

Table 73: Very Conservative All Value (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	\$1,096,519	\$1,090,054	\$1,083,234	\$1,076,067	\$1,068,558	\$1,060,714	\$1,052,541	\$1,044,045	\$1,035,235	\$1,026,117	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,161,113	\$1,179,318	\$1,196,696	\$1,213,211	\$1,228,830	\$1,243,523	\$1,257,258	\$1,270,009	\$1,281,749	\$1,292,453	\$1,117,352	\$31,645	3.36%
1972	\$1,150,658	\$1,161,536	\$1,170,982	\$1,178,970	\$1,185,480	\$1,190,493	\$1,193,999	\$1,195,991	\$1,196,467	\$1,195,429	\$1,192,886	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,126,543	\$1,096,715	\$1,065,893	\$1,034,214	\$1,001,811	\$968,816	\$935,360	\$901,567	\$867,561	\$833,459	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,168,231	\$1,143,416	\$1,116,586	\$1,087,912	\$1,057,574	\$1,025,753	\$992,634	\$958,402	\$923,242	\$887,338	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,242,742	\$1,255,823	\$1,265,520	\$1,271,762	\$1,274,502	\$1,273,716	\$1,269,406	\$1,261,598	\$1,250,339	\$1,235,702	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,316,891	\$1,345,971	\$1,371,388	\$1,392,930	\$1,410,416	\$1,423,691	\$1,432,632	\$1,437,147	\$1,437,178	\$1,432,700	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,313,566	\$1,360,478	\$1,404,411	\$1,445,004	\$1,481,915	\$1,514,818	\$1,543,411	\$1,567,419	\$1,586,596	\$1,600,728	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,313,576	\$1,393,362	\$1,472,619	\$1,550,781	\$1,627,258	\$1,701,438	\$1,772,699	\$1,840,409	\$1,903,933	\$1,962,641	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,352,584	\$1,456,539	\$1,562,185	\$1,668,883	\$1,775,934	\$1,882,583	\$1,988,025	\$2,091,406	\$2,191,837	\$2,288,392	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,389,880	\$1,518,678	\$1,651,803	\$1,788,585	\$1,928,253	\$2,069,938	\$2,212,673	\$2,355,397	\$2,496,961	\$2,636,132	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,456,979	\$1,607,674	\$1,764,664	\$1,927,260	\$2,094,640	\$2,265,851	\$2,439,809	\$2,615,297	\$2,790,975	\$2,965,380	\$1,355,520	\$68,671	8.94%
1982	\$1,516,688	\$1,692,917	\$1,877,453	\$2,069,573	\$2,268,394	\$2,472,876	\$2,681,812	\$2,893,836	\$3,107,423	\$3,320,892	\$3,532,421	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,762,689	\$2,001,137	\$2,256,362	\$2,527,998	\$2,815,428	\$3,117,766	\$3,433,833	\$3,762,141	\$4,100,877	\$4,447,893	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,893,933	\$2,157,204	\$2,437,754	\$2,734,952	\$3,047,886	\$3,375,340	\$3,715,778	\$4,067,329	\$4,427,778	\$4,794,559	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,124,470	\$2,475,647	\$2,859,115	\$3,275,383	\$3,724,578	\$4,206,389	\$4,720,012	\$5,264,090	\$5,836,660	\$6,435,101	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,275,202	\$2,683,254	\$3,132,104	\$3,622,807	\$4,155,963	\$4,731,644	\$5,349,310	\$6,007,732	\$6,704,912	\$7,438,009	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,293,331	\$2,767,743	\$3,300,678	\$3,895,238	\$4,554,009	\$5,278,922	\$6,071,100	\$6,930,694	\$7,856,726	\$8,846,916	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,361,990	\$2,931,340	\$3,588,752	\$4,342,428	\$5,200,419	\$6,170,403	\$7,259,435	\$8,473,661	\$9,817,999	\$11,295,776	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,500,672	\$3,113,267	\$3,815,379	\$4,614,223	\$5,516,597	\$6,528,652	\$7,655,621	\$8,901,533	\$10,268,887	\$11,758,322	\$3,860,180	\$96,000	4.64%
1990	\$2,047,643	\$2,585,048	\$3,190,565	\$3,867,762	\$4,619,547	\$5,447,989	\$6,354,134	\$7,337,811	\$8,397,446	\$9,529,874	\$10,730,161	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,859,446	\$3,596,123	\$4,431,953	\$5,372,880	\$6,423,936	\$7,588,966	\$8,870,328	\$10,268,579	\$11,782,161	\$13,407,081	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,942,635	\$3,761,052	\$4,699,896	\$5,768,184	\$6,974,115	\$8,324,722	\$9,825,480	\$11,479,893	\$13,289,052	\$15,251,180	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,129,850	\$4,108,935	\$5,260,562	\$6,603,520	\$8,156,617	\$9,938,200	\$11,965,577	\$14,254,350	\$16,817,653	\$19,665,309	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,902,626	\$3,864,943	\$5,004,402	\$6,341,739	\$7,898,027	\$9,694,196	\$11,750,441	\$14,085,527	\$16,715,980	\$19,655,172	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,233,337	\$4,379,571	\$5,748,636	\$7,368,957	\$9,269,937	\$11,481,377	\$14,032,750	\$16,952,318	\$20,266,076	\$23,996,543	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,217,113	\$4,458,809	\$5,967,466	\$7,782,712	\$9,946,817	\$12,504,139	\$15,500,347	\$18,981,408	\$22,992,313	\$27,575,524	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,297,877	\$4,657,080	\$6,324,416	\$8,348,897	\$10,783,479	\$13,684,491	\$17,110,801	\$21,122,676	\$25,780,293	\$31,141,881	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,387,425	\$4,832,129	\$6,596,243	\$8,726,291	\$11,270,975	\$14,280,148	\$17,803,469	\$21,888,731	\$26,579,835	\$31,914,435	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,258,163	\$4,775,236	\$6,665,911	\$8,993,703	\$11,827,358	\$15,239,909	\$19,307,312	\$24,106,572	\$29,713,335	\$36,198,891	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,435,115	\$5,072,339	\$7,094,508	\$9,562,085	\$12,539,197	\$16,092,407	\$20,289,065	\$25,195,195	\$30,872,891	\$37,377,228	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,530,540	\$5,283,785	\$7,445,755	\$10,077,593	\$13,242,860	\$17,005,894	\$21,429,700	\$26,573,358	\$32,488,954	\$39,218,063	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,703,903	\$5,513,728	\$7,679,810	\$10,238,770	\$13,224,329	\$16,665,427	\$20,584,122	\$24,993,323	\$29,894,439	\$35,275,031	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,793,208	\$5,950,106	\$8,680,280	\$12,082,750	\$16,262,669	\$21,328,766	\$27,389,901	\$34,550,668	\$42,906,031	\$52,535,048	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,828,697	\$6,211,287	\$9,308,389	\$13,267,058	\$18,250,309	\$24,435,018	\$32,008,477	\$41,163,367	\$52,090,981	\$64,972,582	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,747,837	\$6,243,355	\$9,535,212	\$13,801,362	\$19,242,945	\$26,082,815	\$34,562,442	\$44,936,847	\$57,467,249	\$72,411,191	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,734,040	\$6,453,048	\$10,136,466	\$15,031,985	\$21,429,514	\$29,662,412	\$40,106,713	\$53,177,682	\$69,323,018	\$89,011,982	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,831,958	\$6,686,536	\$10,502,101	\$15,506,941	\$21,962,238	\$30,160,900	\$40,424,238	\$53,095,963	\$68,533,023	\$87,092,859	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,710,129	\$6,236,909	\$9,333,466	\$13,063,770	\$17,484,496	\$22,640,542	\$28,560,083	\$35,249,397	\$42,687,742	\$50,822,633	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,700,828	\$6,553,450	\$10,219,135	\$14,831,514	\$20,523,840	\$27,421,809	\$35,634,791	\$45,245,683	\$56,299,752	\$68,793,060	\$13,657,109	\$176,932	2.72%
