

Table 55: Very Conservative All Value (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	\$1,094,025	\$1,085,295	\$1,076,438	\$1,067,460	\$1,058,362	\$1,049,148	\$1,039,823	\$1,030,389	\$1,020,850	\$1,011,210	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,148,733	\$1,154,842	\$1,160,438	\$1,165,517	\$1,170,074	\$1,174,105	\$1,177,607	\$1,180,576	\$1,183,011	\$1,184,910	\$1,177,352	\$31,645	3.36%
1972	\$1,150,658	\$1,149,792	\$1,148,166	\$1,145,786	\$1,142,657	\$1,138,787	\$1,134,187	\$1,128,865	\$1,122,834	\$1,116,106	\$1,108,694	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,124,602	\$1,093,829	\$1,062,978	\$1,032,106	\$1,001,265	\$970,508	\$939,882	\$909,436	\$879,215	\$849,262	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,161,544	\$1,131,586	\$1,101,077	\$1,070,102	\$1,038,745	\$1,007,087	\$975,211	\$943,195	\$911,115	\$879,044	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,232,861	\$1,237,296	\$1,239,659	\$1,239,941	\$1,238,143	\$1,234,275	\$1,228,352	\$1,220,400	\$1,210,453	\$1,198,552	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,300,056	\$1,313,329	\$1,324,133	\$1,332,413	\$1,338,128	\$1,341,247	\$1,341,753	\$1,339,639	\$1,334,911	\$1,327,589	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,297,883	\$1,329,838	\$1,359,745	\$1,387,446	\$1,412,787	\$1,435,624	\$1,455,825	\$1,473,264	\$1,487,829	\$1,499,420	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,299,374	\$1,365,205	\$1,431,014	\$1,496,508	\$1,561,379	\$1,625,308	\$1,687,965	\$1,749,009	\$1,808,094	\$1,864,867	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,331,316	\$1,413,136	\$1,496,056	\$1,579,748	\$1,663,860	\$1,748,013	\$1,831,805	\$1,914,813	\$1,996,592	\$2,076,680	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,366,945	\$1,471,321	\$1,578,808	\$1,689,059	\$1,801,680	\$1,916,229	\$2,032,218	\$2,149,112	\$2,266,330	\$2,383,245	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,429,572	\$1,550,542	\$1,675,739	\$1,804,790	\$1,937,260	\$2,072,653	\$2,210,414	\$2,349,925	\$2,490,506	\$2,631,420	\$1,355,202	\$68,671	8.94%
1982	\$1,516,688	\$1,648,984	\$1,784,897	\$1,923,924	\$2,065,496	\$2,208,987	\$2,353,711	\$2,498,925	\$2,643,836	\$2,787,597	\$2,929,319	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,714,953	\$1,898,713	\$2,092,221	\$2,295,160	\$2,507,096	\$2,727,481	\$2,955,639	\$3,190,768	\$3,431,930	\$3,678,054	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,838,488	\$2,038,353	\$2,247,488	\$2,465,355	\$2,691,293	\$2,924,512	\$3,164,089	\$3,408,966	\$3,657,951	\$3,909,720	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,070,973	\$2,360,024	\$2,672,496	\$3,008,822	\$3,369,245	\$3,753,795	\$4,162,264	\$4,594,174	\$5,048,759	\$5,524,931	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,236,043	\$2,601,021	\$3,003,399	\$3,444,978	\$3,927,375	\$4,451,973	\$5,019,869	\$5,631,819	\$6,288,183	\$6,988,863	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,262,403	\$2,704,142	\$3,203,733	\$3,765,718	\$4,394,544	\$5,094,472	\$5,869,471	\$6,723,102	\$7,658,387	\$8,677,673	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,330,040	\$2,864,668	\$3,485,744	\$4,203,162	\$5,027,297	\$5,968,908	\$7,039,008	\$8,248,701	\$9,608,989	\$11,130,538	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,480,861	\$3,078,286	\$3,772,939	\$4,575,908	\$5,498,785	\$6,553,541	\$7,752,366	\$9,107,479	\$10,630,888	\$12,334,114	\$3,860,180	\$96,007	4.64%
1990	\$2,047,643	\$2,558,374	\$3,140,225	\$3,799,094	\$4,540,747	\$5,370,682	\$6,293,981	\$7,315,148	\$8,437,925	\$9,665,099	\$10,998,297	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,819,791	\$3,515,229	\$4,310,124	\$5,212,932	\$6,231,911	\$7,374,923	\$8,649,212	\$10,061,154	\$11,615,981	\$13,317,494	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,875,680	\$3,611,967	\$4,452,685	\$5,406,438	\$6,481,552	\$7,685,860	\$9,026,462	\$10,509,456	\$12,139,652	\$13,920,263	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,070,950	\$3,979,994	\$5,050,649	\$6,302,605	\$7,756,466	\$9,433,491	\$11,355,258	\$13,543,263	\$16,018,429	\$18,800,532	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,852,076	\$3,756,338	\$4,831,336	\$6,099,764	\$7,585,737	\$9,314,560	\$11,312,406	\$13,605,913	\$16,221,669	\$19,185,603	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,158,423	\$4,209,309	\$5,460,530	\$6,938,914	\$8,672,971	\$10,692,614	\$13,028,774	\$15,712,908	\$18,776,384	\$22,249,736	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,131,038	\$4,257,123	\$5,615,741	\$7,241,634	\$9,172,461	\$11,448,579	\$14,112,695	\$17,209,364	\$20,784,331	\$24,883,683	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,179,371	\$4,366,770	\$5,796,650	\$7,504,256	\$9,527,507	\$11,906,696	\$14,684,044	\$17,903,104	\$21,607,989	\$25,842,421	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,264,495	\$4,532,757	\$6,055,302	\$7,866,078	\$10,000,544	\$12,495,059	\$15,386,100	\$18,709,290	\$22,498,254	\$26,783,280	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,145,967	\$4,501,976	\$6,171,424	\$8,205,473	\$10,659,760	\$13,593,914	\$17,070,816	\$21,155,557	\$25,914,072	\$31,411,409	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,298,733	\$4,736,326	\$6,480,733	\$8,576,031	\$11,068,771	\$14,007,247	\$17,440,518	\$21,417,187	\$25,983,910	\$31,183,647	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,370,193	\$4,882,611	\$6,703,768	\$8,873,275	\$11,431,554	\$14,418,814	\$17,873,805	\$21,832,343	\$26,325,619	\$31,378,323	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,535,909	\$5,104,733	\$6,943,325	\$9,074,714	\$11,519,543	\$14,294,959	\$17,413,404	\$20,881,343	\$24,697,982	\$28,854,013	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,621,177	\$5,518,224	\$7,877,699	\$10,773,043	\$14,281,886	\$18,484,431	\$23,461,324	\$29,290,970	\$36,046,302	\$43,791,016	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,654,692	\$5,769,981	\$8,479,080	\$11,897,608	\$16,153,606	\$21,386,358	\$27,744,401	\$35,382,562	\$44,457,926	\$55,124,648	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,578,193	\$5,813,779	\$8,728,253	\$12,468,279	\$17,200,110	\$23,109,153	\$30,398,516	\$39,286,330	\$50,001,605	\$62,778,434	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,564,465	\$6,020,590	\$9,317,418	\$13,666,815	\$19,317,851	\$26,559,077	\$35,719,647	\$47,168,831	\$61,313,417	\$78,592,493	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,664,573	\$6,276,506	\$9,755,159	\$14,308,666	\$20,178,262	\$27,639,135	\$36,999,892	\$48,600,213	\$62,806,272	\$80,003,497	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,532,503	\$5,817,553	\$8,598,341	\$11,930,240	\$15,863,697	\$20,440,922	\$25,692,205	\$31,631,993	\$38,254,908	\$45,531,941	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,523,817	\$6,130,398	\$9,468,428	\$13,660,316	\$18,830,992	\$25,102,602	\$32,587,865	\$41,382,197	\$51,554,795	\$63,139,035	\$13,657,109	\$167,932	2.72%
2010	\$1,420,861	\$3,558,995	\$6,428,570	\$10,184,473	\$14,994,366	\$21,033,958	\$28,480,313	\$37,503,081	\$48,253,685	\$60,852,688	\$75,375,765	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,551,756	\$6,440,515	\$10,110,243	\$14,672,918	\$20,234,535	\$26,887,944	\$34,704,622	\$43,725,704	\$53,952,764	\$65,338,982	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,511,026	\$6,628,168	\$10,685,962	\$15,847,114	\$22,275,069	\$30,125,259	\$39,534,353	\$50,607,800	\$63,406,159	\$77,930,985	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,277,904	\$6,548,924	\$11,007,634	\$16,930,325	\$24,621,094	\$34,403,521	\$46,608,202	\$61,555,806	\$79,535,626	\$100,780,030	\$23,537,453	\$183,408	1.50%
2014	\$782,906	\$3,157,878	\$6,482,548	\$10,996,516	\$16,969,206	\$24,694,427	\$34,481,359	\$46,641,486	\$61,471,258	\$79,230,569	\$100,117,584	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$2,948,599	\$6,215,780	\$10,613,968	\$16,384,294	\$23,784,081	\$33,076,989	\$44,519,594	\$58,344,362	\$74,739,377	\$93,825,551	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$2,822,969	\$6,258,417	\$10,986,647	\$17,317,306	\$25,591,952	\$36,174,214	\$49,435,008	\$65,732,420	\$85,386,277	\$108,647,969	\$29,710,022	\$188,933	2.07%

