

Table 46: Very Conservative Worldwide (50% US / 50% Int'l) 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 1.0% 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	\$1,102,625	\$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	\$2,807,029	\$3,480,837	\$4,242,718	\$5,098,185	\$6,052,104	\$7,108,476	\$8,270,196	\$9,538,810	\$10,914,250	\$12,394,579	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,851,443	\$3,548,824	\$4,332,316	\$5,206,361	\$6,174,599	\$7,239,654	\$8,402,910	\$9,664,279	\$11,021,971	\$12,472,267	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,029,670	\$3,871,505	\$4,841,740	\$5,951,524	\$7,211,572	\$8,631,822	\$10,221,068	\$11,986,535	\$13,933,425	\$16,064,435	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,809,187	\$3,643,006	\$4,611,929	\$5,729,087	\$7,007,410	\$8,459,288	\$10,096,161	\$11,928,068	\$13,963,134	\$16,207,017	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,105,390	\$4,069,070	\$5,188,920	\$6,479,949	\$7,956,873	\$9,633,703	\$11,523,272	\$13,636,694	\$15,982,772	\$18,567,354	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,078,454	\$4,116,732	\$5,341,170	\$6,773,076	\$8,434,142	\$10,345,982	\$12,529,569	\$15,004,577	\$17,788,617	\$20,896,376	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,123,835	\$4,218,666	\$5,507,352	\$7,011,238	\$8,751,798	\$10,750,121	\$13,026,297	\$15,598,694	\$18,483,152	\$21,692,077	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,204,228	\$4,372,529	\$5,743,555	\$7,337,284	\$9,172,991	\$11,268,568	\$13,639,747	\$16,299,236	\$19,255,774	\$22,513,139	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,092,863	\$4,359,029	\$5,889,208	\$7,719,066	\$9,885,607	\$12,426,391	\$15,378,551	\$18,777,590	\$22,655,957	\$27,041,412	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,232,835	\$4,559,512	\$6,133,801	\$7,982,902	\$10,133,617	\$12,611,486	\$15,439,781	\$18,638,358	\$22,222,394	\$26,201,018	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,286,455	\$4,656,837	\$6,260,698	\$8,118,006	\$10,246,850	\$12,662,515	\$15,376,481	\$18,395,346	\$21,719,725	\$25,343,152	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,438,075	\$4,844,635	\$6,441,151	\$8,233,850	\$10,225,450	\$12,414,472	\$14,794,571	\$17,353,940	\$20,074,816	\$22,933,124	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,503,547	\$5,190,187	\$7,215,863	\$9,617,752	\$12,431,388	\$15,689,110	\$19,418,290	\$23,639,371	\$28,363,783	\$33,591,787	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,523,847	\$5,395,995	\$7,707,233	\$10,521,035	\$13,902,616	\$17,917,066	\$22,627,010	\$28,089,816	\$34,354,363	\$41,457,432	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,442,079	\$5,419,150	\$7,902,799	\$10,977,010	\$14,730,901	\$19,256,814	\$24,647,750	\$30,994,110	\$38,379,737	\$46,877,272	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,419,633	\$5,590,803	\$8,398,266	\$11,970,198	\$16,448,980	\$21,989,826	\$28,758,405	\$36,927,300	\$46,671,134	\$58,160,286	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,509,995	\$5,820,777	\$8,786,638	\$12,532,042	\$17,192,921	\$22,914,621	\$29,848,815	\$38,149,256	\$47,966,289	\$59,440,076	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,383,133	\$5,405,258	\$7,776,651	\$10,516,075	\$13,634,535	\$17,133,248	\$21,001,656	\$25,215,641	\$29,736,068	\$34,507,807	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,363,220	\$5,669,533	\$8,516,368	\$11,965,462	\$16,072,084	\$20,880,916	\$26,421,506	\$32,703,499	\$39,711,901	\$47,402,709	\$13,657,109	\$179,932	2.72%
2010	\$1,420,861	\$3,388,089	\$5,930,665	\$9,141,364	\$13,112,809	\$17,932,864	\$23,679,064	\$30,412,194	\$38,169,255	\$46,956,149	\$56,740,548	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,383,621	\$5,967,729	\$9,149,421	\$12,987,063	\$17,527,601	\$22,801,507	\$28,817,524	\$35,557,543	\$42,971,995	\$50,976,218	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,331,233	\$6,110,669	\$9,612,784	\$13,929,380	\$19,143,162	\$25,321,102	\$32,507,089	\$40,714,227	\$49,917,283	\$60,045,864	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,086,805	\$5,969,029	\$9,750,651	\$14,594,099	\$20,665,047	\$28,124,320	\$37,117,759	\$47,764,199	\$60,141,995	\$74,274,727	\$23,537,453	\$183,408	1.50%
2014	\$782,906	\$2,971,043	\$5,925,079	\$9,802,022	\$14,768,128	\$20,992,600	\$28,639,178	\$37,855,607	\$48,761,211	\$61,432,990	\$75,890,956	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$2,770,714	\$5,696,822	\$9,520,746	\$14,397,611	\$20,482,713	\$27,922,988	\$36,846,588	\$47,350,828	\$59,489,007	\$73,256,856	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$2,631,285	\$5,677,874	\$9,728,272	\$14,976,473	\$21,623,311	\$29,867,118	\$39,891,720	\$51,851,936	\$65,857,038	\$81,952,942	\$29,710,022	\$188,933	2.07%

Table 47: Conservative Worldwide (50% US / 50% Int'l) 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 1.0% 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	\$1,091,258	\$1,074,676	\$1,058,174	\$1,041,754	\$1,025,419	\$1,009,172	\$993,013	\$976,947	\$960,974	\$945,098	\$929,320	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,124,971	\$1,130,811	\$1,136,258	\$1,141,309	\$1,145,956	\$1,150,194	\$1,154,019	\$1,157,426	\$1,160,410	\$1,162,966	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,137,875	\$1,160,524	\$1,183,031	\$1,205,374	\$1,227,527	\$1,249,464	\$1,271,161	\$1,292,592	\$1,313,730	\$1,334,551	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,105,230	\$1,102,786	\$1,099,481	\$1,095,319	\$1,090,306	\$1,084,452	\$1,077,765	\$1,070,258	\$1,061,942	\$1,052,832	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,090,862	\$1,055,411	\$1,019,955	\$984,565	\$949,312	\$914,261	\$879,476	\$845,018	\$810,945	\$777,311	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,141,494	\$1,138,249	\$1,133,025	\$1,125,846	\$1,116,743	\$1,105,754	\$1,092,926	\$1,078,309	\$1,061,964	\$1,043,954	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,186,976	\$1,194,022	\$1,198,620	\$1,200,740	\$1,200,363	\$1,197,481	\$1,192,099	\$1,184,232	\$1,173,907	\$1,161,162	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,174,388	\$1,207,943	\$1,239,657	\$1,269,338	\$1,296,795	\$1,321,845	\$1,344,309	\$1,364,016	\$1,380,804	\$1,394,520	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,155,445	\$1,221,368	\$1,287,707	\$1,354,148	\$1,420,354	\$1,485,968	\$1,550,609	\$1,613,878	\$1,675,357	\$1,734,611	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,160,142	\$1,242,743	\$1,327,129	\$1,412,959	\$1,499,849	\$1,587,377	\$1,675,082	\$1,762,462	\$1,848,978	\$1,934,055	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,168,689	\$1,280,774	\$1,398,109	\$1,520,396	\$1,647,261	\$1,778,245	\$1,912,804	\$2,050,307	\$2,190,026	\$2,331,144	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,174,885	\$1,289,948	\$1,409,245	\$1,532,340	\$1,658,723	\$1,787,802	\$1,918,909	\$2,051,292	\$2,184,120	\$2,316,484	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,306,226	\$1,434,250	\$1,564,995	\$1,697,808	\$1,831,961	\$1,966,656	\$2,101,027	\$2,234,143	\$2,365,013	\$2,492,592	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,311,998	\$1,478,599	\$1,653,899	\$1,837,435	\$2,028,608	\$2,226,679	\$2,430,759	\$2,639,807	\$2,852,624	\$3,067,849	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,352,328	\$1,531,246	\$1,717,675	\$1,910,891	\$2,110,026	\$2,314,071	\$2,521,872	\$2,732,128	\$2,943,396	\$3,154,096	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,464,036	\$1,713,695	\$1,983,176	\$2,272,491	\$2,581,422	\$2,909,487	\$3,255,914	\$3,619,617	\$3,999,163	\$4,392,755	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,521,568	\$1,833,791	\$2,178,956	\$2,558,352	\$2,973,008	\$3,423,632	\$3,910,549	\$4,433,640	\$4,992,273	\$5,585,234	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,466,687	\$1,816,248	\$2,208,833	\$2,646,659	