2010	\$1,420,861	\$3,753,132	\$6,907,583	\$11,060,762	\$16,402,192	\$23,127,721	\$31,430,324	\$41,488,252	\$53,450,713	\$67,421,484	\$83,441,199	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,767,236	\$6,977,052	\$11,098,004	\$16,266,633	\$22,611,443	\$30,243,222	\$39,243,872	\$49,654,280	\$61,461,948	\$74,589,353	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,736,199	\$7,199,511	\$11,757,647	\$17,608,608	\$24,951,075	\$33,972,657	\$44,835,394	\$57,658,914	\$72,502,014	\$89,343,806	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,511,023	\$7,175,493	\$12,247,999	\$19,076,267	\$28,045,958	\$39,569,507	\$54,068,941	\$71,952,123	\$93,582,357	\$119,241,963	\$23,537,453	\$183,400	1.50%
2014	\$782,906	\$3,404,459	\$7,156,444	\$12,348,661	\$19,334,943	\$28,506,626	\$40,280,696	\$55,881,760	\$73,317,328	\$95,346,405	\$121,442,103	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$3,192,892	\$6,879,100	\$11,936,248	\$18,682,556	\$27,462,712	\$38,634,739	\$52,551,346	\$69,535,582	\$89,851,173	\$113,668,607	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$3,079,937	\$6,979,021	\$12,464,692	\$19,953,849	\$29,914,976	\$42,855,696	\$59,302,582	\$79,772,354	\$104,734,208	\$134,563,899	\$29,710,022	\$188,933	2.07%

Table 74: Conservative All Value (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	\$1,085,215	\$1,078,816	\$1,072,067	\$1,064,974	\$1,057,542	\$1,049,779	\$1,041,690	\$1,033,282	\$1,024,563	\$1,015,539	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,137,286	\$1,155,044	\$1,171,984	\$1,188,071	\$1,203,275	\$1,217,562	\$1,230,905	\$1,243,275	\$1,254,646	\$1,264,996	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,125,786	\$1,135,057	\$1,142,897	\$1,149,286	\$1,154,207	\$1,157,648	\$1,159,604	\$1,160,072	\$1,159,055	\$1,156,562	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,079,566	\$1,051,193	\$1,021,821	\$991,585	\$960,616	\$929,045	\$896,999	\$864,601	\$831,974	\$799,231	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,104,722	\$1,081,077	\$1,055,460	\$1,028,038	\$998,987	\$968,483	\$936,708	\$903,841	\$870,063	\$835,553	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,157,533	\$1,169,110	\$1,177,385	\$1,182,287	\$1,183,771	\$1,181,815	\$1,176,420	\$1,167,612	\$1,155,438	\$1,139,969	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,207,088	\$1,233,286	\$1,255,889	\$1,274,693	\$1,289,522	\$1,300,226	\$1,306,686	\$1,308,813	\$1,306,553	\$1,299,882	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,184,090	\$1,226,360	\$1,265,635	\$1,301,564	\$1,333,810	\$1,362,056	\$1,386,008	\$1,405,395	\$1,419,980	\$1,429,552	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,161,908	\$1,233,305	\$1,303,881	\$1,373,072	\$1,440,291	\$1,504,931	\$1,566,372	\$1,623,987	\$1,677,145	\$1,725,222	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,170,433	\$1,262,950	\$1,356,595	\$1,450,717	\$1,544,609	\$1,637,505	\$1,728,592	\$1,817,009	\$1,901,857	\$1,982,203	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,171,937	\$1,285,831	\$1,403,163	\$1,523,233	\$1,645,241	\$1,768,291	\$1,891,387	\$2,013,441	\$2,133,278	\$2,249,640	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,191,397	\$1,324,129	\$1,461,999	\$1,604,269	\$1,750,072	\$1,898,408	\$2,048,147	\$2,198,028	\$2,346,664	\$2,492,549	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,337,082	\$1,499,624	\$1,668,356	\$1,842,343	\$2,020,490	\$2,201,542	\$2,384,081	\$2,566,533	\$2,747,171	\$2,924,124	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,346,099	\$1,552,231	\$1,772,530	\$2,006,458	\$2,253,222	\$2,511,754	\$2,780,685	\$3,058,332	\$3,342,681	\$3,631,374	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,394,588	\$1,622,765	\$1,865,523	\$2,122,075	\$2,391,347	\$2,671,959	\$2,962,208	\$3,260,053	\$3,563,106	\$3,868,629	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,505,555	\$1,804,102	\$2,130,084	\$2,483,618	\$2,864,420	\$3,271,742	\$3,704,321	\$4,160,318	\$4,637,264	\$5,132,009	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,551,640	\$1,896,259	\$2,275,589	\$2,690,168	\$3,140,050	\$3,624,729	\$4,143,059	\$4,693,169	\$5,272,388	\$5,877,167	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,503,861	\$1,897,118	\$2,340,125	\$2,835,136	\$3,383,835	\$3,987,190	\$4,645,303	\$5,357,251	\$6,120,921	\$6,932,846	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,482,037	\$1,943,993	\$2,480,158	\$3,097,058	\$3,800,891	\$4,597,304	\$5,491,129	\$6,486,085	\$7,584,445	\$8,786,674	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,494,265	\$1,993,995	\$2,569,423	\$3,226,211	\$3,969,469	\$4,803,517	\$5,731,615	\$6,755,664	\$7,875,886	\$9,090,488	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,465,070	\$1,969,788	\$2,535,675	\$3,164,730	\$3,858,075	\$4,615,770	\$5,436,628	\$6,318,035	\$7,255,761	\$8,243,801	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,526,310	\$2,131,181	\$2,820,428	\$3,598,552	\$4,469,062	\$5,434,194	\$6,494,617	\$7,649,131	\$8,894,356	\$10,224,422	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,476,702	\$2,141,131	\$2,907,678	\$3,783,410	\$4,774,436	\$5,885,557	\$7,119,877	\$8,478,391	\$9,959,555	\$11,558,839	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,466,536	\$2,241,759	\$3,161,762	\$4,241,771	\$5,496,667	\$6,940,475	\$8,585,776	\$10,443,013	\$12,519,724	\$14,819,681	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,263,186	\$2,019,947	\$2,924,941	\$3,995,048	\$5,247,061	\$6,697,177	\$8,360,380	\$10,249,719	\$12,375,479	\$14,744,246	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,282,505	\$2,175,707	\$3,254,688	\$4,542,681	\$6,063,286	\$7,839,837	\$9,894,639	\$12,248,026	\$14,917,279	\$17,915,360	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$1,157,297	\$2,107,640	\$3,278,813	\$4,703,345	\$6,415,459	\$8,450,411	\$10,843,625	\$13,629,572	\$16,840,398	\$20,504,264	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$1,054,726	\$2,084,149	\$3,367,406	\$4,944,795	\$6,859,324	\$9,156,007	\$11,880,893	\$15,079,782	\$18,796,585	\$23,071,323	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$943,780	\$2,040,695	\$3,402,275	\$5,066,951	\$7,074,385	\$9,464,388	\$12,275,535	\$15,543,468	\$19,298,867	\$23,565,108	\$5,585,462	\$171,793	1.60%
1999		\$769,625	\$1,895,532	\$3,327,866	\$5,119,127	\$7,325,530	\$10,005,936	\$13,220,360	\$17,027,994	\$21,484,706	\$26,639,979	\$6,549,625	\$174,544	2.68%
2000		\$649,254	\$1,875,899	\$3,420,057	\$5,331,784	\$7,663,510	\$10,468,741	\$13,800,341	\$17,708,383	\$22,237,523	\$27,423,934	\$5,790,356	\$179,221	3.38%
2001		\$496,973	\$1,810,705	\$3,462,760	\$5,503,950	\$7,986,396	\$10,961,863	\$14,479,664	\$18,584,108	\$23,311,513	\$28,686,816	\$4,938,943	\$185,273	1.55%
2002		\$337,474	\$1,739,624	\$3,442,792	\$5,477,517	\$7,871,206	\$10,646,358	\$13,818,589	\$17,394,515	\$21,369,584	\$25,725,940	\$3,700,778	\$188,153	2.39%
2003		\$154,331	\$1,714,328	\$3,743,983	\$6,325,927	\$9,547,040	\$13,495,882	\$18,259,283	\$23,918,056	\$30,541,834	\$38,183,084	\$4,514,591	\$192,655	1.88%
2004			\$1,624,887	\$3,870,052	\$6,813,467	\$10,589,478	\$15,342,407	\$21,222,913	\$28,382,852	\$36,968,507	\$47,112,097	\$4,788,076	\$196,276	3.25%
