2,560,571	\$2,802,312	\$3,036,942		\$167,586	3.80%
1986	\$617,763	\$862,346	\$1,126,488	\$1,409,304	\$1,709,482	\$2,025,244	\$2,354,304	\$2,693,840	\$3,040,465	\$3,390,204	\$3,738,483		\$173,952	1.10%
1987	\$461,788	\$727,218	\$1,020,149	\$1,339,943	\$1,685,325	\$2,054,305	\$2,444,108	\$2,851,111	\$3,270,794	\$3,697,705	\$4,125,448		\$175,862	4.43%
1988	\$297,360	\$591,808	\$927,380	\$1,305,244	\$1,725,831	\$2,188,679	\$2,692,270	\$3,233,866	\$3,809,348	\$4,413,067	\$5,037,709		\$183,660	4.42%
1989	\$119,647	\$457,879	\$850,350	\$1,299,794	\$1,808,117	\$2,376,166	\$3,003,483	\$3,688,045	\$4,426,000	\$5,211,402	\$6,035,964		\$191,777	4.65%
1990		\$274,919	\$676,734	\$1,115,369	\$1,588,639	\$2,093,274	\$2,624,834	\$3,177,640	\$3,744,731	\$4,317,858	\$4,887,506		\$200,690	6.11%
1991		\$71,875	\$542,601	\$1,064,831	\$1,636,890	\$2,255,684	\$2,916,539	\$3,613,071	\$4,337,084	\$5,078,501	\$5,825,356		\$212,944	3.06%
1992			\$343,218	\$894,371	\$1,493,571	\$2,136,825	\$2,818,532	\$3,531,377	\$4,266,266	\$5,012,307	\$5,756,845		\$219,469	2.90%
1993			\$133,746	\$774,966	\$1,494,949	\$2,292,201	\$3,163,007	\$4,101,121	\$5,097,497	\$6,140,057	\$7,213,519		\$225,836	2.75%
1994				\$535,666	\$1,254,718	\$2,060,967	\$2,923,679	\$3,923,679	\$4,967,410	\$6,072,171	\$7,223,059		\$232,042	2.67%
1995				\$344,527	\$1,178,388	\$2,114,560	\$3,150,543	\$4,280,689	\$5,495,765	\$6,782,564	\$8,123,579		\$238,249	2.54%
1996				\$106,946	\$1,007,108	\$2,037,411	\$3,198,659	\$4,488,056	\$5,898,548	\$7,418,165	\$9,029,423		\$244,297	3.32%
1997					\$804,645	\$1,902,117	\$3,137,471	\$4,506,985	\$6,002,312	\$7,609,818	\$9,309,978		\$252,414	1.70%
1998					\$589,247	\$1,765,623	\$3,082,955	\$4,534,062	\$6,106,419	\$7,781,571	\$9,534,677		\$256,711	1.61%
1999					\$357,305	\$1,669,461	\$3,192,100	\$4,927,066	\$6,869,494	\$9,006,492	\$11,315,881		\$260,849	2.68%
2000					\$94,874	\$1,468,374	\$3,025,793	\$4,761,114	\$6,661,528	\$8,706,564	\$10,867,351		\$267,851	3.39%
2001						\$1,232,110	\$2,815,719	\$4,547,983	\$6,409,207	\$8,372,365	\$10,402,852		\$276,923	1.55%
2002						\$967,439	\$2,528,971	\$4,173,748	\$5,874,046	\$7,596,870	\$9,304,462		\$281,220	2.38%
2003						\$846,031	\$2,893,138	\$5,200,270	\$7,747,581	\$10,502,982	\$13,421,162		\$287,905	1.88%
2004						\$628,800	\$3,015,624	\$5,802,460	\$8,984,970	\$12,542,393	\$16,434,837		\$293,316	3.26%
2005						\$352,484	\$2,968,752	\$6,089,737	\$9,726,297	\$13,870,490	\$18,491,382		\$302,865	3.42%
2006						\$44,728	\$3,085,530	\$6,846,849	\$11,380,067	\$16,715,362	\$22,854,197		\$313,210	2.54%
2007							\$2,934,625	\$6,886,285	\$11,597,997	\$17,083,724	\$23,326,074		\$321,167	4.08%
2008							\$1,981,827	\$4,690,207	\$7,563,328	\$10,535,432	\$13,527,839		\$334,275	0.09%
2009							\$2,041,325	\$5,566,067	\$9,517,605	\$13,825,887	\$18,391,968		\$334,580	2.72%
2010							\$1,961,119	\$6,112,297	\$10,872,697	\$16,171,848	\$21,898,855		\$343,685	1.50%
2011							\$1,577,833	\$5,542,894	\$9,942,071	\$14,677,472	\$19,619,142		\$348,826	2.96%
