

Table 1 : Very Conservative S&P 500 Fixed Distribution Schedule (\$30,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

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	\$1,113,585	\$1,104,060	\$1,094,291	\$1,084,283	\$1,074,042	\$1,063,574	\$1,052,885	\$1,041,981	\$1,030,869	\$1,019,555	\$1,008,045	\$1,009,052	\$30,000	5.48%
1971	\$1,165,334	\$1,162,799	\$1,159,701	\$1,156,041	\$1,151,825	\$1,147,055	\$1,141,737	\$1,135,876	\$1,129,478	\$1,122,549	\$1,115,097	\$1,117,352	\$31,645	3.36%
1972	\$1,186,504	\$1,199,196	\$1,211,344	\$1,222,926	\$1,233,922	\$1,244,311	\$1,254,076	\$1,263,196	\$1,271,654	\$1,279,432	\$1,286,514	\$1,290,466	\$32,708	3.42%
1973	\$1,204,265	\$1,194,288	\$1,183,435	\$1,171,728	\$1,159,187	\$1,145,838	\$1,131,705	\$1,116,814	\$1,101,194	\$1,084,874	\$1,067,885	\$1,072,341	\$33,827	8.78%
1974	\$1,255,484	\$1,201,692	\$1,148,511	\$1,096,060	\$1,044,448	\$993,777	\$944,141	\$895,624	\$848,302	\$802,242	\$757,502	\$761,558	\$36,795	12.20%
1975	\$1,308,250	\$1,282,572	\$1,254,984	\$1,225,613	\$1,194,592	\$1,162,061	\$1,128,159	\$1,093,033	\$1,056,829	\$1,019,695	\$981,778	\$988,302	\$41,284	7.01%
1976	\$1,387,039	\$1,376,372	\$1,362,799	\$1,346,383	\$1,327,203	\$1,305,351	\$1,280,930	\$1,254,059	\$1,224,864	\$1,193,484	\$1,160,065	\$1,169,285	\$44,180	4.82%
1977	\$1,382,586	\$1,357,530	\$1,329,812	\$1,299,585	\$1,267,018	\$1,232,285	\$1,195,570	\$1,157,063	\$1,116,959	\$1,075,456	\$1,032,755	\$1,042,353	\$46,310	6.77%
1978	\$1,367,799	\$1,348,461	\$1,325,846	\$1,300,094	\$1,271,360	\$1,239,816	\$1,205,651	\$1,169,062	\$1,130,261	\$1,089,468	\$1,046,909	\$1,058,181	\$49,445	9.03%
1979	\$1,406,889	\$1,400,787	\$1,390,659	\$1,376,544	\$1,358,509	\$1,336,646	\$1,311,071	\$1,281,925	\$1,249,371	\$1,213,591	\$1,174,788	\$1,189,297	\$53,911	13.32%
1980	\$1,446,275	\$1,472,919	\$1,494,818	\$1,511,689	\$1,523,283	\$1,529,390	\$1,529,839	\$1,524,502	\$1,513,296	\$1,496,185	\$1,473,178	\$1,493,831	\$61,091	12.41%
1981	\$1,525,948	\$1,532,474	\$1,533,216	\$1,528,112	\$1,517,156	\$1,500,387	\$1,477,898	\$1,449,827	\$1,416,362	\$1,377,735	\$1,334,221	\$1,355,202	\$68,671	8.94%
1982	\$1,794,882	\$1,801,467	\$1,800,437	\$1,791,746	\$1,775,421	\$1,751,561	\$1,720,335	\$1,681,983	\$1,636,812	\$1,585,188	\$1,527,537	\$1,554,515	\$74,811	3.87%
1983	\$1,857,472	\$1,888,450	\$1,911,313	\$1,925,688	\$1,931,282	\$1,927,880	\$1,915,352	\$1,893,658	\$1,862,846	\$1,823,052	\$1,774,502	\$1,809,299	\$77,703	3.80%
1984	\$2,025,242	\$2,047,496	\$2,059,902	\$2,062,223	\$2,054,327	\$2,036,184	\$2,007,874	\$1,969,582	\$1,921,597	\$1,864,307	\$1,798,195	\$1,836,965	\$80,657	4.02%
1985	\$2,261,826	\$2,317,811	\$2,362,813	\$2,396,088	\$2,417,004	\$2,425,046	\$2,419,829	\$2,401,105	\$2,368,771	\$2,322,867	\$2,263,582	\$2,317,037	\$83,900	3.77%
1986	\$2,437,887	\$2,517,060	\$2,584,055	\$2,637,747	\$2,677,128	\$2,701,332	\$2,709,646	\$2,701,530	\$2,676,626	\$2,634,767	\$2,575,985	\$2,641,859	\$87,066	1.14%
1987	\$2,445,809	\$2,542,322	\$2,624,570	\$2,690,890	\$2,739,797	\$2,770,020	\$2,780,538	\$2,770,608	\$2,739,796	\$2,687,998	\$2,615,446	\$2,687,383	\$88,059	4.41%
1988	\$2,498,165	\$2,626,121	\$2,740,739	\$2,839,761	\$2,921,053	\$2,982,652	\$3,022,818	\$3,040,083	\$3,033,295	\$3,001,660	\$2,944,772	\$3,031,710	\$91,947	4.42%
1989	\$2,690,548	\$2,881,328	\$3,061,835	\$3,228,700	\$3,378,515	\$3,507,899	\$3,613,581	\$3,692,480	\$3,741,784	\$3,759,034	\$3,742,203	\$3,860,180	\$96,000	4.64%
1990	\$2,864,587	\$3,038,617	\$3,195,855	\$3,333,359	\$3,448,069	\$3,537,159	\$3,598,111	\$3,628,797	\$3,627,541	\$3,593,188	\$3,525,149	\$3,643,005	\$100,466	6.10%
1991	\$3,179,298	\$3,424,550	\$3,655,447	\$3,867,342	\$4,055,583	\$4,215,617	\$4,343,117	\$4,434,097	\$4,485,038	\$4,493,000	\$4,455,732	\$4,613,860	\$106,593	3.07%
1992	\$3,291,035	\$3,555,762	\$3,805,158	\$4,034,180	\$4,237,769	\$4,410,981	\$4,549,112	\$4,647,831	\$4,703,315	\$4,712,377	\$4,672,581	\$4,847,412	\$109,867	3.03%
1993	\$3,486,339	\$3,778,228	\$4,053,371	\$4,306,181	\$4,531,056	\$4,722,516	\$4,875,343	\$4,984,740	\$5,046,467	\$5,056,991	\$5,013,618	\$5,211,035	\$113,196	2.75%
1994	\$3,262,190	\$3,561,574	\$3,847,129	\$4,113,108	\$4,353,652	\$4,562,925	\$4,735,267	\$4,865,349	\$4,948,332	\$4,980,028	\$4,957,044	\$5,162,026	\$116,312	2.67%
1995	\$3,663,227	\$4,079,776	\$4,492,428	\$4,893,555	\$5,274,905	\$5,627,736	\$5,943,007	\$6,211,571	\$6,424,418	\$6,572,918	\$6,649,086	\$6,937,576	\$119,419	2.67%
1996	\$3,651,378	\$4,154,954	\$4,670,920	\$5,191,036	\$5,705,771	\$6,204,383	\$6,675,065	\$7,105,127	\$7,481,244	\$7,789,750	\$8,016,981	\$8,379,594	\$122,608	3.33%
1997	\$3,770,508	\$4,409,341	\$5,088,533	\$5,800,064	\$6,533,564	\$7,276,221	\$8,012,763	\$8,725,512	\$9,394,550	\$9,997,976	\$10,512,279	\$11,006,140	\$126,689	1.70%
1998	\$3,935,843	\$4,718,002	\$5,572,166	\$6,491,258	\$7,464,657	\$8,477,844	\$9,512,142	\$10,544,573	\$11,547,861	\$12,490,612	\$13,337,697	\$13,985,786	\$128,845	1.60%
1999	\$3,786,754	\$4,658,611	\$5,638,194	\$6,723,066	\$7,906,464	\$9,176,521	\$10,515,531	\$11,899,290	\$13,296,596	\$14,668,923	\$15,970,370	\$16,770,584	\$130,908	2.68%
2000	\$4,080,758	\$4,957,261	\$5,912,541	\$6,937,517	\$8,018,969	\$9,139,207	\$10,275,870	\$11,401,884	\$12,485,621	\$13,491,280	\$14,379,516	\$15,121,386	\$134,416	3.38%
2001	\$4,262,740	\$5,115,880	\$6,015,779	\$6,948,173	\$7,895,388	\$8,836,458	\$9,747,405	\$10,601,690	\$11,370,855	\$12,025,336	\$12,535,438	\$13,201,834	\$138,955	1.55%
2002	\$4,634,005	\$5,407,778	\$6,170,204	\$6,903,267	\$7,587,878	\$8,204,494	\$8,733,827	\$9,157,615	\$9,459,419	\$9,625,406	\$9,645,080	\$10,174,061	\$141,114	2.39%
2003	\$4,645,270	\$5,570,394	\$6,521,786	\$7,479,425	\$8,420,279	\$9,318,825	\$10,147,774	\$10,878,968	\$11,484,433	\$11,937,553	\$12,214,301	\$12,907,016	\$144,491	1.88%
2004	\$4,679,696	\$5,679,343	\$6,719,202	\$7,778,493	\$8,832,672	\$9,853,893	\$10,811,711	\$11,674,011	\$12,408,140	\$12,982,213	\$13,366,529	\$14,147,862	\$147,207	3.25%
2005	\$4,611,050	\$5,647,298	\$6,730,877	\$7,840,589	\$8,951,076	\$10,033,262	\$11,055,051	\$11,982,270	\$12,779,858	\$13,413,243	\$13,849,860	\$14,683,379	\$151,994	3.42%
2006	\$4,587,756	\$5,722,239	\$6,932,619	\$8,198,358	\$9,493,392	\$10,786,334	\$12,040,983	\$13,217,152	\$14,271,846	\$15,160,744	\$15,839,953	\$16,820,795	\$157,186	2.55%
2007	\$4,838,194	\$6,059,694	\$7,355,211	\$8,701,249	\$10,068,600	\$11,422,695	\$12,724,286	\$13,930,478	\$14,996,102	\$15,875,399	\$16,523,954	\$17,575,165	\$161,192	4.09%
2008	\$5,049,754	\$6,053,360	\$7,012,309	\$7,900,894	\$8,693,511	\$9,365,772	\$9,895,662	\$10,264,668	\$10,458,808	\$10,469,491	\$10,294,149	\$10,967,168	\$167,777	0.09%
2009	\$4,979,508	\$6,145,104	\$7,312,084	\$8,449,271	\$9,522,997	\$10,498,391	\$11,340,874	\$12,017,807	\$12,500,201	\$12,764,365	\$12,793,407	\$13,657,109	\$177,932	2.72%
2010	\$5,071,264	\$6,367,091	\$7,687,866	\$8,998,481	\$10,259,792	\$11,430,029	\$12,466,546	\$13,327,834	\$13,975,681	\$14,377,362	\$14,507,698	\$15,515,871	\$172,501	1.50%
2011	\$5,286,982	\$6,656,000	\$8,037,145	\$9,391,695	\$10,677,438	\$11,850,353	\$12,866,622	\$13,684,840	\$14,268,307	\$14,587,248	\$14,620,793	\$15,664,882	\$175,083	2.96%
2012	\$5,281,671	\$6,778,370	\$8,322,121	\$9,871,878	\$11,380,854	\$12,798,156	\$14,070,900	\$15,146,713	\$15,976,491	\$16,517,249	\$16,734,865	\$17,962,582	\$180,270	1.74%
2013	\$4,916,739	\$6,568,207	\$8,369,704	\$10,286,564	\$12,272,588	\$14,270,514	\$16,213,283	\$18,026,173	\$19,629,758	\$20,943,634	\$21,890,704	\$23,537,453	\$183,400	1.50%
2014	\$4,892,057	\$6,664,128	\$8,627,818	\$10,750,891	\$12,987,331	\$15,277,249	\$17,547,700	\$19,714,522	\$21,685,243	\$23,363,012	\$24,651,412	\$26,548,005	\$186,159	0.76%
2015	\$4,741,182	\$6,536,277	\$8,528,333	\$10,684,235	\$12,956,586	\$15,283,638	\$17,590,183	\$19,789,532	\$21,786,609	\$23,482,109	\$24,777,570	\$26,725,185	\$187,568	0.73%
2016	\$4,632,096	\$6,524,247	\$8,657,601	\$11,003,227	\$13,515,640	\$16,132,018	\$18,772,466	\$21,341,524	\$23,731,042	\$25,824,430	\$27,502,199	\$29,710,022	\$188,933	2.07%