2005			\$1,465,432	\$3,819,121	\$6,956,746	\$11,043,735	\$16,261,866	\$22,805,761	\$30,877,509	\$40,679,119	\$52,402,615	\$4,810,664	\$202,658	3.42%
2006			\$1,331,554	\$3,901,458	\$7,433,448	\$12,164,601	\$18,365,976	\$26,340,699	\$36,419,421	\$48,952,493	\$64,298,240	\$5,327,884	\$209,581	2.55%
2007			\$1,186,677	\$3,881,234	\$7,527,323	\$12,339,558	\$18,556,931	\$26,438,874	\$36,258,770	\$48,294,460	\$62,815,417	\$5,393,955	\$214,923	4.09%
2008			\$921,338	\$3,303,306	\$6,220,209	\$9,719,884	\$13,838,980	\$18,598,442	\$23,998,827	\$30,015,720	\$36,595,602	\$3,257,411	\$223,703	0.09%
2009			\$753,103	\$3,433,382	\$6,896,349	\$11,254,765	\$16,613,551	\$23,061,749	\$30,663,269	\$39,446,826	\$49,395,614	\$3,836,278	\$223,909	2.72%
2010			\$566,275	\$3,526,737	\$7,459,078	\$12,528,791	\$18,897,371	\$26,711,453	\$36,089,750	\$47,108,250	\$59,784,380	\$4,149,511	\$230,001	1.50%
2011			\$344,920	\$3,357,528	\$7,243,233	\$12,112,574	\$18,059,605	\$25,151,776	\$33,419,014	\$42,842,692	\$53,345,419	\$3,998,798	\$233,444	2.96%
2012			\$110,755	\$3,356,974	\$7,665,551	\$13,205,929	\$20,136,647	\$28,592,170	\$38,667,679	\$50,402,583	\$63,763,829	\$4,359,893	\$240,361	1.74%
2013				\$3,293,611	\$8,124,160	\$14,676,977	\$23,295,006	\$34,326,046	\$48,100,945	\$64,905,946	\$84,949,870	\$5,448,219	\$244,544	1.50%
2014				\$3,117,816	\$8,061,416	\$14,763,760	\$23,571,913	\$34,836,120	\$48,887,165	\$66,007,852	\$86,399,379	\$5,911,869	\$248,213	0.76%
2015				\$2,814,705	\$7,621,699	\$14,074,788	\$22,473,491	\$33,109,922	\$46,246,662	\$62,089,999	\$80,759,615	\$5,740,121	\$250,090	0.73%
2016				\$2,719,298	\$7,951,694	\$15,161,487	\$24,770,486	\$37,213,047	\$52,909,688	\$72,232,895	\$95,465,824	\$6,144,608	\$251,910	2.07%

Table 75: Moderate All Value (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	\$1,073,910	\$1,067,578	\$1,060,900	\$1,053,880	\$1,046,526	\$1,038,843	\$1,030,839	\$1,022,519	\$1,013,890	\$1,004,960	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,113,458	\$1,130,769	\$1,147,271	\$1,162,932	\$1,177,719	\$1,191,602	\$1,204,551	\$1,216,540	\$1,227,544	\$1,237,539	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,090,036	\$1,099,132	\$1,106,824	\$1,113,092	\$1,117,920	\$1,121,297	\$1,123,217	\$1,123,677	\$1,122,682	\$1,120,238	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,032,590	\$1,005,671	\$977,749	\$948,956	\$919,422	\$889,274	\$858,637	\$827,635	\$796,386	\$765,004	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,041,214	\$1,018,738	\$994,333	\$968,164	\$940,400	\$911,214	\$880,781	\$849,279	\$816,883	\$783,768	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,072,323	\$1,082,397	\$1,089,249	\$1,092,812	\$1,093,041	\$1,089,914	\$1,083,435	\$1,073,626	\$1,060,537	\$1,044,236	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,097,286	\$1,120,600	\$1,140,390	\$1,156,456	\$1,168,628	\$1,176,761	\$1,180,740	\$1,180,480	\$1,175,928	\$1,167,063	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,054,613	\$1,092,242	\$1,126,860	\$1,158,124	\$1,185,706	\$1,209,295	\$1,228,604	\$1,243,372	\$1,253,364	\$1,258,377	\$803,550	\$77,184	6.77%
1978	\$946,651	\$1,010,240	\$1,073,249	\$1,135,143	\$1,195,363	\$1,253,324	\$1,308,423	\$1,360,045	\$1,407,565	\$1,450,358	\$1,487,803	\$768,549	\$82,409	9.03%
1979	\$908,365	\$988,281	\$1,069,361	\$1,151,004	\$1,232,551	\$1,313,284	\$1,392,428	\$1,469,160	\$1,542,613	\$1,611,878	\$1,676,015	\$803,741	\$89,852	13.32%
1980	\$858,182	\$953,994	\$1,052,984	\$1,154,523	\$1,257,881	\$1,362,230	\$1,466,644	\$1,570,101	\$1,671,485	\$1,769,595	\$1,863,148	\$929,399	\$101,819	12.41%
1981	\$815,684	\$925,815	\$1,040,584	\$1,159,333	\$1,281,278	\$1,405,503	\$1,530,964	\$1,656,485	\$1,780,758	\$1,902,354	\$2,019,719	\$774,944	\$114,451	8.94%
1982	\$846,324	\$981,246	\$1,121,795	\$1,267,140	\$1,416,292	\$1,568,105	\$1,721,272	\$1,874,326	\$2,025,644	\$2,173,450	\$2,315,827	\$789,476	\$124,685	3.87%
1983	\$767,715	\$929,509	\$1,103,326	\$1,288,697	\$1,484,917	\$1,691,016	\$1,905,742	\$2,127,537	\$2,354,523	\$2,584,484	\$2,814,855	\$808,556	\$129,504	3.80%
1984	\$714,721	\$895,244	\$1,088,326	\$1,293,292	\$1,509,198	\$1,734,808	\$1,968,578	\$2,208,637	\$2,452,776	\$2,698,434	\$2,942,699	\$716,371	\$134,428	4.02%
1985	\$663,209	\$886,640	\$1,132,556	\$1,401,052	\$1,691,854	\$2,004,262	\$2,337,095	\$2,688,630	\$3,056,547	\$3,437,869	\$3,828,917	\$762,013	\$139,834	3.77%
1986	\$575,058	\$828,078	\$1,109,265	\$1,419,074	\$1,757,528	\$2,124,136	\$2,517,815	\$2,936,809	\$3,378,607	\$3,839,864	\$4,316,326	\$730,848	\$145,110	1.14%
1987	\$441,363	\$714,391	\$1,026,493	\$1,379,572	\$1,775,035	\$2,213,661	\$2,695,458	\$3,219,507	\$3,783,808	\$4,385,115	\$5,018,776	\$614,634	\$146,766	4.41%
1988	\$302,751	\$602,085	\$956,645	\$1,371,565	\$1,851,687	\$2,401,362	\$3,024,204	\$3,722,823	\$4,498,508	\$5,350,892	\$6,277,572	\$538,945	\$153,245	4.42%
1989	\$158,299	\$487,859	\$874,723	\$1,323,467	\$1,838,199	\$2,422,341	\$3,078,383	\$3,807,609	\$4,609,794	\$5,482,885	\$6,422,654	\$498,263	\$160,012	4.64%
1990		\$345,091	\$749,011	\$1,203,588	\$1,709,913	\$2,268,161	\$2,877,406	\$3,535,446	\$4,238,623	\$4,981,648	\$5,757,441	\$320,550	\$167,444	6.10%
1991		\$193,174	\$666,240	\$1,208,902	\$1,824,224	\$2,514,188	\$3,279,421	\$4,118,906	\$5,029,684	\$6,006,550	\$7,041,762	\$186,431	\$177,655	3.07%
1992		\$10,769	\$521,210	\$1,115,459	\$1,798,635	\$2,574,758	\$3,446,393	\$4,414,273	\$5,476,888	\$6,630,058	\$7,866,498	\$3,572	\$183,111	3.03%
1993			\$374,584	\$1,062,961	\$1,880,022	\$2,836,716	\$3,942,751	\$5,205,974	\$6,631,676	\$8,221,795	\$9,974,053		\$188,660	2.75%
1994			\$174,950	\$845,481	\$1,648,358	\$2,596,096	\$3,700,159	\$4,970,319	\$6,413,912	\$8,034,978	\$9,833,319		\$193,854	2.67%
1995				\$760,739	\$1,716,405	\$2,856,634	\$4,198,297	\$5,756,527	\$7,543,735	\$9,568,481	\$11,834,178		\$199,032	2.67%
1996				\$590,159	\$1,623,979	\$2,884,100	\$4,396,684	\$6,186,904	\$8,277,737	\$10,688,483	\$13,433,005		\$204,347	3.33%
1997				\$410,395	\$1,540,693	\$2,935,168	\$4,627,522	\$6,650,985	\$9,036,887	\$11,812,876	\$15,000,764		\$211,148	1.70%
1998				\$208,307	\$1,407,611	\$2,877,796	\$4,648,629	\$6,747,601	\$9,198,205	\$12,017,898	\$15,215,781		\$214,741	1.60%
1999				\$1,244,551	\$2,823,702	\$4,771,962	\$7,133,408	\$9,949,416	\$13,256,076	\$17,081,067			\$218,180	2.68%
2000				\$1,101,482	\$2,787,823	\$4,845,074	\$7,311,618	\$10,221,571	\$13,602,155	\$17,470,639			\$224,026	3.38%
2001				\$930,307	\$2,729,931	\$4,917,832	\$7,529,628	\$10,594,858	\$14,134,071	\$18,155,569			\$231,592	1.55%
2002				\$716,263	\$2,518,082	\$4,627,289	\$7,053,056	\$9,795,707	\$12,844,729	\$16,176,849			\$235,191	2.39%
2003				\$569,103	\$2,831,410	\$5,662,997	\$9,128,664	\$13,285,444	\$18,177,637	\$23,831,121			\$240,818	1.88%
2004				\$359,876	\$2,928,647	\$6,249,797	\$10,437,349	\$15,602,337	\$21,846,034	\$29,251,612			\$245,345	3.25%
2005				\$112,129	\$2,844,525	\$6,440,916	\$11,049,080	\$16,818,171	\$23,890,988	\$32,394,039			\$253,323	3.42%
