

Table 64: Very Conservative Worldwide (70% US / 30% 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	\$1,087,174	\$1,071,738	\$1,056,321	\$1,040,926	\$1,025,558	\$1,010,220	\$994,917	\$979,652	\$964,428	\$949,250	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,145,638	\$1,148,700	\$1,151,297	\$1,153,429	\$1,155,092	\$1,156,285	\$1,157,007	\$1,157,255	\$1,157,031	\$1,156,333	\$1,117,352	\$31,645	3.36%
1972	\$1,150,658	\$1,164,890	\$1,178,698	\$1,192,065	\$1,204,972	\$1,217,402	\$1,229,338	\$1,240,764	\$1,251,663	\$1,262,020	\$1,271,820	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,140,397	\$1,124,874	\$1,108,703	\$1,091,916	\$1,074,544	\$1,056,620	\$1,038,178	\$1,019,250	\$999,872	\$980,076	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,142,498	\$1,094,874	\$1,048,056	\$1,002,106	\$957,078	\$913,023	\$869,987	\$828,010	\$787,128	\$747,373	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,213,883	\$1,199,462	\$1,183,177	\$1,165,106	\$1,145,328	\$1,123,930	\$1,101,002	\$1,076,641	\$1,050,944	\$1,024,011	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,289,337	\$1,291,686	\$1,291,413	\$1,288,515	\$1,283,003	\$1,274,897	\$1,264,231	\$1,251,050	\$1,235,408	\$1,217,372	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,290,343	\$1,314,359	\$1,335,946	\$1,354,969	\$1,371,297	\$1,384,815	\$1,395,413	\$1,402,997	\$1,407,484	\$1,408,803	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,287,953	\$1,341,221	\$1,393,313	\$1,443,927	\$1,492,758	\$1,539,492	\$1,583,816	\$1,625,412	\$1,663,963	\$1,699,156	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,328,104	\$1,406,188	\$1,484,795	\$1,563,538	\$1,642,003	\$1,719,747	\$1,796,304	\$1,871,181	\$1,943,864	\$2,013,818	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,373,825	\$1,485,813	\$1,601,583	\$1,720,705	\$1,842,680	\$1,966,935	\$2,092,826	\$2,219,634	\$2,346,568	\$2,472,763	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,426,643	\$1,543,781	\$1,664,102	\$1,787,078	\$1,912,113	\$2,038,538	\$2,165,617	\$2,292,544	\$2,418,445	\$2,542,387	\$1,355,520	\$68,671	8.94%
1982	\$1,516,688	\$1,650,501	\$1,787,720	\$1,927,715	\$2,069,775	\$2,213,113	\$2,356,868	\$2,500,104	\$2,641,818	\$2,780,945	\$2,916,362	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,716,070	\$1,900,647	\$2,094,507	\$2,297,135	\$2,507,869	\$2,725,896	\$2,950,243	\$3,179,774	\$3,413,179	\$3,648,981	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,836,907	\$2,034,242	\$2,239,677	\$2,452,431	\$2,671,573	\$2,896,015	\$3,124,515	\$3,355,671	\$3,587,926	\$3,819,568	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,055,813	\$2,324,966	\$2,612,093	\$2,916,866	\$3,238,716	\$3,576,818	\$3,930,062	\$4,297,039	\$4,676,021	\$5,064,947	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,206,253	\$2,531,791	\$2,883,570	\$3,261,765	\$3,666,261	\$4,096,605	\$4,551,975	\$5,031,135	\$5,532,404	\$6,053,614	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,202,233	\$2,561,884	\$2,953,490	\$3,377,247	\$3,832,909	\$4,319,722	\$4,836,367	\$5,380,899	\$5,950,690	\$6,542,384	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,253,508	\$2,680,281	\$3,155,344	\$3,680,859	\$4,258,542	\$4,889,554	\$5,574,378	\$6,312,702	\$7,103,283	\$7,943,823	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,400,351	\$2,884,104	\$3,424,587	\$4,024,576	\$4,686,344	\$5,411,523	\$6,200,961	\$7,054,570	\$7,971,165	\$8,948,305	\$3,860,180	\$96,000	4.64%
1990	\$2,047,643	\$2,466,443	\$2,922,656	\$3,416,300	\$3,946,824	\$4,513,030	\$5,113,005	\$5,744,061	\$6,402,676	\$7,084,449	\$7,784,078	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,723,283	\$3,285,384	\$3,902,998	\$4,576,792	\$5,306,607	\$6,091,336	\$6,928,803	\$7,815,641	\$8,747,195	\$9,717,425	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,781,391	\$3,387,939	\$4,056,542	\$4,788,205	\$5,583,036	\$6,440,092	\$7,357,239	\$8,331,019	\$9,356,518	\$10,427,267	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$2,938,553	\$3,656,429	\$4,463,572	\$5,364,290	\$6,361,959	\$7,458,781	\$8,655,531	\$9,951,298	\$11,343,217	\$12,826,211	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,715,848	\$3,420,574	\$4,217,401	\$5,111,486	\$6,107,119	\$7,207,468	\$8,414,309	\$9,727,734	\$11,145,860	\$12,664,536	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,010,026	\$3,843,846	\$4,792,370	\$5,862,931	\$7,061,913	\$8,394,424	\$9,863,943	\$11,471,936	\$13,217,468	\$15,096,800	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$2,989,465	\$3,906,359	\$4,969,827	\$6,193,064	\$7,588,726	\$9,168,505	\$10,942,636	\$12,919,348	\$15,104,260	\$17,499,731	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,052,756	\$4,057,418	\$5,233,097	\$6,596,937	\$8,165,762	\$9,955,579	\$11,980,978	\$14,254,461	\$16,785,687	\$19,580,640	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,123,729	\$4,188,219	\$5,427,568	\$6,856,729	\$8,489,505	\$10,337,930	\$12,411,567	\$14,716,750	\$17,255,766	\$20,026,017	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,002,002	\$4,142,431	\$5,503,468	\$7,110,963	\$8,990,782	\$11,168,045	\$13,666,194	\$16,505,922	\$19,703,933	\$23,271,585	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,146,443	\$4,361,438	\$5,793,665	\$7,464,659	\$9,395,001	\$11,603,511	\$14,106,310	\$16,915,789	\$20,039,468	\$23,478,801	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,206,936	\$4,482,326	\$5,973,568	\$7,698,359	\$9,672,431	\$11,908,668	\$14,416,136	\$17,199,054	\$20,255,737	\$23,577,536	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,345,357	\$4,641,176	\$6,106,590	\$7,745,478	\$9,558,277	\$11,541,366	\$13,686,492	\$15,980,257	\$18,403,722	\$20,932,142	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,398,230	\$4,946,050	\$6,792,376	\$8,966,570	\$11,495,641	\$14,402,817	\$17,705,936	\$21,415,717	\$25,533,946	\$30,051,665	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,408,708	\$5,121,061	\$7,216,538	\$9,745,532	\$12,758,405	\$16,303,670	\$20,425,805	\$25,162,717	\$30,542,883	\$36,582,241	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,317,559	\$5,113,454	\$7,342,931	\$10,070,609	\$13,363,063	\$17,286,857	\$21,906,065	\$27,279,262	\$33,456,019	\$40,472,949	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,285,760	\$5,252,496	\$7,761,431	\$10,911,858	\$14,811,318	\$19,573,729	\$25,316,669	\$32,157,710	\$40,209,755	\$49,575,327	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,352,898	\$5,416,343	\$8,014,383	\$11,234,713	\$15,169,418	\$19,912,554	\$25,556,972	\$32,190,360	\$39,890,482	\$48,719,698	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,232,608	\$5,045,102	\$7,136,285	\$9,513,118	\$12,174,973	\$15,112,184	\$18,304,763	\$21,721,374	\$25,318,676	\$29,041,147	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,199,095	\$5,257,522	\$7,750,196	\$10,713,781	\$14,176,510	\$18,154,968	\$22,650,762	\$27,647,291	\$33,106,839	\$38,968,251	\$13,657,109	\$167,932	2.72%
2010	\$1,420,861	\$3,217,948	\$5,500,293	\$8,334,108	\$11,781,642	\$15,897,099	\$20,721,974	\$26,279,978	\$32,571,802	\$39,570,054	\$47,214,760	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,215,839	\$5,560,807	\$8,414,708	\$11,817,175	\$15,795,624	\$20,361,092	\$25,504,115	\$31,190,944	\$37,360,437	\$43,922,010	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,156,088	\$5,678,844	\$8,820,784	\$12,649,200	\$17,220,384	\$22,573,985	\$28,726,988	\$35,667,700	\$43,350,168	\$51,689,557	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$2,920,441	\$5,554,587	\$8,981,051	\$13,332,377	\$18,740,012	\$25,326,774	\$33,197,720	\$42,429,664	\$53,059,765	\$65,073,865	\$23,537,455	\$183,400	1.50%
2014	\$782,906	\$2,810,027	\$5,537,352	\$9,104,126	\$13,656,090	\$19,339,372	\$26,292,496	\$34,636,548	\$44,663,743	\$55,824,839	\$68,716,067	\$26,548,003	\$186,159	0.76%
2015	\$594,013	\$2,610,987	\$5,314,137	\$8,835,500	\$13,311,536	\$18,876,848	\$25,656,133	\$33,754,489	\$43,246,347	\$54,163,549	\$66,483,276	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$2,472,988	\$5,302,562	\$9,062,880	\$13,931,642	\$20,091,626	\$27,721,695	\$36,985,326	\$48,016,831	\$60,905,738	\$75,680,071	\$29,710,022	\$188,933	2.07%