Table 56: Conservative All Value (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	\$1,082,746	\$1,074,106	\$1,065,341	\$1,056,455	\$1,047,451	\$1,038,332	\$1,029,103	\$1,019,766	\$1,010,326	\$1,000,785	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,125,132	\$1,131,017	\$1,136,397	\$1,141,266	\$1,145,619	\$1,149,453	\$1,152,765	\$1,155,551	\$1,157,810	\$1,159,541	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,114,245	\$1,112,634	\$1,110,282	\$1,107,197	\$1,103,385	\$1,098,857	\$1,093,621	\$1,087,690	\$1,081,076	\$1,073,791	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,077,417	\$1,047,882	\$1,018,260	\$988,604	\$958,968	\$929,402	\$899,954	\$870,671	\$841,598	\$812,776	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,098,063	\$1,069,269	\$1,039,935	\$1,010,145	\$979,980	\$949,522	\$918,849	\$888,039	\$857,164	\$826,299	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,147,855	\$1,150,960	\$1,152,042	\$1,151,094	\$1,148,117	\$1,143,121	\$1,136,122	\$1,127,146	\$1,116,226	\$1,103,402	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,190,979	\$1,202,084	\$1,210,776	\$1,217,003	\$1,220,727	\$1,221,919	\$1,220,563	\$1,216,655	\$1,210,203	\$1,201,226	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,168,985	\$1,196,875	\$1,222,694	\$1,246,289	\$1,267,510	\$1,286,218	\$1,302,283	\$1,315,586	\$1,326,016	\$1,333,478	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,148,064	\$1,205,862	\$1,263,337	\$1,320,195	\$1,376,124	\$1,430,803	\$1,483,899	\$1,535,072	\$1,583,972	\$1,630,245	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,150,367	\$1,222,051	\$1,294,372	\$1,366,993	\$1,439,551	\$1,511,656	\$1,582,899	\$1,652,846	\$1,721,045	\$1,787,024	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,150,302	\$1,241,218	\$1,334,502	\$1,429,783	\$1,526,641	\$1,624,612	\$1,723,182	\$1,821,793	\$1,919,840	\$2,016,677	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,165,815	\$1,270,874	\$1,379,243	\$1,490,513	\$1,604,218	\$1,719,828	\$1,836,756	\$1,954,352	\$2,071,905	\$2,188,648	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,297,592	\$1,416,478	\$1,537,640	\$1,660,494	\$1,784,400	\$1,908,659	\$2,032,519	\$2,155,175	\$2,275,775	\$2,393,426	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,303,162	\$1,460,156	\$1,625,115	\$1,797,628	\$1,977,174	\$2,163,110	\$2,354,669	\$2,550,954	\$2,750,934	\$2,953,444	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,345,003	\$1,516,513	\$1,695,558	\$1,881,533	\$2,073,708	\$2,271,225	\$2,473,096	\$2,678,202	\$2,885,291	\$3,092,980	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,455,494	\$1,696,126	\$1,956,200	\$2,235,865	\$2,535,069	\$2,853,535	\$3,190,733	\$3,545,852	\$3,917,781	\$4,305,076	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,509,632	\$1,808,090	\$2,137,590	\$2,499,382	\$2,894,494	\$3,323,682	\$3,787,378	\$4,285,633	\$4,818,061	\$5,383,779	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,466,380	\$1,819,300	\$2,220,019	\$2,672,041	\$3,178,693	\$3,743,028	\$4,367,718	\$5,054,939	\$5,806,237	\$6,622,390	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,442,587	\$1,860,693	\$2,349,480	\$2,916,821	\$3,570,845	\$4,319,823	\$5,172,016	\$6,135,496	\$7,217,931	\$8,426,334	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,459,818	\$1,926,453	\$2,472,602	\$3,107,101	\$3,839,039	\$4,677,624	\$5,632,001	\$6,711,040	\$7,923,085	\$9,275,653	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,424,997	\$1,890,257	\$2,419,281	\$3,016,529	\$3,686,115	\$4,431,650	\$5,256,083	\$6,161,527	\$7,149,069	\$8,218,572	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,475,131	\$2,025,654	\$2,658,043	\$3,379,242	\$4,195,567	\$5,112,807	\$6,136,003	\$7,269,202	\$8,515,195	\$9,875,226	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,410,228	\$1,993,175	\$2,662,494	\$3,424,937	\$4,286,854	\$5,253,975	\$6,331,178	\$7,522,227	\$8,829,494	\$10,253,665	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,399,916	\$2,095,631	\$2,923,163	\$3,898,327	\$5,037,434	\$6,357,016	\$7,873,470	\$9,602,631	\$11,559,266	\$13,756,494	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,201,623	\$1,886,634	\$2,710,299	\$3,690,886	\$4,847,576	\$6,200,190	\$7,768,837	\$9,573,470	\$11,633,349	\$13,966,399	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,204,810	\$1,999,274	\$2,956,379	\$4,097,739	\$5,446,048	\$7,024,765	\$8,857,681	\$10,968,393	\$13,379,655	\$16,112,608	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$1,073,995	\$1,912,352	\$2,938,262	\$4,179,754	\$5,666,914	\$7,431,594	\$9,506,978	\$11,927,014	\$14,725,673	\$17,936,043	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$957,804	\$1,843,190	\$2,924,533	\$4,230,298	\$5,790,794	\$7,637,813	\$9,804,120	\$12,322,801	\$15,226,433	\$18,546,094	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$841,142	\$1,787,675	\$2,940,940	\$4,328,506	\$5,978,836	\$7,920,660	\$10,182,200	\$12,790,222	\$15,768,929	\$19,138,685	\$5,585,462	\$171,793	1.60%
1999		\$669,232	\$1,649,825	\$2,881,747	\$4,406,526	\$6,268,961	\$8,516,560	\$11,198,735	\$14,365,713	\$18,067,143	\$22,350,370	\$6,549,625	\$174,544	2.68%
2000		\$536,739	\$1,594,771	\$2,901,164	\$4,491,790	\$6,404,155	\$8,676,636	\$11,347,514	\$14,453,771	\$18,029,649	\$22,104,980	\$5,790,356	\$179,221	3.38%
2001		\$374,870	\$1,496,949	\$2,870,914	\$4,529,166	\$6,504,363	\$8,828,440	\$11,531,427	\$14,640,066	\$18,176,245	\$22,155,273	\$4,938,943	\$185,273	1.55%
2002		\$204,460	\$1,409,061	\$2,838,377	\$4,511,306	\$6,444,377	\$8,650,732	\$11,139,032	\$13,912,323	\$16,966,889	\$20,291,172	\$3,700,778	\$188,153	2.39%
2003		\$12,605	\$1,353,241	\$3,065,555	\$5,209,838	\$7,849,317	\$11,048,592	\$14,871,609	\$19,379,141	\$24,625,790	\$30,656,536	\$4,514,591	\$192,655	1.88%
2004			\$1,242,905	\$3,147,128	\$5,613,620	\$8,746,163	\$12,656,851	\$17,464,025	\$23,289,337	\$30,253,842	\$38,473,066	\$4,788,076	\$196,276	3.25%
2005			\$1,076,501	\$3,086,323	\$5,743,878	\$9,183,401	\$13,553,777	\$19,016,823	\$25,744,430	\$33,914,362	\$43,704,571	\$4,810,664	\$202,658	3.42%
2006			\$922,705	\$3,127,243	\$6,143,745	\$10,171,666	\$15,441,358	\$22,214,237	\$30,781,377	\$41,460,113	\$54,588,176	\$5,327,884	\$209,581	2.55%
2007			\$758,167	\$3,102,823	\$6,281,350	\$10,487,725	\$15,942,395	\$22,891,103	\$31,602,017	\$42,360,791	\$55,463,193	\$5,393,955	\$214,923	4.09%
2008			\$508,988	\$2,582,108	\$5,110,653	\$8,137,001	\$11,695,983	\$15,811,622	\$20,493,675	\$25,734,182	\$31,504,209	\$3,257,411	\$223,703	0.09%
2009			\$309,339	\$2,648,559	\$5,675,286	\$9,493,731	\$14,205,054	\$19,901,459	\$26,659,224	\$34,530,883	\$43,536,891	\$3,836,278	\$223,909	2.72%
2010			\$85,606	\$2,649,735	\$6,053,508	\$10,443,122	\$15,965,193	\$22,758,970	\$30,946,780	\$40,622,960	\$51,841,666	\$4,149,511	\$230,001	1.50%
2011				\$2,440,636	\$5,762,581	\$9,904,085	\$14,944,036	\$20,942,453	\$27,932,639	\$35,913,184	\$44,840,400	\$3,998,798	\$233,444	2.96%
2012				\$2,367,787	\$6,038,321	\$10,733,884	\$16,585,198	\$23,706,277	\$32,183,519	\$42,063,824	\$53,342,445	\$4,359,893	\$240,361	1.74%
2013				\$2,225,353	\$6,262,281	\$11,690,340	\$18,775,594	\$27,788,639	\$38,989,649	\$52,609,584	\$68,827,972	\$5,448,219	\$244,544	1.50%
2014				\$2,009,121	\$6,094,897	\$11,563,639	\$18,670,326	\$27,670,614	\$38,805,582	\$52,282,913	\$68,255,051	\$5,911,869	\$248,213	0.76%
2015				\$1,727,300	\$5,706,418	\$10,979,880	\$17,766,654	\$26,278,742	\$36,706,268	\$49,199,811	\$63,850,715	\$5,740,121	\$250,090	0.73%
2016				\$1,554,872	\$5,832,372	\$11,635,853	\$19,264,808	\$29,023,629	\$41,203,946	\$56,062,429	\$73,794,644	\$6,144,608	\$251,910	2.07%

Table 57: Moderate All Value (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	\$1,071,467	\$1,062,917	\$1,054,244	\$1,045,450	\$1,036,540	\$1,027,516	\$1,018,383	\$1,009,144	\$999,801	\$990,360	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,101,531	\$1,107,193	\$1,112,355	\$1,117,014	\$1,121,163	\$1,124,801	\$1,127,923	\$1,130,526	\$1,132,609	\$1,134,171	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,078,697	\$1,077,101	\$1,074,779	\$1,071,737	\$1,067,983	\$1,063,526	\$1,058,377	\$1,052,546	\$1,046,046	\$1,038,889	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,030,231	\$1,001,935	\$973,541	\$945,103	\$916,671	\$888,296	\$860,025	\$831,906	\$803,980	\$776,290	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,034,583	\$1,006,952	\$978,793	\$950,187	\$921,216	\$891,957	\$862,487	\$832,882	\$803,214	\$773,553	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,062,850	\$1,064,624	\$1,064,426	\$1,062,248	\$1,058,091	\$1,051,967	\$1,043,892	\$1,033,891	\$1,021,998	\$1,008,253	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,081,902	\$1,090,839	\$1,097,419	\$1,101,594	\$1,103,326	\$1,102,591	\$1,099,373	\$1,093,671	\$1,085,494	\$1,074,863	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,040,088	\$1,063,912	\$1,085,644	\$1,105,132	\$1,122,233	\$1,136,811	\$1,148,742	\$1,157,907	\$1,164,203	\$1,167,536	\$803,550	\$77,184	6.77%