\$3,131,582	\$3,664,994	\$4,247,720	\$4,879,896	\$5,560,855	\$6,289,007	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,436,113	\$1,839,909	\$2,304,184	\$2,834,029	\$3,434,348	\$4,109,713	\$4,864,194	\$5,701,175	\$6,623,141	\$7,631,456	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,461,840	\$1,927,564	\$2,468,576	\$3,092,114	\$3,805,338	\$4,615,145	\$5,527,955	\$6,549,469	\$7,684,383	\$8,936,082	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,424,125	\$1,883,285	\$2,399,371	\$2,974,993	\$3,612,154	\$4,312,100	\$5,075,168	\$5,900,626	\$6,786,510	\$7,729,471	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,474,866	\$2,018,794	\$2,637,231	\$3,334,568	\$4,114,515	\$4,979,898	\$5,932,435	\$6,972,503	\$8,098,896	\$9,308,589	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,404,361	\$1,971,088	\$2,610,954	\$3,327,432	\$4,123,189	\$4,999,880	\$5,957,943	\$6,996,383	\$8,112,559	\$9,301,981	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,386,832	\$2,051,083	\$2,823,054	\$3,711,845	\$4,726,009	\$5,873,225	\$7,159,946	\$8,590,993	\$10,169,133	\$11,894,623	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,187,707	\$1,839,357	\$2,603,890	\$3,492,076	\$4,514,332	\$5,680,389	\$6,998,905	\$8,477,019	\$10,119,880	\$11,930,115	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,187,402	\$1,940,231	\$2,823,626	\$3,849,907	\$5,030,934	\$6,377,709	\$7,899,922	\$9,605,435	\$11,499,722	\$13,585,265	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$1,056,766	\$1,853,412	\$2,804,467	\$3,927,502	\$5,240,162	\$6,759,719	\$8,502,515	\$10,483,327	\$12,714,630	\$15,205,778	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$939,604	\$1,781,012	\$2,783,575	\$3,964,909	\$5,342,492	\$6,933,151	\$8,752,475	\$10,814,122	\$13,129,047	\$15,704,652	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$821,453	\$1,720,456	\$2,789,047	\$4,043,822	\$5,500,526	\$7,173,415	\$9,074,532	\$11,212,898	\$13,593,646	\$16,217,115	\$5,585,462	\$171,793	1.60%
1999		\$651,023	\$1,588,703	\$2,743,332	\$4,144,554	\$5,822,835	\$7,808,705	\$10,131,805	\$12,819,735	\$15,896,718	\$19,382,061	\$6,549,625	\$174,544	2.68%
2000		\$515,560	\$1,521,216	\$2,732,983	\$4,173,543	\$5,864,948	\$7,827,801	\$10,080,316	\$12,637,249	\$15,508,726	\$18,699,002	\$5,790,356	\$179,221	3.38%
2001		\$350,845	\$1,407,349	\$2,660,692	\$4,127,616	\$5,822,985	\$7,758,940	\$9,943,969	\$12,381,934	\$15,071,076	\$18,003,035	\$4,938,943	\$185,273	1.55%
2002		\$177,834	\$1,308,000	\$2,602,465	\$4,066,364	\$5,701,584	\$7,506,136	\$9,473,558	\$11,592,389	\$13,845,746	\$16,211,027	\$3,700,778	\$188,153	2.39%
2003			\$1,231,632	\$2,761,600	\$4,605,603	\$6,793,366	\$9,351,442	\$12,301,589	\$15,658,988	\$19,430,355	\$23,612,024	\$4,514,591	\$192,655	1.88%
2004			\$1,107,833	\$2,797,074	\$4,898,418	\$7,466,253	\$10,554,287	\$14,213,371	\$18,488,920	\$23,417,956	\$29,025,832	\$4,788,076	\$196,276	3.25%
2005			\$935,407	\$2,713,765	\$4,971,086	\$7,781,415	\$11,220,860	\$15,365,174	\$20,286,707	\$26,050,740	\$32,711,232	\$4,810,664	\$202,658	3.42%
2006			\$771,186	\$2,715,189	\$5,267,753	\$8,546,136	\$12,677,530	\$17,796,678	\$24,042,412	\$31,553,002	\$40,460,228	\$5,327,884	\$209,581	2.55%
2007			\$596,338	\$2,667,081	\$5,362,203	\$8,794,189	\$13,082,630	\$18,351,249	\$24,723,885	\$32,319,356	\$41,245,195	\$5,393,955	\$214,923	4.09%
2008			\$356,304	\$2,204,618	\$4,370,405	\$6,863,648	\$9,685,527	\$12,826,656	\$16,265,501	\$19,967,117	\$23,882,349	\$3,257,411	\$223,703	0.09%
2009			\$143,321	\$2,216,989	\$4,794,555	\$7,924,377	\$11,645,363	\$15,982,912	\$20,944,677	\$26,516,394	\$32,658,074	\$3,836,278	\$223,909	2.72%
2010				\$2,176,902	\$5,075,411	\$8,678,353	\$13,052,910	\$18,251,380	\$24,304,934	\$31,217,160	\$38,957,834	\$4,149,511	\$230,001	1.50%
2011				\$1,983,153	\$4,860,431	\$8,335,445	\$12,436,325	\$17,172,021	\$22,527,745	\$28,460,918	\$34,898,024	\$3,998,798	\$233,444	2.96%
2012				\$1,867,857	\$5,025,046	\$8,933,104	\$13,651,564	\$19,219,684	\$25,649,621	\$32,919,766	\$40,968,806	\$4,359,893	\$240,361	1.74%
2013				\$1,678,622	\$5,075,459	\$9,470,033	\$14,999,916	\$21,789,433	\$29,939,024	\$39,513,370	\$50,528,890	\$5,448,219	\$244,544	1.50%
2014				\$1,465,933	\$4,947,925	\$9,453,149	\$15,121,850	\$22,080,170	\$30,429,163	\$40,232,548	\$51,503,880	\$5,911,869	\$248,213	0.76%
2015				\$1,203,992	\$4,638,889	\$9,060,482	\$14,595,447	\$21,354,017	\$29,419,331	\$38,835,828	\$49,597,403	\$5,740,121	\$250,090	0.73%
2016				\$992,531	\$4,624,038	\$9,385,658	\$15,446,717	\$22,963,808	\$32,067,991	\$42,850,243	\$55,345,878	\$6,144,608	\$251,910	2.07%

Table 48: Moderate Worldwide (50% US / 50% Int'l) 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 1.0% 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	\$1,079,891	\$1,063,481	\$1,047,151	\$1,030,903	\$1,014,738	\$998,659	\$982,670	\$966,770	\$950,964	\$935,253	\$919,639	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,101,281	\$1,106,802	\$1,111,932	\$1,116,666	\$1,120,997	\$1,124,921	\$1,128,433	\$1,131,528	\$1,134,201	\$1,136,448	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,101,474	\$1,123,258	\$1,144,888	\$1,166,342	\$1,187,593	\$1,208,618	\$1,229,390	\$1,249,884	\$1,270,075	\$1,289,936	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,057,010	\$1,054,794	\$1,051,732	\$1,047,827	\$1,043,087	\$1,037,519	\$1,031,135	\$1,023,944	\$1,015,960	\$1,007,197	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,028,390	\$995,058	\$961,681	\$928,332	\$895,079	\$861,989	\$829,124	\$796,545	\$764,311	\$732,474	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,057,483	\$1,053,919	\$1,048,440	\$1,041,068	\$1,031,833	\$1,020,773	\$1,007,932	\$993,360	\$977,114	\$959,257	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,078,718	\$1,084,441	\$1,087,797	\$1,088,757	\$1,087,302	\$1,083,427	\$1,077,134	\$1,068,439	\$1,057,370	\$1,043,962	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,045,289	\$1,074,570	\$1,101,982	\$1,127,335	\$1,150,446	\$1,171,133	\$1,189,223	\$1,204,549	\$1,216,951	\$1,226,281	\$803,550	\$77,184	6.77%
1978	\$946,651	\$1,003,693	\$1,061,101	\$1,118,580	\$1,175,812	\$1,232,457	\$1,288,150	\$1,342,508	\$1,395,126	\$1,445,583	\$1,493,439	\$768,549	\$82,409	9.03%
1979	\$908,365	\$978,425	\$1,050,045	\$1,122,904	\$1,196,645	\$1,270,871	\$1,345,145	\$1,418,991	\$1,491,894	\$1,563,302	\$1,632,626	\$803,741	\$89,852	13.32%
1980	\$858,182	\$949,748	\$1,045,790	\$1,146,037	\$1,250,143	\$1,357,686	\$1,468,162	\$1,580,980	\$1,695,461	\$1,810,832	\$1,926,229	\$929,399	\$101,819	12.41%
1981	\$815,684	\$911,105	\$1,010,231	\$1,112,670	\$1,217,961	\$1,325,566	\$1,434,868	\$1,545,173	\$1,655,708	\$1,765,623	\$1,873,989	\$774,944	\$114,451	8.94%
1982	\$846,324	\$955,454	\$1,067,126	\$1,180,753	\$1,295,675	\$1,411,163	\$1,526,419	\$1,640,582	\$1,752,728	\$1,861,875	\$1,966,992	\$789,476	\$124,685	3.87%
1983	\$767,715	\$901,067	\$1,041,874	\$1,189,728	\$1,344,095	\$1,504,308	\$1,669,562	\$1,838,903	\$2,011,227	\$2,185,275	\$2,359,633	\$808,556	\$129,504	3.80%
1984	\$714,721	\$860,760	\$1,013,469	\$1,172,215	\$1,336,234	\$1,504,625	\$1,676,347	\$1,850,222	\$2,024,928	\$2,199,008	\$2,370,872	\$716,371	\$134,428	4.02%
1985	\$663,209	\$850,863	\$1,054,789	\$1,274,993	\$1,511,269	\$1,763,173	\$2,029,996	\$2,310,732	\$2,604,060	\$2,908,313	\$3,221,455	\$762,013	\$139,834	3.77%
1986	\$575,058	\$796,656	\$1,044,162	\$1,318,612	\$1,620,808	\$1,951,264	\$2,310,145	\$2,697,211	\$3,111,749	\$3,552,511	\$4,017,641	\$730,848	\$145,110	1.14%
1987	\$441,363	\$678,832	\$949,613	\$1,255,571	\$1,598,273	\$1,978,898	\$2,398,139	\$2,856,100	\$3,352,189	\$3,885,004	\$4,452,222	\$614,634	\$146,766	4.41%
1988	\$302,751	\$561,571	\$865,139	\$1,217,484	\$1,622,484	\$2,083,735	\$2,604,413	\$3,187,106	\$3,833,632	\$4,544,831	\$5,320,348	\$538,945	\$153,245	4.42%