2006					\$2,899,689	\$7,069,540	\$12,574,685	\$19,661,160	\$28,581,968	\$39,584,499			\$261,976	2.55%
2007					\$2,716,878	\$6,952,962	\$12,453,510	\$19,421,577	\$28,055,897	\$38,537,974			\$268,653	4.09%
2008					\$1,955,271	\$5,037,417	\$8,636,802	\$12,748,257	\$17,343,698	\$22,368,570			\$279,629	0.09%
2009					\$1,985,690	\$5,805,294	\$10,488,707	\$16,080,855	\$22,593,901	\$29,998,167			\$279,886	2.72%
2010					\$1,929,860	\$6,364,419	\$11,934,654	\$18,728,787	\$26,795,015	\$36,127,562			\$287,501	1.50%
2011					\$1,613,705	\$5,875,987	\$11,059,681	\$17,183,748	\$24,223,436	\$32,101,485			\$291,806	2.96%
2012					\$1,460,784	\$6,300,638	\$12,348,946	\$19,676,445	\$28,303,152	\$38,183,852			\$300,451	1.74%
2013					\$1,307,996	\$7,020,504	\$14,583,151	\$24,249,768	\$36,229,535	\$50,657,778			\$305,680	1.50%
2014					\$1,020,895	\$6,863,131	\$14,590,480	\$24,457,002	\$36,669,300	\$51,356,654			\$310,266	0.76%
2015					\$686,864	\$6,312,243	\$13,668,498	\$22,957,742	\$34,328,824	\$47,850,623			\$312,613	0.73%
2016					\$407,998	\$6,685,276	\$15,123,512	\$26,047,023	\$39,731,582	\$56,367,750			\$314,888	2.07%

Table 76: Aggressive All Value (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	\$1,062,606	\$1,056,341	\$1,049,732	\$1,042,787	\$1,035,510	\$1,027,908	\$1,019,988	\$1,011,755	\$1,003,218	\$994,382	\$977,845	\$60,000	5.48%
1971	\$1,072,004	\$1,089,631	\$1,106,494	\$1,122,559	\$1,137,793	\$1,152,164	\$1,165,641	\$1,178,198	\$1,189,806	\$1,200,442	\$1,210,082	\$1,045,501	\$63,289	3.36%
1972	\$1,044,014	\$1,054,287	\$1,063,207	\$1,070,751	\$1,076,898	\$1,081,634	\$1,084,946	\$1,086,829	\$1,087,282	\$1,086,308	\$1,083,914	\$1,166,065	\$65,415	3.42%
1973	\$1,009,940	\$985,613	\$960,149	\$933,677	\$906,328	\$878,227	\$849,502	\$820,276	\$790,669	\$760,798	\$730,776	\$937,319	\$67,654	8.78%
1974	\$996,976	\$977,706	\$956,398	\$933,207	\$908,290	\$881,813	\$853,944	\$824,855	\$794,718	\$763,704	\$731,984	\$635,201	\$73,591	12.20%
1975	\$975,489	\$987,114	\$995,684	\$1,001,114	\$1,003,337	\$1,002,310	\$998,014	\$990,449	\$979,641	\$965,636	\$948,502	\$758,277	\$82,569	7.01%
1976	\$963,814	\$987,484	\$1,007,914	\$1,024,890	\$1,038,219	\$1,047,735	\$1,053,296	\$1,054,794	\$1,052,146	\$1,045,303	\$1,034,245	\$829,686	\$88,360	4.82%
1977	\$889,471	\$925,137	\$958,124	\$988,085	\$1,014,684	\$1,037,601	\$1,056,534	\$1,071,201	\$1,081,348	\$1,086,747	\$1,087,201	\$684,149	\$92,621	6.77%
1978	\$803,077	\$858,572	\$913,192	\$966,405	\$1,017,654	\$1,066,357	\$1,111,916	\$1,153,718	\$1,191,143	\$1,223,571	\$1,250,384	\$623,734	\$98,890	9.03%
1979	\$737,098	\$806,129	\$875,771	\$945,414	\$1,014,385	\$1,081,958	\$1,147,350	\$1,209,728	\$1,268,216	\$1,321,898	\$1,369,827	\$610,963	\$107,822	13.32%
1980	\$654,283	\$736,050	\$820,137	\$905,883	\$992,529	\$1,079,219	\$1,164,997	\$1,248,815	\$1,329,529	\$1,405,913	\$1,476,655	\$647,183	\$122,183	12.41%
1981	\$566,954	\$660,233	\$757,040	\$856,668	\$958,286	\$1,060,934	\$1,163,520	\$1,264,822	\$1,363,489	\$1,458,043	\$1,546,888	\$484,815	\$137,341	8.94%
1982	\$511,141	\$625,411	\$743,967	\$865,923	\$990,240	\$1,115,719	\$1,241,002	\$1,364,571	\$1,484,755	\$1,599,729	\$1,707,530	\$406,956	\$149,622	3.87%
1983	\$380,994	\$512,919	\$654,420	\$804,865	\$963,377	\$1,128,810	\$1,299,730	\$1,474,389	\$1,650,714	\$1,826,287	\$1,998,335	\$308,184	\$155,405	3.80%
1984	\$247,929	\$395,900	\$553,887	\$721,062	\$896,321	\$1,078,268	\$1,265,196	\$1,455,066	\$1,645,499	\$1,833,763	\$2,016,769	\$156,074	\$161,314	4.02%
1985	\$92,439	\$267,725	\$461,011	\$672,021	\$900,090	\$1,144,105	\$1,402,448	\$1,672,939	\$1,952,775	\$2,238,473	\$2,525,825		\$167,800	3.77%
1986		\$104,517	\$322,270	\$562,559	\$824,888	\$1,108,222	\$1,410,901	\$1,730,559	\$2,064,045	\$2,407,340	\$2,755,485		\$174,132	1.14%
1987			\$155,868	\$419,019	\$714,934	\$1,043,487	\$1,403,725	\$1,793,710	\$2,210,365	\$2,649,310	\$3,104,706		\$176,119	4.41%
1988				\$262,971	\$606,317	\$1,001,834	\$1,451,105	\$1,954,517	\$2,510,931	\$3,117,339	\$3,768,470		\$183,894	4.42%
1989				\$77,511	\$450,187	\$875,213	\$1,353,248	\$1,883,602	\$2,463,925	\$3,089,884	\$3,754,820		\$192,014	4.64%
1990					\$255,097	\$678,247	\$1,139,042	\$1,634,264	\$2,159,211	\$2,707,534	\$3,271,081		\$200,932	6.10%
1991					\$49,896	\$559,314	\$1,124,648	\$1,743,195	\$2,410,236	\$3,118,745	\$3,859,102		\$213,186	3.07%
1992						\$375,079	\$1,007,229	\$1,708,670	\$2,475,386	\$3,300,560	\$4,174,158		\$219,734	3.03%
1993						\$176,766	\$945,026	\$1,826,173	\$2,820,339	\$3,923,866	\$5,128,426		\$226,392	2.75%
1994							\$703,140	\$1,580,258	\$2,578,104	\$3,694,477	\$4,922,392		\$232,624	2.67%
1995							\$556,757	\$1,618,415	\$2,839,443	\$4,219,684	\$5,752,995		\$238,838	2.67%
1996							\$342,956	\$1,530,182	\$2,925,902	\$4,536,568	\$6,361,745		\$245,216	3.33%
1997							\$99,038	\$1,421,077	\$2,993,992	\$4,829,167	\$6,930,206		\$253,377	1.70%
1998								\$1,219,668	\$2,852,943	\$4,736,930	\$6,866,454		\$257,689	1.60%
1999								\$1,046,455	\$2,870,838	\$5,027,447	\$7,522,154		\$261,816	2.68%
2000								\$822,894	\$2,734,759	\$4,966,788	\$7,517,345		\$268,832	3.38%
2001								\$579,592	\$2,605,607	\$4,956,630	\$7,624,322		\$277,910	1.55%
2002								\$287,523	\$2,196,898	\$4,319,874	\$6,627,759		\$282,229	2.39%
2003									\$2,652,832	\$5,813,441	\$9,479,158		\$288,982	1.88%
2004									\$2,821,822	\$6,723,561	\$11,391,127		\$294,414	3.25%
2005									\$2,758,834	\$7,102,858	\$12,385,463		\$303,987	3.42%
2006									\$2,902,899	\$8,211,444	\$14,870,757		\$314,371	2.55%
2007									\$2,584,384	\$7,817,334	\$14,260,531		\$322,384	4.09%
2008									\$1,497,687	\$4,671,676	\$8,141,539		\$335,555	0.09%
2009									\$1,498,441	\$5,740,975	\$10,600,720		\$335,863	2.72%
2010									\$1,367,824	\$6,481,781	\$12,470,744		\$345,002	1.50%
2011									\$948,483	\$5,604,180	\$10,857,550		\$350,167	2.96%
2012									\$685,210	\$6,203,721	\$12,603,875		\$360,541	1.74%
2013									\$398,590	\$7,553,123	\$16,365,685		\$366,816	1.50%
2014									\$26,839	\$7,330,747	\$16,313,930		\$372,319	0.76%
2015										\$6,567,649	\$14,941,631		\$375,135	0.73%
2016										\$7,230,269	\$17,269,676		\$377,865	2.07%

Table 77: Very Conservative All Value (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% 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	\$1,076,067	\$30,000	\$30,000	\$1,068,558	\$30,000	\$30,000	\$1,060,714	\$30,000	\$30,000	\$1,026,117	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,212,470	\$32,282	\$62,282	\$1,228,342	\$32,057	\$62,057	\$1,243,309	\$31,821	\$61,821	\$1,293,572	\$30,784	\$60,784	\$1,118,922	\$30,272	\$60,272
1972	\$1,181,054	\$36,374	\$98,656	\$1,185,884	\$36,850	\$98,907	\$1,189,261	\$37,299	\$99,121	\$1,188,170	\$38,807	\$99,591	\$1,291,310	\$33,568	\$93,839
1973	\$1,028,798	\$35,432	\$134,088	\$996,303	\$35,577	\$134,484	\$963,314	\$35,678	\$134,799	\$828,761	\$35,645	\$135,236	\$1,068,870	\$38,739	\$132,579
1974	\$1,088,475	\$30,864	\$164,952	\$1,059,107	\$29,889	\$164,373	\$1,028,387	\$28,899	\$163,698	\$895,395	\$24,863	\$160,099	\$762,483	\$32,066	\$164,645