Table 65: Conservative Worldwide (70% US / 30% 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	\$1,075,966	\$1,060,689	\$1,045,431	\$1,030,195	\$1,014,985	\$999,806	\$984,660	\$969,552	\$954,486	\$939,464	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,122,025	\$1,124,847	\$1,127,210	\$1,129,110	\$1,130,546	\$1,131,516	\$1,132,017	\$1,132,050	\$1,131,614	\$1,130,708	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,128,762	\$1,141,991	\$1,154,776	\$1,167,103	\$1,178,952	\$1,190,308	\$1,201,154	\$1,211,474	\$1,221,253	\$1,230,476	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,092,602	\$1,077,729	\$1,062,216	\$1,046,096	\$1,029,399	\$1,012,159	\$994,407	\$976,177	\$957,503	\$938,419	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,080,322	\$1,035,092	\$990,612	\$946,939	\$904,131	\$862,238	\$821,304	\$781,372	\$742,476	\$704,649	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,130,176	\$1,115,737	\$1,099,495	\$1,081,523	\$1,061,900	\$1,040,709	\$1,018,040	\$993,983	\$968,635	\$942,093	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,180,836	\$1,181,610	\$1,179,835	\$1,175,507	\$1,168,638	\$1,159,248	\$1,147,370	\$1,133,047	\$1,116,335	\$1,097,298	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,161,687	\$1,181,894	\$1,199,664	\$1,214,864	\$1,227,368	\$1,237,059	\$1,243,834	\$1,247,598	\$1,248,271	\$1,245,782	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,137,312	\$1,183,289	\$1,227,866	\$1,270,741	\$1,311,606	\$1,350,151	\$1,386,057	\$1,419,009	\$1,448,689	\$1,474,782	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,146,640	\$1,214,042	\$1,281,468	\$1,348,518	\$1,414,766	\$1,479,757	\$1,543,011	\$1,604,021	\$1,662,261	\$1,717,184	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,154,983	\$1,251,072	\$1,349,944	\$1,451,128	\$1,554,082	\$1,658,191	\$1,762,770	\$1,867,056	\$1,970,216	\$2,071,344	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,162,410	\$1,263,127	\$1,366,078	\$1,470,703	\$1,576,376	\$1,682,398	\$1,788,005	\$1,892,362	\$1,994,570	\$2,093,669	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,297,442	\$1,415,820	\$1,535,983	\$1,657,200	\$1,778,665	\$1,899,499	\$2,018,751	\$2,135,406	\$2,248,387	\$2,356,562	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,302,590	\$1,458,499	\$1,621,680	\$1,791,511	\$1,967,226	\$2,147,902	\$2,332,459	\$2,519,649	\$2,708,055	\$2,896,087	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,342,285	\$1,509,994	\$1,683,928	\$1,863,234	\$2,046,908	\$2,233,792	\$2,422,574	\$2,611,789	\$2,799,815	\$2,984,884	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,442,955	\$1,666,680	\$1,904,821	\$2,156,823	\$2,421,886	\$2,698,943	\$2,986,640	\$3,283,317	\$3,586,989	\$3,895,336	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,486,938	\$1,754,223	\$2,042,726	\$2,352,251	\$2,682,296	\$3,023,003	\$3,400,129	\$3,785,002	\$4,184,488	\$4,595,953	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,423,861	\$1,715,949	\$2,034,116	\$2,378,167	\$2,747,459	\$3,140,845	\$3,556,613	\$3,992,439	\$4,445,330	\$4,911,586	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,389,580	\$1,729,045	\$2,107,780	\$2,527,148	\$2,988,026	\$3,490,699	\$4,034,742	\$4,618,905	\$5,240,987	\$5,897,722	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,403,574	\$1,786,790	\$2,216,133	\$2,693,421	\$3,219,918	\$3,796,201	\$4,422,025	\$5,096,170	\$5,816,296	\$6,578,792	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,361,565	\$1,735,379	\$2,139,917	\$2,574,281	\$3,036,941	\$3,525,680	\$4,037,531	\$4,568,734	\$5,114,699	\$5,669,985	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,407,243	\$1,858,785	\$2,355,914	\$2,898,647	\$3,486,186	\$4,116,796	\$4,787,700	\$5,494,972	\$6,233,445	\$6,996,637	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,341,788	\$1,826,837	\$2,362,856	\$2,950,105	\$3,587,951	\$4,274,726	\$5,007,599	\$5,782,457	\$6,593,788	\$7,434,596	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,311,525	\$1,871,244	\$2,503,736	\$3,211,886	\$3,997,594	\$4,861,547	\$5,802,984	\$6,819,449	\$7,906,547	\$9,057,711	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,112,847	\$1,658,209	\$2,278,496	\$2,977,301	\$3,757,284	\$4,619,930	\$5,565,285	\$6,591,690	\$7,695,508	\$8,870,853	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,105,528	\$1,745,409	\$2,478,373	\$3,309,687	\$4,243,563	\$5,282,843	\$6,428,664	\$7,680,101	\$9,033,791	\$10,483,577	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$975,344	\$1,660,628	\$2,463,644	\$3,394,352	\$4,461,923	\$5,674,319	\$7,037,810	\$8,556,443	\$10,231,460	\$12,060,682	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$859,942	\$1,601,328	\$2,479,492	\$3,507,528	\$4,697,867	\$6,061,775	\$7,608,768	\$9,345,957	\$11,277,307	\$13,402,854	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$735,177	\$1,524,015	\$2,453,875	\$3,536,164	\$4,780,954	\$6,196,384	\$7,788,009	\$9,558,087	\$11,504,831	\$13,621,646	\$5,585,462	\$171,793	1.60%
1999	\$562,353	\$1,377,782	\$2,368,327	\$3,554,117	\$4,954,806	\$6,588,815	\$8,472,436	\$10,618,793	\$13,036,676	\$15,729,261	\$6,549,625	\$174,544	\$268%	
2000		\$420,389	\$1,304,249	\$2,362,232	\$3,611,020	\$5,066,031	\$6,740,646	\$8,645,327	\$10,786,643	\$13,166,219	\$15,779,644	\$5,790,356	\$179,221	3.38%
2001		\$250,708	\$1,187,835	\$2,299,713	\$3,600,013	\$5,100,319	\$6,809,314	\$8,731,881	\$10,868,173	\$13,212,656	\$15,753,182	\$4,938,943	\$185,273	1.55%
2002		\$68,260	\$1,068,757	\$2,210,808	\$3,496,842	\$4,926,061	\$6,493,894	\$8,191,489	\$10,005,280	\$11,916,670	\$13,901,841	\$3,700,778	\$188,153	2.39%
2003			\$963,654	\$2,299,200	\$3,897,813	\$5,780,198	\$7,963,201	\$10,458,340	\$13,270,240	\$16,395,016	\$19,818,683	\$4,514,591	\$192,655	1.88%
2004			\$818,904	\$2,283,739	\$4,090,255	\$6,277,689	\$8,882,775	\$11,937,704	\$15,467,772	\$19,488,766	\$24,004,168	\$4,788,076	\$196,276	3.25%
2005			\$634,152	\$2,163,088	\$4,080,921	\$6,439,661	\$9,290,178	\$12,679,840	\$16,649,700	\$21,231,245	\$26,442,788	\$4,810,664	\$202,658	3.42%
2006			\$449,947	\$2,110,012	\$4,261,244	\$6,987,472	\$10,376,214	\$14,515,939	\$19,492,481	\$25,384,552	\$32,258,345	\$5,327,884	\$209,581	2.55%
2007			\$250,029	\$1,998,355	\$4,228,506	\$7,012,611	\$10,423,020	\$14,529,269	\$19,394,347	\$25,070,279	\$31,593,104	\$5,393,955	\$214,923	4.09%
2008			\$25,305	\$1,614,000	\$3,442,521	\$5,509,715	\$7,806,315	\$10,313,836	\$13,003,721	\$15,836,847	\$18,763,488	\$3,257,411	\$223,703	0.09%
2009			\$1,546,058	\$3,689,975	\$6,240,862	\$9,211,457	\$12,601,128	\$16,393,074	\$20,551,878	\$25,021,632	\$30,171,627	\$3,836,278	\$223,909	2.72%
2010			\$1,447,427	\$3,867,100	\$6,823,421	\$10,349,721	\$14,463,439	\$19,161,581	\$24,416,394	\$30,171,627	\$36,144,608	\$4,149,511	\$230,001	1.50%
2011			\$1,252,026	\$3,699,593	\$6,620,830	\$10,024,798	\$13,902,504	\$18,223,649	\$22,934,033	\$27,953,958	\$33,998,798	\$3,998,798	\$233,444	2.96%
2012			\$1,083,702	\$3,760,151	\$7,036,288	\$10,944,735	\$15,498,130	\$20,683,928	\$26,459,659	\$32,749,122	\$39,359,893	\$4,359,893	\$240,361	1.74%
2013				\$872,548	\$3,760,002	\$7,470,655	\$12,103,365	\$17,740,742	\$24,440,003	\$32,223,123	\$41,066,908	\$5,448,219	\$244,544	1.50%
2014				\$646,288	\$3,647,993	\$7,528,221	\$12,398,326	\$18,353,595	\$25,463,265	\$33,759,646	\$43,226,994	\$5,911,869	\$248,213	0.76%
2015				\$392,596	\$3,358,297	\$7,173,641	\$11,939,384	\$17,738,539	\$24,626,737	\$32,621,954	\$41,694,266	\$5,740,121	\$250,090	0.73%
2016				\$147,459	\$3,297,903	\$7,441,645	\$12,722,112	\$19,268,224	\$27,182,355	\$36,526,825	\$47,309,623	\$6,144,608	\$251,910	2.07%

Table 66: Moderate Worldwide (70% US / 30% 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	\$1,064,758	\$1,049,641	\$1,034,541	\$1,019,464	\$1,004,413	\$989,391	\$974,403	\$959,453	\$944,543	\$929,678	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,098,411	\$1,100,995	\$1,103,123	\$1,104,792	\$1,106,000	\$1,106,746	\$1,107,028	\$1,106,845	\$1,106,197	\$1,105,084	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,092,635	\$1,105,283	\$1,117,488	\$1,129,234	\$1,140,502	\$1,151,278	\$1,161,544	\$1,171,285	\$1,180,485	\$1,189,131	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,044,808	\$1,030,583	\$1,015,729	\$1,000,276	\$984,255	\$967,698	\$950,637	\$933,105	\$915,135	\$896,761	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,018,145	\$975,311	\$933,167	\$891,773	\$851,184	\$811,452	\$772,621	\$734,733	\$697,824	\$661,926	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,046,469	\$1,032,012	\$1,015,812	\$997,940	\$978,472	\$957,489	\$935,077	\$911,325	\$886,326	\$860,175	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,072,335	\$1,071,535	\$1,068,257	\$1,062,500	\$1,054,273	\$1,043,598	\$1,030,508	\$1,015,045	\$997,262	\$977,223	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,033,032	\$1,049,429	\$1,063,382	\$1,074,760	\$1,083,438	\$1,089,304	\$1,092,255	\$1,092,200	\$1,089,057	\$1,082,760	\$803,550	\$77,184	6.77%