1989	\$158,299	\$448,752	\$793,958	\$1,199,560	\$1,671,137	\$2,214,055	\$2,833,276	\$3,533,148	\$4,317,162	\$5,187,674	\$6,145,601	\$498,263	\$160,012	4.64%
1990		\$301,697	\$657,839	\$1,060,742	\$1,512,251	\$2,013,594	\$2,565,241	\$3,166,762	\$3,816,676	\$4,512,306	\$5,249,640	\$320,550	\$167,444	6.10%
1991		\$142,703	\$556,750	\$1,031,745	\$1,570,951	\$2,176,926	\$2,851,320	\$3,594,674	\$4,406,195	\$5,283,541	\$6,222,600	\$186,431	\$177,655	3.07%
1992			\$393,352	\$889,591	\$1,448,504	\$2,071,779	\$2,760,107	\$3,512,977	\$4,328,487	\$5,203,147	\$6,131,695	\$3,572	\$183,111	3.03%
1993			\$230,661	\$804,368	\$1,472,167	\$2,240,446	\$3,114,629	\$4,098,823	\$5,195,451	\$6,404,841	\$7,724,812		\$188,660	2.75%
1994			\$35,708	\$595,851	\$1,255,064	\$2,021,253	\$2,901,491	\$3,901,648	\$5,025,971	\$6,276,626	\$7,653,213		\$193,854	2.67%
1995				\$458,332	\$1,219,865	\$2,104,995	\$3,121,715	\$4,276,572	\$5,574,176	\$7,016,672	\$8,603,175		\$199,032	2.67%
1996				\$267,765	\$1,081,928	\$2,046,182	\$3,173,455	\$4,475,461	\$5,962,077	\$7,640,643	\$9,515,179		\$204,347	3.33%
1997				\$59,797	\$918,581	\$1,933,186	\$3,116,181	\$4,478,654	\$6,029,551	\$7,774,942	\$9,717,227		\$211,148	1.70%
1998					\$750,360	\$1,828,060	\$3,078,262	\$4,509,316	\$6,126,559	\$7,931,519	\$9,921,091		\$214,741	1.60%
1999					\$570,042	\$1,760,064	\$3,191,020	\$4,885,058	\$6,861,880	\$9,137,480	\$11,722,711		\$218,180	2.68%
2000					\$364,184	\$1,596,279	\$3,044,117	\$4,720,852	\$6,636,139	\$8,795,058	\$11,196,985		\$224,026	3.38%
2001					\$137,225	\$1,399,121	\$2,855,366	\$4,511,458	\$6,368,523	\$8,422,427	\$10,662,918		\$231,592	1.55%
2002						\$1,177,719	\$2,597,800	\$4,152,544	\$5,830,839	\$7,616,675	\$9,488,930		\$235,191	2.39%
2003						\$1,155,343	\$3,013,773	\$5,184,888	\$7,678,605	\$10,496,928	\$13,632,260		\$240,818	1.88%
2004						\$1,029,891	\$3,191,509	\$5,799,732	\$8,888,024	\$12,481,550	\$16,594,233		\$245,345	3.25%
2005						\$831,929	\$3,184,907	\$6,082,598	\$9,579,303	\$13,721,744	\$18,545,192		\$253,323	3.42%
2006						\$643,292	\$3,365,235	\$6,834,951	\$11,157,525	\$16,434,869	\$22,760,169		\$261,976	2.55%
2007						\$395,457	\$3,250,638	\$6,853,682	\$11,298,513	\$16,672,422	\$23,050,315		\$268,653	4.09%
2008						\$92,761	\$2,237,807	\$4,651,657	\$7,315,361	\$10,198,167	\$13,256,892		\$279,629	0.09%
2009						\$2,409,809	\$5,544,317	\$9,185,855	\$13,320,887	\$17,913,438			\$279,886	2.72%
2010							\$2,426,756	\$6,090,566	\$10,440,613	\$15,478,171	\$21,175,120		\$287,501	1.50%
2011							\$2,071,142	\$5,526,517	\$9,497,947	\$13,949,841	\$18,819,829		\$291,806	2.96%
2012							\$1,982,025	\$5,932,280	\$10,585,015	\$15,922,249	\$21,891,748		\$300,451	1.74%
2013							\$1,875,513	\$6,461,108	\$12,113,849	\$18,884,746	\$26,783,053		\$305,680	1.50%
2014							\$1,604,522	\$6,304,733	\$12,097,115	\$19,032,107	\$27,116,803		\$310,266	0.76%
2015							\$1,267,906	\$5,861,446	\$11,487,834	\$18,182,650	\$25,937,950		\$312,613	0.73%
2016							\$1,026,316	\$6,035,895	\$12,284,046	\$19,843,448	\$28,738,813		\$314,888	2.07%

Table 49: Aggressive Worldwide (50% US / 50% Int'l) 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 1.0% 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	\$1,068,523	\$1,052,287	\$1,036,129	\$1,020,051	\$1,004,057	\$988,147	\$972,326	\$956,594	\$940,954	\$925,408	\$909,959	\$977,845	\$60,000	5.48%
1971	\$1,072,004	\$1,077,590	\$1,082,793	\$1,087,606	\$1,092,023	\$1,096,039	\$1,099,649	\$1,102,847	\$1,105,629	\$1,107,992	\$1,109,929	\$1,045,501	\$63,289	3.36%
1972	\$1,044,014	\$1,065,073	\$1,085,992	\$1,106,745	\$1,127,309	\$1,147,660	\$1,167,771	\$1,187,619	\$1,207,177	\$1,226,419	\$1,245,320	\$1,166,065	\$65,415	3.42%
1973	\$1,009,940	\$1,008,789	\$1,006,803	\$1,003,983	\$1,000,335	\$995,867	\$990,587	\$984,504	\$977,630	\$969,978	\$961,563	\$937,319	\$67,654	8.78%
1974	\$996,976	\$965,918	\$934,705	\$903,408	\$872,099	\$840,847	\$809,716	\$778,772	\$748,073	\$717,676	\$687,637	\$635,201	\$73,591	12.20%
1975	\$975,489	\$973,472	\$969,589	\$963,854	\$956,289	\$946,923	\$935,792	\$922,938	\$908,410	\$892,264	\$874,559	\$758,277	\$82,569	7.01%
1976	\$963,814	\$970,460	\$974,859	\$976,973	\$976,773	\$974,241	\$969,372	\$962,168	\$952,646	\$940,832	\$926,762	\$829,686	\$88,360	4.82%
1977	\$889,471	\$916,190	\$941,197	\$964,306	\$985,333	\$1,004,097	\$1,020,422	\$1,034,138	\$1,045,082	\$1,053,098	\$1,058,042	\$684,149	\$92,621	6.77%
1978	\$803,077	\$851,942	\$900,834	\$949,453	\$997,477	\$1,044,559	\$1,090,332	\$1,134,406	\$1,176,374	\$1,215,809	\$1,252,267	\$623,734	\$98,890	9.03%
1979	\$737,098	\$796,709	\$857,347	\$918,679	\$980,332	\$1,041,893	\$1,102,913	\$1,162,900	\$1,221,326	\$1,277,626	\$1,331,197	\$610,963	\$107,822	13.32%
1980	\$654,283	\$730,807	\$810,807	\$893,965	\$979,890	\$1,068,112	\$1,158,080	\$1,249,156	\$1,340,615	\$1,431,638	\$1,521,314	\$647,183	\$122,183	12.41%
1981	\$566,954	\$647,326	\$730,513	\$816,096	\$903,583	\$992,409	\$1,081,933	\$1,171,437	\$1,260,125	\$1,347,127	\$1,431,495	\$484,815	\$137,341	8.94%
1982	\$511,141	\$604,681	\$700,003	\$796,511	\$893,542	\$990,364	\$1,086,183	\$1,180,138	\$1,271,313	\$1,358,737	\$1,441,392	\$406,956	\$149,622	3.87%
1983	\$380,994	\$490,136	\$605,150	\$725,558	\$850,755	\$980,009	\$1,112,445	\$1,247,046	\$1,382,646	\$1,517,927	\$1,651,417	\$308,184	\$155,405	3.80%
1984	\$247,929	\$369,192	\$495,692	\$626,755	\$761,577	\$899,223	\$1,038,623	\$1,178,571	\$1,317,728	\$1,454,620	\$1,587,648	\$156,074	\$161,314	4.02%
1985	\$92,439	\$237,690	\$395,883	\$566,810	\$750,047	\$944,925	\$1,150,505	\$1,365,551	\$1,588,504	\$1,817,463	\$2,050,156		\$167,800	3.77%
1986		\$71,744	\$254,534	\$458,269	\$683,265	\$929,519	\$1,196,658	\$1,483,872	\$1,789,858	\$2,112,748	\$2,450,047		\$174,132	1.14%
1987			\$82,977	\$302,309	\$549,887	\$826,214	\$1,131,283	\$1,464,479	\$1,824,482	\$2,209,153	\$2,615,438		\$176,119	4.41%
1988				\$130,785	\$410,938	\$733,121	\$1,099,112	\$1,510,019	\$1,966,089	\$2,466,520	\$3,009,241		\$183,894	4.42%
1989					\$250,160	\$622,771	\$1,051,406	\$1,538,341	\$2,084,856	\$2,690,965	\$3,355,121		\$192,014	4.64%
1990					\$49,508	\$415,034	\$818,383	\$1,258,356	\$1,732,726	\$2,238,102	\$2,769,809		\$200,932	6.10%
1991						\$239,336	\$722,742	\$1,256,912	\$1,839,888	\$2,468,187	\$3,136,610		\$213,186	3.07%
1992						\$20,369	\$520,333	\$1,068,011	\$1,660,591	\$2,293,734	\$2,961,410		\$219,734	3.03%
1993							\$356,032	\$1,037,701	\$1,799,909	\$2,640,549	\$3,555,001		\$226,392	2.75%
1994							\$122,593	\$804,392	\$1,574,922	\$2,433,372	\$3,376,311		\$232,624	2.67%
1995								\$653,222	\$1,542,917	\$2,533,622	\$3,621,085		\$238,838	2.67%
1996								\$448,407	\$1,440,827	\$2,566,655	\$3,824,581		\$245,216	3.33%
1997								\$204,833	\$1,244,979	\$2,420,838	\$3,729,802		\$253,377	1.70%
1998									\$1,040,221	\$2,269,391	\$3,625,067		\$257,689	1.60%
1999									\$904,026	\$2,378,241	\$4,063,360		\$261,816	2.68%
2000									\$635,030	\$2,081,391	\$3,694,969		\$268,832	3.38%
2001									\$355,111	\$1,773,778	\$3,322,801		\$277,910	1.55%
2002									\$69,288	\$1,387,604	\$2,766,832		\$282,229	2.39%
2003										\$1,563,501	\$3,652,497		\$288,982	1.88%
2004										\$1,545,144	\$4,162,633		\$294,414	3.25%
2005										\$1,392,748	\$4,379,152		\$303,987	3.42%
2006										\$1,316,737	\$5,060,111		\$314,371	2.55%
2007										\$1,025,489	\$4,855,435		\$322,384	4.09%
2008										\$429,217	\$2,631,434		\$335,555	0.09%
2009										\$125,380	\$3,168,803		\$335,863	2.72%
2010											\$3,392,406		\$345,002	1.50%
2011											\$2,741,635		\$350,167	2.96%
2012											\$2,814,690		\$360,541	1.74%
2013											\$3,037,215		\$366,816	1.50%
2014											\$2,729,727		\$372,319	0.76%
2015											\$2,278,497		\$375,135	0.73%
2016											\$2,131,748		\$377,865	2.07%

Table 50: Very Conservative Worldwide (50% US / 50% Int'l) 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 1.0% Management Fee.