1978	\$946,651	\$996,753	\$1,046,518	\$1,095,660	\$1,143,881	\$1,190,868	\$1,236,297	\$1,279,834	\$1,321,135	\$1,359,850	\$1,395,623	\$768,549	\$82,409	9.03%
1979	\$908,365	\$969,417	\$1,030,966	\$1,092,689	\$1,154,239	\$1,215,241	\$1,275,300	\$1,333,993	\$1,390,880	\$1,445,498	\$1,497,369	\$803,741	\$89,852	13.32%
1980	\$858,182	\$933,660	\$1,011,116	\$1,090,197	\$1,170,507	\$1,251,603	\$1,332,995	\$1,414,145	\$1,494,473	\$1,573,350	\$1,650,108	\$929,399	\$101,819	12.41%
1981	\$815,684	\$902,058	\$991,207	\$1,082,746	\$1,176,236	\$1,271,176	\$1,367,003	\$1,463,098	\$1,558,778	\$1,653,303	\$1,745,875	\$774,944	\$114,451	8.94%
1982	\$846,324	\$946,201	\$1,048,058	\$1,151,355	\$1,255,492	\$1,359,814	\$1,463,608	\$1,566,112	\$1,666,514	\$1,763,953	\$1,857,532	\$789,476	\$124,685	3.87%
1983	\$767,715	\$891,372	\$1,021,600	\$1,158,008	\$1,300,096	\$1,447,252	\$1,598,739	\$1,753,699	\$1,911,140	\$2,069,938	\$2,228,835	\$808,556	\$129,504	3.80%
1984	\$714,721	\$851,518	\$994,672	\$1,143,629	\$1,297,711	\$1,456,122	\$1,617,937	\$1,782,103	\$1,947,438	\$2,112,630	\$2,276,241	\$716,371	\$134,428	4.02%
1985	\$663,209	\$840,014	\$1,032,227	\$1,239,903	\$1,462,907	\$1,700,894	\$1,953,275	\$2,219,202	\$2,497,530	\$2,786,802	\$3,085,222	\$762,013	\$139,834	3.77%
1986	\$575,058	\$783,220	\$1,015,158	\$1,271,781	\$1,553,786	\$1,861,613	\$2,195,391	\$2,554,886	\$2,939,446	\$3,347,939	\$3,778,696	\$730,848	\$145,110	1.14%
1987	\$441,363	\$670,357	\$934,457	\$1,236,304	\$1,578,365	\$1,962,842	\$2,391,584	\$2,865,966	\$3,386,777	\$3,954,087	\$4,567,106	\$614,634	\$146,766	4.41%
1988	\$302,751	\$555,133	\$856,717	\$1,213,215	\$1,630,479	\$2,114,393	\$2,670,738	\$3,305,025	\$4,022,291	\$4,826,873	\$5,722,130	\$538,945	\$153,245	4.42%
1989	\$158,299	\$438,776	\$774,619	\$1,172,266	\$1,638,293	\$2,179,292	\$2,801,707	\$3,511,636	\$4,314,602	\$5,215,281	\$6,217,192	\$498,263	\$160,012	4.64%
1990		\$291,620	\$640,290	\$1,039,467	\$1,492,312	\$2,001,549	\$2,569,318	\$3,197,018	\$3,885,129	\$4,633,038	\$5,438,847	\$320,550	\$167,444	6.10%
1991		\$131,070	\$536,079	\$1,005,962	\$1,545,552	\$2,159,223	\$2,850,691	\$3,622,794	\$4,477,251	\$5,414,408	\$6,432,959	\$186,431	\$177,655	3.07%
1992			\$374,383	\$872,302	\$1,443,437	\$2,092,156	\$2,822,090	\$3,635,895	\$4,534,999	\$5,519,337	\$6,587,067	\$3,572	\$183,111	3.03%
1993			\$211,267	\$795,678	\$1,494,048	\$2,318,401	\$3,280,542	\$4,391,683	\$5,661,998	\$7,100,102	\$8,712,455		\$188,660	2.75%
1994			\$16,930	\$589,262	\$1,282,009	\$2,109,415	\$3,085,820	\$4,225,267	\$5,541,027	\$7,045,029	\$8,747,195		\$193,854	2.67%
1995				\$452,229	\$1,256,564	\$2,219,126	\$3,356,916	\$4,686,588	\$6,223,877	\$7,982,926	\$9,975,481		\$199,032	2.67%
1996				\$260,783	\$1,117,874	\$2,161,368	\$3,414,609	\$4,901,262	\$6,644,663	\$8,667,016	\$10,988,404		\$204,347	3.33%
1997				\$52,417	\$956,340	\$2,054,080	\$3,368,929	\$4,924,196	\$6,742,497	\$8,844,877	\$11,249,766		\$211,148	1.70%
1998					\$790,935	\$1,957,128	\$3,346,261	\$4,978,300	\$6,871,155	\$9,039,605	\$11,494,090		\$214,741	1.60%
1999					\$607,579	\$1,878,162	\$3,439,206	\$5,326,654	\$7,575,869	\$10,220,214	\$13,289,332		\$218,180	2.68%
2000					\$407,550	\$1,739,539	\$3,346,025	\$5,254,510	\$7,490,354	\$10,075,388	\$13,026,313		\$224,026	3.38%
2001					\$185,056	\$1,577,171	\$3,238,066	\$5,189,049	\$7,447,790	\$10,026,871	\$12,932,223		\$231,592	1.55%
2002						\$1,369,211	\$3,006,505	\$4,864,661	\$6,943,302	\$9,235,796	\$11,728,332		\$235,191	2.39%
2003						\$1,416,748	\$3,612,753	\$6,281,894	\$9,467,312	\$13,205,278	\$17,522,057		\$240,818	1.88%
2004						\$1,338,721	\$3,927,344	\$7,183,649	\$11,196,112	\$16,049,757	\$21,821,484		\$245,345	3.25%
2005						\$1,166,692	\$3,998,402	\$7,635,131	\$12,202,529	\$17,827,118	\$24,630,708		\$253,323	3.42%
2006						\$1,025,480	\$4,323,639	\$8,708,826	\$14,393,924	\$21,606,809	\$30,583,858		\$261,976	2.55%
2007						\$797,187	\$4,245,655	\$8,782,313	\$14,603,821	\$21,915,311	\$30,922,889		\$268,653	4.09%
2008						\$410,304	\$2,951,045	\$5,931,039	\$9,355,357	\$13,213,456	\$17,476,477		\$279,629	0.09%
2009						\$156,469	\$3,307,506	\$7,215,054	\$11,936,251	\$17,506,971	\$23,934,748		\$279,886	2.72%
2010							\$3,450,074	\$8,014,858	\$13,639,875	\$20,393,231	\$28,307,566		\$287,501	1.50%
2011							\$3,000,129	\$7,180,284	\$12,139,574	\$17,873,604	\$24,341,818		\$291,806	2.96%
2012							\$3,045,136	\$7,878,201	\$13,759,238	\$20,721,489	\$28,753,905		\$300,451	1.74%
2013							\$3,147,666	\$8,969,075	\$16,423,492	\$25,683,542	\$36,875,914		\$305,680	1.50%
2014							\$2,859,292	\$8,699,741	\$16,139,905	\$25,335,256	\$36,392,519		\$310,266	0.76%
2015							\$2,456,319	\$8,037,891	\$15,068,174	\$23,660,245	\$33,875,879		\$312,613	0.73%
2016							\$2,355,402	\$8,612,250	\$16,675,471	\$26,738,582	\$38,941,320		\$314,888	2.07%

Table 58: Aggressive All Value (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	\$1,060,189	\$1,051,729	\$1,043,147	\$1,034,445	\$1,025,629	\$1,016,701	\$1,007,663	\$998,521	\$989,277	\$979,935	\$977,845	\$60,000	5.48%
1971	\$1,072,004	\$1,077,930	\$1,083,368	\$1,088,314	\$1,092,762	\$1,096,708	\$1,100,148	\$1,103,080	\$1,105,501	\$1,107,408	\$1,108,801	\$1,045,501	\$63,289	3.36%
1972	\$1,044,014	\$1,043,150	\$1,041,569	\$1,039,275	\$1,036,277	\$1,032,581	\$1,028,196	\$1,023,133	\$1,017,402	\$1,011,015	\$1,003,986	\$1,166,065	\$65,415	3.42%
1973	\$1,009,940	\$983,046	\$955,989	\$928,823	\$901,601	\$874,373	\$847,190	\$820,097	\$793,140	\$766,362	\$739,804	\$937,319	\$67,654	8.78%
1974	\$996,976	\$971,103	\$944,634	\$917,650	\$890,230	\$862,452	\$834,392	\$806,126	\$777,726	\$749,263	\$720,807	\$635,201	\$73,591	12.20%
1975	\$975,489	\$977,844	\$978,288	\$976,809	\$973,401	\$968,065	\$960,813	\$951,661	\$940,636	\$927,770	\$913,104	\$758,277	\$82,569	7.01%
1976	\$963,814	\$972,825	\$979,594	\$984,062	\$986,184	\$985,926	\$983,263	\$978,184	\$970,688	\$960,786	\$948,500	\$829,686	\$88,360	4.82%
1977	\$889,471	\$911,191	\$930,949	\$948,593	\$963,975	\$976,956	\$987,405	\$995,200	\$1,000,229	\$1,002,390	\$1,001,594	\$684,149	\$92,621	6.77%
1978	\$803,077	\$845,443	\$887,174	\$927,983	\$967,568	\$1,005,613	\$1,041,792	\$1,075,769	\$1,107,198	\$1,135,728	\$1,161,001	\$623,734	\$98,890	9.03%
1979	\$737,098	\$788,467	\$839,881	\$891,006	\$941,484	\$990,932	\$1,038,943	\$1,085,087	\$1,128,913	\$1,169,951	\$1,207,714	\$610,963	\$107,822	13.32%
1980	\$654,283	\$717,018	\$781,013	\$845,891	\$911,231	\$976,565	\$1,041,377	\$1,105,109	\$1,167,153	\$1,226,861	\$1,283,539	\$647,183	\$122,183	12.41%
1981	\$566,954	\$638,301	\$711,539	\$786,250	\$861,960	\$938,134	\$1,014,178	\$1,089,440	\$1,163,205	\$1,234,702	\$1,303,103	\$484,815	\$137,341	8.94%
1982	\$511,141	\$594,810	\$679,639	\$765,071	\$850,491	\$935,227	\$1,018,557	\$1,099,706	\$1,177,852	\$1,252,131	\$1,321,639	\$406,956	\$149,622	3.87%
1983	\$380,994	\$479,582	\$583,044	\$690,901	\$802,565	\$917,329	\$1,034,368	\$1,152,728	\$1,271,326	\$1,388,942	\$1,504,225	\$308,184	\$155,405	3.80%
1984	\$247,929	\$358,033	\$472,832	\$591,699	\$713,889	\$838,537	\$964,650	\$1,091,111	\$1,216,674	\$1,339,970	\$1,459,501	\$156,074	\$161,314	4.02%
1985	\$92,439	\$224,535	\$368,329	\$523,606	\$689,950	\$866,718	\$1,053,016	\$1,247,671	\$1,449,208	\$1,655,824	\$1,865,367		\$167,800	3.77%
1986		\$56,809	\$222,226	\$405,971	\$608,190	\$828,732	\$1,067,100	\$1,322,395	\$1,593,260	\$1,877,818	\$2,173,612		\$174,132	1.14%
1987			\$49,615	\$252,590	\$484,688	\$746,991	\$1,040,139	\$1,364,213	\$1,718,614	\$2,101,937	\$2,511,822		\$176,119	4.41%
1988				\$76,951	\$344,138	\$657,941	\$1,021,653	\$1,438,033	\$1,909,086	\$2,435,815	\$3,017,926		\$183,894	4.42%
1989					\$169,485	\$519,546	\$925,790	\$1,391,270	\$1,918,163	\$2,507,478	\$3,158,732		\$192,014	4.64%
1990						\$316,982	\$706,987	\$1,137,952	\$1,608,731	\$2,117,008	\$2,659,121		\$200,932	6.10%
1991						\$122,879	\$588,575	\$1,109,584	\$1,685,300	\$2,313,621	\$2,990,691		\$213,186	3.07%
1992							\$390,206	\$940,611	\$1,547,770	\$2,209,179	\$2,920,469		\$219,734	3.03%
1993								\$909,895	\$1,721,366	\$2,640,938	\$3,668,417		\$226,392	2.75%