1978	\$946,651	\$986,670	\$1,025,357	\$1,062,419	\$1,097,554	\$1,130,455	\$1,160,809	\$1,188,298	\$1,212,607	\$1,233,415	\$1,250,408	\$768,549	\$82,409	9.03%
1979	\$908,365	\$965,177	\$1,021,896	\$1,078,140	\$1,133,498	\$1,187,530	\$1,239,767	\$1,289,717	\$1,336,861	\$1,380,659	\$1,420,549	\$803,741	\$89,852	13.32%
1980	\$858,182	\$936,141	\$1,016,330	\$1,098,305	\$1,181,550	\$1,265,484	\$1,349,448	\$1,432,714	\$1,514,478	\$1,593,864	\$1,669,925	\$929,399	\$101,819	12.41%
1981	\$815,684	\$898,176	\$982,473	\$1,068,054	\$1,154,328	\$1,240,639	\$1,326,259	\$1,410,393	\$1,492,180	\$1,570,695	\$1,644,952	\$774,944	\$114,451	8.94%
1982	\$846,324	\$944,384	\$1,043,919	\$1,144,250	\$1,244,625	\$1,344,217	\$1,442,130	\$1,537,399	\$1,628,994	\$1,715,828	\$1,796,762	\$789,476	\$124,685	3.87%
1983	\$767,715	\$889,110	\$1,016,352	\$1,148,853	\$1,285,888	\$1,426,583	\$1,569,909	\$1,714,675	\$1,859,525	\$2,002,931	\$2,143,193	\$808,556	\$129,504	3.80%
1984	\$714,721	\$847,664	\$985,745	\$1,128,179	\$1,274,037	\$1,422,243	\$1,571,568	\$1,720,633	\$1,867,906	\$2,011,704	\$2,150,200	\$716,371	\$134,428	4.02%
1985	\$663,209	\$830,097	\$1,008,394	\$1,197,550	\$1,396,781	\$1,605,056	\$1,821,068	\$2,043,218	\$2,269,594	\$2,497,957	\$2,725,725	\$762,013	\$139,834	3.77%
1986	\$575,058	\$767,623	\$976,655	\$1,201,882	\$1,442,738	\$1,698,331	\$1,967,401	\$2,248,283	\$2,538,869	\$2,836,572	\$3,138,292	\$730,848	\$145,110	1.14%
1987	\$441,363	\$645,489	\$870,014	\$1,114,742	\$1,379,087	\$1,662,010	\$1,961,967	\$2,276,859	\$2,603,979	\$2,939,969	\$3,280,787	\$614,634	\$146,766	4.41%
1988	\$302,751	\$525,652	\$777,809	\$1,060,216	\$1,373,436	\$1,717,510	\$2,091,844	\$2,495,105	\$2,925,107	\$3,378,692	\$3,851,621	\$538,945	\$153,245	4.42%
1989	\$158,299	\$406,797	\$689,475	\$1,007,678	\$1,362,265	\$1,753,491	\$2,180,880	\$2,643,089	\$3,137,770	\$3,661,426	\$4,209,279	\$498,263	\$160,012	4.64%
1990		\$256,687	\$548,102	\$863,535	\$1,201,738	\$1,560,853	\$1,938,355	\$2,331,001	\$2,734,793	\$3,144,949	\$3,555,892	\$320,550	\$167,444	6.10%
1991		\$91,203	\$432,185	\$808,829	\$1,220,503	\$1,665,765	\$2,142,255	\$2,646,597	\$3,174,302	\$3,719,695	\$4,275,849	\$186,431	\$177,655	3.07%
1992			\$265,736	\$669,170	\$1,112,005	\$1,592,866	\$2,109,359	\$2,657,960	\$3,233,895	\$3,831,058	\$4,441,926	\$3,572	\$183,111	3.03%
1993			\$86,059	\$543,901	\$1,059,482	\$1,633,228	\$2,264,313	\$2,950,438	\$3,687,600	\$4,469,877	\$5,289,210		\$188,660	2.75%
1994				\$339,591	\$843,115	\$1,407,449	\$2,032,392	\$2,716,261	\$3,455,647	\$4,245,155	\$5,077,171		\$193,854	2.67%
1995				\$164,377	\$756,444	\$1,425,212	\$2,171,261	\$2,993,386	\$3,888,265	\$4,850,115	\$5,870,355		\$199,032	2.67%
1996					\$595,641	\$1,335,121	\$2,180,133	\$3,132,983	\$4,193,537	\$5,358,660	\$6,621,634		\$204,347	3.33%
1997					\$418,120	\$1,229,972	\$2,167,970	\$3,236,559	\$4,437,452	\$5,768,928	\$7,225,069		\$211,148	1.70%
1998					\$215,599	\$1,072,402	\$2,054,838	\$3,164,451	\$4,399,424	\$5,753,896	\$7,217,274		\$214,741	1.60%
1999						\$918,830	\$2,009,585	\$3,278,677	\$4,731,664	\$6,369,418	\$8,186,938		\$218,180	2.68%
2000						\$737,061	\$1,877,782	\$3,184,345	\$4,657,497	\$6,292,970	\$8,080,488		\$224,026	3.38%
2001						\$528,208	\$1,709,960	\$3,047,627	\$4,537,292	\$6,169,574	\$7,928,828		\$231,592	1.55%
2002						\$293,846	\$1,446,423	\$2,696,486	\$4,030,304	\$5,429,619	\$6,871,540		\$235,191	2.39%
2003						\$64,754	\$1,523,584	\$3,210,743	\$5,124,763	\$7,256,086	\$9,585,702		\$240,818	1.88%
2004							\$1,461,880	\$3,449,603	\$5,772,827	\$8,434,650	\$11,426,096		\$245,345	3.25%
2005							\$1,293,498	\$3,453,615	\$6,020,137	\$9,006,471	\$12,412,627		\$253,323	3.42%
2006							\$1,178,699	\$3,715,210	\$6,827,253	\$10,559,349	\$14,941,364		\$261,976	2.55%
2007							\$933,486	\$3,501,566	\$6,598,333	\$10,250,075	\$14,466,510		\$268,653	4.09%
2008							\$500,447	\$2,322,909	\$4,286,067	\$6,355,018	\$8,485,829		\$279,629	0.09%
2009							\$267,947	\$2,551,495	\$5,138,857	\$7,996,917	\$11,075,013		\$279,886	2.72%
2010								\$2,646,899	\$5,751,359	\$9,262,733	\$13,128,494		\$287,501	1.50%
2011								\$2,300,893	\$5,256,355	\$8,507,629	\$11,985,906		\$291,806	2.96%
2012								\$2,269,272	\$5,700,156	\$9,569,149	\$13,808,687		\$300,451	1.74%
2013								\$2,283,764	\$6,450,342	\$11,386,481	\$17,059,959		\$305,680	1.50%
2014								\$2,070,643	\$6,462,788	\$11,694,454	\$17,737,923		\$310,266	0.76%
2015								\$1,722,588	\$6,007,127	\$11,080,358	\$16,905,255		\$312,613	0.73%
2016								\$1,551,122	\$6,347,879	\$12,147,913	\$18,939,176		\$314,888	2.07%

Table 67: Aggressive Worldwide (70% US / 30% 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	\$1,053,550	\$1,038,592	\$1,023,651	\$1,008,733	\$993,840	\$978,977	\$964,146	\$949,353	\$934,600	\$919,892	\$977,845	\$60,000	5.48%
1971	\$1,072,004	\$1,074,798	\$1,077,143	\$1,079,035	\$1,080,473	\$1,081,454	\$1,081,976	\$1,082,038	\$1,081,640	\$1,080,780	\$1,079,459	\$1,045,501	\$63,289	3.36%
1972	\$1,044,014	\$1,056,507	\$1,068,575	\$1,080,200	\$1,091,365	\$1,102,053	\$1,112,248	\$1,121,934	\$1,131,095	\$1,139,718	\$1,147,786	\$1,166,065	\$65,415	3.42%
1973	\$1,009,940	\$997,014	\$983,438	\$969,242	\$954,456	\$939,110	\$923,236	\$906,866	\$890,032	\$872,767	\$855,103	\$937,319	\$67,654	8.78%
1974	\$996,976	\$955,969	\$915,530	\$875,722	\$836,606	\$798,238	\$760,666	\$723,938	\$688,094	\$653,172	\$619,202	\$635,201	\$73,591	12.20%
1975	\$975,489	\$962,761	\$948,287	\$932,129	\$914,357	\$895,044	\$874,268	\$852,114	\$828,667	\$804,017	\$778,257	\$758,277	\$82,569	7.01%
1976	\$963,814	\$963,833	\$961,459	\$956,679	\$949,492	\$939,908	\$927,949	\$913,646	\$897,042	\$878,189	\$857,149	\$829,686	\$88,360	4.82%
1977	\$889,471	\$904,376	\$916,964	\$927,100	\$934,655	\$939,508	\$941,549	\$940,677	\$936,801	\$929,844	\$919,738	\$684,149	\$92,621	6.77%
1978	\$803,077	\$836,029	\$867,426	\$896,972	\$924,368	\$949,304	\$971,467	\$990,540	\$1,006,204	\$1,018,141	\$1,026,035	\$623,734	\$98,890	9.03%
1979	\$737,098	\$783,713	\$829,750	\$874,813	\$918,479	\$960,293	\$999,777	\$1,036,424	\$1,069,701	\$1,099,056	\$1,123,914	\$610,963	\$107,822	13.32%
1980	\$654,283	\$717,299	\$781,589	\$846,665	\$911,973	\$976,886	\$1,040,705	\$1,102,658	\$1,161,901	\$1,217,513	\$1,268,505	\$647,183	\$122,183	12.41%
1981	\$566,954	\$633,943	\$701,819	\$770,029	\$837,953	\$904,902	\$970,119	\$1,032,780	\$1,091,998	\$1,146,819	\$1,196,234	\$484,815	\$137,341	8.94%
1982	\$511,141	\$591,326	\$672,018	\$752,517	\$832,050	\$909,769	\$984,761	\$1,056,046	\$1,122,582	\$1,183,270	\$1,236,963	\$406,956	\$149,622	3.87%
1983	\$380,994	\$475,630	\$574,204	\$676,026	\$780,265	\$885,940	\$991,915	\$1,096,891	\$1,199,401	\$1,297,807	\$1,390,299	\$308,184	\$155,405	3.80%
1984	\$247,929	\$353,042	\$461,496	\$572,430	\$684,840	\$797,578	\$909,345	\$1,018,692	\$1,124,023	\$1,223,593	\$1,315,517	\$156,074	\$161,314	4.02%
1985	\$92,439	\$217,239	\$350,109	\$490,278	\$636,739	\$788,226	\$943,194	\$1,099,796	\$1,255,872	\$1,408,925	\$1,556,113		\$167,800	3.77%
1986		\$48,308	\$199,087	\$361,037	\$533,224	\$714,365	\$902,798	\$1,096,437	\$1,292,735	\$1,488,656	\$1,680,631		\$174,132	1.14%
1987			\$24,079	\$195,369	\$380,007	\$576,561	\$783,090	\$997,105	\$1,215,519	\$1,434,608	\$1,649,989		\$176,119	4.41%
1988				\$12,652	\$219,725	\$446,993	\$692,989	\$955,469	\$1,231,309	\$1,516,396	\$1,805,520		\$183,894	4.42%
1989					\$31,110	\$287,065	\$565,559	\$864,153	\$1,179,369	\$1,506,557	\$1,839,766		\$192,014	4.64%
1990						\$84,765	\$351,030	\$624,471	\$900,851	\$1,175,198	\$1,441,799		\$200,932	6.10%
1991							\$167,715	\$505,495	\$853,633	\$1,205,945	\$1,555,061		\$213,186	3.07%