Year	40% Worldwide Equity / 60% US Bonds			50% Worldwide Equity / 50% US Bonds			60% Worldwide Equity / 40% US Bonds			100% Worldwide Equity			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	\$1,036,101	\$30,000	\$30,000	\$1,019,684	\$30,000	\$30,000	\$1,003,357	\$30,000	\$30,000	\$939,000	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,166,604	\$31,083	\$61,083	\$1,172,164	\$30,591	\$60,591	\$1,177,335	\$30,101	\$60,101	\$1,194,040	\$28,170	\$58,170	\$1,118,922	\$30,272	\$60,272
1972	\$1,242,607	\$34,998	\$96,081	\$1,266,115	\$35,165	\$95,755	\$1,289,470	\$35,320	\$95,421	\$1,380,885	\$35,821	\$93,991	\$1,291,310	\$33,588	\$93,839
1973	\$1,137,854	\$37,278	\$133,359	\$1,132,453	\$37,983	\$133,739	\$1,126,254	\$38,684	\$134,105	\$1,093,665	\$41,427	\$135,418	\$1,068,870	\$38,739	\$132,579
1974	\$1,038,637	\$34,136	\$167,495	\$1,001,492	\$33,974	\$167,712	\$964,658	\$33,788	\$167,892	\$821,516	\$32,810	\$168,228	\$762,483	\$32,066	\$164,645
1975	\$1,220,270	\$31,159	\$198,654	\$1,213,125	\$30,045	\$197,757	\$1,204,209	\$28,940	\$196,832	\$1,151,788	\$24,645	\$192,873	\$1,014,832	\$22,874	\$187,519
1976	\$1,332,100	\$36,608	\$235,262	\$1,335,277	\$36,394	\$234,151	\$1,336,162	\$36,126	\$232,958	\$1,316,981	\$34,554	\$227,427	\$1,219,152	\$30,445	\$217,964
1977	\$1,440,008	\$39,963	\$275,225	\$1,475,154	\$40,058	\$274,209	\$1,508,462	\$40,085	\$273,043	\$1,620,372	\$39,509	\$266,936	\$1,097,677	\$36,575	\$254,539
1978	\$1,571,769	\$43,200	\$318,425	\$1,651,179	\$44,255	\$318,464	\$1,731,228	\$45,254	\$318,297	\$2,052,090	\$48,611	\$315,547	\$1,134,743	\$32,930	\$287,469
1979	\$1,680,009	\$47,153	\$365,578	\$1,781,440	\$49,535	\$367,999	\$1,885,082	\$51,937	\$370,234	\$2,315,343	\$61,563	\$377,110	\$1,303,493	\$34,042	\$321,511
1980	\$1,860,792	\$50,400	\$415,979	\$2,006,820	\$53,443	\$421,442	\$2,159,191	\$56,552	\$442,787	\$2,826,016	\$69,460	\$446,570	\$1,674,147	\$39,105	\$360,616
1981	\$1,935,720	\$55,824	\$471,803	\$2,075,526	\$60,205	\$481,647	\$2,219,977	\$64,776	\$491,562	\$2,835,361	\$84,780	\$531,351	\$1,544,208	\$50,224	\$410,840
1982	\$2,225,257	\$58,072	\$529,874	\$2,365,794	\$62,266	\$543,913	\$2,508,778	\$66,599	\$558,162	\$3,092,553	\$85,061	\$616,412	\$1,818,569	\$46,326	\$457,167
1983	\$2,487,825	\$66,758	\$596,632	\$2,693,476	\$70,974	\$614,887	\$2,908,482	\$75,263	\$633,425	\$3,852,201	\$92,777	\$709,188	\$2,161,159	\$54,557	\$511,724
1984	\$2,665,682	\$74,635	\$671,267	\$2,869,661	\$80,804	\$695,691	\$3,080,747	\$87,254	\$720,679	\$3,981,245	\$115,566	\$824,754	\$2,227,686	\$64,835	\$576,559
1985	\$3,266,219	\$79,970	\$751,237	\$3,596,096	\$86,090	\$781,781	\$3,948,085	\$92,422	\$813,102	\$5,576,165	\$119,437	\$944,192	\$2,856,018	\$66,831	\$643,389
1986	\$3,758,784	\$97,987	\$849,224	\$4,206,524	\$107,883	\$889,664	\$4,693,667	\$118,443	\$931,544	\$7,063,881	\$167,285	\$1,111,477	\$3,282,033	\$85,681	\$729,070
1987	\$3,953,303	\$112,764	\$961,987	\$4,474,681	\$126,196	\$1,015,859	\$5,046,912	\$140,810	\$1,072,354	\$7,881,027	\$211,916	\$1,323,393	\$3,350,097	\$98,461	\$827,531
1988	\$4,305,623	\$118,599	\$1,080,586	\$4,954,024	\$134,240	\$1,150,100	\$5,679,520	\$151,407	\$1,223,762	\$9,460,836	\$236,431	\$1,559,824	\$3,795,828	\$100,503	\$928,034
1989	\$4,772,352	\$129,169	\$1,209,755	\$5,530,645	\$148,621	\$1,298,721	\$6,385,571	\$170,386	\$1,394,147	\$10,929,180	\$283,825	\$1,843,649	\$4,841,431	\$113,875	\$1,041,908
1990	\$4,655,524	\$143,171	\$1,352,925	\$5,278,178	\$165,919	\$1,464,640	\$5,960,284	\$191,567	\$1,585,714	\$9,309,395	\$327,875	\$2,171,524	\$4,550,409	\$145,243	\$1,187,151
1991	\$5,315,613	\$139,666	\$1,492,591	\$6,070,734	\$158,345	\$1,622,985	\$6,904,395	\$178,809	\$1,764,523	\$11,078,658	\$279,282	\$2,450,806	\$5,758,691	\$136,512	\$1,323,664
1992	\$5,381,524	\$159,468	\$1,652,060	\$6,118,877	\$182,122	\$1,805,107	\$6,927,929	\$207,132	\$1,971,655	\$10,910,366	\$332,360	\$2,783,166	\$6,011,845	\$172,761	\$1,496,424
1993	\$6,099,826	\$161,446	\$1,813,505	\$7,061,553	\$183,566	\$1,988,674	\$8,139,616	\$207,838	\$2,179,493	\$13,755,952	\$327,311	\$3,110,477	\$6,418,823	\$180,355	\$1,676,780
1994	\$5,809,221	\$182,995	\$1,996,500	\$6,764,897	\$211,847	\$2,200,520	\$7,843,299	\$244,188	\$2,423,681	\$13,559,883	\$412,679	\$3,523,155	\$6,308,510	\$192,565	\$1,869,344
1995	\$6,509,148	\$174,277	\$2,170,777	\$7,580,237	\$202,947	\$2,403,467	\$8,788,294	\$235,299	\$2,658,980	\$15,180,514	\$406,796	\$3,929,952	\$8,418,819	\$189,255	\$2,058,600
1996	\$6,726,766	\$195,274	\$2,366,051	\$7,915,843	\$227,407	\$2,630,874	\$9,272,940	\$263,649	\$2,922,629	\$16,682,322	\$455,415	\$4,385,367	\$10,041,117	\$252,565	\$2,311,164
1997	\$6,883,148	\$201,803	\$2,567,854	\$8,089,064	\$237,475	\$2,868,349	\$9,461,973	\$278,188	\$3,200,817	\$16,900,494	\$500,470	\$4,885,837	\$12,989,187	\$301,234	\$2,612,398
1998	\$7,117,945	\$206,494	\$2,774,349	\$8,346,895	\$242,672	\$3,111,021	\$9,737,455	\$283,859	\$3,484,676	\$17,115,647	\$507,015	\$5,392,852	\$16,200,172	\$389,676	\$3,002,073
1999	\$7,395,614	\$213,538	\$2,987,887	\$8,851,798	\$250,407	\$3,361,428	\$10,538,244	\$292,124	\$3,776,800	\$20,058,159	\$513,469	\$5,906,321	\$19,021,154	\$486,005	\$3,488,079
2000	\$7,550,422	\$221,868	\$3,209,755	\$8,922,983	\$265,554	\$3,626,982	\$10,487,804	\$316,147	\$4,092,947	\$18,945,922	\$601,745	\$6,508,066	\$16,770,534	\$570,635	\$4,058,713
2001	\$7,579,799	\$226,513	\$3,436,268	\$8,873,686	\$267,689	\$3,894,672	\$10,328,130	\$314,634	\$4,407,581	\$17,870,607	\$568,378	\$7,076,444	\$14,334,106	\$503,116	\$4,561,829
2002	\$7,589,246	\$227,394	\$3,663,662	\$8,709,442	\$266,211	\$4,160,882	\$9,932,733	\$309,844	\$4,717,425	\$15,773,883	\$536,118	\$7,612,562	\$10,831,025	\$430,023	\$4,991,852
2003	\$8,752,455	\$227,677	\$3,891,339	\$10,417,891	\$261,283	\$4,422,165	\$12,319,552	\$297,982	\$5,015,407	\$22,554,083	\$473,216	\$8,085,778	\$13,520,253	\$324,931	\$5,316,783
2004	\$9,431,593	\$262,574	\$4,153,913	\$11,436,730	\$312,537	\$4,734,702	\$13,776,197	\$369,587	\$5,384,994	\$27,118,993	\$676,622	\$8,762,401	\$14,541,299	\$405,608	\$5,722,391
2005	\$9,685,059	\$282,948	\$4,436,861	\$11,884,490	\$343,102	\$5,077,804	\$14,485,001	\$413,286	\$5,798,280	\$29,853,853	\$813,570	\$9,575,971	\$14,797,934	\$436,239	\$6,158,630
2006	\$10,393,340	\$290,552	\$4,727,413	\$13,011,309	\$356,535	\$5,434,339	\$16,176,596	\$434,550	\$6,232,830	\$36,049,150	\$895,616	\$10,471,586	\$16,621,397	\$443,938	\$6,602,568
2007	\$10,698,807	\$311,800	\$5,039,213	\$13,322,332	\$390,339	\$5,824,678	\$16,471,949	\$485,298	\$6,718,128	\$35,836,443	\$1,081,474	\$11,553,061	\$17,008,814	\$498,642	\$7,101,210
2008	\$8,826,580	\$320,964	\$5,360,177	\$10,349,076	\$399,670	\$6,224,348	\$12,034,700	\$494,158	\$7,212,286	\$20,237,750	\$1,075,093	\$12,628,154	\$10,394,573	\$510,264	\$7,611,474
2009	\$9,899,910	\$264,797	\$5,624,974	\$11,980,844	\$310,472	\$6,534,820	\$14,367,943	\$361,041	\$7,573,327	\$27,098,073	\$607,132	\$13,235,287	\$12,750,996	\$311,837	\$7,923,311
2010	\$10,677,654	\$296,997	\$5,921,972	\$13,107,596	\$359,425	\$6,894,246	\$15,936,172	\$431,038	\$8,004,365	\$31,577,941	\$812,942	\$14,048,229	\$14,231,598	\$382,530	\$8,305,841
2011	\$10,396,821	\$320,330	\$6,242,301	\$12,549,563	\$393,228	\$7,287,473	\$14,996,084	\$478,085	\$8,482,451	\$27,603,986	\$947,338	\$14,995,567	\$14,096,292	\$426,948	\$8,732,789
2012	\$10,968,916	\$311,905	\$6,554,206	\$13,433,258	\$376,487	\$7,663,960	\$16,282,305	\$449,883	\$8,932,333	\$31,651,738	\$828,120	\$15,823,687	\$15,861,530	\$422,889	\$9,155,678
2013	\$11,296,328	\$329,067	\$6,883,273	\$14,202,237	\$402,998	\$8,066,958	\$17,670,311	\$488,469	\$9,420,802	\$38,093,934	\$949,552	\$16,773,239	\$20,368,764	\$475,846	\$9,631,524
2014	\$11,231,366	\$338,890	\$7,222,163	\$14,121,745	\$426,067	\$8,493,025	\$17,570,279	\$530,109	\$9,950,911	\$37,850,044	\$1,142,818	\$17,916,057	\$22,462,462	\$611,063	\$10,242,587
2015	\$10,757,728	\$336,941	\$7,559,104	\$13,485,877	\$423,652	\$8,916,678	\$16,726,514	\$527,108	\$10,478,020	\$35,528,026	\$1,135,501	\$19,051,558	\$22,090,076	\$673,874	\$10,916,460
2016	\$10,998,872	\$322,732	\$7,881,836	\$13,938,311	\$404,576	\$9,321,254	\$17,472,583	\$501,795	\$10,979,815	\$38,652,768	\$1,065,841	\$20,117,399	\$23,990,114	\$662,702	\$11,579,163

Table 51: Conservative Worldwise (50% US / 50% Int'l) 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 1.0% Management Fee.