Table 2 : Conservative S&P 500 Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

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	\$1,102,104	\$1,092,678	\$1,083,010	\$1,073,105	\$1,062,969	\$1,052,609	\$1,042,030	\$1,031,239	\$1,020,241	\$1,009,044	\$997,653	\$998,650	\$40,000	5.48%
1971	\$1,141,608	\$1,139,020	\$1,135,877	\$1,132,181	\$1,127,934	\$1,123,142	\$1,117,809	\$1,111,940	\$1,105,542	\$1,098,620	\$1,091,182	\$1,093,402	\$42,193	3.36%
1972	\$1,150,228	\$1,162,394	\$1,174,019	\$1,185,081	\$1,195,559	\$1,205,435	\$1,214,690	\$1,223,304	\$1,231,260	\$1,238,541	\$1,245,130	\$1,248,999	\$43,610	3.42%
1973	\$1,154,585	\$1,145,017	\$1,134,590	\$1,123,324	\$1,111,241	\$1,098,365	\$1,084,719	\$1,070,331	\$1,055,228	\$1,039,439	\$1,022,994	\$1,027,334	\$45,103	8.78%
1974	\$1,188,868	\$1,137,807	\$1,087,302	\$1,037,469	\$988,418	\$940,248	\$893,050	\$846,907	\$801,893	\$758,075	\$715,512	\$719,439	\$49,060	12.20%
1975	\$1,221,648	\$1,196,751	\$1,170,008	\$1,141,542	\$1,111,483	\$1,079,964	\$1,047,122	\$1,013,098	\$978,033	\$942,071	\$905,355	\$911,627	\$55,046	7.01%
1976	\$1,275,853	\$1,264,622	\$1,250,581	\$1,233,793	\$1,214,333	\$1,192,290	\$1,167,767	\$1,140,877	\$1,111,742	\$1,080,499	\$1,047,288	\$1,056,085	\$58,906	4.82%
1977	\$1,252,010	\$1,227,716	\$1,200,864	\$1,171,605	\$1,140,100	\$1,106,518	\$1,071,037	\$1,033,842	\$995,119	\$955,063	\$913,865	\$922,952	\$61,747	6.77%
1978	\$1,216,918	\$1,197,649	\$1,175,252	\$1,149,860	\$1,121,626	\$1,090,716	\$1,057,313	\$1,021,609	\$983,809	\$944,127	\$902,782	\$913,365	\$65,927	9.03%
1979	\$1,226,086	\$1,218,154	\$1,206,360	\$1,190,744	\$1,171,373	\$1,148,339	\$1,121,756	\$1,091,762	\$1,058,518	\$1,022,203	\$983,015	\$996,519	\$71,881	13.32%
1980	\$1,230,088	\$1,249,736	\$1,264,718	\$1,274,770	\$1,279,661	\$1,279,194	\$1,273,215	\$1,261,610	\$1,244,308	\$1,221,287	\$1,192,568	\$1,211,615	\$81,455	12.41%
1981	\$1,261,127	\$1,263,931	\$1,261,232	\$1,252,983	\$1,239,184	\$1,219,885	\$1,195,183	\$1,165,223	\$1,130,194	\$1,090,332	\$1,045,909	\$1,065,073	\$91,561	8.94%
1982	\$1,436,487	\$1,438,767	\$1,433,881	\$1,421,801	\$1,402,563	\$1,376,277	\$1,343,121	\$1,303,338	\$1,257,237	\$1,205,183	\$1,147,598	\$1,171,995	\$99,748	3.87%
1983	\$1,441,779	\$1,462,723	\$1,475,896	\$1,480,964	\$1,477,663	\$1,465,812	\$1,445,310	\$1,416,141	\$1,378,377	\$1,332,176	\$1,277,780	\$1,308,928	\$103,603	3.80%
1984	\$1,520,784	\$1,534,869	\$1,539,708	\$1,535,096	\$1,520,932	\$1,497,213	\$1,464,040	\$1,421,616	\$1,370,243	\$1,310,319	\$1,242,330	\$1,276,668	\$107,543	4.02%
1985	\$1,641,507	\$1,679,699	\$1,707,347	\$1,723,775	\$1,728,416	\$1,720,820	\$1,700,661	\$1,667,750	\$1,622,033	\$1,563,599	\$1,492,681	\$1,539,525	\$111,867	3.77%
1986	\$1,709,981	\$1,764,300	\$1,806,835	\$1,836,565	\$1,852,585	\$1,854,128	\$1,840,579	\$1,811,491	\$1,766,597	\$1,705,812	\$1,629,248	\$1,686,354	\$116,088	1.14%
1987	\$1,657,618	\$1,723,721	\$1,776,449	\$1,814,360	\$1,836,190	\$1,840,886	\$1,827,644	\$1,795,936	\$1,745,533	\$1,676,523	\$1,589,326	\$1,651,008	\$117,413	4.41%
1988	\$1,629,127	\$1,715,960	\$1,789,756	\$1,848,523	\$1,890,401	\$1,913,712	\$1,917,008	\$1,899,118	\$1,859,186	\$1,796,714	\$1,711,585	\$1,785,327	\$122,596	4.42%
1989	\$1,681,333	\$1,808,380	\$1,923,823	\$2,024,607	\$2,107,670	\$2,170,015	\$2,208,784	\$2,221,336	\$2,205,330	\$2,158,797	\$2,080,221	\$2,179,221	\$128,010	4.64%
1990	\$1,711,535	\$1,829,625	\$1,931,592	\$2,014,625	\$2,076,084	\$2,113,576	\$2,125,027	\$2,108,757	\$2,063,538	\$1,988,658	\$1,883,958	\$1,981,777	\$133,955	6.10%
1991	\$1,808,974	\$1,970,970	\$2,117,433	\$2,244,230	\$2,347,267	\$2,422,599	\$2,466,543	\$2,475,791	\$2,447,527	\$2,379,536	\$2,270,300	\$2,400,145	\$142,124	3.07%
1992	\$1,782,511	\$1,957,177	\$2,115,241	\$2,252,220	\$2,363,675	\$2,445,322	\$2,493,164	\$2,503,613	\$2,473,619	\$2,400,784	\$2,283,475	\$2,425,492	\$146,489	3.03%
1993	\$1,789,975	\$1,982,364	\$2,156,600	\$2,307,723	\$2,430,816	\$2,521,138	\$2,574,260	\$2,586,211	\$2,553,612	\$2,473,811	\$2,345,004	\$2,503,653	\$150,928	2.75%
1994	\$1,582,577	\$1,777,211	\$1,955,799	\$2,113,203	\$2,244,241	\$2,343,824	\$2,407,097	\$2,429,591	\$2,407,373	\$2,337,195	\$2,216,634	\$2,379,595	\$155,083	2.67%
1995	\$1,659,065	\$1,917,700	\$2,165,130	\$2,394,252	\$2,597,462	\$2,766,812	\$2,894,185	\$2,971,502	\$2,990,950	\$2,945,230	\$2,827,811	\$3,054,766	\$159,225	2.67%
1996	\$1,542,373	\$1,841,901	\$2,139,576	\$2,427,197	\$2,695,450	\$2,934,007	\$3,131,684	\$3,276,645	\$3,356,656	\$3,359,398	\$3,272,808	\$3,555,090	\$163,477	3.33%
1997	\$1,469,242	\$1,831,248	\$2,206,700	\$2,586,347	\$2,958,776	\$3,310,367	\$3,625,317	\$3,885,755	\$4,071,948	\$4,162,611	\$4,135,330	\$4,515,826	\$168,918	1.70%
1998	\$1,402,259	\$1,829,067	\$2,286,200	\$2,763,691	\$3,248,210	\$3,722,812	\$4,166,762	\$4,555,504	\$4,860,769	\$5,050,876	\$5,091,230	\$5,585,462	\$171,793	1.60%
1999	\$1,221,849	\$1,680,318	\$2,188,084	\$2,736,800	\$3,313,699	\$3,900,924	\$4,474,923	\$5,005,953	\$5,457,747	\$5,787,400	\$5,945,525	\$6,549,625	\$174,544	2.68%
2000	\$1,164,929	\$1,644,785	\$2,158,060	\$2,693,002	\$3,234,061	\$3,761,669	\$4,252,151	\$4,677,809	\$5,007,200	\$5,205,647	\$5,235,975	\$5,790,356	\$179,221	3.38%
2001	\$1,059,418	\$1,549,650	\$2,055,542	\$2,562,914	\$3,054,736	\$3,511,310	\$3,910,609	\$4,228,782	\$4,440,829	\$4,521,436	\$4,445,945	\$4,938,943	\$185,273	1.55%
2002	\$979,576	\$1,480,005	\$1,961,333	\$2,408,326	\$2,805,071	\$3,135,566	\$3,384,375	\$3,537,332	\$3,582,260	\$3,509,663	\$3,313,352	\$3,700,778	\$188,153	2.39%
2003	\$814,223	\$1,362,466	\$1,914,287	\$2,451,915	\$2,955,277	\$3,402,539	\$3,770,822	\$4,037,072	\$4,179,065	\$4,176,491	\$4,012,081	\$4,514,591	\$192,655	1.88%
2004	\$642,900	\$1,221,273	\$1,810,890	\$2,392,929	\$2,945,624	\$3,444,777	\$3,864,477	\$4,178,019	\$4,359,004	\$4,382,569	\$4,226,707	\$4,788,076	\$196,276	3.25%
2005	\$448,346	\$1,040,720	\$1,648,313	\$2,251,755	\$2,828,407	\$3,352,851	\$3,797,623	\$4,134,158	\$4,333,948	\$4,369,852	\$4,217,516	\$4,810,664	\$202,658	3.42%
2006	\$245,943	\$866,280	\$1,517,287	\$2,179,044	\$2,827,138	\$3,432,979	\$3,964,405	\$4,386,585	\$4,663,223	\$4,758,037	\$4,636,457	\$5,327,884	\$209,581	2.55%
2007	\$33,905	\$709,764	\$1,414,645	\$2,126,410	\$2,818,344	\$3,459,613	\$4,016,021	\$4,451,090	\$4,727,433	\$4,808,393	\$4,659,886	\$5,393,955	\$214,923	4.09%
2008		\$499,379	\$1,161,924	\$1,761,661	\$2,278,249	\$2,692,760	\$2,988,689	\$3,152,922	\$3,176,599	\$3,055,801	\$2,792,017	\$3,257,411	\$223,703	0.09%
2009		\$287,624	\$1,002,114	\$1,680,195	\$2,294,680	\$2,817,940	\$3,223,262	\$3,486,306	\$3,586,597	\$3,508,916	\$3,244,534	\$3,836,278	\$223,909	2.72%
2010		\$61,429	\$831,408	\$1,576,647	\$2,265,460	\$2,864,665	\$3,341,187	\$3,663,856	\$3,805,309	\$3,743,858	\$3,465,197	\$4,149,511	\$230,001	1.50%
2011			\$639,699	\$1,429,716	\$2,151,448	\$2,770,417	\$3,253,164	\$3,569,187	\$3,692,917	\$3,605,567	\$3,296,732	\$3,998,798	\$233,444	2.96%
2012			\$422,985	\$1,274,631	\$2,071,969	\$2,774,622	\$3,341,612	\$3,733,609	\$3,915,360	\$3,858,128	\$3,541,975	\$4,359,893	\$240,361	1.74%
2013			\$183,506	\$1,093,677	\$2,002,888	\$2,862,166	\$3,615,745	\$4,203,249	\$4,562,582	\$4,633,422	\$4,361,132	\$5,448,219	\$244,544	1.50%
2014			\$899,914	\$1,885,466	\$2,835,347	\$3,687,028	\$4,370,605	\$4,811,771	\$4,935,653	\$4,671,338	\$5,911,869	\$5,481,269	\$248,213	0.76%
2015			\$657,262	\$1,655,413	\$2,618,486	\$3,482,483	\$4,175,923	\$4,622,991	\$4,747,564	\$4,477,946	\$5,740,121	\$5,740,121	\$250,090	0.73%
2016			\$424,969	\$1,485,726	\$2,529,208	\$3,485,142	\$4,272,544	\$4,802,845	\$4,984,194	\$4,726,788	\$6,144,608	\$6,144,608	\$251,910	2.07%

Table 3 : Moderate S&P 500 Fixed Distribution Schedule (\$50,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