1992								\$308,320	\$685,334	\$1,068,328	\$1,449,256		\$219,734	3.03%
1993								\$97,891	\$555,751	\$1,033,207	\$1,520,710		\$226,392	2.75%
1994									\$319,603	\$794,803	\$1,283,488		\$232,624	2.67%
1995									\$96,430	\$666,439	\$1,257,132		\$238,838	2.67%
1996										\$485,859	\$1,182,585		\$245,216	3.33%
1997										\$260,548	\$1,047,283		\$253,377	1.70%
1998										\$2,961	\$812,902		\$257,689	1.60%
1999											\$644,614		\$261,816	2.68%
2000											\$381,331		\$268,832	3.38%
2001											\$104,474		\$277,910	1.55%
2002													\$282,229	2.39%
2003													\$288,982	1.88%
2004													\$294,414	3.25%
2005													\$303,987	3.42%
2006													\$314,371	2.55%
2007													\$322,384	4.09%
2008													\$335,555	0.09%
2009													\$335,863	2.72%
2010													\$345,002	1.50%
2011													\$350,167	2.96%
2012													\$360,541	1.74%
2013													\$366,816	1.50%
2014													\$372,319	0.76%
2015													\$375,135	0.73%
2016													\$377,865	2.07%

Table 68: Very Conservative Worldwide (70% US / 30% 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	\$1,040,926	\$30,000	\$30,000	\$1,025,558	\$30,000	\$30,000	\$1,010,220	\$30,000	\$30,000	\$949,250	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,153,905	\$31,228	\$61,228	\$1,156,113	\$30,767	\$60,767	\$1,157,866	\$30,307	\$60,307	\$1,160,324	\$28,477	\$58,477	\$1,118,922	\$30,272	\$60,272
1972	\$1,203,431	\$34,617	\$95,845	\$1,216,365	\$34,683	\$95,450	\$1,228,848	\$34,736	\$95,043	\$1,273,959	\$34,810	\$93,287	\$1,291,310	\$33,568	\$93,839
1973	\$1,088,357	\$36,103	\$131,948	\$1,071,185	\$36,491	\$131,941	\$1,053,502	\$36,865	\$131,908	\$978,292	\$38,219	\$131,506	\$1,068,870	\$38,739	\$132,579
1974	\$1,002,662	\$32,651	\$164,599	\$958,277	\$32,136	\$164,077	\$914,879	\$31,605	\$163,513	\$751,859	\$29,349	\$160,855	\$762,483	\$32,066	\$164,645
1975	\$1,179,367	\$30,080	\$194,678	\$1,162,505	\$28,748	\$192,825	\$1,144,163	\$27,446	\$190,959	\$1,057,679	\$22,556	\$183,411	\$1,014,832	\$22,874	\$187,519
1976	\$1,315,024	\$35,381	\$230,059	\$1,313,859	\$34,875	\$227,700	\$1,310,423	\$34,325	\$225,284	\$1,274,669	\$31,730	\$215,141	\$1,219,152	\$30,445	\$217,964
1977	\$1,391,365	\$39,451	\$269,510	\$1,413,157	\$39,416	\$267,116	\$1,432,746	\$39,313	\$264,597	\$1,487,442	\$38,240	\$253,381	\$1,097,677	\$36,575	\$254,539
1978	\$1,492,704	\$41,741	\$311,251	\$1,547,991	\$42,395	\$309,511	\$1,602,201	\$42,982	\$307,579	\$1,803,478	\$44,623	\$298,004	\$1,134,743	\$32,930	\$287,469
1979	\$1,628,673	\$44,781	\$356,032	\$1,713,561	\$46,440	\$355,550	\$1,799,107	\$48,066	\$355,645	\$2,141,275	\$54,104	\$352,109	\$1,303,493	\$34,042	\$321,511
1980	\$1,809,310	\$48,860	\$404,892	\$1,937,375	\$51,407	\$407,357	\$2,069,485	\$53,973	\$409,619	\$2,630,178	\$64,238	\$416,347	\$1,674,147	\$39,105	\$360,616
1981	\$1,898,494	\$54,279	\$459,172	\$2,025,551	\$58,121	\$465,478	\$2,155,739	\$62,085	\$471,703	\$2,698,034	\$78,905	\$495,252	\$1,544,208	\$50,224	\$410,840
1982	\$2,226,037	\$56,955	\$516,127	\$2,366,671	\$60,767	\$526,245	\$2,509,700	\$64,672	\$536,375	\$3,093,071	\$80,941	\$576,193	\$1,818,569	\$46,326	\$457,167
1983	\$2,489,921	\$66,781	\$582,908	\$2,696,081	\$71,000	\$597,245	\$2,911,569	\$75,291	\$611,666	\$3,856,737	\$92,792	\$668,985	\$2,161,159	\$54,557	\$511,724
1984	\$2,672,334	\$74,698	\$657,605	\$2,878,486	\$80,882	\$678,128	\$3,091,967	\$87,347	\$699,013	\$4,004,439	\$115,702	\$784,687	\$2,227,686	\$64,835	\$576,559
1985	\$3,192,271	\$80,170	\$737,775	\$3,494,616	\$86,355	\$764,482	\$3,814,787	\$92,759	\$791,772	\$5,266,476	\$120,133	\$904,821	\$2,856,018	\$66,831	\$643,389
1986	\$3,569,181	\$95,768	\$833,543	\$3,943,270	\$104,838	\$869,321	\$4,343,817	\$114,444	\$906,216	\$6,212,438	\$157,994	\$1,062,815	\$3,282,033	\$85,681	\$729,070
1987	\$3,684,143	\$107,075	\$940,619	\$4,097,245	\$118,298	\$987,621	\$4,540,589	\$130,315	\$1,036,531	\$6,608,745	\$186,373	\$1,249,188	\$3,350,097	\$98,461	\$827,531
1988	\$4,003,892	\$110,524	\$1,051,143	\$4,524,196	\$122,917	\$1,110,536	\$5,093,794	\$136,218	\$1,172,748	\$7,894,619	\$198,262	\$1,447,450	\$3,795,828	\$100,503	\$928,034
1989	\$4,360,166	\$120,117	\$1,171,260	\$4,940,710	\$135,726	\$1,246,262	\$5,577,963	\$152,814	\$1,325,562	\$8,731,622	\$236,839	\$1,684,289	\$4,841,431	\$113,875	\$1,041,908
1990	\$4,253,842	\$130,805	\$1,302,065	\$4,716,359	\$148,221	\$1,394,483	\$5,208,860	\$167,339	\$1,492,901	\$7,451,378	\$261,949	\$1,946,238	\$4,550,409	\$145,243	\$1,187,151
1991	\$4,917,642	\$127,615	\$1,429,680	\$5,509,446	\$141,491	\$1,535,974	\$6,147,526	\$156,266	\$1,649,167	\$9,148,304	\$223,541	\$2,169,779	\$5,758,691	\$136,512	\$1,323,664
1992	\$5,113,200	\$147,529	\$1,577,209	\$5,741,418	\$165,283	\$1,701,257	\$6,420,315	\$184,426	\$1,833,593	\$9,630,964	\$274,449	\$2,444,228	\$6,011,845	\$172,761	\$1,496,424
1993	\$5,691,075	\$153,396	\$1,730,605	\$6,477,495	\$172,243	\$1,873,500	\$7,341,845	\$192,609	\$2,026,202	\$11,617,422	\$288,929	\$2,733,157	\$6,418,823	\$180,355	\$1,676,780
1994	\$5,376,767	\$170,732	\$1,901,338	\$6,143,810	\$194,325	\$2,067,825	\$6,990,650	\$220,255	\$2,246,457	\$11,228,679	\$348,523	\$3,081,680	\$6,308,510	\$192,565	\$1,869,344
1995	\$6,125,299	\$161,303	\$2,062,641	\$7,028,649	\$184,314	\$2,252,139	\$8,030,702	\$209,720	\$2,456,177	\$13,107,220	\$336,860	\$3,418,540	\$8,418,819	\$189,255	\$2,058,600
1996	\$6,410,151	\$183,759	\$2,246,400	\$7,455,839	\$210,859	\$2,462,998	\$8,634,215	\$240,921	\$2,697,098	\$14,858,341	\$393,217	\$3,811,757	\$10,041,117	\$252,565	\$2,311,164
1997	\$6,761,655	\$192,305	\$2,438,704	\$7,914,210	\$223,675	\$2,686,674	\$9,221,582	\$259,026	\$2,956,124	\$16,244,003	\$445,750	\$4,257,507	\$12,989,187	\$301,234	\$2,612,398
1998	\$6,952,893	\$202,850	\$2,641,554	\$8,109,090	\$237,426	\$2,924,100	\$9,410,258	\$276,647	\$3,232,772	\$16,221,824	\$487,320	\$4,744,827	\$16,200,172	\$389,676	\$3,002,073
1999	\$7,130,507	\$208,587	\$2,850,141	\$8,460,732	\$243,273	\$3,167,373	\$9,987,375	\$282,308	\$3,515,080	\$18,405,645	\$486,655	\$5,231,482	\$19,021,154	\$486,005	\$3,488,079
2000	\$7,400,509	\$213,915	\$3,064,056	\$8,706,046	\$253,822	\$3,421,195	\$10,188,122	\$299,621	\$3,814,701	\$18,117,092	\$552,169	\$5,783,651	\$16,770,534	\$570,635	\$4,058,713
2001	\$7,543,660	\$222,015	\$3,286,071	\$8,824,758	\$261,181	\$3,682,376	\$10,265,305	\$305,644	\$4,120,345	\$17,752,545	\$543,513	\$6,327,164	\$14,334,106	\$503,116	\$4,561,829
2002	\$7,499,608	\$226,310	\$3,512,381	\$8,584,228	\$264,743	\$3,947,119	\$9,765,953	\$307,959	\$4,428,304	\$15,379,943	\$532,576	\$6,859,740	\$10,831,025	\$430,023	\$4,991,852
2003	\$8,581,568	\$224,988	\$3,737,369	\$10,168,148	\$257,527	\$4,204,646	\$11,971,484	\$292,979	\$4,721,282	\$21,566,993	\$461,398	\$7,321,138	\$13,520,253	\$324,931	\$5,316,783
2004	\$9,198,282	\$257,447	\$3,994,816	\$11,088,532	\$305,044	\$4,509,690	\$13,280,648	\$359,145	\$5,080,427	\$25,591,498	\$647,010	\$7,968,148	\$14,541,299	\$405,608	\$5,722,391
2005	\$9,366,026	\$275,948	\$4,270,765	\$11,401,456	\$332,656	\$4,842,346	\$13,787,625	\$398,419	\$5,478,846	\$27,578,470	\$767,745	\$8,735,893	\$14,797,934	\$436,239	\$6,158,630
2006	\$10,000,050	\$280,981	\$4,551,745	\$12,403,907	\$342,044	\$5,184,390	\$15,282,195	\$413,629	\$5,892,475	\$32,895,205	\$827,354	\$9,563,247	\$16,621,397	\$443,938	\$6,602,568
2007	\$10,136,792	\$300,001	\$4,851,747	\$12,458,272	\$372,117	\$5,556,507	\$15,205,550	\$458,466	\$6,350,941	\$31,459,929	\$986,856	\$10,550,103	\$17,008,814	\$498,642	\$7,101,210
2008	\$8,452,161	\$304,104	\$5,155,851	\$9,807,510	\$373,748	\$5,930,255	\$11,288,828	\$456,167	\$6,807,107	\$18,253,108	\$943,798	\$11,493,901	\$10,394,573	\$510,264	\$7,611,474
2009	\$9,399,273	\$253,565	\$5,409,416	\$11,232,174	\$294,225	\$6,224,480	\$13,302,764	\$338,665	\$7,145,772	\$23,895,950	\$547,593	\$12,041,494	\$12,750,996	\$311,837	\$7,923,311
2010	\$10,190,101	\$281,978	\$5,691,394	\$12,368,045	\$336,965	\$6,561,446	\$14,869,470	\$399,083	\$7,544,855	\$28,209,129	\$716,879	\$12,758,373	\$14,231,598	\$382,530	\$8,305,841
2011	\$10,063,764	\$305,703	\$5,997,097	\$12,053,172	\$371,041	\$6,932,487	\$14,292,960	\$446,084	\$7,990,939	\$25,549,317	\$846,274	\$13,604,647	\$14,096,292	\$426,948	\$8,732,789