2012							\$1,372,350	\$5,925,507	\$11,116,832	\$16,852,771	\$22,994,596		\$359,160	1.74%
2013							\$1,137,596	\$6,447,513	\$12,795,285	\$20,135,371	\$28,356,496		\$365,413	1.50%
2014							\$790,564	\$6,271,873	\$12,835,110	\$20,434,571	\$28,955,908		\$370,900	0.76%
2015							\$413,276	\$5,828,199	\$12,271,105	\$19,683,424	\$27,939,328		\$373,706	0.73%
2016							\$40,133	\$5,998,674	\$13,218,027	\$21,664,374	\$31,224,465		\$376,432	2.07%
2017								\$6,441,499	\$14,980,231	\$25,269,926	\$37,256,024		\$384,242	2.11%
2018								\$5,490,605	\$13,033,082	\$21,872,295	\$31,887,254		\$392,346	1.91%
2019								\$6,005,897	\$15,086,001	\$25,947,643	\$38,494,826		\$399,840	2.29%
2020								\$6,007,925	\$15,671,107	\$27,094,280	\$40,103,292		\$408,977	1.36%
2021								\$6,529,609	\$18,168,940	\$32,407,459	\$49,164,599		\$414,547	7.04%
2022								\$5,397,523	\$15,669,919	\$28,159,727	\$42,763,434		\$443,717	6.45%

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

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

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

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,096,667	\$1,082,867	\$1,068,783	\$1,054,426	\$1,039,808	\$1,024,943	\$1,009,843	\$994,520	\$978,987	\$963,257	\$947,343	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,124,016	\$1,116,227	\$1,107,641	\$1,098,273	\$1,088,139	\$1,077,259	\$1,065,652	\$1,053,339	\$1,040,342	\$1,026,684	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,136,314	\$1,135,237	\$1,133,117	\$1,129,954	\$1,125,754	\$1,120,522	\$1,114,268	\$1,107,001	\$1,098,736	\$1,089,487	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,110,673	\$1,076,313	\$1,041,485	\$1,006,294	\$970,844	\$935,233	\$899,559	\$863,917	\$828,400	\$793,093	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,090,271	\$1,023,342	\$958,480	\$895,798	\$835,389	\$777,328	\$721,674	\$668,470	\$617,743	\$569,505	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,158,316	\$1,120,290	\$1,080,048	\$1,037,847	\$993,952	\$948,624	\$902,129	\$854,725	\$806,668	\$758,207	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,248,721	\$1,236,275	\$1,219,194	\$1,197,557	\$1,171,474	\$1,141,087	\$1,106,569	\$1,068,119	\$1,025,962	\$980,342	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,212,743	\$1,206,822	\$1,195,866	\$1,179,877	\$1,158,890	\$1,132,981	\$1,102,259	\$1,066,870	\$1,026,989	\$982,825	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,198,251	\$1,204,314	\$1,204,494	\$1,198,622	\$1,186,580	\$1,168,300	\$1,143,771	\$1,113,033	\$1,076,184	\$1,033,371	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,210,136	\$1,240,856	\$1,265,394	\$1,283,163	\$1,293,617	\$1,296,253	\$1,290,623	\$1,276,335	\$1,253,065	\$1,220,560	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,213,168	\$1,271,882	\$1,324,733	\$1,370,589	\$1,408,317	\$1,436,796	\$1,454,937	\$1,461,699	\$1,456,109	\$1,437,277	