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	\$1,090,624	\$1,081,296	\$1,071,728	\$1,061,927	\$1,051,897	\$1,041,644	\$1,031,176	\$1,020,497	\$1,009,614	\$998,533	\$987,261	\$988,247	\$50,000	5.48%
1971	\$1,117,881	\$1,115,242	\$1,112,054	\$1,108,320	\$1,104,044	\$1,099,229	\$1,093,881	\$1,088,005	\$1,081,606	\$1,074,691	\$1,067,267	\$1,069,451	\$52,741	3.36%
1972	\$1,113,951	\$1,125,592	\$1,136,694	\$1,147,235	\$1,157,197	\$1,166,559	\$1,175,304	\$1,183,412	\$1,190,866	\$1,197,650	\$1,203,746	\$1,207,532	\$54,513	3.42%
1973	\$1,104,905	\$1,095,747	\$1,085,745	\$1,074,921	\$1,063,295	\$1,050,891	\$1,037,734	\$1,023,848	\$1,009,262	\$994,004	\$978,103	\$982,326	\$56,378	8.78%
1974	\$1,122,253	\$1,073,921	\$1,026,092	\$978,879	\$932,389	\$886,718	\$841,958	\$798,189	\$755,484	\$713,909	\$673,522	\$677,320	\$61,325	12.20%
1975	\$1,135,046	\$1,110,930	\$1,085,032	\$1,057,472	\$1,028,374	\$997,868	\$966,085	\$933,163	\$899,237	\$864,447	\$828,932	\$834,952	\$68,807	7.01%
1976	\$1,164,666	\$1,152,871	\$1,138,362	\$1,121,202	\$1,101,462	\$1,079,230	\$1,054,604	\$1,027,694	\$998,621	\$967,513	\$934,510	\$942,886	\$73,633	4.82%
1977	\$1,121,434	\$1,097,902	\$1,071,917	\$1,043,626	\$1,013,182	\$980,752	\$946,505	\$910,620	\$873,280	\$834,669	\$794,975	\$803,550	\$77,184	6.77%
1978	\$1,066,037	\$1,046,838	\$1,024,657	\$999,626	\$971,892	\$941,616	\$908,975	\$874,156	\$837,358	\$798,786	\$758,655	\$768,549	\$82,409	9.03%
1979	\$1,045,283	\$1,035,521	\$1,022,061	\$1,004,944	\$984,238	\$960,032	\$932,440	\$901,599	\$867,666	\$830,815	\$791,242	\$803,741	\$89,852	13.32%
1980	\$1,013,902	\$1,026,552	\$1,034,618	\$1,037,852	\$1,036,038	\$1,028,998	\$1,016,590	\$998,717	\$975,320	\$946,389	\$911,957	\$929,399	\$101,819	12.41%
1981	\$996,307	\$995,388	\$989,249	\$977,853	\$961,212	\$939,383	\$912,468	\$880,619	\$844,027	\$802,928	\$757,596	\$774,944	\$114,451	8.94%
1982	\$1,078,091	\$1,076,066	\$1,067,326	\$1,051,855	\$1,029,704	\$1,000,993	\$965,907	\$924,693	\$877,661	\$825,177	\$767,658	\$789,476	\$124,685	3.87%
1983	\$1,026,086	\$1,036,995	\$1,040,480	\$1,036,239	\$1,024,045	\$1,003,745	\$975,268	\$938,624	\$893,909	\$841,300	\$781,058	\$808,556	\$129,504	3.80%
1984	\$1,016,326	\$1,022,242	\$1,019,513	\$1,007,969	\$987,538	\$958,243	\$920,207	\$873,650	\$818,889	\$756,330	\$686,465	\$716,371	\$134,428	4.02%
1985	\$1,021,187	\$1,041,587	\$1,051,880	\$1,051,461	\$1,039,828	\$1,016,594	\$981,494	\$934,395	\$875,295	\$804,332	\$721,781	\$762,013	\$139,834	3.77%
1986	\$982,075	\$1,011,539	\$1,029,616	\$1,035,384	\$1,028,042	\$1,006,924	\$971,511	\$921,452	\$856,567	\$776,857	\$682,511	\$730,848	\$145,110	1.14%
1987	\$869,428	\$905,119	\$928,328	\$937,830	\$932,582	\$911,752	\$874,751	\$821,265	\$751,269	\$665,049	\$563,205	\$614,634	\$146,766	4.41%
1988	\$760,088	\$805,799	\$838,774	\$857,285	\$859,748	\$844,772	\$811,199	\$758,153	\$685,078	\$591,768	\$478,398	\$538,945	\$153,245	4.42%
1989	\$672,118	\$735,431	\$785,810	\$820,513	\$836,825	\$832,131	\$803,986	\$750,193	\$668,876	\$558,561	\$418,240	\$498,263	\$160,012	4.64%
1990	\$558,214	\$620,634	\$667,330	\$695,892	\$704,100	\$689,993	\$651,943	\$588,717	\$499,536	\$384,128	\$242,767	\$320,550	\$167,444	6.10%
1991	\$438,649	\$517,391	\$579,420	\$621,117	\$638,951	\$629,581	\$589,969	\$517,485	\$410,016	\$266,071	\$84,867	\$186,431	\$177,655	3.07%
1992	\$273,987	\$358,592	\$425,323	\$470,261	\$489,580	\$479,662	\$437,215	\$359,396	\$243,923	\$89,192		\$3,572	\$183,111	3.03%
1993	\$93,610	\$186,500	\$259,830	\$309,265	\$330,576	\$319,760	\$273,177	\$187,683	\$60,757				\$188,660	2.75%
1994			\$64,469	\$113,297	\$134,830	\$124,723	\$78,928						\$193,854	2.67%
1995													\$199,032	2.67%
1996													\$204,347	3.33%
1997													\$211,148	1.70%
1998													\$214,741	1.60%
1999													\$218,180	2.68%
2000													\$224,026	3.38%
2001													\$231,592	1.55%
2002													\$235,191	2.39%
2003													\$240,818	1.88%
2004													\$245,345	3.25%
2005													\$253,323	3.42%
2006													\$261,976	2.55%
2007													\$268,653	4.09%
2008													\$279,629	0.09%
2009													\$279,886	2.72%
2010													\$287,501	1.50%
2011													\$291,806	2.96%
2012													\$300,451	1.74%
2013													\$305,680	1.50%
2014													\$310,266	0.76%
2015													\$312,613	0.73%
2016													\$314,888	2.07%

Table 4 : Aggressive S&P 500 Fixed Distribution Schedule (\$60,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

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	\$1,079,144	\$1,069,914	\$1,060,447	\$1,050,749	\$1,040,824	\$1,030,680	\$1,020,321	\$1,009,755	\$998,986	\$988,022	\$976,869	\$977,845	\$60,000	5.48%
1971	\$1,094,155	\$1,091,463	\$1,088,231	\$1,084,459	\$1,080,153	\$1,075,316	\$1,069,953	\$1,064,069	\$1,057,669	\$1,050,761	\$1,043,352	\$1,045,501	\$63,289	3.36%
1972	\$1,077,675	\$1,088,790	\$1,099,369	\$1,109,390	\$1,118,835	\$1,127,683	\$1,135,918	\$1,143,520	\$1,150,472	\$1,156,758	\$1,162,363	\$1,166,065	\$65,415	3.42%
1973	\$1,055,225	\$1,046,476	\$1,036,900	\$1,026,518	\$1,015,349	\$1,003,418	\$990,748	\$977,365	\$963,296	\$948,569	\$933,213	\$937,319	\$67,654	8.78%
1974	\$1,055,638	\$1,010,036	\$964,882	\$920,289	\$876,359	\$833,189	\$790,866	\$749,471	\$709,075	\$669,743	\$631,531	\$635,201	\$73,591	12.20%
1975	\$1,048,443	\$1,025,108	\$1,000,056	\$973,402	\$945,265	\$915,771	\$885,048	\$853,227	\$820,441	\$786,823	\$752,508	\$758,277	\$82,569	7.01%
1976	\$1,053,480	\$1,041,120	\$1,026,144	\$1,008,611	\$988,591	\$966,169	\$941,441	\$914,512	\$885,499	\$854,528	\$821,733	\$829,686	\$88,360	4.82%
1977	\$990,857	\$968,087	\$942,970	\$915,646	\$886,265	\$854,985	\$821,973	\$787,399	\$751,440	\$714,275	\$676,086	\$684,149	\$92,621	6.77%
1978	\$915,156	\$896,026	\$874,063	\$849,392	\$822,158	\$792,516	\$760,637	\$726,703	\$690,906	\$653,445	\$614,528	\$623,734	\$98,890	9.03%
1979	\$864,480	\$852,888	\$837,762	\$819,145	\$797,102	\$771,725	\$743,125	\$711,436	\$676,813	\$639,428	\$599,470	\$610,963	\$107,822	13.32%
1980	\$797,716	\$803,369	\$804,518	\$800,933	\$792,415	\$778,802	\$759,966	\$735,824	\$706,333	\$671,492	\$631,347	\$647,183	\$122,183	12.41%
1981	\$731,486	\$726,845	\$717,265	\$702,724	\$683,240	\$658,880	\$629,753	\$596,014	\$557,859	\$515,524	\$469,284	\$484,815	\$137,341	8.94%
1982	\$719,696	\$713,366	\$700,770	\$681,909	\$656,846	\$625,710	\$588,693	\$546,048	\$498,086	\$445,171	\$387,718	\$406,956	\$149,622	3.87%
1983	\$610,394	\$611,268	\$605,063	\$591,515	\$570,426	\$541,677	\$505,225	\$461,107	\$409,440	\$350,424	\$284,336	\$308,184	\$155,405	3.80%
1984	\$511,868	\$509,615	\$499,318	\$480,842	\$454,144	\$419,272	\$376,373	\$325,684	\$267,535	\$202,341	\$130,600	\$156,074	\$161,314	4.02%
1985	\$400,868	\$403,475	\$396,414	\$379,148	\$351,240	\$312,368	\$262,327	\$201,039	\$128,557	\$45,065			\$167,800	3.77%
1986	\$254,169	\$258,779	\$252,396	\$234,203	\$203,500	\$159,720	\$102,444	\$31,413					\$174,132	1.14%
1987	\$81,238	\$86,517	\$80,206	\$61,301	\$28,975								\$176,119	4.41%
1988													\$183,894	4.42%
1989													\$192,014	4.64%
1990													\$200,932	6.10%
1991													\$213,186	3.07%
1992													\$219,734	3.03%
1993													\$226,392	2.75%
1994													\$232,624	2.67%
1995													\$238,838	2.67%
1996													\$245,216	3.33%
1997													\$253,377	1.70%
1998													\$257,689	1.60%
1999													\$261,816	2.68%
2000													\$268,832	3.38%
2001													\$277,910	1.55%
2002													\$282,229	2.39%
2003													\$288,982	1.88%
2004													\$294,414	3.25%
2005													\$303,987	3.42%
2006													\$314,371	2.55%
2007													\$322,384	4.09%
2008													\$335,555	0.09%
2009													\$335,863	2.72%
2010													\$345,002	1.50%
2011													\$350,167	2.96%
2012													\$360,541	1.74%
2013													\$366,816	1.50%
2014													\$372,319	0.76%
2015													\$375,135	0.73%
2016													\$377,865	2.07%

Table 5: Very Conservative S&P 500 Flexible Distribution Schedule (3.00%)

Initial investment \$1 million. Set percentage of account value is withdrawn at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