Year	40% Worldwide Equity / 60% US Bonds			50% Worldwide Equity / 50% US Bonds			60% Worldwide Equity / 40% US Bonds			100% Worldwide Equity			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	\$1,025,419	\$40,000	\$40,000	\$1,009,172	\$40,000	\$40,000	\$993,013	\$40,000	\$40,000	\$929,320	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,142,674	\$41,017	\$81,017	\$1,148,120	\$40,367	\$80,367	\$1,153,185	\$39,721	\$79,721	\$1,169,547	\$37,173	\$77,173	\$1,095,970	\$39,946	\$79,946
1972	\$1,204,571	\$45,707	\$126,724	\$1,227,359	\$45,925	\$126,292	\$1,249,999	\$46,127	\$125,848	\$1,338,616	\$46,782	\$123,955	\$1,251,783	\$43,839	\$123,785
1973	\$1,091,652	\$48,183	\$174,907	\$1,086,471	\$49,094	\$175,386	\$1,080,524	\$50,000	\$175,848	\$1,049,258	\$53,545	\$177,499	\$1,025,469	\$50,071	\$173,856
1974	\$986,191	\$43,666	\$218,573	\$950,922	\$43,459	\$218,845	\$915,948	\$43,221	\$219,069	\$780,034	\$41,970	\$219,470	\$723,982	\$41,019	\$214,875
1975	\$1,146,709	\$39,448	\$258,020	\$1,139,994	\$38,037	\$256,882	\$1,131,616	\$36,638	\$255,707	\$1,082,354	\$31,201	\$250,671	\$953,654	\$28,959	\$243,834
1976	\$1,238,892	\$45,868	\$303,889	\$1,241,847	\$45,600	\$302,481	\$1,242,669	\$45,265	\$300,971	\$1,224,831	\$43,294	\$293,965	\$1,133,847	\$38,146	\$281,980
1977	\$1,325,442	\$49,556	\$353,444	\$1,357,792	\$49,674	\$352,155	\$1,388,451	\$49,707	\$350,678	\$1,491,457	\$48,993	\$342,958	\$1,010,347	\$45,354	\$327,334
1978	\$1,431,806	\$53,018	\$406,462	\$1,504,145	\$54,312	\$406,467	\$1,577,066	\$55,538	\$406,216	\$1,869,355	\$59,658	\$402,617	\$1,033,696	\$40,414	\$367,748
1979	\$1,514,631	\$57,272	\$463,734	\$1,606,077	\$60,166	\$466,633	\$1,699,516	\$63,083	\$469,299	\$2,087,423	\$74,774	\$477,391	\$1,175,178	\$41,348	\$409,096
1980	\$1,660,322	\$60,585	\$524,319	\$1,790,618	\$64,243	\$530,876	\$1,926,573	\$67,981	\$537,279	\$2,521,558	\$83,497	\$560,888	\$1,493,785	\$47,007	\$456,103
1981	\$1,709,372	\$66,413	\$590,732	\$1,832,830	\$71,625	\$602,501	\$1,960,390	\$77,063	\$614,342	\$2,503,815	\$100,862	\$661,750	\$1,363,640	\$59,751	\$515,855
1982	\$1,944,794	\$68,375	\$659,107	\$2,067,618	\$73,313	\$675,814	\$2,192,581	\$78,416	\$692,758	\$2,702,780	\$100,153	\$761,903	\$1,589,364	\$54,546	\$570,400
1983	\$2,151,854	\$77,792	\$736,899	\$2,329,733	\$82,705	\$758,519	\$2,515,703	\$87,703	\$780,461	\$3,331,976	\$108,111	\$870,014	\$1,869,303	\$63,575	\$633,975
1984	\$2,281,923	\$86,074	\$823,973	\$2,456,536	\$93,189	\$851,708	\$2,637,233	\$100,628	\$881,089	\$3,408,092	\$133,279	\$1,003,293	\$1,906,982	\$74,772	\$708,747
1985	\$2,767,179	\$91,277	\$914,250	\$3,046,655	\$98,261	\$949,969	\$3,344,864	\$105,489	\$986,579	\$4,724,193	\$136,324	\$1,139,617	\$2,419,652	\$76,279	\$785,026
1986	\$3,151,657	\$110,687	\$1,024,937	\$3,527,076	\$121,866	\$1,071,835	\$3,935,535	\$133,795	\$1,120,373	\$5,922,906	\$188,968	\$1,328,584	\$2,751,911	\$96,786	\$881,812
1987	\$3,280,584	\$126,066	\$1,151,003	\$3,713,241	\$141,083	\$1,212,918	\$4,188,097	\$157,421	\$1,277,795	\$6,539,940	\$236,916	\$1,565,501	\$2,780,023	\$110,076	\$991,889
1988	\$3,536,116	\$131,223	\$1,282,227	\$4,068,634	\$148,530	\$1,361,448	\$4,664,468	\$167,524	\$1,445,318	\$7,769,981	\$261,598	\$1,827,098	\$3,117,432	\$111,201	\$1,103,090
1989	\$3,879,023	\$141,445	\$1,423,671	\$4,495,373	\$162,745	\$1,524,193	\$5,190,267	\$186,579	\$1,631,897	\$8,883,366	\$310,799	\$2,137,898	\$3,935,172	\$124,697	\$1,227,787
1990	\$3,745,054	\$155,161	\$1,578,832	\$4,245,936	\$179,815	\$1,704,008	\$4,794,644	\$207,611	\$1,839,598	\$7,488,778	\$355,335	\$2,493,232	\$3,660,496	\$157,407	\$1,385,194
1991	\$4,231,968	\$149,802	\$1,728,635	\$4,833,149	\$169,837	\$1,873,846	\$5,496,859	\$191,786	\$2,031,594	\$8,820,153	\$299,551	\$2,792,783	\$4,584,719	\$146,420	\$1,531,614
1992	\$4,240,272	\$169,279	\$1,897,913	\$4,821,256	\$193,326	\$2,067,172	\$5,458,733	\$219,874	\$2,251,168	\$8,596,621	\$352,806	\$3,145,589	\$4,736,922	\$183,389	\$1,715,002
1993	\$4,756,696	\$169,611	\$2,067,524	\$5,506,659	\$192,850	\$2,260,022	\$6,347,342	\$218,349	\$2,469,517	\$10,727,009	\$343,865	\$3,489,454	\$5,005,453	\$189,477	\$1,904,479
1994	\$4,483,378	\$190,268	\$2,257,792	\$5,220,939	\$220,266	\$2,480,288	\$6,053,217	\$253,894	\$2,723,411	\$10,465,100	\$429,080	\$3,918,535	\$4,868,714	\$200,218	\$2,104,697
1995	\$4,971,771	\$179,335	\$2,437,127	\$5,789,883	\$208,838	\$2,689,126	\$6,712,612	\$242,129	\$2,965,540	\$11,595,072	\$418,604	\$4,337,139	\$6,430,402	\$194,749	\$2,299,446
1996	\$5,085,021	\$198,871	\$2,635,998	\$5,983,891	\$231,595	\$2,920,721	\$7,009,773	\$268,504	\$3,234,044	\$12,610,809	\$463,803	\$4,800,941	\$7,590,467	\$257,216	\$2,556,662
1997	\$5,149,595	\$203,401	\$2,839,399	\$6,051,795	\$239,356	\$3,160,077	\$7,078,931	\$280,391	\$3,514,435	\$12,644,026	\$504,432	\$5,305,374	\$9,717,799	\$303,619	\$2,860,281
1998	\$5,270,358	\$205,984	\$3,045,383	\$6,180,312	\$242,072	\$3,402,149	\$7,209,928	\$283,157	\$3,797,592	\$12,672,981	\$505,761	\$5,811,135	\$11,995,134	\$388,712	\$3,248,993
1999	\$5,419,500	\$210,814	\$3,256,197	\$6,486,590	\$247,212	\$3,649,361	\$7,722,416	\$288,397	\$4,085,989	\$14,698,602	\$506,919	\$6,318,054	\$13,938,685	\$479,805	\$3,728,798
2000	\$5,475,902	\$216,780	\$3,472,977	\$6,471,345	\$259,464	\$3,908,825	\$7,606,223	\$308,897	\$4,394,886	\$13,740,426	\$587,944	\$6,905,998	\$12,162,738	\$557,547	\$4,286,345
2001	\$5,440,535	\$219,036	\$3,692,013	\$6,369,246	\$258,854	\$4,167,679	\$7,413,199	\$304,249	\$4,699,135	\$12,826,946	\$549,617	\$7,455,615	\$10,288,559	\$486,510	\$4,772,855
2002	\$5,391,159	\$217,621	\$3,909,634	\$6,186,910	\$254,770	\$4,422,448	\$7,055,897	\$296,528	\$4,995,663	\$11,205,264	\$513,078	\$7,968,693	\$7,694,015	\$411,542	\$5,184,397
2003	\$6,153,367	\$215,646	\$4,125,281	\$7,324,243	\$247,476	\$4,669,925	\$8,661,196	\$282,236	\$5,277,899	\$15,856,529	\$448,211	\$8,416,904	\$9,505,343	\$307,761	\$5,492,158
2004	\$6,562,473	\$246,135	\$4,371,415	\$7,957,640	\$292,970	\$4,962,895	\$9,585,434	\$346,448	\$5,624,347	\$18,869,310	\$634,261	\$9,051,165	\$10,117,790	\$380,214	\$5,872,372
2005	\$6,669,361	\$262,499	\$4,633,914	\$8,183,941	\$318,306	\$5,281,200	\$9,974,715	\$383,417	\$6,007,764	\$20,558,070	\$754,772	\$9,805,937	\$10,190,208	\$404,712	\$6,277,083
2006	\$7,083,315	\$266,774	\$4,900,689	\$8,867,525	\$327,358	\$5,608,558	\$11,024,746	\$398,989	\$6,406,753	\$24,568,378	\$822,323	\$10,628,260	\$11,327,889	\$407,608	\$6,684,691
2007	\$7,216,329	\$283,333	\$5,184,021	\$8,985,892	\$354,701	\$5,963,259	\$11,110,304	\$440,990	\$6,847,742	\$24,171,625	\$982,735	\$11,610,995	\$11,472,418	\$453,116	\$7,137,807
2008	\$5,892,138	\$288,653	\$5,472,675	\$6,908,472	\$359,436	\$6,322,695	\$8,033,702	\$444,412	\$7,292,155	\$13,509,606	\$966,865	\$12,577,860	\$6,938,844	\$458,897	\$7,596,704
2009	\$6,540,504	\$235,686	\$5,708,360	\$7,915,300	\$276,339	\$6,599,033	\$9,492,368	\$321,348	\$7,613,503	\$17,902,693	\$540,384	\$13,118,244	\$8,424,111	\$277,554	\$7,874,258
2010	\$6,981,605	\$261,620	\$5,969,980	\$8,570,428	\$316,612	\$6,915,645	\$10,419,898	\$379,695	\$7,993,197	\$20,647,300	\$716,108	\$13,834,352	\$9,305,359	\$336,964	\$8,211,222
2011	\$6,727,900	\$279,264	\$6,249,244	\$8,120,963	\$342,817	\$7,258,463	\$9,704,135	\$416,796	\$8,409,993	\$17,862,850	\$825,892	\$14,660,244	\$9,121,869	\$372,214	\$8,583,436
2012	\$7,024,933	\$269,116	\$6,518,360	\$8,603,195	\$324,839	\$7,583,301	\$10,427,839	\$388,165	\$8,798,159	\$20,271,039	\$714,514	\$15,374,758	\$10,158,358	\$364,875	\$8,948,311
2013	\$7,160,037	\$280,997	\$6,799,358	\$9,001,911	\$344,128	\$7,927,429	\$11,200,106	\$417,114	\$9,215,272	\$24,145,365	\$810,842	\$16,185,600	\$12,910,487	\$406,334	\$9,354,645
2014	\$7,045,471	\$286,401	\$7,085,759	\$8,858,615	\$360,076	\$8,287,505	\$11,021,891	\$448,004	\$9,663,276	\$23,743,451	\$965,815	\$17,151,414	\$14,090,772	\$516,419	\$9,871,065
2015	\$6,678,786	\$281,819	\$7,367,578	\$8,372,519	\$354,345	\$8,641,850	\$10,384,423	\$440,876	\$10,104,152	\$22,057,080	\$949,738	\$18,101,152	\$13,714,316	\$563,631	\$10,434,696
2016	\$6,758,100	\$267,151	\$7,634,729	\$8,564,196	\$334,901	\$8,976,751	\$10,735,779	\$415,377	\$10,519,529	\$23,749,641	\$882,283	\$18,983,435	\$14,740,383	\$548,573	\$10,983,268

Table 52: Moderate Worldwide (50% US / 50% Int'l) 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 1.0% Management Fee.