1975	\$1,282,933	\$32,654	\$197,606	\$1,288,352	\$31,773	\$196,146	\$1,290,622	\$30,852	\$194,550	\$1,268,535	\$26,862	\$186,960	\$1,014,832	\$22,874	\$187,519
1976	\$1,412,064	\$38,488	\$236,094	\$1,432,632	\$38,651	\$234,796	\$1,449,590	\$38,719	\$233,268	\$1,479,542	\$38,056	\$225,016	\$1,219,152	\$30,445	\$217,964
1977	\$1,469,773	\$42,362	\$278,456	\$1,509,669	\$42,979	\$277,775	\$1,546,406	\$43,488	\$276,756	\$1,657,033	\$44,386	\$269,403	\$1,097,677	\$36,575	\$254,539
1978	\$1,584,252	\$44,093	\$322,549	\$1,663,506	\$45,290	\$323,065	\$1,741,660	\$46,392	\$323,148	\$2,033,540	\$49,711	\$319,114	\$1,134,743	\$32,930	\$287,469
1979	\$1,713,317	\$47,528	\$370,077	\$1,821,371	\$49,905	\$372,971	\$1,930,441	\$52,250	\$375,398	\$2,364,887	\$61,006	\$380,120	\$1,303,493	\$34,042	\$321,511
1980	\$1,848,797	\$51,400	\$424,476	\$1,986,597	\$54,641	\$427,612	\$2,127,935	\$57,913	\$433,311	\$2,715,004	\$70,947	\$451,067	\$1,674,147	\$39,105	\$360,616
1981	\$2,009,530	\$55,464	\$476,940	\$2,170,579	\$59,598	\$487,210	\$2,336,988	\$63,838	\$497,149	\$3,041,716	\$81,450	\$532,517	\$1,544,208	\$50,224	\$410,840
1982	\$2,386,923	\$60,286	\$537,226	\$2,577,715	\$65,117	\$552,327	\$2,774,636	\$70,110	\$567,259	\$3,605,616	\$91,251	\$623,768	\$1,818,569	\$46,326	\$457,167
1983	\$2,671,810	\$71,608	\$608,834	\$2,939,099	\$77,331	\$629,658	\$3,222,271	\$83,239	\$650,498	\$4,502,906	\$108,168	\$731,937	\$2,161,159	\$54,557	\$511,724
1984	\$2,896,227	\$80,154	\$688,988	\$3,177,340	\$88,173	\$717,831	\$3,473,689	\$96,668	\$747,166	\$4,795,199	\$135,087	\$867,024	\$2,227,686	\$64,835	\$576,559
1985	\$3,470,949	\$86,887	\$775,875	\$3,872,900	\$95,320	\$813,152	\$4,306,121	\$104,211	\$851,377	\$6,354,071	\$143,856	\$1,010,880	\$2,856,018	\$66,831	\$643,389
1986	\$3,825,636	\$104,128	\$880,003	\$4,292,155	\$116,187	\$929,339	\$4,797,822	\$129,184	\$980,560	\$7,221,729	\$190,622	\$1,201,502	\$3,282,033	\$85,681	\$729,070
1987	\$4,089,318	\$114,769	\$994,772	\$4,660,906	\$128,765	\$1,058,103	\$5,290,635	\$143,935	\$1,124,495	\$8,431,804	\$216,652	\$1,418,154	\$3,350,997	\$98,461	\$827,531
1988	\$4,528,932	\$122,680	\$1,117,452	\$5,269,202	\$139,827	\$1,197,930	\$6,104,904	\$158,719	\$1,283,214	\$10,552,459	\$252,954	\$1,671,108	\$3,795,828	\$100,503	\$928,034
1989	\$4,773,567	\$135,868	\$1,253,320	\$5,523,853	\$158,076	\$1,356,006	\$6,364,599	\$183,147	\$1,466,361	\$10,746,369	\$316,574	\$1,987,682	\$4,841,431	\$113,875	\$1,041,908
1990	\$4,738,884	\$143,207	\$1,396,527	\$5,389,655	\$165,716	\$1,521,722	\$6,102,541	\$190,938	\$1,657,299	\$9,594,471	\$322,391	\$2,310,073	\$4,550,409	\$145,243	\$1,187,151
1991	\$5,472,604	\$142,167	\$1,538,693	\$6,287,516	\$161,690	\$1,683,412	\$7,190,449	\$183,076	\$1,840,375	\$11,745,097	\$287,834	\$2,597,907	\$5,758,691	\$136,512	\$1,323,664
1992	\$5,817,956	\$164,178	\$1,702,871	\$6,736,442	\$188,625	\$1,872,037	\$7,763,332	\$215,713	\$2,056,089	\$13,066,855	\$352,353	\$2,950,260	\$6,011,845	\$172,761	\$1,496,424
1993	\$6,590,008	\$174,539	\$1,877,410	\$7,768,373	\$202,093	\$2,074,130	\$9,113,889	\$232,900	\$2,288,989	\$16,465,524	\$392,006	\$3,342,265	\$6,418,823	\$180,355	\$1,676,780
1994	\$6,248,967	\$197,700	\$2,075,110	\$7,401,980	\$233,051	\$2,307,182	\$8,725,539	\$273,417	\$2,562,405	\$16,058,304	\$493,966	\$3,836,231	\$6,308,510	\$192,565	\$1,869,344
1995	\$7,178,499	\$187,469	\$2,262,579	\$8,556,469	\$222,059	\$2,529,241	\$10,149,143	\$261,766	\$2,824,172	\$19,133,302	\$481,749	\$4,317,980	\$8,418,819	\$189,255	\$2,058,600
1996	\$7,478,545	\$215,355	\$2,477,934	\$9,025,186	\$256,694	\$2,785,935	\$10,837,363	\$304,474	\$3,128,646	\$21,436,873	\$573,999	\$4,891,979	\$10,041,117	\$252,565	\$2,311,164
1997	\$7,910,696	\$224,356	\$2,702,291	\$9,613,236	\$270,756	\$3,056,691	\$11,622,319	\$325,121	\$3,453,767	\$23,591,421	\$643,106	\$5,535,086	\$12,989,187	\$301,234	\$2,612,398
1998	\$8,145,946	\$237,321	\$2,939,612	\$9,864,254	\$288,397	\$3,345,088	\$11,876,186	\$348,670	\$3,802,436	\$23,548,796	\$707,743	\$6,242,828	\$16,200,172	\$389,676	\$3,002,073
1999	\$8,267,736	\$244,378	\$3,183,990	\$10,158,648	\$295,928	\$3,641,015	\$12,407,892	\$356,286	\$4,158,722	\$26,015,586	\$706,464	\$6,949,292	\$19,021,154	\$486,005	\$3,488,079
2000	\$8,655,898	\$248,032	\$3,432,022	\$10,567,046	\$304,759	\$3,945,775	\$12,822,002	\$372,237	\$4,530,959	\$26,153,680	\$780,468	\$7,729,760	\$16,770,534	\$570,635	\$4,058,713
2001	\$8,979,362	\$259,677	\$3,691,699	\$10,946,542	\$317,011	\$4,262,786	\$13,257,828	\$384,660	\$4,915,619	\$26,717,828	\$784,610	\$8,514,370	\$14,334,106	\$503,116	\$4,561,829
2002	\$8,974,960	\$269,381	\$3,961,080	\$10,717,492	\$328,396	\$4,591,182	\$12,708,078	\$397,735	\$5,313,354	\$23,394,817	\$801,535	\$9,315,905	\$10,831,025	\$430,023	\$4,991,852
2003	\$10,420,648	\$269,249	\$4,230,329	\$12,925,709	\$321,525	\$4,912,707	\$15,914,123	\$381,242	\$5,694,596	\$33,935,612	\$701,844	\$10,017,749	\$13,520,253	\$324,931	\$5,316,783
2004	\$11,235,668	\$312,619	\$4,542,948	\$14,198,862	\$387,771	\$5,300,478	\$17,807,755	\$477,424	\$6,172,020	\$40,825,080	\$1,018,068	\$11,035,818	\$14,541,299	\$405,608	\$5,722,391
2005	\$11,468,910	\$337,070	\$4,880,018	\$14,643,965	\$425,966	\$5,726,444	\$18,553,788	\$534,233	\$6,706,252	\$44,237,595	\$1,224,752	\$12,260,570	\$14,797,934	\$436,239	\$6,158,630
2006	\$12,256,399	\$344,067	\$5,224,085	\$15,948,993	\$439,319	\$6,165,763	\$20,591,192	\$556,614	\$7,262,866	\$52,862,753	\$1,327,128	\$13,587,698	\$16,621,397	\$443,938	\$6,602,568
2007	\$12,397,287	\$367,692	\$5,591,777	\$15,975,276	\$478,470	\$6,644,233	\$20,420,084	\$617,736	\$7,880,602	\$50,262,348	\$1,585,883	\$15,173,581	\$17,008,814	\$498,642	\$7,101,210
2008	\$10,241,539	\$371,919	\$5,963,696	\$12,431,603	\$479,258	\$7,123,491	\$14,951,832	\$612,603	\$8,493,204	\$28,505,362	\$1,507,870	\$16,681,451	\$10,394,573	\$510,264	\$7,611,474
2009	\$11,425,438	\$307,246	\$6,270,942	\$14,292,089	\$372,948	\$7,496,439	\$17,697,369	\$448,555	\$8,941,759	\$37,551,143	\$855,161	\$17,536,612	\$12,750,996	\$311,837	\$7,923,311
2010	\$12,400,573	\$342,763	\$6,613,705	\$15,754,598	\$428,763	\$7,925,202	\$19,800,394	\$530,921	\$9,472,680	\$44,291,580	\$1,126,534	\$18,663,146	\$14,231,598	\$382,530	\$8,305,841
2011	\$12,057,853	\$372,017	\$6,985,722	\$15,054,791	\$472,638	\$8,397,840	\$18,584,496	\$594,012	\$10,066,692	\$38,485,882	\$1,328,747	\$19,991,894	\$14,096,292	\$426,948	\$8,732,789
2012	\$12,802,917	\$361,736	\$7,347,458	\$16,243,655	\$451,644	\$8,849,484	\$20,371,378	\$557,535	\$10,624,227	\$44,824,111	\$1,154,576	\$21,146,470	\$15,861,530	\$422,889	\$9,155,678
2013	\$13,595,534	\$384,087	\$7,731,546	\$17,841,882	\$487,310	\$9,336,793	\$23,140,580	\$611,141	\$11,235,368	\$58,148,770	\$1,344,723	\$22,491,193	\$20,368,764	\$475,846	\$9,631,524
2014	\$13,498,219	\$407,866	\$8,139,412	\$17,708,437	\$535,256	\$9,872,505	\$22,957,802	\$694,217	\$11,929,586	\$57,534,849	\$1,744,463	\$24,235,657	\$22,462,462	\$611,063	\$10,242,587