Year	40% S&P 500 Fund / 60% US Bonds			50% S&P 500 Fund / 50% US Bonds			60% S&P 500 Fund / 40% US Bonds			100% S&P 500 Fund			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,074,042	\$30,000	\$30,000	\$1,063,574	\$30,000	\$30,000	\$1,052,885	\$30,000	\$30,000	\$1,008,045	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,151,188	\$32,221	\$62,221	\$1,146,764	\$31,907	\$61,907	\$1,141,802	\$31,587	\$61,587	\$1,116,700	\$30,241	\$60,241	\$1,118,922	\$30,272	\$60,272
1972	\$1,231,204	\$34,536	\$96,757	\$1,242,093	\$34,403	\$96,310	\$1,252,401	\$34,254	\$95,841	\$1,287,476	\$33,501	\$93,742	\$1,291,310	\$33,568	\$93,839
1973	\$1,153,559	\$36,936	\$133,693	\$1,140,485	\$37,263	\$133,573	\$1,126,678	\$37,572	\$133,413	\$1,064,616	\$38,624	\$132,367	\$1,068,870	\$38,739	\$132,579
1974	\$1,041,247	\$34,607	\$168,300	\$991,294	\$34,215	\$167,787	\$942,389	\$33,800	\$167,213	\$758,668	\$31,938	\$164,305	\$762,483	\$32,066	\$164,645
1975	\$1,202,745	\$31,237	\$199,537	\$1,173,116	\$29,739	\$197,526	\$1,142,230	\$28,272	\$195,485	\$1,008,770	\$22,760	\$187,065	\$1,014,832	\$22,874	\$187,519
1976	\$1,345,950	\$36,082	\$235,620	\$1,328,754	\$35,193	\$232,720	\$1,309,271	\$34,267	\$229,752	\$1,210,679	\$30,263	\$217,328	\$1,219,152	\$30,445	\$217,964
1977	\$1,291,429	\$40,379	\$275,998	\$1,261,501	\$39,863	\$272,582	\$1,229,824	\$39,278	\$269,030	\$1,088,952	\$36,320	\$253,649	\$1,097,677	\$36,575	\$254,539
1978	\$1,308,025	\$38,743	\$314,741	\$1,282,599	\$37,845	\$310,427	\$1,254,886	\$36,895	\$305,924	\$1,124,602	\$32,669	\$286,317	\$1,134,743	\$32,930	\$287,469
1979	\$1,415,792	\$39,241	\$353,982	\$1,402,261	\$38,478	\$348,905	\$1,385,632	\$37,647	\$343,571	\$1,290,571	\$33,738	\$320,055	\$1,303,493	\$34,042	\$321,511
1980	\$1,612,397	\$42,474	\$396,455	\$1,630,872	\$42,068	\$390,973	\$1,644,988	\$41,569	\$385,140	\$1,655,930	\$38,717	\$358,772	\$1,674,147	\$39,105	\$360,616
1981	\$1,631,273	\$48,372	\$444,827	\$1,624,906	\$48,926	\$439,899	\$1,613,907	\$49,350	\$434,490	\$1,525,870	\$49,678	\$408,450	\$1,544,208	\$50,224	\$410,840
1982	\$1,947,739	\$48,938	\$493,765	\$1,936,576	\$48,747	\$488,647	\$1,919,458	\$48,417	\$482,907	\$1,795,203	\$45,776	\$454,226	\$1,818,569	\$46,326	\$457,167
1983	\$2,149,227	\$58,432	\$552,198	\$2,163,553	\$58,097	\$546,744	\$2,170,994	\$57,584	\$540,491	\$2,131,294	\$53,856	\$508,082	\$2,161,159	\$54,557	\$511,724
1984	\$2,314,223	\$64,477	\$616,674	\$2,313,327	\$64,907	\$611,650	\$2,304,639	\$65,130	\$605,620	\$2,194,716	\$63,939	\$572,021	\$2,227,686	\$64,835	\$576,559
1985	\$2,753,557	\$69,427	\$686,101	\$2,787,313	\$69,400	\$681,050	\$2,811,642	\$69,139	\$674,759	\$2,810,998	\$65,841	\$637,863	\$2,856,018	\$66,831	\$643,389
1986	\$3,068,955	\$82,607	\$768,708	\$3,123,883	\$83,619	\$764,670	\$3,167,917	\$84,349	\$759,109	\$3,227,111	\$84,330	\$722,193	\$3,282,033	\$85,681	\$729,070
1987	\$3,150,193	\$92,069	\$860,776	\$3,211,920	\$93,716	\$858,386	\$3,259,193	\$95,038	\$854,146	\$3,290,743	\$96,813	\$819,006	\$3,350,097	\$98,461	\$827,531
1988	\$3,370,970	\$94,506	\$955,282	\$3,469,897	\$96,358	\$954,744	\$3,554,423	\$97,776	\$951,922	\$3,724,897	\$98,722	\$917,728	\$3,795,828	\$100,503	\$928,034
1989	\$3,910,452	\$101,129	\$1,056,411	\$4,090,176	\$104,097	\$1,058,841	\$4,256,808	\$106,633	\$1,058,555	\$4,746,317	\$111,747	\$1,029,475	\$4,841,431	\$113,875	\$1,041,908
1990	\$3,989,875	\$117,314	\$1,173,725	\$4,118,519	\$122,705	\$1,181,546	\$4,229,003	\$127,704	\$1,186,259	\$4,456,536	\$142,390	\$1,171,865	\$4,550,409	\$145,243	\$1,187,151
1991	\$4,697,274	\$119,696	\$1,293,421	\$4,909,172	\$123,556	\$1,305,101	\$5,102,664	\$126,870	\$1,313,129	\$5,634,373	\$133,696	\$1,305,561	\$5,758,691	\$136,512	\$1,323,664
1992	\$4,893,608	\$140,918	\$1,434,339	\$5,115,907	\$147,275	\$1,452,377	\$5,318,894	\$153,080	\$1,466,209	\$5,876,217	\$169,031	\$1,474,592	\$6,011,845	\$172,761	\$1,496,424
1993	\$5,214,604	\$146,808	\$1,581,148	\$5,452,844	\$153,477	\$1,605,854	\$5,670,417	\$159,567	\$1,625,776	\$6,267,791	\$176,287	\$1,650,878	\$6,418,823	\$180,355	\$1,676,780
1994	\$4,988,170	\$156,438	\$1,737,586	\$5,239,562	\$163,585	\$1,769,439	\$5,472,839	\$170,113	\$1,795,888	\$6,153,920	\$188,034	\$1,838,912	\$6,308,510	\$192,565	\$1,869,344
1995	\$6,027,717	\$149,645	\$1,887,231	\$6,436,870	\$157,187	\$1,926,626	\$6,835,009	\$164,185	\$1,960,073	\$8,204,523	\$184,618	\$2,023,530	\$8,418,819	\$189,255	\$2,058,600
1996	\$6,474,974	\$180,832	\$2,068,062	\$7,036,840	\$193,106	\$2,119,732	\$7,603,502	\$205,050	\$2,165,124	\$9,775,908	\$246,136	\$2,269,666	\$10,041,117	\$252,565	\$2,311,164
1997	\$7,355,245	\$194,249	\$2,262,312	\$8,171,775	\$211,105	\$2,330,837	\$9,024,726	\$228,105	\$2,393,229	\$12,633,759	\$293,277	\$2,562,943	\$12,989,187	\$301,234	\$2,612,398
1998	\$8,315,314	\$220,657	\$2,482,969	\$9,402,143	\$245,153	\$2,575,991	\$10,561,898	\$270,742	\$2,663,971	\$15,741,428	\$379,013	\$2,941,956	\$16,200,172	\$389,676	\$3,002,073
1999	\$8,695,741	\$249,459	\$2,732,428	\$10,026,506	\$282,064	\$2,858,055	\$11,483,782	\$316,857	\$2,980,828	\$18,464,333	\$472,243	\$3,414,198	\$19,021,154	\$486,005	\$3,488,079
2000	\$8,702,848	\$260,872	\$2,993,301	\$9,830,153	\$300,795	\$3,158,850	\$11,026,337	\$344,513	\$3,325,341	\$16,263,177	\$553,930	\$3,968,128	\$16,770,534	\$570,635	\$4,058,713
2001	\$8,458,232	\$261,085	\$3,254,386	\$9,361,718	\$294,905	\$3,453,755	\$10,284,571	\$330,790	\$3,656,131	\$13,886,395	\$487,895	\$4,456,024	\$14,334,106	\$503,116	\$4,561,829
2002	\$8,028,430	\$253,747	\$3,508,133	\$8,568,254	\$280,852	\$3,734,606	\$9,069,990	\$308,537	\$3,964,668	\$10,482,003	\$416,592	\$4,872,615	\$10,831,025	\$430,023	\$4,991,852
2003	\$8,809,641	\$240,853	\$3,748,986	\$9,609,262	\$257,048	\$3,991,654	\$10,394,168	\$272,100	\$4,236,768	\$13,071,760	\$314,460	\$5,187,076	\$13,520,253	\$324,931	\$5,316,783
2004	\$9,123,369	\$264,289	\$4,013,275	\$10,014,370	\$288,278	\$4,279,932	\$10,900,119	\$311,825	\$4,548,593	\$14,045,001	\$392,153	\$5,579,228	\$14,541,299	\$405,608	\$5,722,391
2005	\$9,125,330	\$273,701	\$4,286,976	\$10,045,713	\$300,431	\$4,580,363	\$10,965,237	\$327,004	\$4,875,597	\$14,278,644	\$421,350	\$6,000,578	\$14,797,934	\$436,239	\$6,158,630
2006	\$9,555,659	\$273,760	\$4,560,736	\$10,642,458	\$301,371	\$4,881,734	\$11,751,959	\$328,957	\$5,204,554	\$16,022,280	\$428,359	\$6,428,938	\$16,621,397	\$443,938	\$6,602,568
2007	\$10,000,401	\$286,670	\$4,847,406	\$11,098,071	\$319,274	\$5,201,008	\$12,209,747	\$352,559	\$5,557,112	\$16,379,411	\$480,668	\$6,909,606	\$17,008,814	\$498,642	\$7,101,210
2008	\$8,517,519	\$300,012	\$5,147,418	\$8,958,194	\$332,942	\$5,533,950	\$9,333,711	\$366,292	\$5,923,405	\$9,999,509	\$491,382	\$7,400,988	\$10,394,573	\$510,264	\$7,611,474
2009	\$9,228,574	\$255,526	\$5,402,943	\$9,918,114	\$268,746	\$5,802,696	\$10,555,069	\$280,011	\$6,203,416	\$12,254,325	\$299,985	\$7,700,974	\$12,750,996	\$311,837	\$7,923,311
2010	\$9,822,233	\$276,857	\$5,679,801	\$10,649,290	\$297,543	\$6,100,239	\$11,428,495	\$316,652	\$6,520,068	\$13,663,724	\$367,630	\$8,068,604	\$14,231,598	\$382,530	\$8,305,841
2011	\$10,087,548	\$294,667	\$5,974,468	\$10,876,277	\$319,479	\$6,419,718	\$11,604,374	\$342,855	\$6,862,923	\$13,520,300	\$409,912	\$8,478,515	\$14,096,292	\$426,948	\$8,732,789
2012	\$10,608,649	\$302,626	\$6,277,094	\$11,569,790	\$326,288	\$6,746,006	\$12,484,715	\$348,131	\$7,211,054	\$15,198,383	\$405,609	\$8,884,124	\$15,861,530	\$422,889	\$9,155,678
2013	\$11,278,439	\$318,259	\$6,595,354	\$12,695,747	\$347,094	\$7,093,100	\$14,138,310	\$374,541	\$7,585,596	\$19,498,113	\$455,951	\$9,340,076	\$20,368,764	\$475,846	\$9,631,524
2014	\$11,755,542	\$338,353	\$6,933,707	\$13,357,900	\$380,872	\$7,473,972	\$15,015,294	\$424,149	\$8,009,745	\$21,481,048	\$584,943	\$9,925,019	\$22,462,462	\$611,063	\$10,242,587
2015	\$11,542,584	\$352,666	\$7,286,373	\$13,123,710	\$400,737	\$7,874,709	\$14,757,844	\$450,459	\$8,460,204	\$21,103,826	\$644,431	\$10,569,451	\$22,090,076	\$673,874	\$10,916,460
2016	\$11,852,236	\$346,278	\$7,632,651	\$13,604,807	\$393,711	\$8,268,421	\$15,443,136	\$442,735	\$8,902,939	\$22,896,331	\$633,115	\$11,202,565	\$23,990,114	\$662,702	\$11,579,163

Table 6: Conservative S&P 500 Flexible Distribution Schedule (4.00%)

Initial investment \$1 million. Set percentage of account value is withdrawn at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