Year	40% Worldwide Equity / 60% US Bonds			50% Worldwide Equity / 50% US Bonds			60% Worldwide Equity / 40% US Bonds			100% Worldwide Equity			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	\$1,014,738	\$50,000	\$50,000	\$998,659	\$50,000	\$50,000	\$982,670	\$50,000	\$50,000	\$919,639	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,118,992	\$50,737	\$100,737	\$1,124,325	\$49,933	\$99,933	\$1,129,286	\$49,133	\$99,133	\$1,145,309	\$45,982	\$95,982	\$1,073,257	\$49,412	\$99,412
1972	\$1,167,319	\$55,950	\$156,687	\$1,189,402	\$56,216	\$156,939	\$1,211,342	\$56,464	\$155,598	\$1,297,218	\$57,265	\$153,247	\$1,213,071	\$53,663	\$153,075
1973	\$1,046,873	\$58,366	\$215,052	\$1,041,904	\$59,470	\$215,619	\$1,036,200	\$60,567	\$216,165	\$1,006,217	\$64,861	\$218,108	\$983,405	\$60,654	\$213,729
1974	\$935,886	\$52,344	\$267,396	\$902,416	\$52,095	\$267,715	\$869,226	\$51,810	\$267,975	\$740,245	\$50,311	\$268,419	\$687,052	\$49,170	\$262,899
1975	\$1,076,880	\$46,794	\$314,190	\$1,070,574	\$45,121	\$312,835	\$1,062,706	\$43,461	\$311,436	\$1,016,445	\$37,012	\$305,431	\$895,582	\$34,353	\$297,252
1976	\$1,151,331	\$53,844	\$368,034	\$1,154,076	\$53,529	\$366,364	\$1,154,841	\$53,135	\$364,571	\$1,138,263	\$50,822	\$356,254	\$1,053,710	\$44,779	\$342,031
1977	\$1,218,933	\$57,567	\$425,601	\$1,248,683	\$57,704	\$424,068	\$1,276,878	\$57,742	\$422,314	\$1,371,607	\$56,913	\$413,167	\$929,158	\$52,686	\$394,716
1978	\$1,303,033	\$60,947	\$486,548	\$1,368,866	\$62,434	\$486,502	\$1,435,229	\$63,844	\$486,157	\$1,701,230	\$68,580	\$481,747	\$940,728	\$46,458	\$441,174
1979	\$1,364,050	\$65,152	\$551,699	\$1,446,405	\$68,443	\$554,945	\$1,530,555	\$71,761	\$557,919	\$1,879,897	\$85,062	\$566,809	\$1,058,346	\$47,036	\$488,210
1980	\$1,479,682	\$68,203	\$619,902	\$1,595,802	\$72,320	\$627,266	\$1,716,966	\$76,528	\$634,447	\$2,247,218	\$93,995	\$660,804	\$1,331,264	\$52,917	\$541,128
1981	\$1,507,526	\$73,984	\$693,886	\$1,616,406	\$79,790	\$707,056	\$1,728,904	\$85,848	\$720,295	\$2,208,161	\$112,361	\$773,164	\$1,202,619	\$66,563	\$607,691
1982	\$1,697,284	\$75,376	\$769,262	\$1,804,476	\$80,820	\$787,876	\$1,913,535	\$86,445	\$806,740	\$2,358,802	\$110,408	\$883,572	\$1,387,089	\$60,131	\$667,822
1983	\$1,858,429	\$84,864	\$854,126	\$2,012,053	\$90,224	\$878,100	\$2,172,664	\$95,677	\$902,417	\$2,877,631	\$117,940	\$1,001,513	\$1,614,406	\$69,354	\$737,176
1984	\$1,950,233	\$92,921	\$947,048	\$2,099,465	\$100,603	\$978,702	\$2,253,897	\$108,633	\$1,011,050	\$2,912,708	\$143,882	\$1,145,394	\$1,629,792	\$80,720	\$817,897
1985	\$2,340,320	\$97,512	\$1,044,559	\$2,576,684	\$104,973	\$1,083,676	\$2,828,892	\$112,695	\$1,123,745	\$3,995,449	\$145,635	\$1,291,030	\$2,046,402	\$81,490	\$899,386
1986	\$2,637,723	\$117,016	\$1,161,575	\$2,951,924	\$128,834	\$1,212,510	\$3,293,776	\$141,445	\$1,265,190	\$4,957,071	\$199,772	\$1,490,802	\$2,303,164	\$102,320	\$1,001,706
1987	\$2,717,026	\$131,886	\$1,293,462	\$3,075,359	\$147,596	\$1,360,106	\$3,468,641	\$164,689	\$1,429,878	\$5,416,472	\$247,854	\$1,738,656	\$2,302,455	\$115,158	\$1,116,865
1988	\$2,898,155	\$135,851	\$1,429,313	\$3,334,599	\$153,768	\$1,513,874	\$3,822,937	\$173,432	\$1,603,310	\$6,368,176	\$270,824	\$2,009,479	\$2,555,007	\$115,123	\$1,231,987
1989	\$3,146,081	\$144,908	\$1,574,221	\$3,645,971	\$166,730	\$1,680,604	\$4,209,564	\$191,147	\$1,794,457	\$7,204,851	\$318,409	\$2,327,888	\$3,191,620	\$127,750	\$1,359,738
1990	\$3,005,785	\$157,304	\$1,731,525	\$3,407,794	\$182,299	\$1,862,903	\$3,848,187	\$210,478	\$2,004,935	\$6,010,502	\$360,243	\$2,688,130	\$2,937,919	\$159,581	\$1,519,319
1991	\$3,361,201	\$150,289	\$1,881,814	\$3,838,684	\$170,390	\$2,033,292	\$4,365,829	\$192,409	\$2,197,345	\$7,005,325	\$300,525	\$2,988,656	\$3,641,371	\$146,896	\$1,666,215
1992	\$3,332,716	\$168,060	\$2,049,874	\$3,789,350	\$191,934	\$2,225,226	\$4,290,387	\$218,291	\$2,415,636	\$6,756,664	\$350,266	\$3,338,922	\$3,723,067	\$182,069	\$1,848,283
1993	\$3,699,665	\$166,636	\$2,216,510	\$4,282,971	\$189,468	\$2,414,694	\$4,936,837	\$214,519	\$2,630,156	\$8,343,256	\$337,833	\$3,676,755	\$3,893,143	\$186,153	\$2,034,436
1994	\$3,450,760	\$184,983	\$2,401,493	\$4,018,444	\$214,149	\$2,628,843	\$4,659,030	\$246,842	\$2,876,998	\$8,054,762	\$417,163	\$4,093,918	\$3,747,344	\$194,657	\$2,229,094
1995	\$3,786,804	\$172,538	\$2,574,031	\$4,409,927	\$200,922	\$2,829,765	\$5,112,734	\$232,952	\$3,109,949	\$8,831,513	\$402,738	\$4,496,656	\$4,897,786	\$187,367	\$2,416,461
1996	\$3,832,718	\$189,340	\$2,763,371	\$4,510,220	\$220,496	\$3,050,261	\$5,283,455	\$255,637	\$3,365,586	\$9,505,107	\$441,576	\$4,938,232	\$5,721,140	\$244,889	\$2,661,350
1997	\$3,840,957	\$191,636	\$2,955,007	\$4,513,887	\$225,511	\$3,275,772	\$5,280,002	\$264,173	\$3,629,758	\$9,430,871	\$475,255	\$5,413,487	\$7,248,270	\$286,057	\$2,947,407
1998	\$3,890,083	\$192,048	\$3,147,055	\$4,561,726	\$225,694	\$3,501,466	\$5,321,692	\$264,000	\$3,893,759	\$9,354,005	\$471,544	\$5,885,031	\$8,853,682	\$362,413	\$3,309,821
1999	\$3,958,497	\$194,504	\$3,341,559	\$4,737,919	\$228,086	\$3,729,553	\$5,640,588	\$266,085	\$4,159,843	\$10,736,116	\$467,700	\$6,352,731	\$10,181,060	\$442,684	\$3,752,505
2000	\$3,958,031	\$197,925	\$3,539,484	\$4,677,546	\$236,896	\$3,966,449	\$5,497,846	\$282,029	\$4,441,873	\$9,931,704	\$536,806	\$6,889,537	\$8,791,336	\$509,053	\$4,261,558
2001	\$3,891,505	\$197,902	\$3,737,386	\$4,555,792	\$233,877	\$4,200,326	\$5,302,511	\$274,892	\$4,716,765	\$9,174,855	\$496,585	\$7,386,122	\$7,359,198	\$439,567	\$4,701,124
2002	\$3,816,018	\$194,575	\$3,931,961	\$4,379,273	\$227,790	\$4,428,116	\$4,994,368	\$265,126	\$4,981,890	\$7,931,409	\$458,743	\$7,844,864	\$5,446,046	\$367,960	\$5,069,084
2003	\$4,310,161	\$190,801	\$4,122,762	\$5,130,308	\$218,964	\$4,647,079	\$6,066,784	\$249,718	\$5,231,609	\$11,106,796	\$396,570	\$8,241,435	\$6,658,071	\$272,302	\$5,341,387
2004	\$4,548,839	\$215,508	\$4,338,270	\$5,515,912	\$256,515	\$4,903,595	\$6,644,232	\$303,339	\$5,534,948	\$13,079,437	\$555,340	\$8,796,775	\$7,013,240	\$332,904	\$5,674,290
2005	\$4,574,774	\$227,442	\$4,565,712	\$5,613,683	\$275,796	\$5,179,390	\$6,842,044	\$332,212	\$5,867,160	\$14,101,579	\$653,972	\$9,450,747	\$6,989,859	\$350,662	\$6,024,952
2006	\$4,808,110	\$228,739	\$4,794,450	\$6,019,220	\$280,684	\$5,460,074	\$7,483,528	\$342,102	\$6,209,262	\$16,676,859	\$705,079	\$10,155,826	\$7,689,299	\$349,493	\$6,374,445
2007	\$4,847,373	\$240,405	\$5,034,856	\$6,036,030	\$300,961	\$5,761,035	\$7,463,046	\$374,176	\$6,583,438	\$16,236,634	\$833,843	\$10,989,668	\$7,706,286	\$384,465	\$6,758,910
2008	\$3,916,656	\$242,369	\$5,277,224	\$4,592,239	\$301,801	\$6,062,837	\$5,340,209	\$373,152	\$6,956,590	\$8,980,183	\$811,832	\$11,801,500	\$4,612,428	\$385,314	\$7,144,224
2009	\$4,302,353	\$195,833	\$5,473,057	\$5,206,696	\$229,612	\$6,292,449	\$6,244,094	\$267,010	\$7,223,601	\$11,776,419	\$449,009	\$12,250,509	\$5,541,393	\$230,621	\$7,374,846
2010	\$4,544,672	\$215,118	\$5,688,175	\$5,578,915	\$260,335	\$6,552,784	\$6,782,827	\$312,205	\$7,535,806	\$13,440,348	\$588,821	\$12,839,330	\$6,057,318	\$277,070	\$7,651,915
2011	\$4,333,903	\$227,234	\$5,915,408	\$5,231,270	\$278,946	\$6,831,729	\$6,251,100	\$339,141	\$7,874,947	\$11,506,689	\$672,017	\$13,511,348	\$5,876,023	\$302,866	\$7,954,781
2012	\$4,478,104	\$216,695	\$6,132,104	\$5,484,181	\$261,564	\$7,093,293	\$6,647,316	\$312,555	\$8,187,502	\$12,921,949	\$575,334	\$14,086,682	\$6,475,533	\$293,801	\$8,248,582
2013	\$4,516,683	\$223,905	\$6,356,009	\$5,678,571	\$274,209	\$7,367,502	\$7,065,233	\$332,366	\$8,519,868	\$15,231,341	\$646,097	\$14,732,780	\$8,144,173	\$323,777	\$8,572,359
2014	\$4,398,117	\$225,834	\$6,581,843	\$5,529,967	\$283,929	\$7,651,431	\$6,880,387	\$353,262	\$8,873,129	\$14,821,788	\$761,567	\$15,494,347	\$8,796,128	\$407,209	\$8,979,568
2015	\$4,125,785	\$219,906	\$6,801,749	\$5,172,080	\$276,498	\$7,927,929	\$6,414,924	\$344,019	\$9,217,149	\$13,625,647	\$741,089	\$16,235,436	\$8,471,948	\$439,806	\$9,419,374
2016	\$4,131,294	\$206,289	\$7,008,038	\$5,235,379	\$258,604	\$8,186,533	\$6,562,889	\$320,746	\$9,537,895	\$14,518,393	\$681,282	\$16,916,718	\$9,010,943	\$423,597	\$9,842,972

Table 53: Aggressive Worldwide (50% US / 50% Int'l) 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 1.0% Management Fee.