2015	\$12,775,422	\$404,947	\$8,544,358	\$16,657,759	\$531,253	\$10,403,303	\$21,459,030	\$688,734	\$12,618,320	\$52,317,292	\$1,726,045	\$25,961,702	\$22,090,076	\$673,874	\$10,916,460
2016	\$13,370,623	\$383,263	\$8,927,621	\$17,722,772	\$499,733	\$10,903,036	\$23,202,854	\$643,771	\$13,262,091	\$60,176,576	\$1,569,519	\$27,531,221	\$23,990,114	\$662,702	\$11,579,163

Table 78: Conservative All Value (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% 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	\$1,064,974	\$40,000	\$40,000	\$1,057,542	\$40,000	\$40,000	\$1,049,779	\$40,000	\$40,000	\$1,015,539	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,187,600	\$42,599	\$82,599	\$1,203,146	\$42,302	\$82,302	\$1,217,806	\$41,991	\$81,991	\$1,267,038	\$40,622	\$80,622	\$1,095,970	\$39,946	\$79,946
1972	\$1,144,902	\$47,504	\$130,103	\$1,149,584	\$48,126	\$130,428	\$1,152,857	\$48,712	\$130,703	\$1,151,800	\$50,682	\$131,303	\$1,251,783	\$43,839	\$123,785
1973	\$987,025	\$45,796	\$175,899	\$955,849	\$45,983	\$176,411	\$924,199	\$46,114	\$176,818	\$795,110	\$46,072	\$177,375	\$1,025,469	\$50,071	\$173,856
1974	\$1,033,513	\$39,481	\$215,380	\$1,005,628	\$38,234	\$214,645	\$976,459	\$36,968	\$213,786	\$850,182	\$31,804	\$209,179	\$723,982	\$41,019	\$214,875
1975	\$1,205,593	\$41,341	\$256,721	\$1,210,686	\$40,225	\$254,870	\$1,212,819	\$39,058	\$252,844	\$1,192,064	\$34,007	\$243,187	\$953,654	\$28,959	\$243,834
1976	\$1,313,261	\$48,224	\$304,944	\$1,332,389	\$48,427	\$303,297	\$1,348,161	\$48,513	\$301,357	\$1,376,017	\$47,683	\$290,869	\$1,133,847	\$38,146	\$281,980
1977	\$1,352,839	\$52,530	\$357,475	\$1,389,561	\$53,296	\$356,593	\$1,423,375	\$53,926	\$355,283	\$1,525,201	\$55,041	\$345,910	\$1,010,347	\$45,354	\$327,334
1978	\$1,443,178	\$54,114	\$411,588	\$1,515,374	\$55,582	\$412,175	\$1,586,568	\$56,935	\$412,218	\$1,852,458	\$61,008	\$406,918	\$1,033,696	\$40,414	\$367,748
1979	\$1,544,659	\$57,727	\$469,315	\$1,642,077	\$60,615	\$472,790	\$1,740,410	\$63,463	\$475,681	\$2,132,089	\$74,098	\$481,016	\$1,175,178	\$41,348	\$409,096
1980	\$1,649,619	\$61,786	\$531,102	\$1,772,574	\$65,683	\$538,473	\$1,898,685	\$69,616	\$545,297	\$2,422,507	\$85,284	\$566,300	\$1,493,785	\$47,007	\$456,103
1981	\$1,774,551	\$65,985	\$597,087	\$1,916,768	\$70,903	\$609,376	\$2,063,718	\$75,947	\$621,245	\$2,686,041	\$96,900	\$663,200	\$1,363,640	\$59,751	\$515,855
1982	\$2,086,085	\$70,982	\$668,069	\$2,252,830	\$76,671	\$686,047	\$2,424,932	\$82,549	\$703,793	\$3,151,178	\$107,442	\$770,642	\$1,589,364	\$54,546	\$570,400
1983	\$2,310,993	\$83,443	\$751,512	\$2,542,185	\$90,113	\$776,160	\$2,787,116	\$96,997	\$800,791	\$3,894,807	\$126,047	\$896,689	\$1,869,303	\$63,575	\$633,975
1984	\$2,479,277	\$92,440	\$843,952	\$2,719,920	\$101,687	\$877,848	\$2,973,606	\$111,485	\$912,275	\$4,104,868	\$155,792	\$1,052,481	\$1,906,982	\$74,772	\$708,747
1985	\$2,940,629	\$99,171	\$943,123	\$3,281,167	\$108,797	\$986,645	\$3,648,196	\$118,944	\$1,031,220	\$5,383,244	\$164,195	\$1,216,676	\$2,419,652	\$76,279	\$785,026
1986	\$3,207,710	\$117,625	\$1,060,748	\$3,598,876	\$131,247	\$1,117,891	\$4,022,866	\$145,928	\$1,177,147	\$6,055,258	\$215,330	\$1,432,006	\$2,751,911	\$96,786	\$881,812
1987	\$3,393,454	\$128,308	\$1,189,056	\$3,867,776	\$143,955	\$1,261,846	\$4,390,346	\$160,915	\$1,338,062	\$6,996,994	\$242,210	\$1,674,216	\$2,780,023	\$110,076	\$991,889
1988	\$3,719,515	\$135,738	\$1,324,794	\$4,327,482	\$154,711	\$1,416,557	\$5,013,827	\$175,614	\$1,513,676	\$8,666,508	\$279,880	\$1,954,096	\$3,117,432	\$111,201	\$1,103,090
1989	\$3,880,012	\$148,781	\$1,473,575	\$4,489,853	\$173,099	\$1,589,657	\$5,173,221	\$200,553	\$1,714,229	\$8,734,775	\$346,660	\$2,300,756	\$3,935,172	\$124,697	\$1,227,787
1990	\$3,812,111	\$155,200	\$1,628,775	\$4,335,612	\$179,594	\$1,769,251	\$4,909,081	\$206,929	\$1,921,158	\$7,718,102	\$349,391	\$2,650,147	\$3,660,496	\$157,407	\$1,385,194
1991	\$4,356,954	\$152,484	\$1,781,260	\$5,005,737	\$173,424	\$1,942,675	\$5,724,598	\$196,363	\$2,117,521	\$9,350,731	\$308,724	\$2,958,871	\$4,584,719	\$146,420	\$1,531,614
1992	\$4,584,151	\$174,278	\$1,955,538	\$5,307,855	\$200,229	\$2,142,905	\$6,116,974	\$228,984	\$2,346,505	\$10,295,787	\$374,029	\$3,332,900	\$4,736,922	\$183,389	\$1,715,002
1993	\$5,138,944	\$183,366	\$2,138,904	\$6,057,843	\$212,314	\$2,355,219	\$7,107,088	\$244,679	\$2,591,184	\$12,839,956	\$411,831	\$3,744,732	\$5,005,453	\$189,477	\$1,904,479
1994	\$4,822,760	\$205,558	\$2,344,462	\$5,712,621	\$242,314	\$2,597,533	\$6,734,103	\$284,284	\$2,875,467	\$12,393,305	\$513,598	\$4,258,330	\$4,868,714	\$200,218	\$2,104,697
1995	\$5,483,030	\$192,910	\$2,537,372	\$6,535,541	\$228,505	\$2,823,037	\$7,752,046	\$269,364	\$3,144,832	\$14,614,262	\$495,732	\$4,754,062	\$6,430,402	\$194,749	\$2,299,446
1996	\$5,653,320	\$219,321	\$2,756,694	\$6,822,485	\$261,422	\$3,087,459	\$8,192,380	\$310,082	\$3,454,913	\$16,204,958	\$584,570	\$5,338,633	\$7,590,467	\$257,216	\$2,556,662
1997	\$5,918,350	\$226,133	\$2,982,826	\$7,192,098	\$272,899	\$3,360,358	\$8,695,184	\$327,695	\$3,782,609	\$17,649,811	\$648,198	\$5,986,831	\$9,717,799	\$303,619	\$2,860,281
1998	\$6,031,523	\$236,734	\$3,219,560	\$7,303,814	\$287,684	\$3,648,042	\$8,793,514	\$347,807	\$4,130,416	\$17,436,293	\$705,992	\$6,692,824	\$11,995,134	\$388,712	\$3,248,993
1999	\$6,058,590	\$241,261	\$3,460,821	\$7,444,249	\$292,153	\$3,940,195	\$9,092,493	\$351,741	\$4,482,157	\$19,064,199	\$697,452	\$7,390,275	\$13,938,685	\$479,805	\$3,728,798
2000	\$6,277,643	\$242,344	\$3,703,165	\$7,663,692	\$297,770	\$4,237,965	\$9,299,087	\$363,700	\$4,845,856	\$18,967,814	\$762,568	\$8,152,843	\$12,162,738	\$557,547	\$4,286,345
2001	\$6,445,097	\$251,106	\$3,954,271	\$7,857,075	\$306,548	\$4,544,513	\$9,516,042	\$371,963	\$5,217,820	\$19,177,196	\$758,713	\$8,911,556	\$10,288,559	\$486,510	\$4,772,855
2002	\$6,375,525	\$257,804	\$4,212,074	\$7,613,365	\$314,283	\$4,858,796	\$9,027,414	\$380,642	\$5,598,461	\$16,618,932	\$767,088	\$9,678,644	\$7,694,015	\$411,542	\$5,184,397
2003	\$7,326,182	\$255,021	\$4,467,095	\$9,087,351	\$304,535	\$5,163,330	\$11,188,340	\$361,097	\$5,959,558	\$23,858,253	\$664,757	\$10,343,401	\$9,505,343	\$307,761	\$5,492,158
2004	\$7,817,743	\$293,047	\$4,760,143	\$9,879,523	\$363,494	\$5,526,824	\$12,390,580	\$447,534	\$6,407,092	\$28,405,962	\$954,330	\$11,297,731	\$10,117,790	\$380,214	\$5,872,372
2005	\$7,897,763	\$312,710	\$5,072,852	\$10,084,181	\$395,181	\$5,922,005	\$12,776,578	\$495,623	\$6,902,715	\$30,463,055	\$1,136,238	\$12,433,970	\$10,190,208	\$404,712	\$6,277,083
2006	\$8,353,036	\$315,911	\$5,388,763	\$10,869,629	\$403,367	\$6,325,372	\$14,033,401	\$511,063	\$7,413,778	\$36,027,260	\$1,218,522	\$13,652,492	\$11,327,889	\$407,608	\$6,684,691
2007	\$8,361,951	\$334,121	\$5,722,884	\$10,775,299	\$434,785	\$6,760,158	\$13,773,315	\$561,336	\$7,975,114	\$33,901,876	\$1,441,090	\$15,093,582	\$11,472,418	\$453,116	\$7,137,807
2008	\$6,836,686	\$334,478	\$6,057,362	\$8,298,652	\$431,012	\$7,191,170	\$9,981,019	\$550,933	\$8,526,047	\$19,028,608	\$1,356,075	\$16,449,657	\$6,938,844	\$458,897	\$7,596,704