1994								\$681,698	\$1,508,584	\$2,456,709	\$3,527,990		\$232,624	2.67%
1995								\$515,494	\$1,479,362	\$2,586,197	\$3,838,354		\$238,838	2.67%
1996								\$295,545	\$1,362,313	\$2,608,358	\$4,040,764		\$245,216	3.33%
1997								\$44,272	\$1,162,194	\$2,463,321	\$3,953,439		\$253,377	1.70%
1998									\$952,087	\$2,310,281	\$3,849,495		\$257,689	1.60%
1999									\$786,025	\$2,373,284	\$4,228,294		\$261,816	2.68%
2000									\$526,938	\$2,121,127	\$3,947,645		\$268,832	3.38%
2001									\$255,513	\$1,877,497	\$3,709,173		\$277,910	1.55%
2002										\$1,504,703	\$3,165,491		\$282,229	2.39%
2003										\$1,784,766	\$4,387,577		\$288,982	1.88%
2004										\$1,845,673	\$5,169,902		\$294,414	3.25%
2005										\$1,739,874	\$5,556,845		\$303,987	3.42%
2006										\$1,753,505	\$6,579,541		\$314,371	2.55%
2007										\$1,469,830	\$6,382,585		\$322,384	4.09%
2008										\$692,731	\$3,448,745		\$335,555	0.09%
2009										\$483,058	\$4,332,605		\$335,863	2.72%
2010										\$163,502	\$4,773,466		\$345,002	1.50%
2011											\$3,843,235		\$350,167	2.96%
2012											\$4,165,365		\$360,541	1.74%
2013											\$4,923,856		\$366,816	1.50%
2014											\$4,529,987		\$372,319	0.76%
2015											\$3,901,042		\$375,135	0.73%
2016											\$4,087,995		\$377,865	2.07%

Table 59: Very Conservative All Value (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% All Value Equity / 60% US Bonds			50% All Value Equity / 50% US Bonds			60% All Value Equity / 40% US Bonds			100% All Value 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	\$1,067,460	\$30,000	\$30,000	\$1,058,362	\$30,000	\$30,000	\$1,049,148	\$30,000	\$30,000	\$1,011,210	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,165,091	\$32,024	\$62,024	\$1,169,953	\$31,751	\$61,751	\$1,174,302	\$31,474	\$61,474	\$1,186,493	\$30,336	\$60,336	\$1,118,922	\$30,272	\$60,272
1972	\$1,139,962	\$34,953	\$96,977	\$1,136,272	\$35,099	\$96,977	\$1,131,877	\$35,229	\$96,704	\$1,107,439	\$35,595	\$95,931	\$1,291,310	\$33,568	\$93,839
1973	\$1,029,252	\$34,199	\$131,175	\$998,750	\$34,088	\$130,938	\$968,356	\$33,956	\$130,660	\$848,747	\$33,223	\$129,154	\$1,068,870	\$38,739	\$132,579
1974	\$1,073,395	\$30,878	\$162,053	\$1,043,394	\$29,962	\$160,900	\$1,013,120	\$29,051	\$159,710	\$890,749	\$25,462	\$154,617	\$762,483	\$32,066	\$164,645
1975	\$1,254,856	\$32,202	\$194,255	\$1,256,306	\$31,302	\$192,202	\$1,255,902	\$30,394	\$190,104	\$1,236,130	\$26,722	\$181,339	\$1,014,832	\$22,874	\$187,519
1976	\$1,356,314	\$37,646	\$231,900	\$1,365,758	\$37,689	\$229,891	\$1,372,950	\$37,677	\$227,781	\$1,378,967	\$37,084	\$218,423	\$1,219,152	\$30,445	\$217,964
1977	\$1,419,294	\$40,689	\$272,590	\$1,448,842	\$40,973	\$270,864	\$1,476,450	\$41,189	\$268,970	\$1,565,328	\$41,369	\$259,792	\$1,097,677	\$36,575	\$254,539
1978	\$1,539,809	\$42,579	\$315,169	\$1,609,520	\$43,465	\$314,329	\$1,679,217	\$44,294	\$313,263	\$1,952,830	\$46,960	\$306,752	\$1,134,743	\$32,930	\$287,469
1979	\$1,635,616	\$46,194	\$361,363	\$1,723,204	\$48,286	\$362,615	\$1,811,913	\$50,377	\$363,640	\$2,172,190	\$58,585	\$365,337	\$1,303,493	\$34,024	\$321,511
1980	\$1,764,567	\$49,068	\$410,431	\$1,878,950	\$51,696	\$414,311	\$1,996,464	\$54,357	\$417,997	\$2,491,360	\$65,166	\$430,502	\$1,674,147	\$39,105	\$360,616
1981	\$1,906,415	\$52,937	\$463,368	\$2,037,389	\$56,368	\$470,679	\$2,172,509	\$59,894	\$477,891	\$2,747,433	\$74,741	\$505,243	\$1,544,208	\$50,224	\$410,840
1982	\$2,207,866	\$57,192	\$520,561	\$2,343,983	\$61,122	\$531,801	\$2,482,706	\$65,175	\$543,066	\$3,053,523	\$82,423	\$587,666	\$1,818,569	\$46,326	\$457,167
1983	\$2,472,784	\$66,236	\$586,797	\$2,674,581	\$70,319	\$602,120	\$2,885,924	\$74,481	\$617,547	\$3,820,322	\$91,606	\$679,272	\$2,161,159	\$54,557	\$511,724
1984	\$2,670,307	\$74,184	\$660,980	\$2,877,525	\$80,237	\$682,358	\$3,093,036	\$86,578	\$704,125	\$4,027,439	\$114,610	\$793,882	\$2,227,686	\$64,835	\$576,559
1985	\$3,272,555	\$80,109	\$741,090	\$3,606,757	\$86,326	\$768,684	\$3,964,746	\$92,791	\$796,916	\$5,641,610	\$120,823	\$914,705	\$2,856,018	\$66,831	\$643,389
1986	\$3,742,840	\$98,177	\$839,266	\$4,186,285	\$108,203	\$876,886	\$4,669,397	\$118,942	\$915,859	\$7,033,199	\$169,248	\$1,083,953	\$3,282,033	\$85,681	\$729,070
1987	\$4,072,677	\$112,285	\$951,551	\$4,647,940	\$125,589	\$1,002,475	\$5,287,564	\$140,082	\$1,055,940	\$8,578,834	\$210,996	\$1,294,949	\$3,350,997	\$98,461	\$827,531
1988	\$4,519,764	\$122,180	\$1,073,732	\$5,267,883	\$139,438	\$1,141,913	\$6,119,740	\$158,627	\$1,214,567	\$10,787,955	\$257,365	\$1,552,314	\$3,795,828	\$100,503	\$928,034
1989	\$4,884,541	\$135,593	\$1,209,325	\$5,697,891	\$158,037	\$1,299,950	\$6,624,117	\$183,592	\$1,398,160	\$11,696,743	\$323,639	\$1,875,953	\$4,841,431	\$113,875	\$1,041,908
1990	\$4,807,141	\$146,536	\$1,355,861	\$5,498,658	\$170,937	\$1,470,886	\$6,266,983	\$198,724	\$1,596,883	\$10,200,140	\$350,902	\$2,226,855	\$4,550,409	\$145,243	\$1,187,151
1991	\$5,481,885	\$144,214	\$1,500,075	\$6,314,319	\$164,960	\$1,635,846	\$7,245,701	\$188,009	\$1,784,893	\$12,097,748	\$306,004	\$2,532,859	\$5,758,691	\$136,512	\$1,323,664
1992	\$5,633,544	\$164,457	\$1,664,532	\$6,484,564	\$189,430	\$1,825,276	\$7,435,422	\$217,371	\$2,002,264	\$12,367,984	\$362,932	\$2,895,792	\$6,011,845	\$172,761	\$1,496,424
1993	\$6,506,565	\$169,006	\$1,833,538	\$7,661,064	\$194,537	\$2,019,813	\$8,984,648	\$223,063	\$2,225,326	\$16,335,761	\$371,040	\$3,266,831	\$6,418,823	\$180,355	\$1,676,780
1994	\$6,223,090	\$195,197	\$2,028,735	\$7,378,303	\$229,832	\$2,249,644	\$8,712,659	\$269,539	\$2,494,866	\$16,270,900	\$490,073	\$3,756,904	\$6,308,510	\$192,565	\$1,869,344
1995	\$7,003,951	\$186,693	\$2,215,428	\$8,313,610	\$221,349	\$2,470,994	\$9,827,611	\$261,380	\$2,756,246	\$18,418,082	\$488,127	\$4,245,031	\$8,418,819	\$189,255	\$2,058,600
1996	\$7,217,758	\$210,119	\$2,425,546	\$8,650,927	\$249,408	\$2,720,402	\$10,325,143	\$294,828	\$3,051,074	\$20,091,194	\$552,542	\$4,797,573	\$10,041,117	\$252,565	\$2,311,164
1997	\$7,384,313	\$216,533	\$2,642,079	\$8,838,286	\$259,528	\$2,979,930	\$10,532,710	\$309,754	\$3,360,828	\$20,342,896	\$602,736	\$5,400,309	\$12,989,187	\$301,234	\$2,612,398
1998	\$7,639,305	\$221,529	\$2,863,608	\$9,122,153	\$265,149	\$3,245,078	\$10,838,873	\$315,981	\$3,676,809	\$20,553,499	\$610,287	\$6,010,596	\$16,200,172	\$389,676	\$3,002,073
1999	\$7,860,666	\$229,179	\$3,092,788	\$9,556,864	\$273,665	\$3,518,743	\$11,559,420	\$325,166	\$4,001,976	\$23,496,818	\$616,605	\$6,627,201	\$19,021,154	\$486,005	\$3,488,079
2000	\$8,101,902	\$235,820	\$3,328,608	\$9,748,778	\$286,706	\$3,805,449	\$11,668,948	\$346,783	\$4,348,758	\$22,723,892	\$704,905	\$7,332,106	\$16,770,534	\$570,635	\$4,058,713
2001	\$8,265,150	\$243,057	\$3,571,665	\$9,890,412	\$292,463	\$4,097,912	\$11,768,199	\$350,068	\$4,698,827	\$22,279,057	\$681,717	\$8,013,822	\$14,334,106	\$503,116	\$4,561,829
2002	\$8,331,701	\$247,954	\$3,819,619	\$9,788,372	\$296,712	\$4,394,624	\$11,428,952	\$353,046	\$5,051,873	\$19,961,931	\$668,372	\$8,682,194	\$10,831,025	\$430,023	\$4,991,852
2003	\$9,749,481	\$249,951	\$4,069,570	\$11,921,047	\$293,651	\$4,688,276	\$14,481,496	\$342,869	\$5,394,741	\$29,534,753	\$598,858	\$9,281,052	\$13,520,253	\$324,931	\$5,316,783
2004	\$10,588,875	\$292,484	\$4,362,055	\$13,215,076	\$357,631	\$5,045,907	\$16,382,810	\$434,445	\$5,829,186	\$36,184,974	\$886,043	\$10,167,095	\$14,541,299	\$405,608	\$5,722,391
2005	\$10,903,158	\$317,666	\$4,679,721	\$13,778,720	\$396,452	\$5,442,359	\$17,294,375	\$491,484	\$6,320,670	\$40,083,327	\$1,085,549	\$11,252,644	\$14,797,934	\$436,239	\$6,158,630
2006	\$11,740,720	\$327,095	\$5,006,816	\$15,149,396	\$413,362	\$5,855,721	\$19,411,973	\$518,831	\$6,839,502	\$48,797,193	\$1,202,500	\$12,455,144	\$16,621,397	\$443,938	\$6,602,568
2007	\$12,065,657	\$352,222	\$5,359,037	\$15,478,577	\$454,482	\$6,310,203	\$19,714,998	\$582,359	\$7,421,861	\$48,282,098	\$1,463,916	\$13,919,059	\$17,008,814	\$498,642	\$7,101,210
2008	\$9,874,047	\$361,970	\$5,721,007	\$11,902,811	\$464,357	\$6,774,560	\$14,229,473	\$591,450	\$8,013,311	\$26,710,178	\$1,448,463	\$15,367,522	\$10,394,573	\$510,264	\$7,611,474
2009	\$11,123,337	\$296,221	\$6,017,228	\$13,851,985	\$357,084	\$7,131,644	\$17,090,764	\$426,884	\$8,440,195	\$36,060,772	\$801,305	\$16,168,828	\$12,750,996	\$311,837	\$7,923,311