Year	40% Worldwide Equity / 60% US Bonds			50% Worldwide Equity / 50% US Bonds			60% Worldwide Equity / 40% US Bonds			100% Worldwide Equity			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	\$1,004,057	\$60,000	\$60,000	\$988,147	\$60,000	\$60,000	\$972,326	\$60,000	\$60,000	\$909,959	\$60,000	\$60,000	\$977,845	\$60,000	\$60,000
1971	\$1,095,559	\$60,243	\$120,243	\$1,100,780	\$59,289	\$119,289	\$1,105,636	\$58,340	\$118,340	\$1,121,324	\$54,598	\$114,598	\$1,050,781	\$58,671	\$118,671
1972	\$1,130,843	\$65,734	\$185,977	\$1,152,236	\$66,047	\$185,336	\$1,173,490	\$66,338	\$184,678	\$1,256,683	\$67,279	\$181,877	\$1,175,165	\$63,047	\$181,718
1973	\$1,003,485	\$67,851	\$253,827	\$998,722	\$69,134	\$254,470	\$993,255	\$70,409	\$255,087	\$964,515	\$75,401	\$257,278	\$942,647	\$70,510	\$252,227
1974	\$887,655	\$60,209	\$314,037	\$855,910	\$59,923	\$314,393	\$824,430	\$59,595	\$314,682	\$702,096	\$57,871	\$315,149	\$651,645	\$56,559	\$308,786
1975	\$1,010,631	\$53,259	\$367,296	\$1,004,714	\$51,355	\$365,748	\$997,330	\$49,466	\$364,148	\$953,914	\$42,126	\$357,275	\$840,486	\$39,099	\$347,885
1976	\$1,069,128	\$60,638	\$427,934	\$1,071,678	\$60,283	\$426,031	\$1,072,388	\$59,840	\$423,988	\$1,056,994	\$57,235	\$414,509	\$978,478	\$50,429	\$398,314
1977	\$1,119,989	\$64,148	\$492,081	\$1,147,324	\$64,301	\$490,331	\$1,173,231	\$64,343	\$488,331	\$1,260,270	\$63,420	\$477,929	\$853,736	\$58,709	\$457,023
1978	\$1,184,660	\$67,199	\$559,281	\$1,244,512	\$68,839	\$559,171	\$1,304,846	\$70,394	\$558,725	\$1,546,683	\$75,616	\$553,545	\$855,269	\$51,224	\$508,247
1979	\$1,227,080	\$71,080	\$630,360	\$1,301,165	\$74,671	\$633,841	\$1,376,865	\$78,291	\$637,016	\$1,691,128	\$92,801	\$646,346	\$952,072	\$51,316	\$559,563
1980	\$1,317,089	\$73,625	\$703,985	\$1,420,449	\$78,070	\$711,911	\$1,528,299	\$82,612	\$719,628	\$2,000,285	\$101,468	\$747,814	\$1,184,980	\$57,124	\$616,687
1981	\$1,327,749	\$79,025	\$783,011	\$1,423,644	\$85,227	\$797,138	\$1,522,727	\$91,698	\$811,326	\$1,944,831	\$120,017	\$867,831	\$1,059,203	\$71,099	\$687,786
1982	\$1,479,141	\$79,665	\$862,675	\$1,572,557	\$85,419	\$882,557	\$1,667,599	\$91,364	\$902,689	\$2,055,639	\$116,690	\$984,521	\$1,208,814	\$63,552	\$751,338
1983	\$1,602,527	\$88,748	\$951,424	\$1,734,998	\$94,353	\$976,910	\$1,873,493	\$100,056	\$1,002,745	\$2,481,388	\$123,338	\$1,107,859	\$1,392,106	\$72,529	\$823,867
1984	\$1,663,988	\$96,152	\$1,047,576	\$1,791,317	\$104,100	\$1,081,010	\$1,923,082	\$112,410	\$1,115,155	\$2,485,196	\$148,883	\$1,256,742	\$1,390,580	\$83,526	\$907,394
1985	\$1,975,801	\$99,839	\$1,147,415	\$2,175,350	\$107,479	\$1,188,489	\$2,388,275	\$115,385	\$1,230,540	\$3,373,134	\$149,112	\$1,405,854	\$1,727,662	\$83,435	\$990,828
1986	\$2,203,441	\$118,548	\$1,265,963	\$2,465,911	\$130,521	\$1,319,010	\$2,751,480	\$143,297	\$1,373,836	\$4,140,925	\$202,388	\$1,608,242	\$1,923,964	\$103,660	\$1,094,488
1987	\$2,245,796	\$132,206	\$1,398,169	\$2,541,981	\$147,955	\$1,466,965	\$2,867,054	\$165,089	\$1,538,925	\$4,477,060	\$248,456	\$1,856,698	\$1,903,126	\$115,438	\$1,209,926
1988	\$2,370,294	\$134,748	\$1,532,917	\$2,727,246	\$152,519	\$1,619,484	\$3,126,640	\$172,023	\$1,710,948	\$5,208,297	\$268,624	\$2,125,321	\$2,089,646	\$114,188	\$1,324,113
1989	\$2,545,979	\$142,218	\$1,675,135	\$2,950,517	\$163,635	\$1,783,118	\$3,406,608	\$187,598	\$1,898,547	\$5,830,556	\$312,498	\$2,437,819	\$2,582,832	\$125,379	\$1,449,492
1990	\$2,406,839	\$152,759	\$1,827,894	\$2,728,742	\$177,031	\$1,960,150	\$3,081,381	\$204,396	\$2,102,943	\$4,812,824	\$349,833	\$2,787,653	\$2,352,496	\$154,970	\$1,604,462
1991	\$2,663,103	\$144,410	\$1,972,304	\$3,041,416	\$163,725	\$2,123,874	\$3,459,077	\$184,883	\$2,287,826	\$5,550,368	\$288,769	\$3,076,422	\$2,885,084	\$141,150	\$1,745,612
1992	\$2,612,739	\$159,786	\$2,132,090	\$2,970,725	\$182,485	\$2,306,359	\$3,363,521	\$207,545	\$2,495,371	\$5,297,001	\$333,022	\$3,409,444	\$2,918,761	\$173,105	\$1,918,717
1993	\$2,869,884	\$156,764	\$2,288,854	\$3,322,363	\$178,244	\$2,484,603	\$3,829,577	\$201,811	\$2,697,182	\$6,471,985	\$317,820	\$3,727,264	\$3,019,968	\$175,126	\$2,093,843
1994	\$2,648,628	\$172,193	\$2,461,047	\$3,084,354	\$199,342	\$2,683,944	\$3,576,035	\$229,775	\$2,926,957	\$6,182,426	\$388,319	\$4,115,583	\$2,876,271	\$181,198	\$2,275,041
1995	\$2,875,963	\$158,918	\$2,619,965	\$3,349,206	\$185,061	\$2,869,006	\$3,882,967	\$214,562	\$3,141,519	\$6,707,267	\$370,946	\$4,486,529	\$3,719,720	\$172,576	\$2,447,617
1996	\$2,880,193	\$172,558	\$2,792,523	\$3,389,319	\$200,952	\$3,069,958	\$3,970,386	\$232,978	\$3,374,497	\$7,142,853	\$402,436	\$4,888,965	\$4,299,295	\$223,183	\$2,670,800
1997	\$2,856,001	\$172,812	\$2,965,334	\$3,356,368	\$203,359	\$3,273,317	\$3,926,025	\$238,223	\$3,612,720	\$7,012,466	\$428,571	\$5,317,536	\$5,389,560	\$257,958	\$2,928,758
1998	\$2,862,082	\$171,360	\$3,136,695	\$3,356,235	\$201,382	\$3,474,699	\$3,915,371	\$235,561	\$3,848,281	\$6,882,097	\$420,748	\$5,738,284	\$6,513,990	\$323,374	\$3,252,131
1999	\$2,881,760	\$171,725	\$3,308,419	\$3,449,174	\$201,374	\$3,676,073	\$4,106,311	\$234,922	\$4,083,204	\$7,815,822	\$412,926	\$6,151,210	\$7,411,744	\$390,839	\$3,642,971
2000	\$2,851,090	\$172,906	\$3,481,325	\$3,369,378	\$206,950	\$3,883,024	\$3,960,265	\$246,379	\$4,329,582	\$7,154,107	\$468,949	\$6,620,159	\$6,332,666	\$444,705	\$4,087,676
2001	\$2,773,662	\$171,065	\$3,652,390	\$3,247,132	\$202,163	\$4,085,186	\$3,779,353	\$237,616	\$4,567,198	\$6,539,358	\$429,246	\$7,049,406	\$5,245,253	\$379,960	\$4,467,635
2002	\$2,691,229	\$166,420	\$3,818,810	\$3,088,462	\$194,828	\$4,280,014	\$3,522,254	\$226,761	\$4,793,959	\$5,593,589	\$392,361	\$7,441,767	\$3,840,798	\$314,715	\$4,782,351
2003	\$3,007,724	\$161,474	\$3,980,284	\$3,580,040	\$185,308	\$4,465,322	\$4,233,533	\$211,335	\$5,005,295	\$7,750,563	\$335,615	\$7,777,382	\$4,646,146	\$230,448	\$5,012,799
2004	\$3,140,865	\$180,463	\$4,160,747	\$3,808,606	\$214,802	\$4,680,124	\$4,587,684	\$254,012	\$5,259,307	\$9,031,039	\$465,034	\$8,242,416	\$4,842,475	\$278,769	\$5,291,567
2005	\$3,125,522	\$188,452	\$4,349,199	\$3,835,313	\$228,516	\$4,908,641	\$4,674,539	\$275,261	\$5,534,568	\$9,634,312	\$541,862	\$8,784,279	\$4,775,528	\$290,548	\$5,582,116
2006	\$3,250,361	\$187,531	\$4,536,730	\$4,069,091	\$230,119	\$5,138,760	\$5,058,987	\$280,472	\$5,815,040	\$11,273,829	\$578,059	\$9,362,337	\$5,198,092	\$286,532	\$5,868,647
2007	\$3,242,410	\$195,022	\$4,731,752	\$4,037,502	\$244,145	\$5,382,905	\$4,992,034	\$303,539	\$6,118,579	\$10,860,690	\$676,430	\$10,038,767	\$5,154,738	\$311,886	\$6,180,533
2008	\$2,592,275	\$194,545	\$4,926,297	\$3,039,416	\$242,250	\$5,625,155	\$3,534,467	\$299,522	\$6,418,101	\$5,943,618	\$651,641	\$10,690,408	\$3,052,779	\$309,284	\$6,489,817
2009	\$2,817,578	\$155,537	\$5,081,833	\$3,409,826	\$182,365	\$5,807,520	\$4,089,210	\$212,068	\$6,630,169	\$7,712,287	\$356,617	\$11,047,025	\$3,629,016	\$183,167	\$6,672,984
2010	\$2,944,942	\$169,055	\$5,250,888	\$3,615,130	\$204,590	\$6,012,110	\$4,395,263	\$245,353	\$6,875,522	\$8,709,329	\$462,737	\$11,509,763	\$3,925,135	\$217,741	\$6,890,725
2011	\$2,778,802	\$176,697	\$5,427,584	\$3,354,174	\$216,908	\$6,229,017	\$4,008,066	\$263,716	\$7,139,238	\$7,377,833	\$522,560	\$12,032,322	\$3,767,575	\$235,508	\$7,126,233
2012	\$2,841,037	\$166,728	\$5,594,313	\$3,479,321	\$201,250	\$6,430,268	\$4,217,247	\$240,484	\$7,379,722	\$8,198,053	\$442,670	\$12,474,992	\$4,108,263	\$226,054	\$7,352,288
2013	\$2,835,349	\$170,462	\$5,764,775	\$3,564,725	\$208,759	\$6,639,027	\$4,435,202	\$253,035	\$7,632,756	\$9,561,479	\$491,883	\$12,966,876	\$5,112,507	\$246,496	\$7,598,783
2014	\$2,731,857	\$170,121	\$5,934,896	\$3,434,897	\$213,883	\$6,852,917	\$4,273,700	\$266,112	\$7,898,869	\$9,206,441	\$573,689	\$13,540,564	\$5,463,648	\$306,750	\$7,905,534
2015	\$2,535,724	\$163,911	\$6,098,807	\$3,178,782	\$206,094	\$7,059,004	\$3,942,638	\$256,422	\$8,155,291	\$8,374,378	\$552,386	\$14,092,951	\$5,206,894	\$327,819	\$8,233,353
