

Table 1: Very Conservative Fixed Distribution Schedule (\$30,000)

Initial investment: \$1 million. Fixed initial distribution grows with inflation. 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	Distribution	CPI (%)
1970	\$1,102,625	\$1,085,870	\$1,069,197	\$1,052,606	\$1,036,101	\$1,019,684	\$1,003,357	\$987,123	\$970,984	\$954,943	\$939,000	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,148,661	\$1,154,819	\$1,160,585	\$1,165,952	\$1,170,914	\$1,175,467	\$1,179,605	\$1,183,324	\$1,186,619	\$1,189,485	\$1,117,352	\$31,645	3.36%
1972	\$1,150,658	\$1,174,276	\$1,197,790	\$1,221,174	\$1,244,406	\$1,267,460	\$1,290,310	\$1,312,932	\$1,335,299	\$1,357,386	\$1,379,166	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,153,450	\$1,150,778	\$1,147,230	\$1,142,810	\$1,137,526	\$1,131,384	\$1,124,396	\$1,116,572	\$1,107,924	\$1,098,467	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,153,334	\$1,115,764	\$1,078,228	\$1,040,798	\$1,003,544	\$966,533	\$929,828	\$893,491	\$857,579	\$822,148	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,225,505	\$1,222,580	\$1,217,611	\$1,210,625	\$1,201,653	\$1,190,735	\$1,177,919	\$1,163,259	\$1,146,814	\$1,128,652	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,295,235	\$1,303,604	\$1,309,444	\$1,312,724	\$1,313,424	\$1,311,536	\$1,307,065	\$1,300,025	\$1,290,445	\$1,278,362	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,303,488	\$1,341,316	\$1,377,333	\$1,411,340	\$1,443,143	\$1,472,556	\$1,499,394	\$1,523,483	\$1,544,657	\$1,562,760	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,307,196	\$1,381,636	\$1,456,834	\$1,532,483	\$1,608,251	\$1,683,786	\$1,758,711	\$1,832,630	\$1,905,131	\$1,975,782	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,341,858	\$1,435,440	\$1,531,354	\$1,629,273	\$1,728,827	\$1,829,610	\$1,931,173	\$2,033,029	\$2,134,654	\$2,235,484	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,387,630	\$1,515,757	\$1,650,181	\$1,790,650	\$1,936,835	\$2,088,327	\$2,244,629	\$2,405,153	\$2,569,221	\$2,736,059	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,438,664	\$1,569,666	\$1,705,820	\$1,846,719	\$1,991,880	\$2,140,737	\$2,292,645	\$2,446,875	\$2,602,617	\$2,758,979	\$1,355,202	\$68,671	8.94%
1982	\$1,516,688	\$1,656,999	\$1,801,373	\$1,949,237	\$2,099,941	\$2,252,759	\$2,406,893	\$2,561,472	\$2,715,558	\$2,868,150	\$3,018,192	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,722,929	\$1,915,323	\$2,118,070	\$2,330,775	\$2,552,908	\$2,783,796	\$3,022,616	\$3,268,388	\$3,519,972	\$3,776,066	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,843,896	\$2,049,022	\$2,263,135	\$2,485,548	\$2,715,428	\$2,951,795	\$3,193,522	\$3,439,328	\$3,687,785	\$3,937,320	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,077,210	\$2,372,602	\$2,691,358	\$3,033,713	\$3,399,670	\$3,788,977	\$4,201,096	\$4,635,173	\$5,090,012	\$5,564,054	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,246,481	\$2,623,420	\$3,039,299	\$3,495,896	\$3,994,753	\$4,537,119	\$5,123,887	\$5,755,531	\$6,432,036	\$7,152,828	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,254,542	\$2,682,884	\$3,162,095	\$3,695,045	\$4,284,265	\$4,931,850	\$5,639,340	\$6,407,602	\$7,236,706	\$8,125,791	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,310,655	\$2,814,680	\$3,390,883	\$4,045,574	\$4,784,962	\$5,615,013	\$6,541,282	\$7,568,718	\$8,701,452	\$9,942,563	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,474,928	\$3,061,170	\$3,737,592	\$4,513,091	\$5,396,622	\$6,397,014	\$7,522,762	\$8,781,775	\$10,181,092	\$11,726,562	\$3,860,180	\$96,007	4.64%