2010	\$11,994,809	\$333,700	\$6,350,928	\$15,147,055	\$415,560	\$7,547,204	\$18,938,864	\$512,723	\$8,952,198	\$41,872,482	\$1,081,823	\$17,250,651	\$14,231,598	\$382,530	\$8,305,841
2011	\$11,520,051	\$359,844	\$6,710,773	\$14,252,869	\$454,412	\$8,001,616	\$17,450,850	\$568,166	\$9,521,084	\$35,289,949	\$1,256,174	\$18,506,825	\$14,096,292	\$426,948	\$8,732,789
2012	\$12,218,801	\$345,602	\$7,056,374	\$15,356,292	\$427,586	\$8,429,202	\$19,093,390	\$523,525	\$10,044,609	\$40,941,188	\$1,058,698	\$19,565,524	\$15,861,530	\$422,889	\$9,155,678
2013	\$12,810,647	\$366,564	\$7,422,938	\$16,601,107	\$460,689	\$8,889,890	\$21,280,363	\$572,802	\$10,617,411	\$51,477,778	\$1,228,236	\$20,793,759	\$20,368,764	\$475,846	\$9,631,524
2014	\$12,593,337	\$384,319	\$7,807,258	\$16,274,084	\$498,033	\$9,387,920	\$20,801,211	\$638,411	\$11,255,822	\$49,697,022	\$1,544,333	\$22,338,093	\$22,462,462	\$611,063	\$10,242,587
2015	\$11,926,306	\$377,800	\$8,185,058	\$15,320,291	\$488,223	\$9,876,146	\$19,461,254	\$624,036	\$11,879,858	\$45,261,325	\$1,490,911	\$23,829,003	\$22,090,076	\$673,874	\$10,916,460
2016	\$12,369,933	\$357,789	\$8,542,847	\$16,118,308	\$459,609	\$10,335,755	\$20,763,638	\$583,838	\$12,463,696	\$50,941,871	\$1,357,840	\$25,186,843	\$23,990,114	\$662,702	\$11,579,163

Table 60: Conservative All Value (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% All Value Equity / 60% US Bonds			50% All Value Equity / 50% US Bonds			60% All Value Equity / 40% US Bonds			100% All Value 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	\$1,056,455	\$40,000	\$40,000	\$1,047,451	\$40,000	\$40,000	\$1,038,332	\$40,000	\$40,000	\$1,000,785	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,141,192	\$42,258	\$82,258	\$1,145,955	\$41,898	\$81,898	\$1,150,214	\$41,533	\$81,533	\$1,162,155	\$40,031	\$80,031	\$1,095,970	\$39,946	\$79,946
1972	\$1,105,068	\$45,648	\$127,906	\$1,101,491	\$45,838	\$127,736	\$1,097,230	\$46,009	\$127,542	\$1,073,540	\$46,486	\$126,518	\$1,251,783	\$43,839	\$123,785
1973	\$987,460	\$44,203	\$172,109	\$958,197	\$44,060	\$171,796	\$929,037	\$43,889	\$171,431	\$814,285	\$42,942	\$169,459	\$1,025,469	\$50,071	\$173,856
1974	\$1,019,195	\$39,498	\$211,607	\$990,708	\$38,328	\$210,124	\$961,963	\$37,161	\$208,593	\$845,771	\$32,571	\$202,031	\$723,982	\$41,019	\$214,875
1975	\$1,179,210	\$40,768	\$252,375	\$1,180,572	\$39,628	\$249,752	\$1,180,192	\$38,479	\$247,071	\$1,161,612	\$33,831	\$235,561	\$953,654	\$28,959	\$243,834
1976	\$1,261,411	\$47,168	\$299,543	\$1,270,195	\$47,223	\$296,975	\$1,276,884	\$47,208	\$294,279	\$1,282,480	\$46,464	\$282,326	\$1,133,847	\$38,146	\$281,980
1977	\$1,306,376	\$50,456	\$350,000	\$1,333,573	\$50,808	\$347,783	\$1,358,985	\$51,075	\$345,354	\$1,440,792	\$51,299	\$333,625	\$1,010,347	\$45,354	\$327,334
1978	\$1,402,692	\$52,255	\$402,255	\$1,466,195	\$53,343	\$401,126	\$1,529,686	\$54,359	\$399,713	\$1,778,934	\$57,632	\$391,257	\$1,033,696	\$40,414	\$367,748
1979	\$1,474,607	\$56,108	\$458,362	\$1,553,573	\$58,648	\$459,773	\$1,633,549	\$61,187	\$460,901	\$1,958,361	\$71,157	\$462,414	\$1,175,178	\$41,348	\$409,096
1980	\$1,574,464	\$58,984	\$517,347	\$1,676,523	\$62,143	\$521,916	\$1,781,377	\$65,342	\$526,243	\$2,222,956	\$78,334	\$540,749	\$1,493,785	\$47,007	\$456,103
1981	\$1,683,494	\$62,979	\$580,325	\$1,799,152	\$67,061	\$588,977	\$1,918,473	\$71,255	\$597,498	\$2,426,169	\$88,918	\$629,667	\$1,363,640	\$59,751	\$515,855
1982	\$1,929,595	\$67,340	\$647,665	\$2,048,556	\$71,966	\$660,943	\$2,169,795	\$76,739	\$674,237	\$2,668,669	\$97,047	\$726,714	\$1,589,364	\$54,546	\$570,400
1983	\$2,138,844	\$77,184	\$724,849	\$2,313,389	\$81,942	\$742,886	\$2,496,191	\$86,792	\$761,029	\$3,304,402	\$106,747	\$833,460	\$1,869,303	\$63,575	\$633,975
1984	\$2,285,881	\$85,554	\$810,403	\$2,463,268	\$92,536	\$835,421	\$2,647,753	\$99,848	\$860,876	\$3,447,636	\$132,176	\$965,636	\$1,906,982	\$74,772	\$708,747
1985	\$2,772,547	\$91,435	\$901,838	\$3,055,687	\$98,531	\$933,952	\$3,358,980	\$105,910	\$966,786	\$4,779,638	\$137,905	\$1,103,542	\$2,419,652	\$76,279	\$785,026
1986	\$3,138,287	\$110,902	\$1,012,740	\$3,510,106	\$122,227	\$1,056,179	\$3,915,185	\$134,359	\$1,101,146	\$5,897,180	\$191,186	\$1,294,727	\$2,751,911	\$96,786	\$881,812
1987	\$3,379,644	\$125,531	\$1,138,271	\$3,857,017	\$140,404	\$1,196,584	\$4,387,798	\$156,607	\$1,257,753	\$7,119,004	\$235,887	\$1,530,615	\$2,780,023	\$110,076	\$991,889
1988	\$3,711,985	\$135,186	\$1,273,457	\$4,326,400	\$154,281	\$1,350,864	\$5,026,011	\$175,512	\$1,433,265	\$8,859,916	\$284,760	\$1,815,375	\$3,117,432	\$111,201	\$1,103,090
1989	\$3,970,212	\$148,479	\$1,421,936	\$4,631,313	\$173,056	\$1,523,920	\$5,384,160	\$201,040	\$1,634,305	\$9,507,250	\$354,397	\$2,169,771	\$3,935,172	\$124,697	\$1,227,787
1990	\$3,867,019	\$158,808	\$1,580,745	\$4,423,298	\$185,253	\$1,709,173	\$5,041,363	\$215,366	\$1,849,672	\$8,205,322	\$380,290	\$2,550,061	\$3,660,496	\$157,407	\$1,385,194
1991	\$4,364,343	\$154,681	\$1,735,426	\$5,027,076	\$176,932	\$1,886,105	\$5,768,586	\$201,655	\$2,051,326	\$9,631,491	\$328,213	\$2,878,274	\$4,584,719	\$146,420	\$1,531,614
1992	\$4,438,847	\$174,574	\$1,909,999	\$5,109,392	\$201,083	\$2,087,188	\$5,858,603	\$230,743	\$2,282,070	\$9,745,125	\$385,260	\$3,263,534	\$4,736,922	\$183,389	\$1,715,002
1993	\$5,073,875	\$177,554	\$2,087,553	\$5,974,163	\$204,376	\$2,291,563	\$7,006,305	\$234,344	\$2,516,414	\$12,738,765	\$389,805	\$3,653,339	\$5,005,453	\$189,477	\$1,904,479
1994	\$4,802,789	\$202,955	\$2,290,508	\$5,694,347	\$238,967	\$2,530,530	\$6,724,162	\$280,252	\$2,796,666	\$12,557,380	\$509,551	\$4,162,890	\$4,868,714	\$200,218	\$2,104,697
1995	\$5,349,708	\$192,112	\$2,482,620	\$6,350,042	\$227,774	\$2,758,304	\$7,506,456	\$268,966	\$3,065,633	\$14,067,968	\$502,295	\$4,665,185	\$6,430,402	\$194,749	\$2,299,446
1996	\$5,456,181	\$213,988	\$2,696,608	\$6,539,569	\$254,002	\$3,012,306	\$7,805,173	\$300,258	\$3,365,891	\$15,187,707	\$562,719	\$5,227,903	\$7,590,467	\$257,216	\$2,556,662
1997	\$5,524,540	\$218,247	\$2,914,855	\$6,612,322	\$261,583	\$3,273,888	\$7,879,998	\$312,207	\$3,678,098	\$15,219,442	\$607,508	\$5,835,412	\$9,717,799	\$303,619	\$2,860,281
1998	\$5,656,390	\$220,982	\$3,135,837	\$6,754,338	\$264,493	\$3,538,381	\$8,025,453	\$315,200	\$3,993,298	\$15,218,478	\$608,778	\$6,444,189	\$11,995,134	\$388,712	\$3,248,993
1999	\$5,760,290	\$226,256	\$3,362,093	\$7,003,262	\$270,174	\$3,808,555	\$8,470,733	\$321,018	\$4,314,316	\$17,218,448	\$608,739	\$7,052,929	\$13,938,685	\$479,805	\$3,728,798
2000	\$5,875,860	\$230,412	\$3,592,504	\$7,070,248	\$280,130	\$4,088,685	\$8,462,840	\$338,829	\$4,653,145	\$16,480,378	\$688,738	\$7,741,667	\$12,162,738	\$557,547	\$4,286,345
2001	\$5,932,458	\$235,034	\$3,827,539	\$7,099,019	\$282,810	\$4,371,495	\$8,446,834	\$338,514	\$4,991,659	\$15,991,190	\$659,215	\$8,400,882	\$10,288,559	\$486,510	\$4,772,855
2002	\$5,918,575	\$237,298	\$4,064,837	\$6,953,348	\$283,961	\$4,655,456	\$8,118,763	\$337,873	\$5,329,532	\$14,180,319	\$639,648	\$9,040,529	\$7,694,015	\$411,542	\$5,184,397
2003	\$6,854,321	\$236,743	\$4,301,580	\$8,381,029	\$278,134	\$4,933,590	\$10,181,139	\$324,751	\$5,654,283	\$20,764,253	\$567,213	\$9,607,742	\$9,505,343	\$307,761	\$5,492,158
2004	\$7,367,706	\$274,173	\$4,575,753	\$9,195,008	\$335,241	\$5,268,831	\$11,399,107	\$407,246	\$6,061,528	\$25,177,391	\$830,570	\$10,438,312	\$10,117,790	\$380,214	\$5,872,372
2005	\$7,508,173	\$294,708	\$4,870,461	\$9,488,353	\$367,800	\$5,636,631	\$11,909,316	\$455,964	\$6,517,493	\$27,602,329	\$1,007,096	\$11,445,408	\$10,190,208	\$404,712	\$6,277,083
2006	\$8,001,588	\$300,327	\$5,170,788	\$10,324,684	\$379,534	\$6,016,165	\$13,229,734	\$476,373	\$6,993,865	\$33,256,481	\$1,104,093	\$12,549,501	\$11,327,889	\$407,608	\$6,684,691
2007	\$8,138,267	\$320,064	\$5,490,851	\$10,440,276	\$412,987	\$6,429,153	\$13,297,735	\$529,189	\$7,523,055	\$32,566,200	\$1,330,259	\$13,879,760	\$11,472,418	\$453,116	\$7,137,807
2008	\$6,591,369	\$325,531	\$5,816,382	\$7,945,661	\$417,611	\$6,846,764	\$9,498,811	\$531,909	\$8,054,964	\$17,830,242	\$1,302,648	\$15,182,408	\$6,938,844	\$458,897	\$7,596,704
2009	\$7,348,777	\$263,655	\$6,080,037	\$9,151,493	\$317,826	\$7,164,590	\$11,291,235	\$379,952	\$8,434,916	\$23,824,016	\$713,210	\$15,895,618	\$8,424,111	\$277,554	\$7,874,258
2010	\$7,842,830	\$293,951	\$6,373,988	\$9,903,932	\$366,060	\$7,530,650	\$12,383,214	\$451,649	\$8,886,566	\$27,378,406	\$952,961	\$16,848,578	\$9,305,359	\$336,964	\$8,211,222