2012	\$10,611,034	\$301,913	\$6,299,010	\$12,893,300	\$361,595	\$7,294,082	\$15,508,268	\$428,789	\$8,419,728	\$29,285,847	\$766,480	\$14,371,126	\$15,861,530	\$422,889	\$9,155,678
2013	\$11,008,222	\$318,331	\$6,617,341	\$13,756,666	\$386,799	\$7,680,881	\$17,015,692	\$465,248	\$8,884,976	\$35,890,292	\$878,575	\$15,249,702	\$20,368,764	\$475,846	\$9,631,524
2014	\$11,092,118	\$330,247	\$6,947,587	\$13,908,913	\$412,700	\$8,093,581	\$17,261,450	\$510,471	\$9,395,447	\$36,867,580	\$1,076,709	\$16,326,410	\$22,462,462	\$611,063	\$10,242,587
2015	\$10,633,945	\$332,764	\$7,280,351	\$13,297,950	\$417,267	\$8,510,848	\$16,455,752	\$517,844	\$9,913,290	\$34,694,256	\$1,106,027	\$17,432,438	\$22,090,076	\$673,874	\$10,916,460
2016	\$10,950,866	\$319,018	\$7,599,369	\$13,867,898	\$398,938	\$8,909,787	\$17,375,129	\$493,673	\$10,406,963	\$38,417,966	\$1,040,828	\$18,473,266	\$23,990,114	\$662,702	\$11,579,163

Table 69: Conservative Worldwise (70% US / 30% 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% Worldwise Equity / 60% US Bonds			50% Worldwise Equity / 50% US Bonds			60% Worldwise Equity / 40% US Bonds			100% Worldwise 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	\$1,030,195	\$40,000	\$40,000	\$1,014,985	\$40,000	\$40,000	\$999,806	\$40,000	\$40,000	\$939,464	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,130,236	\$41,208	\$81,208	\$1,132,398	\$40,599	\$80,599	\$1,134,116	\$39,992	\$79,992	\$1,136,523	\$37,579	\$77,579	\$1,095,970	\$39,946	\$79,946
1972	\$1,166,594	\$45,209	\$126,417	\$1,179,132	\$45,296	\$125,895	\$1,191,233	\$45,365	\$125,357	\$1,234,963	\$45,461	\$123,039	\$1,251,783	\$43,839	\$123,785
1973	\$1,044,166	\$46,664	\$173,081	\$1,027,690	\$47,165	\$173,061	\$1,010,726	\$47,649	\$173,006	\$938,570	\$49,399	\$172,438	\$1,025,469	\$50,071	\$173,856
1974	\$952,034	\$41,767	\$214,848	\$909,890	\$41,108	\$214,168	\$868,682	\$40,429	\$213,435	\$713,895	\$37,543	\$209,981	\$723,982	\$41,019	\$214,875
1975	\$1,108,271	\$38,081	\$252,929	\$1,092,426	\$36,396	\$250,564	\$1,075,189	\$34,747	\$248,183	\$993,919	\$28,556	\$238,537	\$953,654	\$28,959	\$243,834
1976	\$1,223,010	\$44,331	\$297,260	\$1,221,927	\$43,697	\$294,261	\$1,218,732	\$43,008	\$291,190	\$1,185,480	\$39,757	\$278,293	\$1,133,847	\$38,146	\$281,980
1977	\$1,280,670	\$48,920	\$346,180	\$1,300,728	\$48,877	\$343,138	\$1,318,758	\$48,749	\$339,939	\$1,369,102	\$47,419	\$325,713	\$1,010,347	\$45,354	\$327,334
1978	\$1,359,781	\$51,227	\$397,407	\$1,410,146	\$52,029	\$395,167	\$1,459,528	\$52,750	\$392,690	\$1,642,882	\$54,764	\$380,477	\$1,033,696	\$40,414	\$367,748
1979	\$1,468,347	\$54,391	\$451,798	\$1,544,879	\$56,406	\$451,513	\$1,622,004	\$58,381	\$451,071	\$1,930,489	\$65,715	\$446,192	\$1,175,178	\$41,348	\$409,096
1980	\$1,614,386	\$58,734	\$510,532	\$1,728,654	\$61,795	\$513,368	\$1,846,532	\$64,880	\$515,951	\$2,346,820	\$77,220	\$523,411	\$1,493,785	\$47,007	\$456,103
1981	\$1,676,498	\$64,575	\$575,108	\$1,788,698	\$69,146	\$582,514	\$1,903,663	\$73,861	\$589,812	\$2,382,546	\$93,873	\$617,284	\$1,363,640	\$59,751	\$515,855
1982	\$1,945,476	\$67,060	\$642,168	\$2,068,385	\$71,548	\$654,062	\$2,193,388	\$76,147	\$665,959	\$2,703,233	\$95,302	\$712,586	\$1,589,364	\$54,546	\$570,400
1983	\$2,153,667	\$77,819	\$719,987	\$2,331,986	\$82,735	\$736,797	\$2,518,373	\$87,736	\$753,694	\$3,335,900	\$108,129	\$820,715	\$1,869,303	\$63,575	\$633,975
1984	\$2,287,616	\$86,147	\$806,133	\$2,464,090	\$93,279	\$830,077	\$2,646,837	\$100,735	\$854,429	\$3,427,948	\$133,436	\$954,151	\$1,906,982	\$74,772	\$708,747
1985	\$2,704,530	\$91,505	\$897,638	\$2,960,680	\$98,564	\$928,641	\$3,231,932	\$105,873	\$960,303	\$4,461,820	\$137,118	\$1,091,269	\$2,419,652	\$76,279	\$785,026
1986	\$2,992,678	\$108,181	\$1,005,819	\$3,306,343	\$118,427	\$1,047,068	\$3,642,194	\$129,277	\$1,089,580	\$5,208,990	\$178,473	\$1,269,742	\$2,751,911	\$96,786	\$881,812
1987	\$3,057,226	\$119,707	\$1,125,526	\$3,400,031	\$132,254	\$1,179,322	\$3,767,933	\$145,688	\$1,235,268	\$5,484,158	\$208,360	\$1,478,102	\$2,780,023	\$110,076	\$991,889
1988	\$3,288,311	\$122,289	\$1,247,815	\$3,715,625	\$136,001	\$1,315,323	\$4,183,424	\$150,717	\$1,385,985	\$6,483,681	\$219,366	\$1,697,468	\$3,117,432	\$111,201	\$1,103,090
1989	\$3,543,994	\$131,532	\$1,379,348	\$4,015,867	\$148,625	\$1,463,948	\$4,533,834	\$167,337	\$1,553,322	\$7,097,165	\$259,347	\$1,956,815	\$3,935,172	\$124,697	\$1,227,787
1990	\$3,421,928	\$141,760	\$1,521,107	\$3,793,991	\$160,635	\$1,624,582	\$4,190,175	\$181,353	\$1,734,675	\$5,994,128	\$283,887	\$2,240,702	\$3,660,496	\$157,407	\$1,385,194
1991	\$3,915,127	\$136,877	\$1,657,985	\$4,386,286	\$151,760	\$1,776,342	\$4,894,286	\$167,607	\$1,902,282	\$7,283,323	\$239,765	\$2,480,467	\$4,584,719	\$146,420	\$1,531,614
1992	\$4,028,851	\$156,605	\$1,814,590	\$4,523,844	\$175,451	\$1,951,794	\$5,058,768	\$195,771	\$2,098,054	\$7,588,540	\$291,333	\$2,771,800	\$4,736,922	\$183,389	\$1,715,002
1993	\$4,437,948	\$161,154	\$1,975,744	\$5,051,206	\$180,954	\$2,132,747	\$5,725,233	\$202,351	\$2,300,405	\$9,059,365	\$303,542	\$3,075,342	\$5,005,453	\$189,477	\$1,904,479
1994	\$4,149,623	\$177,518	\$2,153,262	\$4,741,604	\$202,048	\$2,334,796	\$5,395,169	\$229,009	\$2,529,414	\$8,665,949	\$362,375	\$3,437,716	\$4,868,714	\$200,218	\$2,104,697
1995	\$4,678,583	\$165,985	\$2,319,247	\$5,368,573	\$189,664	\$2,524,460	\$6,133,953	\$215,807	\$2,745,221	\$10,011,463	\$346,638	\$3,784,354	\$6,430,402	\$194,749	\$2,299,446
1996	\$4,845,680	\$187,143	\$2,506,390	\$5,636,156	\$214,743	\$2,739,203	\$6,526,936	\$245,358	\$2,990,579	\$11,231,992	\$400,459	\$4,184,813	\$7,590,467	\$257,216	\$2,556,662
1997	\$5,058,701	\$193,827	\$2,700,217	\$5,920,979	\$225,446	\$2,964,649	\$6,899,084	\$261,077	\$3,251,656	\$12,152,875	\$449,280	\$4,634,092	\$9,717,799	\$303,619	\$2,860,281
1998	\$5,148,148	\$202,348	\$2,902,565	\$6,004,234	\$236,839	\$3,201,488	\$6,967,661	\$275,963	\$3,527,620	\$12,011,165	\$486,115	\$5,120,207	\$11,995,134	\$388,712	\$3,248,993
1999	\$5,225,229	\$205,926	\$3,108,491	\$6,200,018	\$240,169	\$3,441,657	\$7,318,740	\$278,706	\$3,806,326	\$13,487,641	\$480,447	\$5,600,654	\$13,938,685	\$479,805	\$3,728,798
2000	\$5,367,179	\$209,009	\$3,317,500	\$6,314,012	\$248,001	\$3,689,658	\$7,388,880	\$292,750	\$4,099,076	\$13,139,322	\$539,506	\$6,140,160	\$12,162,738	\$557,547	\$4,286,345
2001	\$5,414,596	\$214,687	\$3,532,187	\$6,334,127	\$252,560	\$3,942,219	\$7,368,105	\$295,555	\$4,394,631	\$12,742,205	\$525,573	\$6,665,732	\$10,288,559	\$486,510	\$4,772,855
2002	\$5,327,482	\$216,584	\$3,748,771	\$6,097,962	\$253,365	\$4,195,584	\$6,937,421	\$294,724	\$4,689,355	\$10,925,421	\$509,688	\$7,175,421	\$7,694,015	\$411,542	\$5,184,397
2003	\$6,033,226	\$213,099	\$3,961,871	\$7,148,663	\$243,918	\$4,439,502	\$8,416,489	\$277,497	\$4,966,852	\$15,162,561	\$437,017	\$7,612,437	\$9,505,343	\$307,761	\$5,492,158
2004	\$6,400,136	\$241,329	\$4,203,200	\$7,715,365	\$285,947	\$4,725,449	\$9,240,633	\$336,660	\$5,303,511	\$17,806,483	\$606,502	\$8,218,940	\$10,117,790	\$380,214	\$5,872,372
2005	\$6,449,667	\$256,005	\$4,459,205	\$7,851,312	\$308,615	\$5,034,063	\$9,494,485	\$369,625	\$5,673,137	\$18,991,188	\$712,259	\$8,931,199	\$10,190,208	\$404,712	\$6,277,083
2006	\$6,815,279	\$257,987	\$4,717,192	\$8,453,566	\$314,052	\$5,348,116	\$10,415,190	\$379,779	\$6,052,916	\$22,418,887	\$759,648	\$9,690,847	\$11,327,889	\$407,608	\$6,684,691
2007	\$6,837,250	\$272,611	\$4,989,803	\$8,403,085	\$338,143	\$5,686,258	\$10,256,120	\$416,608	\$6,469,524	\$21,219,673	\$896,755	\$10,587,602	\$11,472,418	\$453,116	\$7,137,807
2008	\$5,642,197	\$273,490	\$5,263,293	\$6,546,953	\$336,123	\$6,022,382	\$7,535,799	\$410,245	\$6,879,769	\$12,184,768	\$848,787	\$11,436,389	\$6,938,844	\$458,897	\$7,596,704
2009	\$6,209,751	\$225,688	\$5,488,981	\$7,420,681	\$261,878	\$6,284,260	\$8,788,644	\$301,432	\$7,181,201	\$15,787,169	\$487,391	\$11,923,780	\$8,424,111	\$277,554	\$7,874,258
2010	\$6,662,818	\$248,390	\$5,737,371	\$8,086,871	\$296,827	\$6,581,087	\$9,722,433	\$351,546	\$7,532,746	\$18,444,595	\$631,487	\$12,555,267	\$9,305,359	\$336,964	\$8,211,222