Year	40% S&P 500 Fund / 60% US Bonds			50% S&P 500 Fund / 50% US Bonds			60% S&P 500 Fund / 40% US Bonds			100% S&P 500 Fund			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,062,969	\$40,000	\$40,000	\$1,052,609	\$40,000	\$40,000	\$1,042,030	\$40,000	\$40,000	\$997,653	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,127,574	\$42,519	\$82,519	\$1,123,241	\$42,104	\$82,104	\$1,118,381	\$41,681	\$81,681	\$1,093,794	\$39,906	\$79,906	\$1,095,970	\$39,946	\$79,946
1972	\$1,193,516	\$45,103	\$127,622	\$1,204,072	\$44,930	\$127,034	\$1,214,064	\$44,735	\$126,416	\$1,248,066	\$43,752	\$123,658	\$1,251,783	\$43,839	\$123,785
1973	\$1,106,720	\$47,741	\$175,362	\$1,094,177	\$48,163	\$175,197	\$1,080,930	\$48,563	\$174,979	\$1,021,388	\$49,923	\$173,581	\$1,025,469	\$50,071	\$173,856
1974	\$988,670	\$44,269	\$219,631	\$941,239	\$43,767	\$218,964	\$894,804	\$43,237	\$218,216	\$720,360	\$40,856	\$214,436	\$723,982	\$41,019	\$214,875
1975	\$1,130,239	\$39,547	\$259,178	\$1,102,397	\$37,650	\$256,614	\$1,073,373	\$35,792	\$254,008	\$947,958	\$28,814	\$243,250	\$953,654	\$28,959	\$243,834
1976	\$1,251,773	\$45,210	\$304,388	\$1,235,779	\$44,096	\$300,709	\$1,217,660	\$42,935	\$296,943	\$1,125,967	\$37,918	\$281,169	\$1,133,847	\$38,146	\$281,980
1977	\$1,188,684	\$50,071	\$354,458	\$1,161,137	\$49,431	\$350,141	\$1,131,981	\$48,706	\$345,650	\$1,002,316	\$45,039	\$326,207	\$1,010,347	\$45,354	\$327,334
1978	\$1,191,548	\$47,547	\$402,006	\$1,168,386	\$46,445	\$396,586	\$1,143,141	\$45,279	\$390,929	\$1,024,459	\$40,093	\$366,300	\$1,033,696	\$40,414	\$367,748
1979	\$1,276,422	\$47,662	\$449,668	\$1,264,223	\$46,735	\$443,322	\$1,249,232	\$45,726	\$436,655	\$1,163,528	\$40,978	\$407,278	\$1,175,178	\$41,348	\$409,096
1980	\$1,438,688	\$51,057	\$500,725	\$1,455,172	\$50,569	\$493,890	\$1,467,767	\$49,969	\$486,624	\$1,477,530	\$46,541	\$453,820	\$1,493,785	\$47,007	\$456,103
1981	\$1,440,524	\$57,548	\$558,272	\$1,434,902	\$58,207	\$552,097	\$1,425,189	\$58,711	\$545,335	\$1,347,446	\$59,101	\$512,921	\$1,363,640	\$59,751	\$515,855
1982	\$1,702,253	\$57,621	\$615,893	\$1,692,498	\$57,396	\$609,493	\$1,677,537	\$57,008	\$602,342	\$1,568,943	\$53,898	\$566,819	\$1,589,364	\$54,546	\$570,400
1983	\$1,858,983	\$68,090	\$683,983	\$1,871,374	\$67,700	\$677,193	\$1,877,810	\$67,101	\$669,444	\$1,843,471	\$62,758	\$629,576	\$1,869,303	\$63,575	\$633,975
1984	\$1,981,060	\$74,359	\$758,343	\$1,980,293	\$74,855	\$752,048	\$1,972,856	\$75,112	\$744,556	\$1,878,758	\$73,739	\$703,315	\$1,906,982	\$74,772	\$708,747
1985	\$2,332,845	\$79,242	\$837,585	\$2,361,445	\$79,212	\$831,260	\$2,382,056	\$78,914	\$823,470	\$2,381,511	\$75,150	\$778,465	\$2,419,652	\$76,279	\$785,026
1986	\$2,573,250	\$93,314	\$930,899	\$2,619,306	\$94,458	\$925,718	\$2,656,227	\$95,282	\$918,752	\$2,705,860	\$95,260	\$873,726	\$2,751,911	\$96,786	\$881,812
1987	\$2,614,135	\$102,930	\$1,033,829	\$2,665,359	\$104,772	\$1,030,490	\$2,704,587	\$106,249	\$1,025,002	\$2,730,769	\$108,234	\$981,960	\$2,780,023	\$110,076	\$991,889
1988	\$2,768,505	\$104,565	\$1,138,394	\$2,849,752	\$106,614	\$1,137,104	\$2,919,172	\$108,183	\$1,133,185	\$3,059,178	\$109,231	\$1,091,191	\$3,117,432	\$111,201	\$1,103,090
1989	\$3,178,461	\$110,740	\$1,249,134	\$3,324,543	\$113,990	\$1,251,094	\$3,459,983	\$116,767	\$1,249,952	\$3,857,862	\$122,367	\$1,213,558	\$3,935,172	\$124,697	\$1,227,787
1990	\$3,209,584	\$127,138	\$1,376,273	\$3,313,069	\$132,982	\$1,384,076	\$3,401,946	\$138,399	\$1,388,351	\$3,584,981	\$154,314	\$1,367,873	\$3,660,496	\$157,407	\$1,385,194
1991	\$3,739,684	\$128,383	\$1,504,656	\$3,908,384	\$132,523	\$1,516,599	\$4,062,430	\$136,078	\$1,524,429	\$4,485,745	\$143,399	\$1,511,272	\$4,584,719	\$146,420	\$1,531,614
1992	\$3,855,828	\$149,587	\$1,654,244	\$4,030,984	\$156,335	\$1,672,934	\$4,190,924	\$162,497	\$1,686,926	\$4,630,056	\$179,430	\$1,690,702	\$4,736,922	\$183,389	\$1,715,002
1993	\$4,066,393	\$154,233	\$1,808,477	\$4,252,174	\$161,239	\$1,834,174	\$4,421,840	\$167,637	\$1,854,563	\$4,887,677	\$185,202	\$1,875,904	\$5,005,453	\$189,477	\$1,904,479
1994	\$3,849,716	\$162,656	\$1,971,132	\$4,043,733	\$170,087	\$2,004,261	\$4,223,769	\$176,874	\$2,031,437	\$4,749,407	\$195,507	\$2,071,411	\$4,868,714	\$200,218	\$2,104,697
1995	\$4,604,048	\$153,989	\$2,125,121	\$4,916,564	\$161,749	\$2,166,010	\$5,220,668	\$168,951	\$2,200,388	\$6,266,720	\$189,976	\$2,261,387	\$6,430,402	\$194,749	\$2,299,446
1996	\$4,894,682	\$184,162	\$2,309,283	\$5,319,418	\$196,663	\$2,362,673	\$5,747,780	\$208,827	\$2,409,214	\$7,389,985	\$250,669	\$2,512,056	\$7,590,467	\$257,216	\$2,556,662
1997	\$5,502,792	\$195,787	\$2,505,070	\$6,113,675	\$212,777	\$2,575,449	\$6,751,806	\$229,911	\$2,639,126	\$9,451,888	\$295,599	\$2,807,655	\$9,717,799	\$303,619	\$2,860,281
1998	\$6,156,928	\$220,112	\$2,725,182	\$6,961,652	\$244,547	\$2,819,996	\$7,820,373	\$270,072	\$2,909,198	\$11,655,465	\$378,076	\$3,185,731	\$11,995,134	\$388,712	\$3,248,993
1999	\$6,372,232	\$246,277	\$2,971,459	\$7,347,415	\$278,466	\$3,098,462	\$8,415,306	\$312,815	\$3,222,013	\$13,530,647	\$466,219	\$3,651,950	\$13,938,685	\$479,805	\$3,728,798
2000	\$6,311,693	\$254,889	\$3,226,348	\$7,129,265	\$293,897	\$3,392,359	\$7,996,791	\$336,612	\$3,558,625	\$11,794,780	\$541,226	\$4,193,175	\$12,162,738	\$557,547	\$4,286,345
2001	\$6,071,047	\$252,468	\$3,478,816	\$6,719,540	\$285,171	\$3,677,530	\$7,381,934	\$319,872	\$3,878,496	\$9,967,207	\$471,791	\$4,664,967	\$10,288,559	\$486,510	\$4,772,855
2002	\$5,703,140	\$242,842	\$3,721,658	\$6,086,615	\$268,782	\$3,946,311	\$6,443,032	\$295,277	\$4,173,774	\$7,446,081	\$398,688	\$5,063,655	\$7,694,015	\$411,542	\$5,184,397
2003	\$6,193,572	\$228,126	\$3,949,784	\$6,755,741	\$243,465	\$4,189,776	\$7,307,565	\$257,721	\$4,431,495	\$9,190,032	\$297,843	\$5,361,498	\$9,505,343	\$307,761	\$5,492,158
2004	\$6,348,011	\$247,743	\$4,197,526	\$6,967,967	\$270,230	\$4,460,005	\$7,584,269	\$292,303	\$4,723,798	\$9,772,467	\$367,601	\$5,729,099	\$10,117,790	\$380,214	\$5,872,372
2005	\$6,283,918	\$253,920	\$4,451,447	\$6,917,716	\$278,719	\$4,738,724	\$7,550,922	\$303,371	\$5,027,168	\$9,832,613	\$390,899	\$6,119,998	\$10,190,208	\$404,712	\$6,277,083
2006	\$6,512,415	\$251,357	\$4,702,800	\$7,253,096	\$276,709	\$5,015,433	\$8,009,248	\$302,037	\$5,329,205	\$10,919,576	\$393,305	\$6,513,303	\$11,327,889	\$407,608	\$6,684,691
2007	\$6,745,255	\$260,497	\$4,963,304	\$7,485,631	\$290,124	\$5,305,556	\$8,235,455	\$320,370	\$5,649,575	\$11,047,887	\$436,783	\$6,950,086	\$11,472,418	\$453,116	\$7,137,807
2008	\$5,685,826	\$269,810	\$5,233,110	\$5,979,996	\$299,425	\$5,604,982	\$6,230,671	\$329,418	\$5,978,993	\$6,675,121	\$441,915	\$7,392,001	\$6,938,844	\$458,897	\$7,596,704
2009	\$6,096,977	\$227,433	\$5,460,543	\$6,552,531	\$239,200	\$5,844,182	\$6,973,343	\$249,227	\$6,228,220	\$8,095,979	\$267,005	\$7,659,006	\$8,424,111	\$277,554	\$7,874,258
2010	\$6,422,286	\$243,879	\$5,704,422	\$6,963,060	\$262,101	\$6,106,283	\$7,472,544	\$278,934	\$6,507,154	\$8,934,053	\$323,839	\$7,982,845	\$9,305,359	\$336,964	\$8,211,222
2011	\$6,527,766	\$256,891	\$5,961,314	\$7,038,161	\$278,522	\$6,384,805	\$7,509,321	\$298,902	\$6,806,056	\$8,749,138	\$357,362	\$8,340,207	\$9,121,869	\$372,214	\$8,583,436
2012	\$6,794,203	\$261,111	\$6,222,425	\$7,409,756	\$281,526	\$6,666,332	\$7,995,711	\$300,373	\$7,106,429	\$9,733,652	\$349,966	\$8,690,173	\$10,158,358	\$364,875	\$8,948,311
2013	\$7,148,698	\$271,768	\$6,494,193	\$8,047,041	\$296,390	\$6,962,722	\$8,961,391	\$319,828	\$7,426,257	\$12,358,636	\$389,346	\$9,079,519	\$12,910,487	\$406,334	\$9,354,645
2014	\$7,374,288	\$285,948	\$6,780,141	\$8,379,453	\$321,882	\$7,284,604	\$9,419,140	\$358,456	\$7,784,713	\$13,475,128	\$494,345	\$9,573,864	\$14,090,772	\$516,419	\$9,871,065
2015	\$7,166,053	\$294,972	\$7,075,112	\$8,147,672	\$335,178	\$7,619,782	\$9,162,202	\$376,766	\$8,161,478	\$13,102,016	\$539,005	\$10,112,870	\$13,714,316	\$563,631	\$10,434,696
2016	\$7,282,437	\$286,642	\$7,361,754	\$8,359,279	\$325,907	\$7,945,689	\$9,488,814	\$366,488	\$8,527,966	\$14,068,323	\$524,081	\$10,636,950	\$14,740,383	\$548,573	\$10,983,268

Table 7: Moderate S&P 500 Flexible Distribution Schedule (5.00%)

Initial investment \$1 million. Set percentage of account value is withdrawn at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