2011	\$7,454,754	\$313,713	\$6,687,701	\$9,223,192	\$396,157	\$7,926,807	\$11,292,641	\$495,329	\$9,381,894	\$22,836,523	\$1,095,136	\$17,943,715	\$9,121,869	\$372,214	\$8,583,436
2012	\$7,825,409	\$298,190	\$6,985,891	\$9,834,784	\$368,928	\$8,295,735	\$12,228,171	\$451,706	\$9,833,600	\$26,220,374	\$913,461	\$18,857,176	\$10,158,358	\$364,875	\$8,948,311
2013	\$8,119,869	\$313,016	\$7,298,908	\$10,522,405	\$393,391	\$8,689,126	\$13,488,292	\$489,127	\$10,322,727	\$32,628,547	\$1,048,815	\$19,905,991	\$12,910,487	\$406,334	\$9,354,645
2014	\$7,899,839	\$324,795	\$7,623,702	\$10,208,784	\$420,896	\$9,110,022	\$13,048,664	\$539,532	\$10,862,259	\$31,175,097	\$1,305,142	\$21,211,132	\$14,090,772	\$516,419	\$9,871,065
2015	\$7,404,281	\$315,994	\$7,939,696	\$9,511,389	\$408,351	\$9,518,374	\$12,082,248	\$521,947	\$11,384,205	\$28,099,863	\$1,247,004	\$22,458,136	\$13,714,316	\$563,631	\$10,434,696
2016	\$7,600,529	\$296,171	\$8,235,867	\$9,903,664	\$380,456	\$9,898,829	\$12,757,920	\$483,290	\$11,867,495	\$31,300,504	\$1,123,995	\$23,582,131	\$14,740,383	\$548,573	\$10,983,268

Table 61: Moderate All Value (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% All Value Equity / 60% US Bonds			50% All Value Equity / 50% US Bonds			60% All Value Equity / 40% US Bonds			100% All Value 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	\$1,045,450	\$50,000	\$50,000	\$1,036,540	\$50,000	\$50,000	\$1,027,516	\$50,000	\$50,000	\$990,360	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,117,541	\$52,273	\$102,273	\$1,122,205	\$51,827	\$101,827	\$1,126,376	\$51,376	\$101,376	\$1,138,070	\$49,518	\$99,518	\$1,073,257	\$49,412	\$99,412
1972	\$1,070,893	\$55,877	\$158,150	\$1,067,427	\$56,110	\$157,937	\$1,063,297	\$56,319	\$157,695	\$1,040,340	\$56,903	\$156,421	\$1,213,071	\$53,663	\$153,075
1973	\$946,954	\$53,545	\$211,694	\$918,891	\$53,371	\$211,309	\$890,928	\$53,165	\$210,860	\$780,883	\$52,017	\$208,438	\$983,405	\$60,654	\$213,729
1974	\$967,206	\$47,348	\$259,042	\$940,173	\$45,945	\$257,253	\$912,894	\$44,546	\$255,406	\$802,629	\$39,044	\$247,483	\$687,052	\$49,170	\$262,899
1975	\$1,107,402	\$48,360	\$307,402	\$1,108,681	\$47,009	\$304,262	\$1,108,325	\$45,645	\$301,051	\$1,090,876	\$40,131	\$287,614	\$895,582	\$34,353	\$297,252
1976	\$1,172,258	\$55,370	\$362,772	\$1,180,421	\$55,434	\$359,696	\$1,186,637	\$55,416	\$356,467	\$1,191,838	\$54,544	\$342,158	\$1,053,710	\$44,779	\$342,031
1977	\$1,201,399	\$58,613	\$421,385	\$1,226,410	\$59,021	\$418,717	\$1,249,780	\$59,332	\$415,799	\$1,325,014	\$59,592	\$401,750	\$929,158	\$52,686	\$394,716
1978	\$1,276,538	\$60,070	\$481,455	\$1,334,330	\$61,321	\$480,037	\$1,392,110	\$62,489	\$478,288	\$1,618,942	\$66,251	\$468,000	\$940,728	\$46,458	\$441,174
1979	\$1,328,006	\$63,827	\$545,282	\$1,399,122	\$66,716	\$546,754	\$1,471,147	\$69,606	\$547,893	\$1,763,667	\$80,947	\$548,948	\$1,058,346	\$47,036	\$488,210
1980	\$1,403,165	\$66,400	\$611,682	\$1,494,121	\$69,956	\$616,710	\$1,587,567	\$73,557	\$621,451	\$1,981,103	\$88,183	\$637,131	\$1,331,264	\$52,917	\$541,128
1981	\$1,484,704	\$70,158	\$681,841	\$1,586,705	\$74,706	\$691,416	\$1,691,937	\$79,378	\$700,829	\$2,139,684	\$99,055	\$736,186	\$1,202,619	\$66,563	\$607,691
1982	\$1,684,019	\$74,235	\$756,076	\$1,787,840	\$79,335	\$770,751	\$1,893,649	\$84,597	\$785,426	\$2,329,032	\$106,984	\$843,170	\$1,387,089	\$60,131	\$667,822
1983	\$1,847,193	\$84,201	\$840,277	\$1,997,938	\$89,392	\$860,143	\$2,155,813	\$94,682	\$880,108	\$2,853,817	\$116,452	\$959,622	\$1,614,406	\$69,354	\$737,176
1984	\$1,953,616	\$92,360	\$932,636	\$2,105,218	\$99,897	\$960,040	\$2,262,888	\$107,791	\$987,899	\$2,946,504	\$142,691	\$1,102,313	\$1,629,792	\$80,720	\$817,897
1985	\$2,344,860	\$97,681	\$1,030,317	\$2,584,323	\$105,261	\$1,065,301	\$2,840,831	\$113,144	\$1,101,043	\$4,042,341	\$147,325	\$1,249,638	\$2,046,402	\$81,490	\$899,386
1986	\$2,626,534	\$117,243	\$1,147,560	\$2,937,721	\$129,216	\$1,194,517	\$3,276,745	\$142,042	\$1,243,085	\$4,935,540	\$202,117	\$1,451,755	\$2,303,164	\$102,320	\$1,001,706
1987	\$2,799,069	\$131,327	\$1,278,887	\$3,194,436	\$146,886	\$1,341,403	\$3,634,037	\$163,837	\$1,406,922	\$5,896,060	\$246,777	\$1,698,532	\$2,302,455	\$115,158	\$1,116,865
1988	\$3,042,295	\$139,953	\$1,418,840	\$3,545,861	\$159,722	\$1,501,125	\$4,119,254	\$181,702	\$1,588,624	\$7,261,472	\$294,803	\$1,993,335	\$2,555,007	\$115,123	\$1,231,987
1989	\$3,220,039	\$152,115	\$1,570,955	\$3,756,224	\$177,293	\$1,678,418	\$4,366,822	\$205,963	\$1,794,586	\$7,710,852	\$363,074	\$2,356,409	\$3,191,620	\$127,750	\$1,359,738
1990	\$3,103,674	\$161,002	\$1,731,957	\$3,550,144	\$187,811	\$1,866,229	\$4,046,204	\$218,341	\$2,012,928	\$6,585,601	\$385,543	\$2,741,951	\$2,937,919	\$159,581	\$1,519,319
1991	\$3,466,339	\$155,184	\$1,887,141	\$3,992,709	\$177,507	\$2,043,737	\$4,581,646	\$202,310	\$2,215,238	\$7,649,723	\$329,280	\$3,071,231	\$3,641,371	\$146,896	\$1,666,215
1992	\$3,488,789	\$173,317	\$2,060,458	\$4,015,816	\$199,635	\$2,243,372	\$4,604,671	\$229,082	\$2,444,320	\$7,659,351	\$382,486	\$3,453,717	\$3,723,067	\$182,069	\$1,848,283
1993	\$3,946,360	\$174,439	\$2,234,897	\$4,646,586	\$200,791	\$2,444,163	\$5,449,366	\$230,234	\$2,674,554	\$9,907,961	\$382,968	\$3,836,685	\$3,893,143	\$186,153	\$2,034,436
1994	\$3,696,603	\$197,318	\$2,432,215	\$4,382,816	\$232,329	\$2,676,492	\$5,175,443	\$272,468	\$2,947,022	\$9,665,145	\$495,398	\$4,332,083	\$3,747,344	\$194,657	\$2,229,094
1995	\$4,074,664	\$184,830	\$2,617,045	\$4,836,579	\$219,141	\$2,895,633	\$5,717,374	\$258,772	\$3,205,794	\$10,715,021	\$483,257	\$4,815,340	\$4,897,786	\$187,367	\$2,416,461
1996	\$4,112,471	\$203,733	\$2,820,779	\$4,929,050	\$241,829	\$3,137,462	\$5,882,969	\$285,869	\$3,491,663	\$11,447,384	\$535,751	\$5,351,091	\$5,721,140	\$244,889	\$2,661,350
1997	\$4,120,619	\$205,624	\$3,026,402	\$4,931,970	\$246,452	\$3,383,914	\$5,877,498	\$294,148	\$3,785,811	\$11,351,811	\$572,369	\$5,923,460	\$7,248,270	\$286,057	\$2,947,407
1998	\$4,175,016	\$206,031	\$3,232,433	\$4,985,418	\$246,599	\$3,630,513	\$5,923,636	\$293,875	\$4,079,686	\$11,232,852	\$567,591	\$6,491,051	\$8,853,682	\$362,413	\$3,309,821
1999	\$4,207,416	\$208,751	\$3,441,184	\$5,115,305	\$249,271	\$3,879,784	\$6,187,172	\$296,182	\$4,375,868	\$12,576,656	\$561,643	\$7,052,694	\$10,181,060	\$442,684	\$3,752,505
2000	\$4,247,125	\$210,371	\$3,651,555	\$5,110,439	\$255,765	\$4,135,549	\$6,117,017	\$309,359	\$4,685,227	\$11,912,165	\$628,833	\$7,681,526	\$8,791,336	\$509,053	\$4,261,558
2001	\$4,243,367	\$212,356	\$3,863,911	\$5,077,784	\$255,522	\$4,391,071	\$6,041,849	\$305,851	\$4,991,077	\$11,438,174	\$595,608	\$8,277,135	\$7,359,198	\$439,567	\$4,701,124
2002	\$4,189,338	\$212,168	\$4,076,079	\$4,921,780	\$253,889	\$4,644,960	\$5,746,695	\$302,092	\$5,293,170	\$10,037,240	\$571,909	\$8,849,043	\$5,446,046	\$367,960	\$5,069,084
2003	\$4,801,148	\$209,467	\$4,285,546	\$5,870,539	\$246,089	\$4,891,049	\$7,131,437	\$287,335	\$5,580,505	\$14,544,438	\$501,862	\$9,350,905	\$6,658,071	\$272,302	\$5,341,387
2004	\$5,106,993	\$240,057	\$4,525,604	\$6,373,605	\$293,527	\$5,184,576	\$7,901,397	\$356,572	\$5,937,076	\$17,451,941	\$727,222	\$10,078,127	\$7,013,240	\$332,904	\$5,674,290
2005	\$5,150,147	\$255,350	\$4,780,953	\$6,508,430	\$318,680	\$5,503,256	\$8,169,063	\$395,070	\$6,332,146	\$18,933,510	\$872,597	\$10,950,724	\$6,989,859	\$350,662	\$6,024,952
2006	\$5,431,427	\$257,507	\$5,038,461	\$7,008,330	\$325,421	\$5,828,678	\$8,980,260	\$408,453	\$6,740,599	\$22,574,288	\$946,675	\$11,897,400	\$7,689,299	\$349,493	\$6,374,445
2007	\$5,466,660	\$271,571	\$5,310,032	\$7,012,972	\$350,416	\$6,179,094	\$8,932,393	\$449,013	\$7,189,612	\$22,875,462	\$1,128,714	\$13,026,114	\$7,706,286	\$384,465	\$6,758,910
2008	\$4,381,453	\$273,333	\$5,583,365	\$5,281,685	\$350,649	\$6,529,743	\$6,314,105	\$446,620	\$7,636,232	\$11,852,221	\$1,093,773	\$14,119,887	\$4,612,428	\$385,314	\$7,144,224
2009	\$4,834,037	\$219,073	\$5,802,438	\$6,019,866	\$264,084	\$6,793,827	\$7,427,392	\$315,705	\$7,951,937	\$15,671,475	\$592,611	\$14,712,498	\$5,541,393	\$230,621	\$7,374,846
2010	\$5,105,286	\$241,702	\$6,044,140	\$6,446,959	\$300,993	\$7,094,821	\$8,060,846	\$371,370	\$8,323,307	\$17,821,958	\$783,574	\$15,496,072	\$6,057,318	\$277,070	\$7,651,915
2011	\$4,802,120	\$255,264	\$6,299,404	\$5,941,292	\$322,348	\$7,417,169	\$7,274,366	\$403,042	\$8,726,349	\$14,710,574	\$891,098	\$16,387,170	\$5,876,023	\$302,866	\$7,954,781