1990	\$2,047,643	\$2,546,554	\$3,108,732	\$3,738,001	\$4,437,736	\$5,210,714	\$6,058,958	\$6,983,574	\$7,984,576	\$9,060,713	\$10,209,302	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,806,980	\$3,480,716	\$4,242,498	\$5,097,834	\$6,051,586	\$7,107,748	\$8,269,212	\$9,537,518	\$10,912,594	\$12,392,496	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,851,336	\$3,548,561	\$4,331,836	\$5,205,594	\$6,173,464	\$7,238,059	\$8,400,752	\$9,661,446	\$11,018,340	\$12,467,705	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,029,459	\$3,870,971	\$4,840,744	\$5,949,900	\$7,209,120	\$8,628,312	\$10,216,232	\$11,980,068	\$13,924,985	\$16,053,642	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,808,998	\$3,642,527	\$4,611,033	\$5,727,620	\$7,005,190	\$8,456,098	\$10,091,752	\$11,922,153	\$13,955,389	\$16,197,082	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,105,086	\$4,068,292	\$5,187,456	\$6,477,540	\$7,953,210	\$9,628,424	\$11,515,954	\$13,626,853	\$15,969,862	\$18,550,765	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,078,088	\$4,115,781	\$5,339,354	\$6,770,051	\$8,429,486	\$10,339,191	\$12,520,047	\$14,991,629	\$17,771,444	\$20,874,070	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,123,413	\$4,217,563	\$5,505,244	\$7,007,724	\$8,746,392	\$10,742,242	\$13,015,259	\$15,583,704	\$18,463,300	\$21,666,336	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,203,830	\$4,371,498	\$5,741,597	\$7,334,041	\$9,168,034	\$11,261,388	\$13,629,756	\$16,285,759	\$19,238,056	\$22,490,341	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,092,431	\$4,357,881	\$5,886,977	\$7,715,286	\$9,879,696	\$12,417,641	\$15,366,111	\$18,760,454	\$22,632,954	\$27,011,203	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,232,376	\$4,558,311	\$6,131,499	\$7,979,056	\$10,127,688	\$12,602,831	\$15,427,646	\$18,621,874	\$22,200,576	\$26,172,765	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,285,937	\$4,655,484	\$6,258,117	\$8,113,722	\$10,240,292	\$12,653,019	\$15,363,285	\$18,377,592	\$21,696,462	\$25,313,349	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,437,481	\$4,843,109	\$6,438,291	\$8,229,186	\$10,218,448	\$12,404,535	\$14,781,048	\$17,336,133	\$20,051,997	\$22,904,548	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,502,907	\$5,188,476	\$7,212,531	\$9,612,108	\$12,422,589	\$15,676,150	\$19,399,991	\$23,614,381	\$28,330,579	\$33,548,689	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,523,177	\$5,394,171	\$7,703,610	\$10,514,781	\$13,892,683	\$17,902,160	\$22,605,569	\$28,059,988	\$34,313,995	\$41,404,069	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,441,450	\$5,417,436	\$7,899,385	\$10,971,084	\$14,721,422	\$19,242,475	\$24,626,944	\$30,964,902	\$38,339,836	\$46,824,019	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,418,991	\$5,589,025	\$8,394,658	\$11,963,818	\$16,438,580	\$21,973,788	\$28,734,683	\$36,893,347	\$46,623,847	\$58,095,947	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,509,347	\$5,819,013	\$8,783,113	\$12,525,885	\$17,182,992	\$22,899,464	\$29,826,602	\$38,117,743	\$47,922,773	\$59,381,362	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,382,625	\$5,404,050	\$7,774,515	\$10,512,744	\$13,629,710	\$17,126,602	\$20,992,846	\$25,204,319	\$29,721,897	\$34,490,482	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,362,763	\$5,668,476	\$8,514,541	\$11,962,664	\$16,068,091	\$20,875,483	\$26,414,382	\$32,694,436	\$39,700,676	\$47,389,141	\$13,657,109	\$167,932	2.72%
2010	\$1,420,861	\$3,387,617	\$5,929,570	\$9,139,467	\$13,109,900	\$17,928,709	\$23,673,409	\$30,404,782	\$38,159,837	\$46,944,512	\$56,726,537	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,383,155	\$5,966,705	\$9,147,739	\$12,984,621	\$17,524,302	\$22,797,268	\$28,812,289	\$35,551,299	\$42,964,786	\$50,968,162	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,330,730	\$6,109,517	\$9,610,815	\$13,926,404	\$19,138,971	\$25,315,483	\$32,499,838	\$40,705,167	\$49,906,286	\$60,032,878	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,086,328	\$5,967,934	\$9,748,772	\$14,591,252	\$20,661,032	\$28,118,936	\$37,110,819	\$47,755,558	\$60,131,575	\$74,262,558	\$23,537,453	\$183,408	1.50%
2014	\$782,906	\$2,970,543	\$5,923,913	\$9,799,989	\$14,764,989	\$20,988,088	\$28,633,002	\$37,847,472	\$48,750,835	\$61,420,137	\$75,875,473	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$2,770,243	\$5,695,770	\$9,518,997	\$14,395,047	\$20,479,225	\$27,918,491	\$36,841,043	\$47,344,263	\$59,481,551	\$73,248,770	\$26,725,185	\$187,568	0.73%