Year	40% S&P 500 Fund / 60% US Bonds			50% S&P 500 Fund / 50% US Bonds			60% S&P 500 Fund / 40% US Bonds			100% S&P 500 Fund			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,051,897	\$50,000	\$50,000	\$1,041,644	\$50,000	\$50,000	\$1,031,176	\$50,000	\$50,000	\$987,261	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,104,206	\$52,595	\$102,595	\$1,099,962	\$52,082	\$102,082	\$1,095,203	\$51,559	\$101,559	\$1,071,125	\$49,363	\$99,363	\$1,073,257	\$49,412	\$99,412
1972	\$1,156,606	\$55,210	\$157,805	\$1,166,835	\$54,998	\$157,080	\$1,176,519	\$54,760	\$156,319	\$1,209,469	\$53,556	\$152,919	\$1,213,071	\$53,663	\$153,075
1973	\$1,061,322	\$57,830	\$215,635	\$1,049,294	\$58,342	\$215,422	\$1,036,590	\$58,826	\$215,145	\$979,491	\$60,473	\$213,393	\$983,405	\$60,654	\$213,729
1974	\$938,238	\$53,066	\$268,702	\$893,227	\$52,465	\$267,887	\$849,160	\$51,830	\$266,974	\$683,614	\$48,975	\$262,367	\$687,052	\$49,170	\$262,899
1975	\$1,061,414	\$46,912	\$315,613	\$1,035,267	\$44,661	\$312,548	\$1,008,010	\$42,458	\$309,432	\$890,232	\$34,181	\$296,548	\$895,582	\$34,353	\$297,252
1976	\$1,163,301	\$53,071	\$368,684	\$1,148,438	\$51,763	\$364,311	\$1,131,600	\$50,400	\$359,833	\$1,046,387	\$44,512	\$341,060	\$1,053,710	\$44,779	\$342,031
1977	\$1,093,165	\$58,165	\$426,849	\$1,067,831	\$57,422	\$421,733	\$1,041,018	\$56,580	\$416,413	\$921,772	\$52,319	\$393,379	\$929,158	\$52,686	\$394,716
1978	\$1,084,383	\$54,658	\$481,507	\$1,063,305	\$53,392	\$475,125	\$1,040,330	\$52,051	\$468,464	\$932,322	\$46,089	\$439,468	\$940,728	\$46,458	\$441,174
1979	\$1,149,524	\$54,219	\$535,727	\$1,138,538	\$53,165	\$528,290	\$1,125,037	\$52,017	\$520,480	\$1,047,853	\$46,616	\$486,084	\$1,058,346	\$47,036	\$488,210
1980	\$1,282,161	\$57,476	\$593,203	\$1,296,852	\$56,927	\$585,217	\$1,308,077	\$56,252	\$576,732	\$1,316,778	\$52,393	\$538,476	\$1,331,264	\$52,917	\$541,128
1981	\$1,270,425	\$64,108	\$657,311	\$1,265,466	\$64,843	\$650,060	\$1,256,900	\$65,404	\$642,136	\$1,188,338	\$65,839	\$604,315	\$1,202,619	\$66,563	\$607,691
1982	\$1,485,611	\$63,521	\$720,832	\$1,477,097	\$63,273	\$713,333	\$1,464,040	\$62,845	\$704,981	\$1,369,267	\$59,417	\$663,732	\$1,387,089	\$60,131	\$667,822
1983	\$1,605,493	\$74,281	\$795,113	\$1,616,195	\$73,855	\$787,188	\$1,621,753	\$73,202	\$778,183	\$1,592,097	\$68,463	\$732,195	\$1,614,406	\$69,354	\$737,176
1984	\$1,693,102	\$80,275	\$875,387	\$1,692,447	\$80,810	\$867,998	\$1,686,091	\$81,088	\$859,271	\$1,605,670	\$79,605	\$811,800	\$1,629,792	\$80,720	\$817,897
1985	\$1,972,986	\$84,655	\$960,042	\$1,997,173	\$84,622	\$952,620	\$2,014,605	\$84,305	\$943,575	\$2,014,144	\$80,284	\$892,084	\$2,046,402	\$81,490	\$899,386
1986	\$2,153,636	\$98,649	\$1,058,692	\$2,192,182	\$99,859	\$1,052,479	\$2,223,083	\$100,730	\$1,044,305	\$2,264,622	\$100,707	\$992,791	\$2,303,164	\$102,320	\$1,001,706
1987	\$2,165,064	\$107,682	\$1,166,373	\$2,207,488	\$109,609	\$1,162,088	\$2,239,978	\$111,154	\$1,155,460	\$2,261,662	\$113,231	\$1,106,022	\$2,302,455	\$115,158	\$1,116,865
1988	\$2,269,031	\$108,253	\$1,274,627	\$2,335,620	\$110,374	\$1,272,462	\$2,392,515	\$111,999	\$1,267,458	\$2,507,263	\$113,083	\$1,219,105	\$2,555,007	\$115,123	\$1,231,987
1989	\$2,577,890	\$113,452	\$1,388,078	\$2,696,370	\$116,781	\$1,389,243	\$2,806,218	\$119,626	\$1,387,084	\$3,128,918	\$125,363	\$1,344,468	\$3,191,620	\$127,750	\$1,359,738
1990	\$2,576,016	\$128,894	\$1,516,973	\$2,659,074	\$134,818	\$1,524,062	\$2,730,406	\$140,311	\$1,527,395	\$2,877,310	\$156,446	\$1,500,914	\$2,937,919	\$159,581	\$1,519,319
1991	\$2,970,209	\$128,801	\$1,645,774	\$3,104,198	\$132,954	\$1,657,015	\$3,226,548	\$136,520	\$1,663,915	\$3,562,761	\$143,866	\$1,644,780	\$3,641,371	\$146,896	\$1,666,215
1992	\$3,030,555	\$148,510	\$1,794,284	\$3,168,222	\$155,210	\$1,812,225	\$3,293,930	\$161,327	\$1,825,243	\$3,639,074	\$178,138	\$1,822,918	\$3,723,067	\$182,069	\$1,848,283
1993	\$3,162,760	\$151,528	\$1,945,812	\$3,307,257	\$158,411	\$1,970,636	\$3,439,220	\$164,697	\$1,989,939	\$3,801,539	\$181,954	\$2,004,871	\$3,893,143	\$186,153	\$2,034,436
1994	\$2,963,043	\$158,138	\$2,103,950	\$3,112,374	\$165,363	\$2,135,999	\$3,250,944	\$171,961	\$2,161,900	\$3,655,516	\$190,077	\$2,194,948	\$3,747,344	\$194,657	\$2,229,094
1995	\$3,506,723	\$148,152	\$2,252,102	\$3,744,755	\$155,619	\$2,291,618	\$3,976,379	\$162,547	\$2,324,447	\$4,773,116	\$182,776	\$2,377,724	\$4,897,786	\$187,367	\$2,416,461
1996	\$3,689,254	\$175,336	\$2,427,438	\$4,009,389	\$187,238	\$2,478,856	\$4,332,257	\$198,819	\$2,523,266	\$5,570,031	\$238,656	\$2,616,380	\$5,721,140	\$244,889	\$2,661,350
1997	\$4,104,399	\$184,463	\$2,611,901	\$4,560,041	\$200,469	\$2,679,325	\$5,036,008	\$216,613	\$2,739,879	\$7,049,933	\$278,502	\$2,894,882	\$7,248,270	\$286,057	\$2,947,407
1998	\$4,544,466	\$205,220	\$2,817,121	\$5,138,438	\$228,002	\$2,907,327	\$5,772,265	\$251,800	\$2,991,680	\$8,602,970	\$352,497	\$3,247,378	\$8,853,682	\$362,413	\$3,309,821
1999	\$4,654,390	\$227,223	\$3,044,344	\$5,366,680	\$256,922	\$3,164,249	\$6,146,686	\$288,613	\$3,280,293	\$9,883,022	\$430,148	\$3,677,527	\$10,181,060	\$442,684	\$3,752,505
2000	\$4,562,148	\$232,719	\$3,277,064	\$5,153,097	\$268,334	\$3,432,583	\$5,780,152	\$307,334	\$3,587,627	\$8,525,373	\$494,151	\$4,171,678	\$8,791,336	\$509,053	\$4,261,558
2001	\$4,342,497	\$228,107	\$3,505,171	\$4,806,350	\$257,655	\$3,690,238	\$5,280,148	\$289,008	\$3,876,635	\$7,129,341	\$426,269	\$4,597,946	\$7,359,198	\$439,567	\$4,701,124
2002	\$4,036,848	\$217,125	\$3,722,296	\$4,308,282	\$240,318	\$3,930,555	\$4,560,564	\$264,007	\$4,140,642	\$5,270,551	\$356,467	\$4,954,413	\$5,446,046	\$367,960	\$5,069,084
2003	\$4,338,322	\$201,842	\$3,924,138	\$4,732,097	\$215,414	\$4,145,969	\$5,118,626	\$228,028	\$4,368,670	\$6,437,210	\$263,528	\$5,217,941	\$6,658,071	\$272,302	\$5,341,387
2004	\$4,400,183	\$216,916	\$4,141,054	\$4,829,911	\$236,605	\$4,382,574	\$5,257,106	\$255,931	\$4,624,602	\$6,773,876	\$321,861	\$5,539,801	\$7,013,240	\$332,904	\$5,674,290
2005	\$4,310,384	\$220,009	\$4,361,063	\$4,745,130	\$241,496	\$4,624,070	\$5,179,471	\$262,855	\$4,887,457	\$6,744,571	\$338,694	\$5,878,495	\$6,989,859	\$350,662	\$6,024,952
2006	\$4,420,586	\$215,519	\$4,576,583	\$4,923,355	\$237,257	\$4,861,326	\$5,436,627	\$258,974	\$5,146,430	\$7,412,139	\$337,229	\$6,215,724	\$7,689,299	\$349,493	\$6,374,445
2007	\$4,530,942	\$221,029	\$4,797,612	\$5,028,270	\$246,168	\$5,107,494	\$5,531,944	\$271,831	\$5,418,262	\$7,421,119	\$370,607	\$6,586,331	\$7,706,286	\$384,465	\$6,758,910
2008	\$3,779,515	\$226,547	\$5,024,159	\$3,975,058	\$251,413	\$5,358,908	\$4,141,687	\$276,597	\$5,694,859	\$4,437,125	\$371,056	\$6,957,387	\$4,612,428	\$385,314	\$7,144,224
2009	\$4,010,601	\$188,976	\$5,213,135	\$4,310,265	\$198,753	\$5,557,660	\$4,587,076	\$207,084	\$5,901,943	\$5,325,547	\$221,856	\$7,179,243	\$5,541,393	\$230,621	\$7,374,846
2010	\$4,180,584	\$200,530	\$5,413,665	\$4,532,600	\$215,513	\$5,773,174	\$4,864,248	\$229,354	\$6,131,297	\$5,815,617	\$266,277	\$7,445,520	\$6,057,318	\$277,070	\$7,651,915
2011	\$4,204,983	\$209,029	\$5,622,694	\$4,533,763	\$226,630	\$5,999,804	\$4,837,270	\$243,212	\$6,374,510	\$5,635,921	\$290,781	\$7,736,301	\$5,876,023	\$302,866	\$7,954,781
2012	\$4,331,024	\$210,249	\$5,832,943	\$4,723,413	\$226,688	\$6,226,492	\$5,096,935	\$241,863	\$6,616,373	\$6,204,801	\$281,796	\$8,018,097	\$6,475,533	\$293,801	\$8,248,582
2013	\$4,509,530	\$216,551	\$6,049,494	\$5,076,222	\$236,171	\$6,462,663	\$5,653,011	\$254,847	\$6,871,220	\$7,796,055	\$310,240	\$8,328,337	\$8,144,173	\$323,777	\$8,572,359
2014	\$4,603,380	\$225,477	\$6,274,971	\$5,230,852	\$253,811	\$6,716,474	\$5,879,874	\$282,651	\$7,153,870	\$8,411,814	\$389,803	\$8,718,140	\$8,796,128	\$407,209	\$8,979,568
2015	\$4,426,792	\$230,169	\$6,505,140	\$5,033,183	\$261,543	\$6,978,016	\$5,659,903	\$293,994	\$7,447,864	\$8,093,703	\$420,591	\$9,138,731	\$8,471,948	\$439,806	\$9,419,374
2016	\$4,451,827	\$221,340	\$6,726,479	\$5,110,111	\$251,659	\$7,229,675	\$5,800,607	\$282,995	\$7,730,859	\$8,600,107	\$404,685	\$9,543,416	\$9,010,943	\$423,597	\$9,842,972

Table 8: Aggressive S&P 500 Flexible Distribution Schedule (6.00%)

Initial investment \$1 million. Set percentage of account value is withdrawn at START OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