2012	\$4,988,374	\$240,106	\$6,539,510	\$6,269,268	\$297,065	\$7,714,233	\$7,794,953	\$363,718	\$9,090,068	\$16,714,404	\$735,529	\$17,122,699	\$6,475,533	\$293,801	\$8,248,582
2013	\$5,122,163	\$249,419	\$6,788,929	\$6,637,727	\$313,463	\$8,027,697	\$8,508,664	\$389,748	\$9,479,815	\$20,582,689	\$835,720	\$17,958,419	\$8,144,173	\$323,777	\$8,572,359
2014	\$4,931,454	\$256,108	\$7,045,037	\$6,372,807	\$331,886	\$8,359,583	\$8,145,595	\$425,433	\$9,905,248	\$19,460,973	\$1,029,134	\$18,987,553	\$8,796,128	\$407,209	\$8,979,568
2015	\$4,573,956	\$246,573	\$7,291,609	\$5,875,612	\$318,640	\$8,678,223	\$7,463,747	\$407,280	\$10,312,528	\$17,358,545	\$973,049	\$19,960,602	\$8,471,948	\$439,806	\$9,419,374
2016	\$4,646,279	\$228,698	\$7,520,307	\$6,054,209	\$293,781	\$8,972,004	\$7,799,044	\$373,187	\$10,685,715	\$19,134,311	\$867,927	\$20,828,529	\$9,010,943	\$423,597	\$9,842,972

Table 62: Aggressive All Value (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% All Value Equity / 60% US Bonds			50% All Value Equity / 50% US Bonds			60% All Value Equity / 40% US Bonds			100% All Value 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	\$1,034,445	\$60,000	\$60,000	\$1,025,629	\$60,000	\$60,000	\$1,016,701	\$60,000	\$60,000	\$979,935	\$60,000	\$60,000	\$977,845	\$60,000	\$60,000
1971	\$1,094,138	\$62,067	\$122,067	\$1,098,704	\$61,538	\$121,538	\$1,102,788	\$61,002	\$121,002	\$1,114,236	\$58,796	\$118,796	\$1,050,781	\$58,671	\$118,671
1972	\$1,037,430	\$65,648	\$187,715	\$1,034,072	\$65,922	\$187,460	\$1,030,072	\$66,167	\$187,169	\$1,007,832	\$66,854	\$185,650	\$1,175,165	\$63,047	\$181,718
1973	\$907,708	\$62,246	\$249,961	\$880,808	\$62,044	\$249,504	\$854,003	\$61,804	\$248,974	\$748,519	\$60,470	\$246,120	\$942,647	\$70,510	\$252,227
1974	\$917,361	\$54,462	\$304,423	\$891,721	\$52,848	\$302,353	\$865,847	\$51,240	\$300,214	\$761,265	\$44,911	\$291,031	\$651,645	\$56,559	\$308,786
1975	\$1,039,276	\$55,042	\$359,465	\$1,040,476	\$53,503	\$355,856	\$1,040,142	\$51,951	\$352,165	\$1,023,767	\$45,676	\$336,707	\$840,486	\$39,099	\$347,885
1976	\$1,088,562	\$62,357	\$421,821	\$1,096,142	\$62,429	\$418,285	\$1,101,914	\$62,408	\$414,573	\$1,106,743	\$61,426	\$398,133	\$978,478	\$50,429	\$398,314
1977	\$1,103,878	\$65,314	\$487,135	\$1,126,860	\$65,769	\$484,053	\$1,148,333	\$66,115	\$480,688	\$1,217,459	\$66,405	\$464,538	\$853,736	\$58,709	\$457,023
1978	\$1,160,571	\$66,233	\$553,368	\$1,213,113	\$67,612	\$551,665	\$1,265,645	\$68,900	\$549,588	\$1,471,870	\$73,048	\$537,585	\$855,269	\$51,224	\$508,247
1979	\$1,194,655	\$69,634	\$623,002	\$1,258,630	\$72,787	\$624,451	\$1,323,422	\$75,939	\$625,527	\$1,586,569	\$88,312	\$625,898	\$952,072	\$51,316	\$559,563
1980	\$1,248,980	\$71,679	\$694,681	\$1,329,941	\$75,518	\$699,969	\$1,413,119	\$79,405	\$704,932	\$1,763,412	\$95,194	\$721,092	\$1,184,980	\$57,124	\$616,687
1981	\$1,307,648	\$74,939	\$769,620	\$1,397,485	\$79,796	\$779,766	\$1,490,168	\$84,787	\$789,719	\$1,884,519	\$105,805	\$826,896	\$1,059,203	\$71,099	\$687,786
1982	\$1,467,582	\$78,459	\$848,079	\$1,558,059	\$83,849	\$863,615	\$1,650,269	\$89,410	\$879,129	\$2,029,695	\$113,071	\$939,968	\$1,208,814	\$63,552	\$751,338
1983	\$1,592,839	\$88,055	\$936,134	\$1,722,826	\$93,484	\$957,098	\$1,858,962	\$99,016	\$978,145	\$2,460,853	\$121,782	\$1,061,749	\$1,392,106	\$72,529	\$823,867
1984	\$1,666,875	\$95,570	\$1,031,704	\$1,796,226	\$103,370	\$1,060,468	\$1,930,753	\$111,538	\$1,089,683	\$2,514,032	\$147,651	\$1,209,400	\$1,390,580	\$83,526	\$907,394
1985	\$1,979,634	\$100,012	\$1,131,717	\$2,181,799	\$107,774	\$1,168,242	\$2,398,354	\$115,845	\$1,205,528	\$3,412,722	\$150,842	\$1,360,242	\$1,727,662	\$83,435	\$990,828
1986	\$2,194,094	\$118,778	\$1,250,495	\$2,454,046	\$130,908	\$1,299,149	\$2,737,252	\$143,901	\$1,349,429	\$4,122,939	\$204,763	\$1,565,006	\$1,923,964	\$103,660	\$1,094,488
1987	\$2,313,610	\$131,646	\$1,382,141	\$2,640,406	\$147,243	\$1,446,392	\$3,003,764	\$164,235	\$1,513,665	\$4,873,471	\$247,376	\$1,812,382	\$1,903,126	\$115,438	\$1,209,926
1988	\$2,488,181	\$138,817	\$1,520,957	\$2,900,030	\$158,424	\$1,604,817	\$3,368,986	\$180,226	\$1,693,890	\$5,938,891	\$292,408	\$2,104,790	\$2,089,646	\$114,188	\$1,324,113
1989	\$2,605,830	\$149,291	\$1,670,248	\$3,039,740	\$174,002	\$1,778,818	\$3,533,869	\$202,139	\$1,896,030	\$6,240,039	\$356,333	\$2,461,124	\$2,582,832	\$125,379	\$1,449,492
1990	\$2,485,223	\$156,350	\$1,826,598	\$2,842,727	\$182,384	\$1,961,203	\$3,239,940	\$212,032	\$2,108,062	\$5,273,326	\$374,402	\$2,835,526	\$2,352,496	\$154,970	\$1,604,462
1991	\$2,746,405	\$149,113	\$1,975,711	\$3,163,451	\$170,564	\$2,131,766	\$3,630,070	\$194,396	\$2,302,458	\$6,060,929	\$316,400	\$3,151,926	\$2,885,084	\$141,150	\$1,745,612
1992	\$2,735,095	\$164,784	\$2,140,496	\$3,148,267	\$189,807	\$2,321,574	\$3,609,910	\$217,804	\$2,520,262	\$6,004,677	\$363,656	\$3,515,581	\$2,918,761	\$173,105	\$1,918,717
1993	\$3,061,249	\$164,106	\$2,304,601	\$3,604,425	\$188,896	\$2,510,470	\$4,227,153	\$216,595	\$2,736,857	\$7,685,750	\$360,281	\$3,875,862	\$3,019,968	\$175,126	\$2,093,843
1994	\$2,837,325	\$183,675	\$2,488,276	\$3,364,027	\$216,265	\$2,726,735	\$3,972,407	\$253,629	\$2,990,486	\$7,418,474	\$461,145	\$4,337,007	\$2,876,271	\$181,198	\$2,275,041
1995	\$3,094,584	\$170,239	\$2,658,516	\$3,673,235	\$201,842	\$2,928,577	\$4,342,172	\$238,344	\$3,228,831	\$8,137,734	\$445,108	\$4,782,115	\$3,719,720	\$172,576	\$2,447,617
1996	\$3,090,420	\$185,675	\$2,844,191	\$3,704,059	\$220,394	\$3,148,971	\$4,420,906	\$260,530	\$3,489,361	\$8,602,426	\$488,264	\$5,270,379	\$4,299,295	\$223,183	\$2,670,800
1997	\$3,063,949	\$185,425	\$3,029,616	\$3,667,241	\$222,244	\$3,371,214	\$4,370,302	\$265,254	\$3,754,615	\$8,440,810	\$516,146	\$5,786,525	\$5,389,560	\$257,958	\$2,928,758
1998	\$3,071,718	\$183,837	\$3,213,453	\$3,667,962	\$220,034	\$3,591,249	\$4,358,244	\$262,218	\$4,016,833	\$8,264,436	\$506,449	\$6,292,974	\$6,513,960	\$323,374	\$3,252,131
1999	\$3,062,971	\$184,303	\$3,397,756	\$3,723,908	\$220,078	\$3,811,326	\$4,504,220	\$261,495	\$4,278,328	\$9,155,723	\$495,866	\$6,788,840	\$7,411,744	\$390,839	\$3,642,971
2000	\$3,059,333	\$183,778	\$3,581,534	\$3,681,204	\$223,434	\$4,034,761	\$4,406,273	\$270,253	\$4,548,581	\$8,580,694	\$549,343	\$7,338,183	\$6,332,666	\$444,705	\$4,087,676
2001	\$3,024,451	\$183,560	\$3,765,094	\$3,619,180	\$220,872	\$4,255,633	\$4,306,315	\$264,376	\$4,812,958	\$8,152,534	\$514,842	\$7,853,025	\$5,245,253	\$379,960	\$4,467,635
2002	\$2,954,511	\$181,467	\$3,946,561	\$3,471,062	\$217,151	\$4,472,784	\$4,052,830	\$258,379	\$5,071,337	\$7,078,716	\$489,152	\$8,342,177	\$3,840,798	\$314,715	\$4,782,351
2003	\$3,350,345	\$177,271	\$4,123,832	\$4,096,589	\$208,264	\$4,681,048	\$4,976,471	\$243,170	\$5,314,506	\$10,149,424	\$424,723	\$8,766,900	\$4,646,146	\$230,448	\$5,012,799
2004	\$3,526,257	\$201,021	\$4,324,853	\$4,400,822	\$245,795	\$4,926,843	\$5,455,726	\$298,588	\$5,613,095	\$12,050,150	\$608,965	\$9,375,865	\$4,842,475	\$278,769	\$5,291,567
2005	\$3,518,622	\$211,575	\$4,536,428	\$4,446,611	\$264,049	\$5,190,892	\$5,581,169	\$327,344	\$5,940,438	\$12,935,525	\$723,009	\$10,098,874	\$4,775,528	\$290,548	\$5,582,116
2006	\$3,671,733	\$211,117	\$4,747,545	\$4,737,745	\$266,797	\$5,457,689	\$6,070,802	\$334,870	\$6,275,308	\$15,260,588	\$776,132	\$10,875,006	\$5,198,092	\$286,532	\$5,868,647
2007	\$3,656,651	\$220,304	\$4,967,849	\$4,690,980	\$284,265	\$5,741,954	\$5,974,881	\$364,248	\$6,639,556	\$14,632,504	\$915,635	\$11,790,641	\$5,154,738	\$311,886	\$6,180,533
2008	\$2,899,906	\$219,399	\$5,187,248	\$3,495,733	\$281,459	\$6,023,413	\$4,179,049	\$358,493	\$6,998,049	\$7,844,503	\$877,950	\$12,668,591	\$3,052,779	\$309,284	\$6,489,817
2009	\$3,165,774	\$173,994	\$5,361,243	\$3,942,364	\$209,744	\$6,233,157	\$4,864,142	\$250,743	\$7,248,792	\$10,263,129	\$470,670	\$13,139,261	\$3,629,016	\$183,167	\$6,672,984
2010	\$3,308,219	\$189,946	\$5,551,189	\$4,177,622	\$236,542	\$6,469,698	\$5,223,419	\$291,849	\$7,540,641	\$11,548,607	\$615,788	\$13,755,049	\$3,925,135	\$217,741	\$6,890,725
2011	\$3,079,012	\$198,493	\$5,749,682	\$3,809,424	\$250,657	\$6,720,356	\$4,664,162	\$313,405	\$7,854,046	\$9,432,092	\$692,916	\$14,447,966	\$3,767,575	\$235,508	\$7,126,233
2012	\$3,164,767	\$184,741	\$5,934,423	\$3,977,402	\$228,565	\$6,948,921	\$4,945,340	\$279,850	\$8,133,896	\$10,604,094	\$565,926	\$15,013,891	\$4,108,263	\$226,054	\$7,352,288