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,213,646	\$1,274,709	\$1,328,807	\$1,374,742	\$1,411,336	\$1,437,446	\$1,451,988	\$1,453,953	\$1,442,428	\$1,416,616	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,604	\$1,463,231	\$1,532,801	\$1,591,739	\$1,638,503	\$1,671,608	\$1,689,659	\$1,691,375	\$1,675,618	\$1,641,417	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,603	\$1,516,864	\$1,632,165	\$1,739,023	\$1,834,805	\$1,916,759	\$1,982,051	\$2,027,804	\$2,051,149	\$2,049,270	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,989	\$1,555,866	\$1,670,469	\$1,773,197	\$1,861,398	\$1,932,406	\$1,983,596	\$2,012,433	\$2,016,521	\$1,993,661	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,558,737	\$1,725,082	\$1,882,899	\$2,028,605	\$2,158,427	\$2,268,461	\$2,354,732	\$2,413,261	\$2,440,148	\$2,431,646	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,623,729	\$1,813,780	\$1,993,466	\$2,158,599	\$2,304,808	\$2,427,602	\$2,522,462	\$2,584,920	\$2,610,662	\$2,595,617	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,659	\$1,738,281	\$1,920,475	\$2,084,334	\$2,224,883	\$2,337,217	\$2,416,645	\$2,458,843	\$2,460,016	\$2,417,057	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,511,026	\$1,752,982	\$1,987,455	\$2,208,207	\$2,408,531	\$2,581,392	\$2,719,594	\$2,815,982	\$2,863,666	\$2,856,262	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,543,652	\$1,834,650	\$2,121,256	\$2,395,913	\$2,650,289	\$2,875,425	\$3,061,936	\$3,200,246	\$3,280,874	\$3,294,745	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,471,890	\$1,738,216	\$1,985,053	\$2,205,560	\$2,392,931	\$2,540,607	\$2,642,507	\$2,693,259	\$2,688,433	\$2,624,759	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,517,877	\$1,866,586	\$2,204,243	\$2,521,076	\$2,806,680	\$3,050,292	\$3,241,109	\$3,368,658	\$3,423,189	\$3,396,095	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,446,449	\$1,846,428	\$2,243,339	\$2,625,776	\$2,981,094	\$3,295,684	\$3,555,321	\$3,745,596	\$3,852,405	\$3,862,506	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,392,751	\$1,846,138	\$2,301,230	\$2,745,124	\$3,163,219	\$3,539,491	\$3,856,860	\$4,097,666	\$4,244,236	\$4,279,534		\$188,196	2.75%
1994	\$732,884	\$1,161,807	\$1,605,475	\$2,053,195	\$2,492,329	\$2,908,447	\$3,285,565	\$3,606,508	\$3,853,361	\$4,008,036	\$4,052,921		\$193,369	2.67%
1995	\$617,300	\$1,129,713	\$1,674,976	\$2,241,187	\$2,813,305	\$3,373,135	\$3,899,450	\$4,368,278	\$4,753,356	\$5,026,770	\$5,159,783		\$198,541	2.54%
1996	\$427,696	\$973,159	\$1,571,313	\$2,211,145	\$2,877,373	\$3,550,137	\$4,204,845	\$4,812,208	\$5,338,503	\$5,746,104	\$5,994,306		\$203,581	3.32%
1997	\$231,942	\$830,518	\$1,511,501	\$2,266,279	\$3,080,389	\$3,932,652	\$4,794,433	\$5,629,089	\$6,391,710	\$7,029,206	\$7,480,840		\$210,345	1.70%
1998	\$19,449	\$666,451	\$1,403,390	\$2,219,744	\$3,098,313	\$4,014,370	\$4,935,026	\$5,818,896	\$6,616,168	\$7,269,163	\$7,713,468		\$213,926	1.61%