2011	\$6,512,375	\$266,513	\$6,003,883	\$7,799,743	\$323,475	\$6,904,562	\$9,249,135	\$388,897	\$7,921,644	\$16,533,250	\$737,784	\$13,293,050	\$9,121,869	\$372,214	\$8,583,436
2012	\$6,795,731	\$260,495	\$6,264,378	\$8,257,385	\$311,990	\$7,216,552	\$9,932,115	\$369,965	\$8,291,609	\$18,755,827	\$661,330	\$13,954,380	\$10,158,358	\$364,875	\$8,948,311
2013	\$6,977,424	\$271,829	\$6,536,208	\$8,719,491	\$330,295	\$7,546,847	\$10,785,184	\$397,285	\$8,688,894	\$22,748,614	\$750,233	\$14,704,614	\$12,910,487	\$406,334	\$9,354,645
2014	\$6,958,120	\$279,097	\$6,815,305	\$8,725,104	\$348,780	\$7,895,627	\$10,828,162	\$431,407	\$9,120,301	\$23,127,148	\$909,945	\$15,614,558	\$14,090,772	\$516,419	\$9,871,065
2015	\$6,601,937	\$278,325	\$7,093,629	\$8,255,847	\$349,004	\$8,244,631	\$10,216,324	\$433,126	\$9,553,427	\$21,539,445	\$925,086	\$16,539,644	\$13,714,316	\$563,631	\$10,434,696
2016	\$6,728,603	\$264,077	\$7,357,707	\$8,520,932	\$330,234	\$8,574,865	\$10,675,899	\$408,653	\$9,962,080	\$23,605,370	\$861,578	\$17,401,222	\$14,740,383	\$548,573	\$10,983,268

Table 70: Moderate Worldwide (70% US / 30% 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	\$1,019,464	\$50,000	\$50,000	\$1,004,413	\$50,000	\$50,000	\$989,391	\$50,000	\$50,000	\$929,678	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,106,812	\$50,973	\$100,973	\$1,108,929	\$50,221	\$100,221	\$1,110,611	\$49,470	\$99,470	\$1,112,969	\$46,484	\$96,484	\$1,073,257	\$49,412	\$99,412
1972	\$1,130,516	\$55,341	\$156,314	\$1,142,667	\$55,446	\$155,667	\$1,154,394	\$55,531	\$155,000	\$1,196,771	\$55,648	\$152,132	\$1,213,071	\$53,663	\$153,075
1973	\$1,001,334	\$56,526	\$212,840	\$985,534	\$57,133	\$212,800	\$969,266	\$57,720	\$212,720	\$900,069	\$59,839	\$211,971	\$983,405	\$60,654	\$213,729
1974	\$903,471	\$50,067	\$262,906	\$863,477	\$49,277	\$262,077	\$824,371	\$48,463	\$261,183	\$677,479	\$45,003	\$256,974	\$687,052	\$49,170	\$262,899
1975	\$1,040,783	\$45,174	\$308,080	\$1,025,903	\$43,174	\$305,251	\$1,009,716	\$41,219	\$302,402	\$933,394	\$33,874	\$290,848	\$895,582	\$34,353	\$297,252
1976	\$1,136,571	\$52,039	\$360,119	\$1,135,565	\$51,295	\$356,546	\$1,132,595	\$50,486	\$352,887	\$1,101,693	\$46,670	\$337,518	\$1,053,710	\$44,779	\$342,031
1977	\$1,177,758	\$56,829	\$416,948	\$1,196,204	\$56,778	\$413,324	\$1,212,786	\$56,630	\$409,517	\$1,259,085	\$55,085	\$392,603	\$929,158	\$52,686	\$394,716
1978	\$1,237,486	\$58,888	\$475,835	\$1,283,321	\$59,810	\$473,135	\$1,328,262	\$60,639	\$470,156	\$1,495,126	\$62,954	\$455,557	\$940,728	\$46,458	\$441,174
1979	\$1,322,369	\$61,874	\$537,710	\$1,391,292	\$64,166	\$537,301	\$1,460,749	\$66,413	\$536,570	\$1,738,566	\$74,756	\$530,313	\$1,058,346	\$47,036	\$488,210
1980	\$1,438,744	\$66,118	\$603,828	\$1,540,580	\$69,565	\$606,865	\$1,645,632	\$73,037	\$609,607	\$2,091,490	\$86,928	\$617,242	\$1,331,264	\$52,917	\$541,128
1981	\$1,478,535	\$71,937	\$675,765	\$1,577,486	\$77,029	\$683,894	\$1,678,876	\$82,282	\$691,889	\$2,101,212	\$104,575	\$721,816	\$1,202,619	\$66,563	\$607,691
1982	\$1,697,879	\$73,927	\$749,692	\$1,805,146	\$78,874	\$762,769	\$1,914,239	\$83,944	\$775,832	\$2,359,197	\$105,061	\$826,877	\$1,387,089	\$60,131	\$667,822
1983	\$1,859,995	\$84,894	\$834,586	\$2,013,999	\$90,257	\$853,026	\$2,174,970	\$95,712	\$871,544	\$2,881,020	\$117,960	\$944,836	\$1,614,406	\$69,354	\$737,176
1984	\$1,955,099	\$93,000	\$927,586	\$2,105,921	\$100,700	\$953,726	\$2,262,106	\$108,748	\$980,293	\$2,929,677	\$144,051	\$1,088,887	\$1,629,792	\$80,720	\$817,897
1985	\$2,287,335	\$97,755	\$1,025,341	\$2,503,971	\$105,296	\$1,059,022	\$2,733,381	\$113,105	\$1,093,398	\$3,773,549	\$146,484	\$1,235,371	\$2,046,402	\$81,490	\$899,386
1986	\$2,504,669	\$114,367	\$1,139,708	\$2,767,186	\$125,199	\$1,184,220	\$3,048,269	\$136,669	\$1,230,067	\$4,359,572	\$188,677	\$1,424,049	\$2,303,164	\$102,320	\$1,001,706
1987	\$2,532,038	\$125,233	\$1,264,941	\$2,815,954	\$138,359	\$1,322,580	\$3,120,656	\$152,413	\$1,382,481	\$4,542,058	\$217,979	\$1,642,027	\$2,302,455	\$115,158	\$1,116,865
1988	\$2,695,057	\$126,602	\$1,391,543	\$3,045,278	\$140,798	\$1,463,377	\$3,428,680	\$156,033	\$1,538,514	\$5,313,941	\$227,103	\$1,869,130	\$2,555,007	\$115,123	\$1,231,987
1989	\$2,874,356	\$134,753	\$1,526,296	\$3,257,068	\$152,264	\$1,615,641	\$3,677,164	\$171,434	\$1,709,948	\$5,756,153	\$265,697	\$2,134,827	\$3,191,620	\$127,750	\$1,359,738
1990	\$2,746,443	\$143,718	\$1,670,014	\$3,045,062	\$162,853	\$1,778,495	\$3,363,040	\$183,858	\$1,893,306	\$4,810,895	\$287,808	\$2,422,635	\$2,937,919	\$159,581	\$1,519,319
1991	\$3,109,554	\$137,322	\$1,807,336	\$3,483,767	\$152,253	\$1,930,748	\$3,887,242	\$168,152	\$2,061,958	\$5,784,712	\$240,545	\$2,663,180	\$3,641,371	\$146,896	\$1,666,215
1992	\$3,166,546	\$155,478	\$1,962,813	\$3,555,594	\$174,188	\$2,104,936	\$3,976,027	\$194,362	\$2,256,320	\$5,964,345	\$289,236	\$2,952,415	\$3,723,067	\$182,069	\$1,848,283
1993	\$3,451,749	\$158,327	\$2,121,141	\$3,928,728	\$177,780	\$2,282,716	\$4,452,973	\$198,801	\$2,455,121	\$7,046,195	\$298,217	\$3,250,633	\$3,893,143	\$186,153	\$2,034,436
1994	\$3,193,876	\$172,587	\$2,293,728	\$3,649,510	\$196,436	\$2,479,152	\$4,152,545	\$222,649	\$2,677,770	\$6,669,994	\$352,310	\$3,602,942	\$3,747,344	\$194,657	\$2,229,094
1995	\$3,563,494	\$159,694	\$2,453,422	\$4,089,032	\$182,476	\$2,661,628	\$4,671,993	\$207,627	\$2,885,397	\$7,625,340	\$333,500	\$3,936,442	\$4,897,786	\$187,367	\$2,416,461
1996	\$3,652,319	\$178,175	\$2,631,597	\$4,248,122	\$204,452	\$2,866,079	\$4,919,528	\$233,600	\$3,118,997	\$8,465,855	\$381,267	\$4,317,709	\$5,721,140	\$244,889	\$2,661,350
1997	\$3,773,162	\$182,616	\$2,814,213	\$4,416,314	\$212,406	\$3,078,486	\$5,145,859	\$245,976	\$3,364,973	\$9,064,533	\$423,293	\$4,741,002	\$7,248,270	\$286,057	\$2,947,407
1998	\$3,799,880	\$188,658	\$3,002,871	\$4,431,762	\$220,816	\$3,299,301	\$5,142,873	\$257,293	\$3,622,266	\$8,865,514	\$453,227	\$5,194,228	\$8,853,682	\$362,413	\$3,309,821
1999	\$3,816,599	\$189,994	\$3,192,865	\$4,528,601	\$221,588	\$3,520,889	\$5,345,736	\$257,144	\$3,879,410	\$9,851,609	\$443,276	\$5,637,504	\$10,181,060	\$442,684	\$3,752,505
2000	\$3,879,445	\$190,830	\$3,383,695	\$4,563,825	\$226,430	\$3,747,319	\$5,340,749	\$267,287	\$4,146,696	\$9,497,220	\$492,580	\$6,130,085	\$8,791,336	\$509,053	\$4,261,558
2001	\$3,872,951	\$193,972	\$3,577,667	\$4,530,673	\$228,191	\$3,975,511	\$5,270,256	\$267,037	\$4,413,734	\$9,114,241	\$474,861	\$6,604,946	\$7,359,198	\$439,567	\$4,701,124
2002	\$3,770,946	\$193,648	\$3,771,314	\$4,316,314	\$226,534	\$4,202,044	\$4,910,507	\$263,513	\$4,677,247	\$7,733,329	\$455,712	\$7,060,658	\$5,446,046	\$367,960	\$5,069,084
2003	\$4,226,008	\$188,547	\$3,959,862	\$5,007,322	\$215,816	\$4,417,860	\$5,895,377	\$245,525	\$4,922,772	\$10,620,702	\$386,666	\$7,447,324	\$6,658,071	\$272,302	\$5,341,387
2004	\$4,436,313	\$211,300	\$4,171,162	\$5,347,977	\$250,366	\$4,668,226	\$6,405,231	\$294,769	\$5,217,541	\$12,342,729	\$531,035	\$7,978,359	\$7,013,240	\$332,904	\$5,674,290
2005	\$4,424,077	\$221,816	\$4,392,978	\$5,385,520	\$267,399	\$4,935,625	\$6,512,636	\$320,262	\$5,537,802	\$13,026,793	\$617,136	\$8,595,496	\$6,989,859	\$350,662	\$6,024,952
2006	\$4,626,168	\$221,204	\$4,614,182	\$5,738,227	\$269,276	\$5,204,901	\$7,069,765	\$325,632	\$5,863,434	\$15,217,798	\$651,340	\$9,246,835	\$7,689,299	\$349,493	\$6,374,445
2007	\$4,592,738	\$231,308	\$4,845,490	\$5,644,544	\$286,911	\$5,491,812	\$6,889,270	\$353,488	\$6,216,923	\$14,253,740	\$760,890	\$10,007,725	\$7,706,286	\$384,465	\$6,758,910
2008	\$3,750,514	\$229,637	\$5,075,127	\$4,351,928	\$282,227	\$5,774,039	\$5,009,240	\$344,464	\$6,561,386	\$8,099,529	\$712,687	\$10,720,412	\$4,612,428	\$385,314	\$7,144,224
2009	\$4,084,784	\$187,526	\$5,262,653	\$4,881,336	\$217,596	\$5,991,636	\$5,781,183	\$250,462	\$6,811,848	\$10,384,824	\$404,976	\$11,125,389	\$5,541,393	\$230,621	\$7,374,846
2010	\$4,337,158	\$204,239	\$5,466,892	\$5,264,144	\$244,067	\$6,235,703	\$6,328,812	\$289,059	\$7,100,907	\$12,006,499	\$519,241	\$11,644,630	\$6,057,318	\$277,070	\$7,651,915
2011	\$4,195,068	\$216,858	\$5,683,750	\$5,024,351	\$263,207	\$6,498,910	\$5,958,004	\$316,441	\$7,417,348	\$10,650,203	\$600,325	\$12,244,955	\$5,876,023	\$302,866	\$7,954,781