2016	\$2,512,383	\$152,143	\$6,250,951	\$3,183,815	\$190,727	\$7,249,731	\$3,991,119	\$236,558	\$8,391,849	\$8,829,136	\$502,463	\$14,595,413	\$5,479,866	\$312,414	\$8,545,766

Table 54: Conservative Worldwide (50% US / 50% Int'l) 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 1.0% 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	\$1,094,534	\$1,077,261	\$1,060,072	\$1,042,968	\$1,025,952	\$1,009,028	\$992,196	\$975,460	\$958,822	\$942,284	\$925,848	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,130,150	\$1,136,274	\$1,141,991	\$1,147,294	\$1,152,177	\$1,156,636	\$1,160,664	\$1,164,256	\$1,167,409	\$1,170,118	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,144,112	\$1,167,805	\$1,191,353	\$1,214,732	\$1,237,914	\$1,260,875	\$1,283,588	\$1,306,026	\$1,328,162	\$1,349,969	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,108,094	\$1,105,516	\$1,102,039	\$1,097,670	\$1,092,413	\$1,086,279	\$1,079,276	\$1,071,418	\$1,062,716	\$1,053,187	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,089,446	\$1,052,238	\$1,015,031	\$977,899	\$940,916	\$904,149	\$867,665	\$831,528	\$795,798	\$760,532	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,141,689	\$1,138,366	\$1,132,974	\$1,125,538	\$1,116,092	\$1,104,675	\$1,091,335	\$1,076,127	\$1,059,112	\$1,040,358	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,190,030	\$1,197,569	\$1,202,549	\$1,204,940	\$1,204,720	\$1,201,882	\$1,196,430	\$1,188,381	\$1,177,762	\$1,164,613	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,176,093	\$1,211,674	\$1,245,345	\$1,276,905	\$1,306,156	\$1,332,905	\$1,356,968	\$1,378,165	\$1,396,326	\$1,411,293	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,154,061	\$1,223,985	\$1,294,394	\$1,364,966	\$1,435,350	\$1,505,176	\$1,574,048	\$1,641,552	\$1,707,254	\$1,770,701	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,154,167	\$1,241,829	\$1,331,435	\$1,422,632	\$1,515,024	\$1,608,174	\$1,701,604	\$1,794,796	\$1,887,190	\$1,978,191	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,158,907	\$1,278,041	\$1,402,804	\$1,532,892	\$1,667,922	\$1,807,427	\$1,950,848	\$2,097,534	\$2,246,738	\$2,397,616	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,164,337	\$1,286,553	\$1,413,319	\$1,544,187	\$1,678,629	\$1,816,036	\$1,955,715	\$2,096,889	\$2,238,697	\$2,380,195	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,310,996	\$1,446,756	\$1,585,470	\$1,726,458	\$1,868,964	\$2,012,157	\$2,155,136	\$2,296,931	\$2,436,512	\$2,572,788	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,322,684	\$1,500,076	\$1,686,779	\$1,882,324	\$2,086,097	\$2,297,342	\$2,515,144	\$2,738,430	\$2,965,962	\$3,196,335	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,373,205	\$1,563,473	\$1,761,789	\$1,967,405	\$2,179,425	\$2,396,803	\$2,618,344	\$2,842,698	\$3,068,368	\$3,293,709	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,504,618	\$1,771,580	\$2,059,724	\$2,369,098	\$2,699,510	\$3,050,497	\$3,421,292	\$3,810,802	\$4,217,577	\$4,639,785	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,581,005	\$1,916,071	\$2,286,356	\$2,693,280	\$3,137,995	\$3,621,322	\$4,143,693	\$4,705,076	\$5,304,913	\$5,942,046	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,528,815	\$1,904,964	\$2,327,112	\$2,797,671	\$3,318,678	\$3,891,695	\$4,517,692	\$5,196,928	\$5,928,829	\$6,711,856	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,505,475	\$1,941,460	\$2,442,214	\$3,013,227	\$3,659,811	\$4,386,940	\$5,199,087	\$6,100,019	\$7,092,587	\$8,178,481	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,548,453	\$2,052,089	\$2,636,407	\$3,309,200	\$4,078,202	\$4,950,895	\$5,934,288	\$7,034,662	\$8,257,277	\$9,606,047	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,518,555	\$2,012,564	\$2,567,403	\$3,185,908	\$3,870,285	\$4,621,957	\$5,441,396	\$6,327,959	\$7,279,718	\$8,293,298	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,600,518	\$2,186,983	\$2,853,109	\$3,603,640	\$4,442,621	\$5,373,177	\$6,397,285	\$7,515,523	\$8,726,819	\$10,028,202	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,541,141	\$2,151,441	\$2,839,882	\$3,610,230	\$4,465,414	\$5,407,311	\$6,436,527	\$7,552,173	\$8,751,639	\$10,030,378	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,550,077	\$2,269,311	\$3,103,883	\$4,063,585	\$5,157,656	\$6,394,447	\$7,781,040	\$9,322,837	\$11,023,103	\$12,882,495	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,335,426	\$2,042,289	\$2,870,107	\$3,830,455	\$4,934,572	\$6,193,003	\$7,615,196	\$9,209,042	\$10,980,370	\$12,932,399	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,378,298	\$2,194,977	\$3,151,541	\$4,261,233	\$5,536,844	\$6,990,299	\$8,632,177	\$10,471,176	\$12,513,521	\$14,762,332	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,253,589	\$2,120,761	\$3,153,600	\$4,370,976	\$5,791,887	\$7,434,991	\$9,318,026	\$11,457,142	\$13,866,135	\$16,555,586	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,154,873	\$2,070,484	\$3,158,929	\$4,439,125	\$5,929,887	\$7,649,399	\$9,614,593	\$11,840,426	\$14,339,073	\$17,119,033	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$1,061,011	\$2,039,062	\$3,198,786	\$4,557,985	\$6,133,597	\$7,941,032	\$9,993,404	\$12,300,684	\$14,868,789	\$17,698,619	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$888,537	\$1,916,282	\$3,177,184	\$4,703,037	\$6,526,571	\$8,680,662	\$11,197,335	\$14,106,560	\$17,434,844	\$21,203,619	\$8,267,742	\$179,221	2.68%
2000		\$785,673	\$1,882,919	\$3,201,160	\$4,764,709	\$6,597,260	\$8,721,030	\$11,155,770	\$13,917,643	\$17,017,989	\$20,462,011	\$7,329,662	\$185,273	3.38%
2001		\$646,424	\$1,795,409	\$3,154,968	\$4,743,030	\$6,575,571	\$8,665,717	\$11,022,777	\$13,651,205	\$16,549,550	\$19,709,422	\$6,270,411	\$188,153	1.55%
2002		\$513,931	\$1,733,526	\$3,128,099	\$4,703,162	\$6,460,812	\$8,399,060	\$10,511,207	\$12,785,278	\$15,203,572	\$17,742,349	\$4,691,880	\$192,655	2.39%
2003		\$350,418	\$1,717,990	\$3,388,471	\$5,395,496	\$7,770,908	\$10,543,250	\$13,736,049	\$17,365,933	\$21,440,642	\$25,956,991	\$5,841,687	\$196,276	1.88%
2004		\$165,249	\$1,635,594	\$3,491,924	\$5,791,315	\$8,592,063	\$11,951,845	\$15,925,430	\$20,561,962	\$25,901,841	\$31,973,263	\$6,274,506	\$202,658	3.25%
2005			\$1,480,641	\$3,442,981	\$5,921,297	\$8,995,009	\$12,745,866	\$17,255,412	\$22,601,779	\$28,855,829	\$36,076,667	\$6,373,144	\$209,581	3.42%
2006			\$1,358,249	\$3,518,167	\$6,335,932	\$9,937,514	\$14,459,676	\$20,047,499	\$26,850,768	\$35,019,100	\$44,695,723	\$7,164,943	\$214,923	2.55%
2007			\$1,232,398	\$3,529,190	\$6,500,162	\$10,266,050	\$14,955,350	\$20,701,206	\$27,637,196	\$35,891,936	\$45,582,481	\$7,335,004	\$223,703	4.09%
2008			\$954,480	\$2,960,419	\$5,304,620	\$7,997,627	\$11,040,675	\$14,423,814	\$18,124,235	\$22,104,925	\$26,313,808	\$4,397,360	\$223,909	0.09%
2009			\$803,247	\$3,083,568	\$5,903,682	\$9,314,984	\$13,358,865	\$18,062,402	\$23,433,875	\$29,458,330	\$36,093,537	\$5,331,061	\$230,001	2.72%
2010			\$633,166	\$3,144,847	\$6,330,967	\$10,272,765	\$15,041,767	\$20,693,721	\$27,261,978	\$34,750,641	\$43,127,937	\$5,900,664	\$233,444	1.50%
2011			\$416,144	\$2,968,721	\$6,114,749	\$9,899,247	\$14,351,846	\$19,481,821	\$25,273,262	\$31,680,767	\$38,626,095	\$5,784,963	\$240,361	2.96%
2012			\$194,840	\$2,937,216	\$6,406,198	\$10,679,493	\$15,820,209	\$21,869,913	\$28,841,399	\$36,711,616	\$45,415,344	\$6,466,175	\$244,544	1.74%
2013				\$2,789,079	\$6,553,248	\$11,391,824	\$17,451,605	\$24,865,330	\$33,740,401	\$44,146,272	\$56,101,167	\$8,312,213	\$248,213	1.50%
2014				\$2,608,254	\$6,466,984	\$11,427,497	\$17,639,406	\$25,237,357	\$34,329,367	\$44,983,831	\$57,215,877	\$9,200,036	\$250,090	0.76%
2015				\$2,330,923	\$6,133,930	\$10,998,548	\$17,059,761	\$24,435,079	\$33,213,233	\$43,441,860	\$55,114,901	\$9,075,426	\$251,910	0.73%
2016				\$2,172,815	\$6,208,253	\$11,461,973	\$18,114,714	\$26,333,690	\$36,259,006	\$47,988,203	\$61,559,707	\$9,903,722	\$257,136	2.07%