Year	40% S&P 500 Fund / 60% US Bonds			50% S&P 500 Fund / 50% US Bonds			60% S&P 500 Fund / 40% US Bonds			100% S&P 500 Fund			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,040,824	\$60,000	\$60,000	\$1,030,680	\$60,000	\$60,000	\$1,020,321	\$60,000	\$60,000	\$976,869	\$60,000	\$60,000	\$977,845	\$60,000	\$60,000
1971	\$1,081,082	\$62,449	\$122,449	\$1,076,927	\$61,841	\$121,841	\$1,072,268	\$61,219	\$121,219	\$1,048,694	\$58,612	\$118,612	\$1,050,781	\$58,671	\$118,671
1972	\$1,120,465	\$64,865	\$187,314	\$1,130,374	\$64,616	\$186,456	\$1,139,755	\$64,336	\$185,555	\$1,171,676	\$62,922	\$181,534	\$1,175,165	\$63,047	\$181,718
1973	\$1,017,335	\$67,228	\$254,542	\$1,005,806	\$67,822	\$254,279	\$993,629	\$68,385	\$253,941	\$938,896	\$70,301	\$251,834	\$942,647	\$70,510	\$252,227
1974	\$889,886	\$61,040	\$315,582	\$847,194	\$60,348	\$314,627	\$805,399	\$59,618	\$313,558	\$648,384	\$56,334	\$308,168	\$651,645	\$56,559	\$308,786
1975	\$996,116	\$53,393	\$368,976	\$971,578	\$50,832	\$365,459	\$945,998	\$48,324	\$361,882	\$835,466	\$38,903	\$347,071	\$840,486	\$39,099	\$347,885
1976	\$1,080,244	\$59,767	\$428,743	\$1,066,442	\$58,295	\$423,754	\$1,050,806	\$56,760	\$418,642	\$971,677	\$50,128	\$397,199	\$978,478	\$50,429	\$398,314
1977	\$1,004,430	\$64,815	\$493,557	\$981,153	\$63,987	\$487,740	\$956,516	\$63,048	\$481,691	\$846,949	\$58,301	\$455,500	\$853,736	\$58,709	\$457,023
1978	\$985,873	\$60,266	\$553,823	\$966,709	\$58,869	\$546,609	\$945,822	\$57,391	\$539,081	\$847,625	\$50,817	\$506,317	\$855,269	\$51,224	\$508,247
1979	\$1,034,095	\$59,152	\$612,975	\$1,024,212	\$58,003	\$604,612	\$1,012,067	\$56,749	\$595,831	\$942,634	\$50,858	\$557,174	\$952,072	\$51,316	\$559,563
1980	\$1,141,272	\$62,046	\$675,021	\$1,154,349	\$61,453	\$666,065	\$1,164,340	\$60,724	\$656,555	\$1,172,085	\$56,558	\$613,732	\$1,184,980	\$57,124	\$616,687
1981	\$1,118,923	\$68,476	\$743,497	\$1,114,555	\$69,261	\$735,325	\$1,107,011	\$69,860	\$726,415	\$1,046,624	\$70,325	\$684,057	\$1,059,203	\$71,099	\$687,786
1982	\$1,294,673	\$67,135	\$810,633	\$1,287,254	\$66,873	\$802,199	\$1,275,875	\$66,421	\$792,836	\$1,193,282	\$62,797	\$746,855	\$1,208,814	\$63,552	\$751,338
1983	\$1,384,420	\$77,680	\$888,313	\$1,393,649	\$77,235	\$879,434	\$1,398,441	\$76,552	\$869,388	\$1,372,869	\$71,597	\$818,452	\$1,392,106	\$72,529	\$823,867
1984	\$1,444,598	\$83,065	\$973,378	\$1,444,039	\$83,619	\$963,053	\$1,438,615	\$83,906	\$953,295	\$1,369,998	\$82,372	\$900,824	\$1,390,580	\$83,526	\$907,394
1985	\$1,665,681	\$86,676	\$1,058,054	\$1,686,101	\$86,642	\$1,049,695	\$1,700,818	\$86,317	\$1,039,612	\$1,700,429	\$82,200	\$983,024	\$1,727,662	\$83,435	\$990,828
1986	\$1,799,055	\$99,941	\$1,157,995	\$1,831,255	\$101,166	\$1,150,861	\$1,857,068	\$102,049	\$1,141,661	\$1,891,768	\$102,026	\$1,085,049	\$1,923,964	\$103,660	\$1,094,488
1987	\$1,789,564	\$107,943	\$1,265,938	\$1,824,630	\$109,875	\$1,260,737	\$1,851,485	\$111,424	\$1,253,085	\$1,869,408	\$113,506	\$1,198,556	\$1,903,126	\$115,438	\$1,209,926
1988	\$1,855,757	\$107,374	\$1,373,312	\$1,910,218	\$109,478	\$1,370,214	\$1,956,750	\$111,089	\$1,364,174	\$2,050,598	\$112,165	\$1,310,720	\$2,089,646	\$114,188	\$1,324,113
1989	\$2,086,168	\$111,345	\$1,484,658	\$2,182,049	\$114,613	\$1,484,827	\$2,270,944	\$117,405	\$1,481,579	\$2,532,090	\$123,036	\$1,433,756	\$2,582,832	\$125,379	\$1,449,492
1990	\$2,062,708	\$125,170	\$1,609,828	\$2,129,215	\$130,923	\$1,615,750	\$2,186,334	\$136,257	\$1,617,836	\$2,303,965	\$151,925	\$1,585,681	\$2,352,496	\$154,970	\$1,604,462
1991	\$2,353,318	\$123,762	\$1,733,590	\$2,459,477	\$127,753	\$1,743,503	\$2,556,416	\$131,180	\$1,749,016	\$2,822,801	\$138,238	\$1,723,919	\$2,885,084	\$141,150	\$1,745,612
1992	\$2,375,855	\$141,199	\$1,874,789	\$2,483,781	\$147,569	\$1,891,072	\$2,582,332	\$153,385	\$1,902,401	\$2,852,913	\$169,368	\$1,893,287	\$2,918,761	\$173,105	\$1,918,717
1993	\$2,453,399	\$142,551	\$2,017,341	\$2,565,488	\$149,027	\$2,040,099	\$2,667,853	\$154,940	\$2,057,341	\$2,948,909	\$171,175	\$2,064,462	\$3,019,968	\$175,126	\$2,093,843
1994	\$2,274,281	\$147,204	\$2,164,545	\$2,388,900	\$153,929	\$2,194,028	\$2,495,259	\$160,071	\$2,217,412	\$2,805,788	\$176,935	\$2,241,397	\$2,876,271	\$181,198	\$2,275,041
1995	\$2,663,250	\$136,457	\$2,301,001	\$2,844,028	\$143,334	\$2,337,362	\$3,019,939	\$149,716	\$2,367,127	\$3,625,037	\$168,347	\$2,409,744	\$3,719,720	\$172,576	\$2,447,617
1996	\$2,772,383	\$159,795	\$2,460,796	\$3,012,957	\$170,642	\$2,508,004	\$3,255,584	\$181,196	\$2,548,324	\$4,185,741	\$217,502	\$2,627,246	\$4,299,295	\$223,183	\$2,670,800
1997	\$3,051,887	\$166,343	\$2,627,139	\$3,390,687	\$180,777	\$2,688,781	\$3,744,599	\$195,335	\$2,743,659	\$5,242,084	\$251,144	\$2,878,391	\$5,389,560	\$257,958	\$2,928,758
1998	\$3,343,537	\$183,113	\$2,810,253	\$3,780,544	\$203,441	\$2,892,222	\$4,246,875	\$224,676	\$2,968,335	\$6,329,532	\$314,525	\$3,192,916	\$6,513,990	\$323,374	\$3,252,131
1999	\$3,388,365	\$200,612	\$3,010,865	\$3,906,908	\$226,833	\$3,119,055	\$4,474,747	\$254,812	\$3,223,147	\$7,194,775	\$379,772	\$3,572,687	\$7,411,744	\$390,839	\$3,642,971
2000	\$3,286,254	\$203,302	\$3,214,167	\$3,711,932	\$234,414	\$3,353,470	\$4,163,619	\$268,485	\$3,491,632	\$6,141,085	\$431,686	\$4,004,374	\$6,332,666	\$444,705	\$4,087,676
2001	\$3,095,105	\$197,175	\$3,411,342	\$3,425,716	\$222,716	\$3,576,185	\$3,763,414	\$249,817	\$3,741,449	\$5,081,423	\$368,465	\$4,372,839	\$5,245,253	\$379,960	\$4,467,635
2002	\$2,846,968	\$185,706	\$3,597,048	\$3,038,395	\$205,543	\$3,781,728	\$3,216,316	\$225,805	\$3,967,254	\$3,717,031	\$304,885	\$4,677,724	\$3,840,798	\$314,715	\$4,782,351
2003	\$3,027,375	\$170,818	\$3,767,866	\$3,302,160	\$182,304	\$3,964,032	\$3,571,888	\$192,979	\$4,160,233	\$4,492,025	\$223,022	\$4,900,746	\$4,646,146	\$230,448	\$5,012,799
2004	\$3,038,221	\$181,643	\$3,949,509	\$3,334,938	\$198,130	\$4,162,162	\$3,629,906	\$214,313	\$4,374,546	\$4,677,200	\$269,521	\$5,170,268	\$4,842,475	\$278,769	\$5,291,567
2005	\$2,944,888	\$182,293	\$4,131,802	\$3,241,911	\$200,096	\$4,362,258	\$3,538,656	\$217,794	\$4,592,341	\$4,607,945	\$280,632	\$5,450,900	\$4,775,528	\$290,548	\$5,582,116
2006	\$2,988,388	\$176,693	\$4,308,496	\$3,328,269	\$194,515	\$4,556,773	\$3,675,248	\$212,319	\$4,804,660	\$5,010,727	\$276,477	\$5,727,376	\$5,198,092	\$286,532	\$5,868,647
2007	\$3,030,749	\$179,303	\$4,487,799	\$3,363,412	\$199,696	\$4,756,469	\$3,700,319	\$220,515	\$5,025,175	\$4,963,989	\$300,644	\$6,028,020	\$5,154,738	\$311,886	\$6,180,533
2008	\$2,501,507	\$181,845	\$4,669,644	\$2,630,929	\$201,805	\$4,958,274	\$2,741,214	\$222,019	\$5,247,194	\$2,936,752	\$297,839	\$6,325,859	\$3,052,779	\$309,284	\$6,489,817
2009	\$2,626,512	\$150,090	\$4,819,734	\$2,822,760	\$157,856	\$5,116,129	\$3,004,041	\$164,473	\$5,411,667	\$3,487,660	\$176,205	\$6,502,065	\$3,629,016	\$183,167	\$6,672,984
2010	\$2,709,013	\$157,591	\$4,977,325	\$2,937,119	\$169,366	\$5,285,495	\$3,152,027	\$180,242	\$5,591,909	\$3,768,513	\$209,260	\$6,711,324	\$3,925,135	\$217,741	\$6,890,725
2011	\$2,696,141	\$162,541	\$5,139,866	\$2,906,948	\$176,227	\$5,461,722	\$3,101,550	\$189,122	\$5,781,031	\$3,613,627	\$226,111	\$6,937,435	\$3,767,575	\$235,508	\$7,126,233
2012	\$2,747,725	\$161,768	\$5,301,634	\$2,996,668	\$174,417	\$5,636,139	\$3,233,641	\$186,093	\$5,967,124	\$3,936,502	\$216,818	\$7,154,253	\$4,108,263	\$226,054	\$7,352,288
2013	\$2,830,859	\$164,863	\$5,466,498	\$3,186,600	\$179,800	\$5,815,939	\$3,548,679	\$194,018	\$6,161,142	\$4,893,976	\$236,190	\$7,390,443	\$5,112,507	\$246,496	\$7,598,783
2014	\$2,859,355	\$169,852	\$5,636,349	\$3,249,104	\$191,196	\$6,007,135	\$3,652,239	\$212,921	\$6,374,062	\$5,224,934	\$293,639	\$7,684,081	\$5,463,648	\$306,750	\$7,905,534
2015	\$2,720,724	\$171,561	\$5,807,910	\$3,093,414	\$194,946	\$6,202,081	\$3,478,599	\$219,134	\$6,593,197	\$4,974,423	\$313,496	\$7,997,577	\$5,206,894	\$327,819	\$8,233,353
2016	\$2,707,310	\$163,243	\$5,971,154	\$3,107,635	\$185,605	\$6,387,686	\$3,527,549	\$208,716	\$6,801,913	\$5,230,022	\$298,465	\$8,296,043	\$5,479,866	\$312,414	\$8,545,766

Table 9 : Conservative S&P 500 Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at END OF YEAR. Results reflect Fine Tuning Table returns and No Management Fee.