2009	\$7,548,363	\$273,467	\$6,330,830	\$9,442,254	\$331,946	\$7,523,116	\$11,691,996	\$399,241	\$8,925,287	\$24,808,649	\$761,144	\$17,210,801	\$8,424,111	\$277,554	\$7,874,258
2010	\$8,108,139	\$301,935	\$6,632,764	\$10,301,175	\$377,690	\$7,900,806	\$12,946,527	\$467,680	\$9,392,967	\$28,960,138	\$992,346	\$18,203,147	\$9,305,359	\$336,964	\$8,211,222
2011	\$7,802,773	\$324,326	\$6,957,090	\$9,742,125	\$412,047	\$8,312,853	\$12,026,236	\$517,861	\$9,910,828	\$24,904,647	\$1,158,406	\$19,361,553	\$9,121,869	\$372,214	\$8,583,436
2012	\$8,199,500	\$312,111	\$7,269,201	\$10,403,086	\$389,685	\$8,702,538	\$13,046,645	\$481,049	\$10,391,878	\$28,707,153	\$996,186	\$20,357,739	\$10,158,358	\$364,875	\$8,948,311
2013	\$8,617,359	\$327,980	\$7,597,181	\$11,308,854	\$416,123	\$9,118,661	\$14,667,368	\$521,866	\$10,913,743	\$36,856,872	\$1,148,286	\$21,506,025	\$12,910,487	\$406,334	\$9,354,645
2014	\$8,467,475	\$344,694	\$7,941,875	\$11,108,558	\$452,354	\$9,571,015	\$14,401,501	\$586,695	\$11,500,748	\$36,091,790	\$1,474,275	\$22,980,300	\$14,090,772	\$516,419	\$9,871,065
2015	\$7,931,443	\$338,699	\$8,280,574	\$10,341,738	\$444,342	\$10,015,358	\$13,322,540	\$576,060	\$12,076,498	\$32,480,462	\$1,443,672	\$24,423,971	\$13,714,316	\$563,631	\$10,434,696
2016	\$8,215,388	\$317,258	\$8,597,832	\$10,889,504	\$413,670	\$10,429,027	\$14,256,662	\$532,902	\$12,609,400	\$36,974,637	\$1,299,218	\$25,723,190	\$14,740,383	\$548,573	\$10,983,268

Table 79: Moderate All Value (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% 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	\$1,053,880	\$50,000	\$50,000	\$1,046,526	\$50,000	\$50,000	\$1,038,843	\$50,000	\$50,000	\$1,004,960	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,162,987	\$52,694	\$102,694	\$1,178,211	\$52,326	\$102,326	\$1,192,567	\$51,942	\$101,942	\$1,240,779	\$50,248	\$100,248	\$1,073,257	\$49,412	\$99,412
1972	\$1,109,495	\$58,149	\$160,843	\$1,114,032	\$58,911	\$161,237	\$1,117,205	\$59,628	\$161,571	\$1,116,180	\$62,039	\$162,287	\$1,213,071	\$53,663	\$153,075
1973	\$946,537	\$55,475	\$216,318	\$916,640	\$55,702	\$216,938	\$886,289	\$55,860	\$217,431	\$762,494	\$55,809	\$218,096	\$983,405	\$60,654	\$213,729
1974	\$980,794	\$47,327	\$263,645	\$954,331	\$45,832	\$262,770	\$926,650	\$44,314	\$261,745	\$806,815	\$38,125	\$256,221	\$687,052	\$49,170	\$262,899
1975	\$1,132,179	\$49,040	\$312,685	\$1,136,961	\$47,717	\$310,487	\$1,138,965	\$46,333	\$308,078	\$1,119,473	\$40,341	\$296,561	\$895,582	\$34,353	\$297,252
1976	\$1,220,443	\$56,609	\$369,294	\$1,238,220	\$56,848	\$367,335	\$1,252,876	\$56,948	\$365,026	\$1,278,764	\$55,974	\$352,535	\$1,053,710	\$44,779	\$342,031
1977	\$1,244,129	\$61,022	\$430,316	\$1,277,900	\$61,911	\$429,246	\$1,308,996	\$62,644	\$427,670	\$1,402,640	\$63,938	\$416,473	\$929,158	\$52,686	\$394,716
1978	\$1,313,382	\$62,206	\$492,522	\$1,379,085	\$63,895	\$493,141	\$1,443,877	\$65,450	\$493,120	\$1,685,853	\$70,132	\$486,605	\$940,728	\$46,458	\$441,174
1979	\$1,391,094	\$65,669	\$558,191	\$1,478,826	\$68,954	\$562,095	\$1,567,383	\$72,194	\$565,313	\$1,920,123	\$84,293	\$570,898	\$1,058,346	\$47,036	\$488,210
1980	\$1,470,144	\$69,555	\$627,746	\$1,579,721	\$73,941	\$636,037	\$1,692,111	\$78,369	\$643,683	\$2,158,943	\$96,006	\$666,904	\$1,331,264	\$52,917	\$541,128
1981	\$1,565,009	\$73,507	\$701,253	\$1,690,433	\$78,986	\$715,023	\$1,820,031	\$84,606	\$728,288	\$2,368,869	\$107,947	\$774,851	\$1,202,619	\$66,563	\$607,691
1982	\$1,820,592	\$78,250	\$779,504	\$1,966,117	\$84,522	\$799,544	\$2,116,315	\$91,002	\$819,290	\$2,750,134	\$118,443	\$893,295	\$1,387,089	\$60,131	\$667,822
1983	\$1,995,868	\$91,030	\$870,533	\$2,195,535	\$98,306	\$897,850	\$2,407,068	\$105,816	\$925,105	\$3,363,714	\$137,507	\$1,030,801	\$1,614,406	\$69,354	\$737,177
1984	\$2,118,901	\$99,793	\$970,327	\$2,324,565	\$109,777	\$1,007,627	\$2,541,377	\$120,353	\$1,045,459	\$3,508,203	\$168,186	\$1,198,987	\$1,629,792	\$80,720	\$817,897
1985	\$2,487,013	\$105,945	\$1,076,272	\$2,775,021	\$116,228	\$1,123,855	\$3,085,433	\$127,069	\$1,172,528	\$4,552,836	\$175,410	\$1,374,397	\$2,046,402	\$81,490	\$899,386
1986	\$2,684,636	\$124,351	\$1,200,622	\$3,012,015	\$138,751	\$1,262,606	\$3,366,867	\$154,272	\$1,326,799	\$5,067,841	\$227,642	\$1,602,039	\$2,303,164	\$102,320	\$1,001,706
1987	\$2,810,507	\$134,232	\$1,334,854	\$3,203,347	\$150,601	\$1,413,207	\$3,636,147	\$168,343	\$1,495,143	\$5,795,010	\$253,392	\$1,855,431	\$2,302,455	\$115,158	\$1,116,865
1988	\$3,048,466	\$140,525	\$1,475,380	\$3,546,748	\$160,167	\$1,573,374	\$4,109,268	\$181,807	\$1,676,950	\$7,102,958	\$289,750	\$2,145,182	\$2,555,007	\$115,123	\$1,231,987
1989	\$3,146,882	\$152,423	\$1,627,803	\$3,641,493	\$177,337	\$1,750,712	\$4,195,739	\$205,463	\$1,882,413	\$7,084,336	\$355,148	\$2,500,329	\$3,191,620	\$127,750	\$1,359,738
1990	\$3,059,605	\$157,344	\$1,785,147	\$3,479,768	\$182,075	\$1,932,786	\$3,940,034	\$209,787	\$2,092,200	\$6,194,558	\$354,217	\$2,854,546	\$2,937,919	\$159,581	\$1,519,319
1991	\$3,460,471	\$152,980	\$1,938,127	\$3,975,761	\$173,988	\$2,106,775	\$4,546,709	\$197,002	\$2,289,202	\$7,426,732	\$309,728	\$3,164,274	\$3,641,371	\$146,896	\$1,666,215
1992	\$3,602,993	\$173,024	\$2,111,151	\$4,171,801	\$198,788	\$2,305,563	\$4,807,742	\$227,335	\$2,516,538	\$8,092,154	\$371,337	\$3,535,611	\$3,723,067	\$182,069	\$1,848,283
1993	\$3,996,969	\$180,150	\$2,291,300	\$4,711,671	\$208,590	\$2,514,153	\$5,527,753	\$240,387	\$2,756,925	\$9,986,665	\$404,608	\$3,940,218	\$3,893,143	\$186,153	\$2,034,436
1994	\$3,711,975	\$199,848	\$2,491,149	\$4,396,881	\$235,584	\$2,749,737	\$5,183,094	\$276,388	\$3,033,312	\$9,538,860	\$499,333	\$4,439,552	\$3,747,344	\$194,657	\$2,229,094
1995	\$4,176,210	\$185,599	\$2,676,748	\$4,977,866	\$219,844	\$2,969,581	\$5,904,430	\$259,155	\$3,292,467	\$11,131,113	\$476,943	\$4,916,495	\$4,897,786	\$187,367	\$2,416,461
1996	\$4,261,060	\$208,810	\$2,885,558	\$5,142,291	\$248,893	\$3,218,474	\$6,174,818	\$295,222	\$3,587,689	\$12,214,114	\$556,556	\$5,473,050	\$5,721,140	\$244,889	\$2,661,350
1997	\$4,414,353	\$213,053	\$3,098,611	\$5,364,410	\$257,115	\$3,475,588	\$6,485,526	\$308,741	\$3,896,429	\$13,164,564	\$610,706	\$6,083,756	\$7,248,270	\$286,057	\$2,947,407
1998	\$4,451,904	\$220,718	\$3,319,329	\$5,390,990	\$268,221	\$3,743,809	\$6,490,547	\$324,276	\$4,220,706	\$12,869,834	\$658,228	\$6,741,984	\$8,853,682	\$362,413	\$3,309,821
1999	\$4,425,300	\$222,595	\$3,541,924	\$5,437,410	\$269,549	\$4,013,358	\$6,641,316	\$324,527	\$4,545,233	\$13,924,825	\$643,492	\$7,385,476	\$10,181,060	\$442,684	\$3,752,505
2000	\$4,537,537	\$221,265	\$3,763,189	\$5,539,386	\$271,870	\$4,285,229	\$6,721,464	\$332,066	\$4,877,299	\$13,710,106	\$696,241	\$8,081,717	\$8,791,336	\$509,053	\$4,261,558
2001	\$4,610,047	\$226,877	\$3,990,066	\$5,620,006	\$276,969	\$4,562,198	\$6,806,632	\$336,073	\$5,213,372	\$13,717,060	\$685,505	\$8,767,222	\$7,359,198	\$439,567	\$4,701,124
2002	\$4,512,781	\$230,502	\$4,220,568	\$5,388,959	\$281,000	\$4,843,199	\$6,389,864	\$340,332	\$5,553,704	\$11,763,360	\$685,853	\$9,453,075	\$5,446,046	\$367,960	\$5,069,084