2012	\$4,331,997	\$209,753	\$5,893,503	\$5,263,741	\$251,218	\$6,750,127	\$6,331,313	\$297,900	\$7,715,248	\$11,956,064	\$532,510	\$12,777,465	\$6,475,533	\$293,801	\$8,248,582
2013	\$4,401,488	\$216,600	\$6,110,103	\$5,500,416	\$263,187	\$7,013,314	\$6,803,493	\$316,566	\$8,031,814	\$14,350,245	\$597,803	\$13,375,268	\$8,144,173	\$323,777	\$8,572,359
2014	\$4,343,588	\$220,074	\$6,330,177	\$5,446,624	\$275,021	\$7,288,335	\$6,759,452	\$340,175	\$8,371,988	\$14,437,062	\$717,512	\$14,092,780	\$8,796,128	\$407,209	\$8,979,568
2015	\$4,078,312	\$217,179	\$6,547,357	\$5,100,007	\$272,331	\$7,560,666	\$6,311,082	\$337,973	\$8,709,961	\$13,305,881	\$721,853	\$14,814,634	\$8,471,948	\$439,806	\$9,419,374
2016	\$4,113,262	\$203,916	\$6,751,272	\$5,208,931	\$255,000	\$7,815,667	\$6,526,284	\$315,554	\$9,025,515	\$14,430,198	\$665,294	\$15,479,928	\$9,010,943	\$423,597	\$9,842,972

Table 71: Aggressive Worldwide (70% US / 30% 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	\$1,008,733	\$60,000	\$60,000	\$993,840	\$60,000	\$60,000	\$978,977	\$60,000	\$60,000	\$919,892	\$60,000	\$60,000	\$977,845	\$60,000	\$60,000
1971	\$1,083,634	\$60,524	\$120,524	\$1,085,706	\$59,630	\$119,630	\$1,087,353	\$58,739	\$118,739	\$1,089,661	\$55,194	\$115,194	\$1,050,781	\$58,671	\$118,671
1972	\$1,095,190	\$65,018	\$185,542	\$1,106,961	\$65,142	\$184,773	\$1,118,322	\$65,241	\$183,980	\$1,159,374	\$65,380	\$180,573	\$1,175,165	\$63,047	\$181,718
1973	\$959,834	\$65,711	\$251,253	\$944,689	\$66,418	\$251,190	\$929,095	\$67,099	\$251,079	\$862,766	\$69,562	\$250,136	\$942,647	\$70,510	\$252,227
1974	\$856,910	\$57,590	\$308,843	\$818,977	\$56,681	\$307,872	\$781,887	\$55,746	\$306,825	\$642,565	\$51,766	\$301,902	\$651,645	\$56,559	\$308,786
1975	\$976,755	\$51,415	\$360,258	\$962,790	\$49,139	\$357,010	\$947,599	\$46,913	\$353,738	\$875,973	\$38,554	\$340,456	\$840,486	\$39,099	\$347,885
1976	\$1,055,423	\$58,605	\$418,863	\$1,054,488	\$57,767	\$414,778	\$1,051,730	\$56,856	\$410,594	\$1,023,035	\$52,558	\$393,014	\$978,478	\$50,429	\$398,314
1977	\$1,082,157	\$63,325	\$482,189	\$1,099,105	\$63,269	\$478,047	\$1,114,341	\$63,104	\$473,698	\$1,156,882	\$61,382	\$454,396	\$853,736	\$58,709	\$457,023
1978	\$1,125,068	\$64,929	\$547,118	\$1,166,739	\$65,946	\$543,993	\$1,207,597	\$66,860	\$540,558	\$1,359,302	\$69,413	\$523,809	\$855,269	\$51,224	\$508,247
1979	\$1,189,584	\$67,504	\$614,622	\$1,251,586	\$70,004	\$613,998	\$1,314,069	\$72,456	\$613,014	\$1,563,989	\$81,558	\$605,367	\$952,072	\$51,316	\$559,563
1980	\$1,280,650	\$71,375	\$685,997	\$1,371,295	\$75,095	\$689,093	\$1,464,804	\$78,844	\$691,858	\$1,861,669	\$93,839	\$699,206	\$1,184,980	\$57,124	\$616,687
1981	\$1,302,215	\$76,839	\$762,836	\$1,389,366	\$82,278	\$771,371	\$1,478,664	\$87,888	\$779,746	\$1,850,635	\$111,700	\$810,906	\$1,059,203	\$71,099	\$687,786
1982	\$1,479,660	\$78,133	\$840,969	\$1,573,140	\$83,362	\$854,733	\$1,668,213	\$88,720	\$868,466	\$2,055,983	\$111,038	\$921,945	\$1,208,814	\$63,552	\$751,338
1983	\$1,603,878	\$88,780	\$929,749	\$1,736,676	\$94,388	\$949,121	\$1,875,481	\$100,093	\$968,559	\$2,484,309	\$123,359	\$1,045,304	\$1,392,106	\$72,529	\$823,867
1984	\$1,668,140	\$96,233	\$1,025,981	\$1,796,825	\$104,201	\$1,053,322	\$1,930,086	\$112,529	\$1,081,088	\$2,499,675	\$149,059	\$1,194,362	\$1,390,580	\$83,526	\$907,394
1985	\$1,931,069	\$100,088	\$1,126,070	\$2,113,963	\$107,810	\$1,161,131	\$2,307,641	\$115,805	\$1,196,893	\$3,185,796	\$149,980	\$1,344,343	\$1,727,662	\$83,435	\$990,828
1986	\$2,092,293	\$115,864	\$1,241,934	\$2,311,588	\$126,838	\$1,287,969	\$2,546,394	\$138,458	\$1,335,351	\$3,641,800	\$191,148	\$1,535,490	\$1,923,964	\$103,660	\$1,094,488
1987	\$2,092,891	\$125,538	\$1,367,471	\$2,327,566	\$138,695	\$1,426,664	\$2,579,422	\$152,784	\$1,488,135	\$3,754,302	\$218,508	\$1,753,998	\$1,903,126	\$115,438	\$1,209,926
1988	\$2,204,188	\$125,573	\$1,493,045	\$2,490,621	\$139,654	\$1,566,318	\$2,804,191	\$154,765	\$1,642,900	\$4,346,077	\$225,258	\$1,979,256	\$2,089,646	\$114,188	\$1,324,113
1989	\$2,326,084	\$132,251	\$1,625,296	\$2,635,796	\$149,437	\$1,715,755	\$2,975,761	\$168,251	\$1,811,152	\$4,658,191	\$260,765	\$2,240,021	\$2,582,832	\$125,379	\$1,449,492
1990	\$2,199,175	\$139,565	\$1,764,861	\$2,438,290	\$158,148	\$1,873,903	\$2,692,906	\$178,546	\$1,989,699	\$3,852,255	\$279,491	\$2,519,513	\$2,352,496	\$154,970	\$1,604,462
1991	\$2,463,721	\$131,951	\$1,896,812	\$2,760,213	\$146,297	\$2,020,201	\$3,079,889	\$161,574	\$2,151,272	\$4,583,267	\$231,135	\$2,750,648	\$2,885,084	\$141,150	\$1,745,612
1992	\$2,482,467	\$147,823	\$2,044,635	\$2,787,468	\$165,613	\$2,185,813	\$3,117,074	\$184,793	\$2,336,065	\$4,675,849	\$274,996	\$3,025,644	\$2,918,761	\$173,105	\$1,918,717
1993	\$2,677,572	\$148,948	\$2,193,583	\$3,047,572	\$167,248	\$2,353,061	\$3,454,236	\$187,024	\$2,523,090	\$5,465,836	\$280,551	\$3,306,195	\$3,019,968	\$175,126	\$2,093,843
1994	\$2,451,456	\$160,654	\$2,354,237	\$2,801,178	\$182,854	\$2,535,916	\$3,187,283	\$207,254	\$2,730,344	\$5,119,548	\$327,950	\$3,634,145	\$2,876,271	\$181,198	\$2,275,041
1995	\$2,706,365	\$147,087	\$2,501,325	\$3,105,496	\$168,071	\$2,703,986	\$3,548,237	\$191,237	\$2,921,581	\$5,791,215	\$307,173	\$3,941,318	\$3,719,720	\$172,576	\$2,447,617
1996	\$2,744,628	\$162,382	\$2,663,707	\$3,192,359	\$186,330	\$2,890,316	\$3,696,903	\$212,894	\$3,134,475	\$6,361,881	\$347,473	\$4,288,791	\$4,299,295	\$223,183	\$2,670,800
1997	\$2,805,591	\$164,678	\$2,828,384	\$3,283,817	\$191,542	\$3,081,858	\$3,826,280	\$221,814	\$3,356,289	\$6,740,070	\$381,713	\$4,670,504	\$5,389,560	\$257,958	\$2,928,758
1998	\$2,795,716	\$168,335	\$2,996,720	\$3,260,616	\$197,029	\$3,278,887	\$3,783,807	\$229,577	\$3,585,866	\$6,522,696	\$404,404	\$5,074,908	\$6,513,990	\$323,374	\$3,252,131
1999	\$2,778,459	\$167,743	\$3,164,463	\$3,296,792	\$195,637	\$3,474,524	\$3,891,661	\$227,028	\$3,812,894	\$7,171,907	\$391,362	\$5,466,270	\$7,411,744	\$390,839	\$3,642,971
2000	\$2,794,482	\$166,708	\$3,331,170	\$3,287,461	\$197,808	\$3,672,331	\$3,847,103	\$233,500	\$4,046,394	\$6,841,135	\$430,314	\$5,896,584	\$6,332,666	\$444,705	\$4,087,676
2001	\$2,760,438	\$167,669	\$3,498,839	\$3,229,228	\$197,248	\$3,869,579	\$3,756,364	\$230,826	\$4,277,220	\$6,496,156	\$410,468	\$6,307,052	\$5,245,253	\$379,960	\$4,467,635
2002	\$2,659,442	\$165,626	\$3,664,465	\$3,044,060	\$193,754	\$4,063,332	\$3,463,112	\$225,382	\$4,502,602	\$5,453,894	\$389,769	\$6,696,822	\$3,840,798	\$314,715	\$4,782,351
2003	\$2,949,000	\$159,567	\$3,824,032	\$3,494,217	\$182,644	\$4,245,976	\$4,113,922	\$207,787	\$4,710,389	\$7,411,356	\$327,234	\$7,024,055	\$4,646,146	\$230,448	\$5,012,799
2004	\$3,063,169	\$176,940	\$4,000,972	\$3,692,651	\$209,653	\$4,455,629	\$4,422,659	\$246,835	\$4,957,224	\$8,522,360	\$444,681	\$7,468,737	\$4,842,475	\$278,769	\$5,291,567
2005	\$3,022,565	\$183,790	\$4,184,762	\$3,679,430	\$221,559	\$4,677,188	\$4,449,485	\$265,360	\$5,222,584	\$8,900,009	\$511,342	\$7,980,078	\$4,775,528	\$290,548	\$5,582,116
2006	\$3,127,365	\$181,354	\$4,366,116	\$3,879,135	\$220,766	\$4,897,954	\$4,779,277	\$266,969	\$5,489,553	\$10,287,480	\$534,001	\$8,514,079	\$5,198,092	\$286,532	\$5,868,647
2007	\$3,072,084	\$187,642	\$4,553,758	\$3,775,638	\$232,748	\$5,130,702	\$4,608,236	\$286,757	\$5,776,309	\$9,534,332	\$617,249	\$9,131,328	\$5,154,738	\$311,886	\$6,180,533
2008	\$2,482,312	\$184,325	\$4,738,083	\$2,880,364	\$226,538	\$5,357,240	\$3,315,412	\$276,494	\$6,052,804	\$5,360,749	\$572,060	\$9,703,387	\$3,052,779	\$309,284	\$6,489,817
2009	\$2,675,094	\$148,939	\$4,887,022	\$3,196,749	\$172,822	\$5,530,062	\$3,786,053	\$198,925	\$6,251,728	\$6,800,942	\$321,645	\$10,025,032	\$3,629,016	\$183,167	\$6,672,984
2010	\$2,810,473	\$160,506	\$5,047,527	\$3,411,159	\$191,805	\$5,721,867	\$4,101,063	\$227,163	\$6,478,891	\$7,780,197	\$408,057	\$10,433,089	\$3,925,135	\$217,741	\$6,890,725
2011	\$2,689,784	\$168,628	\$5,216,156	\$3,221,502	\$204,670	\$5,926,537	\$3,820,139	\$246,064	\$6,724,955	\$6,828,673	\$466,812	\$10,899,901	\$3,767,575	\$235,508	\$7,126,233
2012	\$2,748,342	\$161,387	\$5,377,543	\$3,339,468	\$193,290	\$6,119,827	\$4,016,765	\$229,208	\$6,954,164	\$7,585,268	\$409,720	\$11,309,621	\$4,108,263	\$226,054	\$7,352,288