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	\$1,105,832	\$1,096,013	\$1,085,942	\$1,075,625	\$1,065,067	\$1,054,275	\$1,043,255	\$1,032,014	\$1,020,558	\$1,008,894	\$997,029	\$998,067	\$42,193	5.48%
1971	\$1,147,458	\$1,141,776	\$1,141,514	\$1,137,675	\$1,133,264	\$1,128,284	\$1,122,740	\$1,116,637	\$1,109,983	\$1,102,783	\$1,095,046	\$1,097,360	\$43,610	3.36%
1972	\$1,156,938	\$1,169,676	\$1,181,849	\$1,193,437	\$1,204,417	\$1,214,770	\$1,224,476	\$1,233,516	\$1,241,871	\$1,249,522	\$1,256,454	\$1,260,491	\$45,103	3.42%
1973	\$1,159,657	\$1,149,641	\$1,138,729	\$1,126,941	\$1,114,302	\$1,100,835	\$1,086,565	\$1,071,521	\$1,055,731	\$1,039,226	\$1,022,036	\$1,026,568	\$49,060	8.78%
1974	\$1,192,036	\$1,138,495	\$1,085,542	\$1,033,297	\$981,874	\$931,377	\$881,900	\$833,532	\$786,348	\$740,419	\$695,805	\$699,910	\$55,046	12.20%
1975	\$1,225,464	\$1,199,446	\$1,171,498	\$1,141,749	\$1,110,334	\$1,077,392	\$1,043,067	\$1,007,505	\$970,856	\$933,267	\$894,890	\$901,454	\$58,906	7.01%
1976	\$1,282,929	\$1,271,339	\$1,256,812	\$1,239,412	\$1,219,218	\$1,196,324	\$1,170,837	\$1,142,874	\$1,112,564	\$1,080,049	\$1,045,476	\$1,054,694	\$61,747	4.82%
1977	\$1,257,056	\$1,231,668	\$1,203,604	\$1,173,020	\$1,140,084	\$1,104,975	\$1,067,877	\$1,028,984	\$988,492	\$946,601	\$903,515	\$913,047	\$65,927	6.77%
1978	\$1,217,855	\$1,197,804	\$1,174,476	\$1,148,011	\$1,118,567	\$1,086,320	\$1,051,458	\$1,014,184	\$974,713	\$933,265	\$890,072	\$901,189	\$71,881	9.03%
1979	\$1,222,603	\$1,214,647	\$1,202,647	\$1,186,647	\$1,166,715	\$1,142,946	\$1,115,461	\$1,084,404	\$1,049,940	\$1,012,258	\$971,564	\$985,769	\$81,455	13.32%
1980	\$1,222,321	\$1,243,874	\$1,260,562	\$1,272,107	\$1,278,266	\$1,278,832	\$1,273,643	\$1,262,576	\$1,245,558	\$1,222,561	\$1,193,607	\$1,213,673	\$91,561	12.41%
1981	\$1,254,196	\$1,257,708	\$1,255,451	\$1,247,375	\$1,233,479	\$1,213,813	\$1,188,477	\$1,157,620	\$1,121,441	\$1,080,182	\$1,034,128	\$1,054,348	\$99,748	8.94%
1982	\$1,447,686	\$1,450,746	\$1,446,282	\$1,434,261	\$1,414,719	\$1,387,770	\$1,353,597	\$1,312,452	\$1,264,655	\$1,210,587	\$1,150,689	\$1,176,475	\$103,603	3.87%
1983	\$1,458,419	\$1,481,805	\$1,497,056	\$1,503,815	\$1,501,806	\$1,490,833	\$1,470,786	\$1,441,647	\$1,403,485	\$1,356,460	\$1,300,824	\$1,333,802	\$107,543	3.80%
1984	\$1,550,462	\$1,566,417	\$1,572,660	\$1,568,974	\$1,555,246	\$1,531,470	\$1,487,189	\$1,454,289	\$1,401,403	\$1,339,503	\$1,269,095	\$1,305,515	\$111,867	4.02%
1985	\$1,690,330	\$1,732,897	\$1,764,427	\$1,784,208	\$1,791,639	\$1,786,241	\$1,754,386	\$1,735,709	\$1,690,304	\$1,631,538	\$1,559,645	\$1,609,420	\$116,088	3.77%
1986	\$1,777,433	\$1,837,901	\$1,886,051	\$1,920,804	\$1,941,203	\$1,946,433	\$1,920,414	\$1,908,945	\$1,865,452	\$1,805,265	\$1,728,483	\$1,789,276	\$117,413	1.14%
1987	\$1,727,437	\$1,801,049	\$1,860,610	\$1,904,583	\$1,931,618	\$1,940,587	\$1,914,255	\$1,901,125	\$1,851,840	\$1,782,824	\$1,694,482	\$1,760,272	\$122,596	4.41%
1988	\$1,705,328	\$1,802,215	\$1,885,494	\$1,953,052	\$2,002,911	\$2,033,281	\$2,024,213	\$2,029,628	\$1,993,402	\$1,933,364	\$1,849,349	\$1,928,152	\$128,010	4.42%
1989	\$1,776,106	\$1,918,432	\$2,048,903	\$2,164,291	\$2,261,357	\$2,336,922	\$2,365,236	\$2,411,618	\$2,405,421	\$2,367,232	\$2,295,392	\$2,401,389	\$133,955	4.64%
1990	\$1,822,404	\$1,954,125	\$2,069,014	\$2,164,084	\$2,236,521	\$2,283,768	\$2,280,336	\$2,294,189	\$2,254,196	\$2,182,805	\$2,079,783	\$2,184,720	\$142,124	6.10%
1991	\$1,954,096	\$2,135,893	\$2,301,724	\$2,447,208	\$2,567,999	\$2,659,897	\$2,690,033	\$2,741,663	\$2,724,941	\$2,666,382	\$2,564,292	\$2,703,856	\$146,489	3.07%
1992	\$1,944,247	\$2,140,309	\$2,319,309	\$2,476,495	\$2,607,148	\$2,706,712	\$2,739,820	\$2,795,904	\$2,778,387	\$2,715,742	\$2,606,143	\$2,759,091	\$150,928	3.03%
1993	\$1,977,909	\$2,193,914	\$2,391,265	\$2,564,703	\$2,709,004	\$2,819,121	\$2,856,147	\$2,918,341	\$2,899,530	\$2,830,989	\$2,710,699	\$2,881,897	\$155,083	2.75%
1994	\$1,755,393	\$1,974,572	\$2,177,419	\$2,358,491	\$2,512,291	\$2,633,408	\$2,682,659	\$2,757,271	\$2,750,996	\$2,694,310	\$2,584,540	\$2,760,743	\$159,225	2.67%
1995	\$1,882,616	\$2,176,863	\$2,460,626	\$2,726,433	\$2,966,274	\$3,171,755	\$3,290,506	\$3,445,295	\$3,496,465	\$3,479,992	\$3,388,850	\$3,634,729	\$163,477	2.67%
1996	\$1,772,591	\$2,116,748	\$2,461,256	\$2,797,581	\$3,116,001	\$3,405,710	\$3,604,766	\$3,851,350	\$3,981,939	\$4,033,712	\$3,993,870	\$4,300,296	\$168,918	3.33%
1997	\$1,724,422	\$2,145,200	\$2,584,269	\$3,032,203	\$3,477,300	\$3,905,525	\$4,239,091	\$4,643,754	\$4,914,650	\$5,090,981	\$5,149,262	\$5,563,117	\$171,793	1.70%
1998	\$1,689,179	\$2,189,915	\$2,728,859	\$3,296,105	\$3,878,227	\$4,457,986	\$4,940,025	\$5,521,431	\$5,950,590	\$6,268,725	\$6,439,770	\$6,978,388	\$174,544	1.60%
1999	\$1,501,887	\$2,044,837	\$2,648,404	\$3,304,853	\$4,001,868	\$4,721,835	\$5,358,108	\$6,129,904	\$6,751,051	\$7,260,719	\$7,608,100	\$8,267,742	\$179,221	2.68%
2000	\$1,492,785	\$2,055,300	\$2,659,826	\$3,294,571	\$3,943,736	\$4,587,269	\$5,118,514	\$5,755,500	\$6,218,762	\$6,554,301	\$6,723,107	\$7,329,662	\$185,273	3.38%
2001	\$1,426,174	\$1,994,080	\$2,583,249	\$3,178,920	\$3,763,277	\$4,315,634	\$4,733,683	\$5,229,446	\$5,539,114	\$5,714,765	\$5,729,949	\$6,270,411	\$188,153	1.55%
2002	\$1,410,813	\$1,974,994	\$2,520,551	\$3,031,195	\$3,489,868	\$3,879,363	\$4,111,105	\$4,385,416	\$4,473,241	\$4,435,913	\$4,266,308	\$4,691,880	\$192,655	2.39%
2003	\$1,263,484	\$1,893,957	\$2,531,782	\$3,158,118	\$3,751,613	\$4,288,971	\$4,660,743	\$5,096,983	\$5,318,811	\$5,389,045	\$5,288,644	\$5,841,687	\$196,276	1.88%
2004	\$1,111,845	\$1,780,757	\$2,465,998	\$3,147,678	\$3,802,718	\$4,405,368	\$4,836,116	\$5,341,840	\$5,618,568	\$5,731,157	\$5,655,489	\$6,274,506	\$202,658	3.25%
2005	\$922,731	\$1,609,820	\$2,317,875	\$3,026,458	\$3,711,590	\$4,346,250	\$4,805,891	\$5,345,642	\$5,649,071	\$5,782,008	\$5,717,811	\$6,373,144	\$209,581	3.42%
2006	\$735,548	\$1,462,962	\$2,229,509	\$3,014,374	\$3,791,902	\$4,531,913	\$5,095,076	\$5,760,017	\$6,172,209	\$6,397,869	\$6,399,552	\$7,164,943	\$214,923	2.55%
2007	\$580,244	\$1,370,440	\$2,198,019	\$3,039,738	\$3,867,416	\$4,648,387	\$5,233,565	\$5,922,132	\$6,335,814	\$6,547,747	\$6,520,829	\$7,335,004	\$223,703	4.09%
2008	\$403,463	\$1,184,082	\$1,920,554	\$2,590,496	\$3,171,912	\$3,644,243	\$3,900,613	\$4,193,010	\$4,244,908	\$4,140,315	\$3,880,130	\$4,397,360	\$223,909	0.09%
2009	\$181,535	\$1,006,325	\$1,821,793	\$2,600,454	\$3,312,997	\$3,929,529	\$4,317,448	\$4,760,798	\$4,926,236	\$4,900,144	\$4,672,134	\$5,331,061	\$230,001	2.72%
2010		\$839,348	\$1,728,253	\$2,593,762	\$3,401,728	\$4,116,266	\$4,585,849	\$5,123,202	\$5,351,336	\$5,361,528	\$5,137,161	\$5,900,664	\$233,444	1.50%
2011		\$661,883	\$1,608,517	\$2,520,461	\$3,361,303	\$4,093,663	\$4,560,075	\$5,090,099	\$5,292,335	\$5,266,498	\$5,000,091	\$5,784,963	\$240,361	2.96%
2012		\$448,272	\$1,459,222	\$2,456,632	\$3,399,725	\$4,244,828	\$4,813,204	\$5,464,506	\$5,757,212	\$5,793,368	\$5,549,972	\$6,466,175	\$244,544	1.74%
2013		\$198,241	\$1,252,425	\$2,360,074	\$3,477,943	\$4,553,776	\$5,371,077	\$6,334,834	\$6,907,621	\$7,180,180	\$7,092,096	\$8,312,013	\$248,213	1.50%
2014			\$1,070,327	\$2,261,977	\$3,487,093	\$4,689,375	\$5,630,568	\$6,750,365	\$7,453,907	\$7,831,367	\$7,804,913	\$9,200,236	\$250,090	0.76%
2015			\$829,587	\$2,035,958	\$3,277,907	\$4,497,740	\$5,453,273	\$6,589,227	\$7,302,179	\$7,683,084	\$7,653,094	\$9,075,426	\$251,910	0.73%
2016			\$604,105	\$1,877,353	\$3,212,805	\$4,549,690	\$5,625,853	\$6,917,346	\$7,766,334	\$8,260,863	\$8,302,789	\$9,903,722	\$257,136	2.07%