2013	\$3,215,439	\$189,886	\$6,124,309	\$4,166,835	\$238,644	\$7,187,565	\$5,341,316	\$296,720	\$8,430,616	\$12,920,789	\$636,246	\$15,650,137	\$5,112,507	\$246,496	\$7,598,783
2014	\$3,063,135	\$192,926	\$6,317,235	\$3,958,421	\$250,010	\$7,437,575	\$5,059,574	\$320,479	\$8,751,095	\$12,088,036	\$775,247	\$16,425,384	\$5,463,648	\$306,750	\$7,905,534
2015	\$2,811,172	\$183,788	\$6,501,023	\$3,611,175	\$237,505	\$7,675,081	\$4,587,249	\$303,574	\$9,054,669	\$10,668,632	\$725,282	\$17,150,666	\$5,206,894	\$327,819	\$8,233,353
2016	\$2,825,563	\$168,670	\$6,669,694	\$3,681,773	\$216,670	\$7,891,751	\$4,742,868	\$275,235	\$9,329,904	\$11,636,235	\$640,118	\$17,790,784	\$5,479,866	\$312,414	\$8,545,766

Table 63: Conservative All Value (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	\$1,085,667	\$1,076,667	\$1,067,537	\$1,058,281	\$1,048,902	\$1,039,403	\$1,029,789	\$1,020,064	\$1,010,230	\$1,000,291	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,130,303	\$1,136,460	\$1,142,089	\$1,147,186	\$1,151,746	\$1,155,765	\$1,159,240	\$1,162,167	\$1,164,545	\$1,166,371	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,119,400	\$1,117,722	\$1,115,272	\$1,112,056	\$1,108,083	\$1,103,361	\$1,097,903	\$1,091,718	\$1,084,821	\$1,077,225	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,079,003	\$1,048,089	\$1,017,085	\$986,048	\$955,034	\$924,094	\$893,280	\$862,640	\$832,220	\$802,064	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,097,097	\$1,066,965	\$1,036,269	\$1,005,098	\$973,536	\$941,668	\$909,575	\$877,339	\$845,037	\$812,744	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,148,464	\$1,151,906	\$1,153,236	\$1,152,447	\$1,149,540	\$1,144,524	\$1,137,417	\$1,128,246	\$1,117,045	\$1,103,856	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,194,324	\$1,206,219	\$1,215,597	\$1,222,402	\$1,226,593	\$1,228,141	\$1,227,029	\$1,223,251	\$1,216,817	\$1,207,746	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,170,442	\$1,200,097	\$1,227,604	\$1,252,799	\$1,275,528	\$1,295,645	\$1,313,014	\$1,327,511	\$1,339,020	\$1,347,441	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,146,315	\$1,207,710	\$1,268,818	\$1,329,331	\$1,388,928	\$1,447,274	\$1,504,024	\$1,558,823	\$1,611,309	\$1,661,113	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,143,878	\$1,220,051	\$1,296,961	\$1,374,259	\$1,451,567	\$1,528,485	\$1,604,585	\$1,679,420	\$1,752,519	\$1,823,395	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,139,417	\$1,236,123	\$1,335,411	\$1,436,898	\$1,540,152	\$1,644,694	\$1,749,994	\$1,855,475	\$1,960,511	\$2,064,434	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,154,901	\$1,266,709	\$1,382,104	\$1,500,670	\$1,621,925	\$1,745,326	\$1,870,264	\$1,996,070	\$2,122,009	\$2,247,289	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,302,115	\$1,428,481	\$1,557,347	\$1,688,111	\$1,820,107	\$1,952,611	\$2,084,841	\$2,215,964	\$2,345,094	\$2,471,302	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,313,633	\$1,481,189	\$1,657,314	\$1,841,596	\$2,033,506	\$2,232,391	\$2,437,468	\$2,647,819	\$2,862,388	\$3,079,977	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,365,893	\$1,548,801	\$1,739,822	\$1,938,339	\$2,143,603	\$2,354,733	\$2,570,712	\$2,790,386	\$3,012,461	\$3,235,511	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,496,103	\$1,754,107	\$2,032,967	\$2,332,884	\$2,653,852	\$2,995,630	\$3,357,719	\$3,739,330	\$4,139,360	\$4,556,368	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,568,830	\$1,889,870	\$2,244,210	\$2,633,240	\$3,058,122	\$3,519,743	\$4,018,659	\$4,555,035	\$5,128,590	\$5,738,531	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,529,802	\$1,911,050	\$2,343,617	\$2,831,315	\$3,377,781	\$3,986,384	\$4,660,111	\$5,401,446	\$6,212,234	\$7,093,534	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,514,273	\$1,967,747	\$2,497,252	\$3,111,298	\$3,818,702	\$4,628,460	\$5,549,606	\$6,591,019	\$7,761,208	\$9,068,051	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,547,623	\$2,053,849	\$2,645,605	\$3,332,439	\$4,124,205	\$5,030,921	\$6,062,584	\$7,228,957	\$8,539,302	\$10,002,078	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,521,213	\$2,023,738	\$2,594,698	\$3,238,941	\$3,960,966	\$4,764,764	\$5,653,652	\$6,630,087	\$7,695,472	\$8,849,947	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,603,057	\$2,198,523	\$2,882,209	\$3,661,313	\$4,542,716	\$5,532,769	\$6,637,067	\$7,860,194	\$9,205,439	\$10,674,509	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,550,181	\$2,180,981	\$2,904,496	\$3,728,047	\$4,658,552	\$5,702,308	\$6,864,743	\$8,150,145	\$9,561,371	\$11,099,539	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,568,196	\$2,325,871	\$3,225,405	\$4,283,861	\$5,518,893	\$6,948,450	\$8,590,412	\$10,462,154	\$12,580,020	\$14,958,717	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,354,535	\$2,102,026	\$2,998,851	\$4,064,717	\$5,320,360	\$6,787,271	\$8,487,336	\$10,442,374	\$12,673,589	\$15,200,902	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,402,103	\$2,269,373	\$3,311,821	\$4,552,759	\$6,016,721	\$7,729,134	\$9,715,885	\$12,002,773	\$14,614,840	\$17,575,576	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,277,164	\$2,195,091	\$3,315,271	\$4,667,927	\$6,285,560	\$8,202,657	\$10,455,254	\$13,080,352	\$16,115,168	\$19,596,189	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,179,774	\$2,148,897	\$3,329,260	\$4,751,550	\$6,448,507	\$8,454,554	\$10,805,280	\$13,536,768	\$16,684,747	\$20,283,557	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$1,087,981	\$2,123,852	\$3,382,332	\$4,893,114	\$6,686,919	\$8,794,847	\$11,247,568	\$14,074,338	\$17,301,835	\$20,952,824	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$913,058	\$1,992,941	\$3,344,144	\$5,011,398	\$7,043,026	\$9,490,378	\$12,406,996	\$15,847,496	\$19,866,116	\$24,514,930	\$8,267,742	\$179,221	2.68%
2000		\$814,854	\$1,975,938	\$3,404,668	\$5,139,667	\$7,221,387	\$9,691,326	\$12,591,022	\$15,960,795	\$19,838,244	\$24,256,493	\$7,329,662	\$185,273	3.38%
2001		\$680,964	\$1,910,380	\$3,410,854	\$5,217,237	\$7,364,735	\$9,887,885	\$12,819,312	\$16,188,281	\$20,019,042	\$24,329,019	\$6,270,411	\$188,153	1.55%
2002		\$553,015	\$1,864,076	\$3,416,049	\$5,229,249	\$7,321,524	\$9,707,183	\$12,395,838	\$15,391,204	\$18,689,885	\$22,280,219	\$4,691,880	\$192,655	2.39%
2003		\$394,205	\$1,877,492	\$3,761,845	\$6,112,069	\$8,996,225	\$12,483,994	\$16,644,552	\$21,543,924	\$27,241,828	\$33,788,039	\$5,841,687	\$196,276	1.88%
2004		\$212,054	\$1,814,295	\$3,923,467	\$6,640,945	\$10,078,542	\$14,357,188	\$19,604,788	\$25,953,168	\$33,533,990	\$42,473,584	\$6,274,506	\$202,658	3.25%
2005		\$7,043	\$1,667,944	\$3,902,904	\$6,839,956	\$10,623,830	\$15,415,208	\$21,388,986	\$28,731,330	\$37,635,314	\$48,294,991	\$6,373,144	\$209,581	3.42%
2006			\$1,560,352	\$4,027,838	\$7,378,263	\$11,826,999	\$17,622,925	\$25,048,749	\$34,419,702	\$46,080,124	\$60,397,471	\$7,164,943	\$214,923	2.55%
2007			\$1,447,725	\$4,067,607	\$7,593,271	\$12,234,016	\$18,227,866	\$25,840,450	\$35,362,106	\$47,102,797	\$61,384,466	\$7,335,004	\$223,703	4.09%
2008			\$1,154,809	\$3,424,081	\$6,182,304	\$9,474,843	\$13,339,104	\$17,801,071	\$22,871,644	\$28,542,957	\$34,784,906	\$4,397,360	\$223,909	0.09%
2009			\$1,023,081	\$3,615,680	\$6,949,901	\$11,137,441	\$16,286,863	\$22,497,341	\$29,851,267	\$38,405,943	\$48,184,709	\$5,331,061	\$230,001	2.72%
2010			\$870,460	\$3,727,838	\$7,492,741	\$12,321,936	\$18,372,776	\$25,794,942	\$34,720,312	\$45,251,190	\$57,447,344	\$5,900,664	\$233,444	1.50%
2011			\$656,133	\$3,525,038	\$7,178,378	\$11,712,760	\$17,212,462	\$23,741,738	\$31,336,474	\$39,995,684	\$49,673,428	\$5,784,963	\$240,361	2.96%
2012			\$450,151	\$3,548,863	\$7,604,717	\$12,765,285	\$19,170,472	\$26,942,476	\$36,174,201	\$46,916,607	\$59,165,765	\$6,466,175	\$244,544	1.74%
2013			\$209,214	\$3,471,320	\$7,971,447	\$13,978,661	\$21,778,873	\$31,663,102	\$43,911,607	\$58,773,921	\$76,445,208	\$8,312,213	\$248,213	1.50%
2014				\$3,277,379	\$7,828,492	\$13,877,021	\$21,696,814	\$31,562,687	\$43,734,223	\$58,435,764	\$75,833,168	\$9,200,036	\$250,090	0.76%
2015				\$2,966,349	\$7,391,225	\$13,215,837	\$20,675,064	\$29,996,518	\$41,384,704	\$55,002,224	\$70,948,807	\$9,075,426	\$251,910	0.73%
2016				\$2,869,014	\$7,646,120	\$14,077,127	\$22,483,769	\$33,193,259	\$46,519,523	\$62,739,606	\$82,065,826	\$9,903,722	\$257,136	2.07%