2013	\$2,763,035	\$164,901	\$5,542,443	\$3,452,888	\$200,368	\$6,320,195	\$4,270,895	\$241,006	\$7,195,169	\$9,008,370	\$455,116	\$11,764,737	\$5,112,507	\$246,496	\$7,598,783
2014	\$2,697,987	\$165,782	\$5,708,225	\$3,383,129	\$207,173	\$6,527,368	\$4,198,582	\$256,254	\$7,451,423	\$8,967,471	\$540,502	\$12,305,239	\$5,463,648	\$306,750	\$7,905,534
2015	\$2,506,547	\$161,879	\$5,870,105	\$3,134,485	\$202,988	\$6,730,356	\$3,878,816	\$251,915	\$7,703,338	\$8,177,849	\$538,048	\$12,843,288	\$5,206,894	\$327,819	\$8,233,353
2016	\$2,501,417	\$150,393	\$6,020,497	\$3,167,731	\$188,069	\$6,918,425	\$3,968,859	\$232,729	\$7,936,067	\$8,775,502	\$490,671	\$13,333,959	\$5,479,866	\$312,414	\$8,545,766

Table 72: Conservative Worldwide (70% US / 30% 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	\$1,078,605	\$1,062,692	\$1,046,798	\$1,030,927	\$1,015,084	\$999,271	\$983,495	\$967,757	\$952,063	\$936,415	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,127,074	\$1,130,047	\$1,132,542	\$1,134,556	\$1,136,085	\$1,137,129	\$1,137,686	\$1,137,755	\$1,137,335	\$1,136,426	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,134,591	\$1,148,441	\$1,161,831	\$1,174,743	\$1,187,159	\$1,199,062	\$1,210,435	\$1,221,261	\$1,231,523	\$1,241,207	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,094,893	\$1,079,321	\$1,063,082	\$1,046,211	\$1,028,738	\$1,010,699	\$992,126	\$973,056	\$953,522	\$933,560	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,078,437	\$1,031,015	\$984,381	\$938,598	\$893,722	\$849,807	\$806,900	\$765,043	\$724,274	\$684,625	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,129,869	\$1,114,856	\$1,097,957	\$1,079,250	\$1,058,818	\$1,036,746	\$1,013,129	\$988,061	\$961,643	\$933,977	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,183,682	\$1,184,740	\$1,183,134	\$1,178,862	\$1,171,935	\$1,162,374	\$1,150,215	\$1,135,502	\$1,118,293	\$1,098,654	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,162,813	\$1,184,437	\$1,203,529	\$1,219,949	\$1,233,564	\$1,244,256	\$1,251,913	\$1,256,439	\$1,257,749	\$1,255,770	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,135,025	\$1,184,009	\$1,231,571	\$1,277,399	\$1,321,174	\$1,362,570	\$1,401,260	\$1,436,913	\$1,469,199	\$1,497,792	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,140,085	\$1,211,892	\$1,283,804	\$1,355,407	\$1,426,260	\$1,495,891	\$1,563,803	\$1,629,473	\$1,692,353	\$1,751,877	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,144,636	\$1,247,113	\$1,352,643	\$1,460,744	\$1,570,860	\$1,682,357	\$1,794,529	\$1,906,590	\$2,017,680	\$2,126,864	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,151,436	\$1,258,809	\$1,368,657	\$1,480,403	\$1,593,401	\$1,706,929	\$1,820,195	\$1,932,337	\$2,042,425	\$2,149,463	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,302,226	\$1,428,353	\$1,556,496	\$1,685,897	\$1,815,720	\$1,945,054	\$2,072,914	\$2,198,245	\$2,319,928	\$2,436,789	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,313,307	\$1,480,040	\$1,654,657	\$1,836,529	\$2,024,875	\$2,218,754	\$2,417,060	\$2,618,512	\$2,821,654	\$3,024,851	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,363,249	\$1,542,406	\$1,728,338	\$1,920,168	\$2,116,864	\$2,317,232	\$2,519,921	\$2,723,415	\$2,926,038	\$3,125,962	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,482,643	\$1,722,585	\$1,978,090	\$2,248,615	\$2,533,367	\$2,831,273	\$3,140,965	\$3,460,757	\$3,788,626	\$4,122,199	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,544,093	\$1,831,390	\$2,141,557	\$2,474,451	\$2,829,609	\$3,206,207	\$3,603,017	\$4,018,371	\$4,450,121	\$4,895,604	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,482,759	\$1,797,340	\$2,139,985	\$2,510,551	\$2,908,433	\$3,332,502	\$3,781,042	\$4,251,694	\$4,741,404	\$5,246,381	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,455,382	\$1,822,395	\$2,231,692	\$2,684,818	\$3,182,820	\$3,726,134	\$4,314,464	\$4,946,659	\$5,620,585	\$6,332,998	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,485,246	\$1,899,877	\$2,364,176	\$2,880,188	\$3,449,388	\$4,072,546	\$4,749,581	\$5,479,406	\$6,259,772	\$7,087,111	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,450,684	\$1,852,634	\$2,287,611	\$2,754,735	\$3,252,469	\$3,778,555	\$4,329,953	\$4,902,790	\$5,492,323	\$6,092,915	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,527,610	\$2,014,903	\$2,551,195	\$3,136,607	\$3,770,411	\$4,450,905	\$5,175,295	\$5,939,589	\$6,738,494	\$7,565,340	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,474,868	\$1,998,759	\$2,577,431	\$3,211,277	\$3,899,754	\$4,641,245	\$5,432,918	\$6,270,597	\$7,148,648	\$8,059,879	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,469,228	\$2,076,640	\$2,762,377	\$3,529,663	\$4,380,713	\$5,316,483	\$6,336,428	\$7,438,240	\$8,617,593	\$9,867,896	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,254,615	\$1,847,291	\$2,520,635	\$3,278,637	\$4,124,324	\$5,059,508	\$6,084,515	\$7,197,900	\$8,396,159	\$9,673,451	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,290,991	\$1,987,497	\$2,784,270	\$3,687,117	\$4,700,764	\$5,828,532	\$7,071,978	\$8,430,521	\$9,901,054	\$11,477,558	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,167,699	\$1,917,452	\$2,794,261	\$3,809,002	\$4,971,771	\$6,291,443	\$7,775,176	\$9,427,847	\$11,251,448	\$13,244,439	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,073,397	\$1,886,562	\$2,847,456	\$3,970,342	\$5,268,852	\$6,755,461	\$8,440,879	\$10,333,363	\$12,437,948	\$14,755,621	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$972,209	\$1,836,704	\$2,853,277	\$4,034,357	\$5,391,016	\$6,932,343	\$8,664,755	\$10,591,253	\$12,710,630	\$15,016,667	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$795,970	\$1,696,016	\$2,785,462	\$4,086,156	\$5,619,533	\$7,405,823	\$9,463,113	\$11,806,264	\$14,445,683	\$17,385,982	\$8,267,742	\$179,221	2.68%
2000		\$688,100	\$1,660,296	\$2,820,477	\$4,186,770	\$5,776,034	\$7,603,057	\$9,679,625	\$12,013,499	\$14,607,314	\$17,457,422	\$7,329,662	\$185,273	3.38%
2001		\$545,581	\$1,574,315	\$2,791,366	\$4,211,596	\$5,847,718	\$7,709,431	\$9,802,485	\$12,127,688	\$14,679,903	\$17,447,053	\$6,270,411	\$188,153	1.55%
2002		\$402,671	\$1,490,440	\$2,729,911	\$4,123,842	\$5,671,603	\$7,368,591	\$9,205,694	\$11,168,833	\$13,238,611	\$15,390,108	\$4,691,880	\$192,655	2.39%
2003		\$231,224	\$1,443,108	\$2,913,800	\$4,668,451	\$6,729,601	\$9,115,792	\$11,840,013	\$14,908,050	\$18,316,770	\$22,052,432	\$5,841,687	\$196,276	1.88%
2004		\$39,780	\$1,337,347	\$2,961,678	\$4,956,052	\$7,363,053	\$10,222,771	\$13,570,650	\$17,435,016	\$21,834,317	\$26,774,168	\$6,274,506	\$202,658	3.25%
2005			\$1,166,625	\$2,868,806	\$4,992,927	\$7,595,411	\$10,731,673	\$14,453,649	\$18,806,837	\$23,826,878	\$29,535,745	\$6,373,144	\$209,581	3.42%
2006			\$1,021,430	\$2,883,717	\$5,280,869	\$8,303,864	\$12,047,943	\$16,609,771	\$22,083,695	\$28,557,044	\$36,104,474	\$7,164,943	\$214,923	2.55%
2007			\$862,937	\$2,817,151	\$5,294,936	\$8,374,501	\$12,134,563	\$16,651,169	\$21,993,779	\$28,220,619	\$35,373,380	\$7,335,004	\$223,703	4.09%
2008			\$605,576	\$2,338,217	\$4,327,609	\$6,572,636	\$9,063,598	\$11,781,029	\$14,694,785	\$17,763,505	\$20,934,544	\$4,397,360	\$223,909	0.09%
2009			\$422,801	\$2,370,561	\$4,731,382	\$7,530,199	\$10,780,876	\$14,483,114	\$18,619,471	\$23,152,746	\$28,023,955	\$5,331,061	\$230,001	2.72%
2010			\$223,885	\$2,373,749	\$5,054,666	\$8,314,702	\$12,189,826	\$16,699,178	\$21,840,235	\$27,584,191	\$33,871,949	\$5,900,664	\$233,444	1.50%
2011				\$2,207,775	\$4,906,029	\$8,113,270	\$11,839,236	\$16,074,502	\$20,787,002	\$25,919,258	\$31,386,644	\$5,784,963	\$240,361	2.96%
2012				\$2,120,440	\$5,088,261	\$8,702,651	\$12,998,661	\$17,990,129	\$23,664,145	\$29,975,983	\$36,845,013	\$6,466,175	\$244,544	1.74%
2013				\$1,956,598	\$5,193,769	\$9,324,366	\$14,455,032	\$20,675,276	\$28,047,736	\$36,597,968	\$46,302,484	\$8,312,213	\$248,213	1.50%
2014				\$1,775,303	\$5,145,118	\$9,469,044	\$14,867,236	\$21,442,921	\$29,271,782	\$38,390,372	\$48,784,235	\$9,200,036	\$250,090	0.76%
2015				\$1,507,254	\$4,833,237	\$9,081,190	\$14,359,729	\$20,758,722	\$28,329,034	\$37,121,577	\$47,076,368	\$9,075,426	\$251,910	0.73%
2016				\$1,322,689	\$4,874,081	\$9,506,171	\$15,373,794	\$22,616,553	\$31,346,030	\$41,631,388	\$53,484,144	\$9,903,722	\$257,136	2.07%