1999		\$458,223	\$1,228,713	\$2,105,850	\$3,075,110	\$4,112,737	\$5,184,443	\$6,244,384	\$7,234,550	\$8,084,733	\$8,713,207		\$217,374	2.68%
2000		\$260,026	\$1,105,814	\$2,057,610	\$3,097,055	\$4,196,160	\$5,316,270	\$6,407,398	\$7,408,077	\$8,245,849	\$8,838,540		\$223,210	3.39%
2001		\$31,586	\$945,057	\$1,972,750	\$3,093,285	\$4,274,639	\$5,473,211	\$6,633,384	\$7,687,735	\$8,558,029	\$9,157,121		\$230,769	1.55%
2002			\$751,811	\$1,790,012	\$2,863,703	\$3,934,409	\$4,956,436	\$5,878,016	\$6,643,047	\$7,193,424	\$7,471,900		\$234,350	2.38%
2003			\$566,513	\$1,773,503	\$3,102,439	\$4,513,263	\$5,950,862	\$7,344,741	\$8,609,663	\$9,647,479	\$10,350,252		\$239,920	1.88%
2004			\$341,461	\$1,643,873	\$3,115,360	\$4,717,333	\$6,391,953	\$8,060,589	\$9,623,374	\$10,960,179	\$11,933,292		\$244,430	3.26%
2005			\$91,704	\$1,440,811	\$2,981,012	\$4,674,252	\$6,461,219	\$8,259,241	\$9,961,354	\$11,436,909	\$12,534,088		\$252,387	3.42%
2006				\$1,267,593	\$4,880,974	\$4,880,260	\$6,954,689	\$9,099,226	\$11,191,545	\$13,074,685	\$14,558,004		\$261,008	2.54%
2007				\$1,059,025	\$2,823,300	\$4,770,654	\$6,832,563	\$8,912,850	\$10,886,621	\$12,601,108	\$13,878,855		\$267,639	4.08%
2008				\$723,744	\$2,236,956	\$3,739,549	\$5,161,725	\$6,426,588	\$7,453,981	\$8,165,232	\$8,488,533		\$278,562	0.09%
2009				\$491,585	\$2,224,383	\$4,038,607	\$5,849,016	\$7,552,791	\$9,033,448	\$10,166,722	\$10,828,237		\$278,817	2.72%
2010				\$228,934	\$2,199,622	\$4,329,579	\$6,521,308	\$8,649,831	\$10,566,242	\$12,104,233	\$13,089,610		\$286,405	1.50%
2011					\$1,982,868	\$4,153,017	\$6,339,242	\$8,411,588	\$10,222,022	\$11,612,665	\$12,426,507		\$290,688	2.96%
2012					\$1,838,106	\$4,273,415	\$6,801,562	\$9,275,238	\$11,517,107	\$13,327,856	\$14,498,069		\$299,300	1.74%
2013					\$1,716,830	\$4,610,287	\$7,829,385	\$11,212,616	\$14,533,439	\$17,501,824	\$19,772,753		\$304,511	1.50%
2014					\$1,473,889	\$4,527,657	\$7,958,172	\$11,598,217	\$15,207,363	\$18,472,048	\$21,013,316		\$309,084	0.76%
2015					\$1,155,553	\$4,174,358	\$7,538,895	\$11,078,422	\$14,553,322	\$17,657,232	\$20,026,738		\$311,422	0.73%
2016					\$922,028	\$4,299,708	\$8,180,570	\$12,387,340	\$16,649,483	\$20,599,343	\$23,777,715		\$313,694	2.07%
2017					\$642,534	\$4,301,156	\$8,600,100	\$13,364,205	\$18,304,500	\$23,007,332	\$26,933,866		\$320,202	2.11%
2018					\$303,638	\$3,776,926	\$7,763,633	\$12,076,723	\$16,433,220	\$20,451,701	\$23,660,041		\$326,955	1.91%
2019						\$4,000,316	\$8,754,462	\$14,028,255	\$19,492,228	\$24,677,423	\$28,977,960		\$333,200	2.29%
2020						\$4,013,072	\$9,218,904	\$14,967,842	\$20,877,158	\$26,414,628	\$30,909,773		\$340,814	1.36%
2021						\$4,246,009	\$10,549,148	\$17,847,743	\$25,724,283	\$33,520,698	\$40,325,814		\$345,456	7.04%
2022						\$3,498,800	\$9,182,586	\$15,751,528	\$22,820,636	\$29,789,446	\$35,834,168		\$369,764	6.45%

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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