2003	\$5,131,666	\$225,639	\$4,446,207	\$6,365,287	\$269,448	\$5,112,646	\$7,836,936	\$319,493	\$5,873,197	\$16,711,649	\$588,168	\$10,041,243	\$6,658,071	\$272,302	\$5,341,387
2004	\$5,418,941	\$256,583	\$4,702,790	\$6,848,083	\$318,264	\$5,430,911	\$8,588,645	\$391,847	\$6,265,044	\$19,689,856	\$835,582	\$10,876,826	\$7,013,240	\$332,904	\$5,674,290
2005	\$5,417,383	\$270,947	\$4,973,737	\$6,917,132	\$342,404	\$5,773,315	\$8,763,951	\$429,432	\$6,694,476	\$20,895,793	\$984,493	\$11,861,319	\$6,989,859	\$350,662	\$6,024,952
2006	\$5,669,988	\$270,869	\$5,244,607	\$7,378,235	\$345,857	\$6,119,172	\$9,525,783	\$438,198	\$7,132,673	\$24,455,076	\$1,044,790	\$12,906,108	\$7,689,299	\$349,493	\$6,374,445
2007	\$5,616,914	\$283,499	\$5,528,106	\$7,238,015	\$368,912	\$6,488,083	\$9,251,851	\$476,289	\$7,608,963	\$22,772,666	\$1,222,754	\$14,128,862	\$7,706,286	\$384,465	\$6,758,910
2008	\$4,544,522	\$280,846	\$5,808,952	\$5,516,328	\$361,901	\$6,849,984	\$6,634,640	\$462,593	\$8,071,555	\$12,648,806	\$1,138,633	\$15,267,495	\$4,612,428	\$385,314	\$7,144,224
2009	\$4,965,325	\$227,226	\$6,036,178	\$6,211,129	\$275,816	\$7,125,800	\$7,691,013	\$331,732	\$8,403,287	\$16,319,168	\$632,440	\$15,899,936	\$5,541,393	\$230,621	\$7,374,846
2010	\$5,277,989	\$248,266	\$6,284,444	\$6,705,544	\$310,556	\$7,436,357	\$8,427,534	\$384,551	\$8,787,838	\$18,851,586	\$815,958	\$16,715,894	\$6,057,318	\$277,070	\$7,651,915
2011	\$5,026,302	\$263,899	\$6,548,343	\$6,275,572	\$335,277	\$7,771,634	\$7,746,925	\$421,377	\$9,209,215	\$16,042,795	\$942,579	\$17,658,473	\$5,876,023	\$302,866	\$7,954,781
2012	\$5,226,842	\$251,315	\$6,799,659	\$6,631,537	\$313,779	\$8,085,413	\$8,316,697	\$387,346	\$9,596,561	\$18,299,623	\$802,140	\$18,460,613	\$6,475,533	\$293,801	\$8,248,582
2013	\$5,435,989	\$261,342	\$7,061,001	\$7,133,834	\$331,577	\$8,416,990	\$9,252,446	\$415,835	\$10,012,396	\$23,249,995	\$914,981	\$19,375,594	\$8,144,173	\$323,777	\$8,572,359
2014	\$5,285,799	\$271,799	\$7,332,800	\$6,934,489	\$356,692	\$8,773,681	\$8,990,100	\$462,622	\$10,475,018	\$22,530,206	\$1,162,500	\$20,538,094	\$8,796,128	\$407,209	\$8,979,568
2015	\$4,899,608	\$264,290	\$7,597,090	\$6,388,555	\$346,724	\$9,120,406	\$8,229,930	\$449,505	\$10,924,523	\$20,064,638	\$1,126,510	\$21,664,604	\$8,471,948	\$439,806	\$9,419,374
2016	\$5,022,149	\$244,980	\$7,842,070	\$6,656,863	\$319,428	\$9,439,833	\$8,715,240	\$411,497	\$11,336,019	\$22,602,965	\$1,003,232	\$22,667,836	\$9,010,943	\$423,597	\$9,842,972

Table 80: Aggressive All Value (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% 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	\$1,042,787	\$60,000	\$60,000	\$1,035,510	\$60,000	\$60,000	\$1,027,908	\$60,000	\$60,000	\$994,382	\$60,000	\$60,000	\$977,845	\$60,000	\$60,000
1971	\$1,138,632	\$62,567	\$122,567	\$1,153,537	\$62,131	\$122,131	\$1,167,593	\$61,674	\$121,674	\$1,214,795	\$59,663	\$119,663	\$1,050,781	\$58,671	\$118,671
1972	\$1,074,826	\$68,318	\$190,885	\$1,079,221	\$69,212	\$191,343	\$1,082,295	\$70,056	\$191,730	\$1,081,301	\$72,888	\$192,551	\$1,175,165	\$63,047	\$181,718
1973	\$907,308	\$64,490	\$255,375	\$878,650	\$64,753	\$256,096	\$849,556	\$64,938	\$256,668	\$730,893	\$64,878	\$257,429	\$942,647	\$70,510	\$252,227
1974	\$930,249	\$54,438	\$309,813	\$905,150	\$52,719	\$308,815	\$878,895	\$50,973	\$307,641	\$765,236	\$43,854	\$301,282	\$651,645	\$56,559	\$308,786
1975	\$1,062,528	\$55,815	\$365,628	\$1,067,017	\$54,309	\$363,124	\$1,068,897	\$52,734	\$360,375	\$1,050,604	\$45,914	\$347,196	\$840,486	\$39,099	\$347,885
1976	\$1,133,306	\$63,752	\$429,380	\$1,149,814	\$64,021	\$427,145	\$1,163,424	\$64,134	\$424,509	\$1,187,463	\$63,036	\$410,233	\$978,478	\$50,429	\$398,314
1977	\$1,143,140	\$67,998	\$497,378	\$1,174,169	\$68,989	\$496,134	\$1,202,742	\$69,805	\$494,314	\$1,288,784	\$71,248	\$481,480	\$853,736	\$58,709	\$457,023
1978	\$1,194,069	\$68,588	\$565,967	\$1,253,803	\$70,450	\$566,584	\$1,312,709	\$72,165	\$566,479	\$1,532,702	\$77,327	\$558,807	\$855,269	\$51,224	\$508,247
1979	\$1,251,408	\$71,644	\$637,611	\$1,330,331	\$75,228	\$641,812	\$1,409,995	\$78,763	\$645,241	\$1,727,315	\$91,962	\$650,770	\$952,072	\$51,316	\$559,563
1980	\$1,308,599	\$75,084	\$712,695	\$1,406,135	\$79,820	\$721,632	\$1,506,176	\$84,600	\$729,841	\$1,921,710	\$103,639	\$754,409	\$1,184,980	\$57,124	\$616,687
1981	\$1,378,377	\$78,516	\$791,211	\$1,488,844	\$84,368	\$806,000	\$1,602,986	\$90,371	\$820,211	\$2,086,373	\$115,303	\$869,711	\$1,059,203	\$71,099	\$687,786
1982	\$1,586,602	\$82,703	\$873,914	\$1,713,423	\$89,331	\$895,331	\$1,844,317	\$96,179	\$916,391	\$2,396,675	\$125,182	\$994,894	\$1,208,814	\$63,552	\$751,338
1983	\$1,721,041	\$95,196	\$969,110	\$1,893,215	\$102,805	\$998,136	\$2,075,620	\$110,659	\$1,027,050	\$2,900,538	\$143,800	\$1,138,694	\$1,392,106	\$72,529	\$823,867
1984	\$1,807,900	\$103,262	\$1,072,372	\$1,983,378	\$113,593	\$1,111,729	\$2,168,367	\$124,537	\$1,151,587	\$2,993,288	\$174,032	\$1,312,726	\$1,390,580	\$83,526	\$907,394
1985	\$2,099,646	\$108,474	\$1,180,846	\$2,342,795	\$119,003	\$1,230,732	\$2,604,858	\$130,102	\$1,281,689	\$3,843,705	\$179,597	\$1,492,324	\$1,727,662	\$83,435	\$990,828
1986	\$2,242,630	\$125,979	\$1,306,825	\$2,516,109	\$140,568	\$1,371,299	\$2,812,536	\$156,292	\$1,437,980	\$4,233,458	\$230,622	\$1,722,946	\$1,923,964	\$103,660	\$1,094,488
1987	\$2,323,064	\$134,558	\$1,441,383	\$2,647,771	\$150,967	\$1,522,266	\$3,005,508	\$168,752	\$1,606,732	\$4,789,946	\$254,007	\$1,976,953	\$1,903,126	\$115,438	\$1,209,926
1988	\$2,493,229	\$139,384	\$1,580,767	\$2,900,755	\$158,866	\$1,681,132	\$3,360,819	\$180,330	\$1,787,063	\$5,809,248	\$287,397	\$2,264,350	\$2,089,646	\$114,188	\$1,324,113
1989	\$2,546,628	\$149,594	\$1,730,360	\$2,946,894	\$174,045	\$1,855,178	\$3,395,419	\$201,649	\$1,988,712	\$5,733,029	\$348,555	\$2,612,905	\$2,582,832	\$125,379	\$1,449,492
1990	\$2,449,935	\$152,798	\$1,883,158	\$2,786,374	\$176,814	\$2,031,991	\$3,154,926	\$203,725	\$2,192,437	\$4,960,204	\$343,982	\$2,956,887	\$2,352,496	\$154,970	\$1,604,462
1991	\$2,741,755	\$146,996	\$2,030,154	\$3,150,023	\$167,182	\$2,199,174	\$3,602,389	\$189,296	\$2,381,733	\$5,884,251	\$297,612	\$3,254,499	\$2,885,084	\$141,150	\$1,745,612
1992	\$2,824,627	\$164,505	\$2,194,659	\$3,270,554	\$189,001	\$2,388,175	\$3,769,111	\$216,143	\$2,597,876	\$6,344,980	\$353,055	\$3,607,554	\$2,918,761	\$173,105	\$1,918,717
1993	\$3,100,507	\$169,478	\$2,364,137	\$3,654,912	\$196,233	\$2,584,408	\$4,287,959	\$226,147	\$2,824,023	\$7,746,801	\$380,639	\$3,988,193	\$3,019,968	\$175,126	\$2,093,843
1994	\$2,849,123	\$186,030	\$2,550,167	\$3,374,822	\$219,295	\$2,803,703	\$3,978,279	\$257,278	\$3,081,300	\$7,321,544	\$464,808	\$4,453,001	\$2,876,271	\$181,198	\$2,275,041
1995	\$3,171,705	\$170,947	\$2,721,115	\$3,780,539	\$202,489	\$3,006,192	\$4,484,236	\$238,697	\$3,319,997	\$8,453,743	\$439,293	\$4,892,294	\$3,719,720	\$172,576	\$2,447,617
1996	\$3,202,081	\$190,302	\$2,911,417	\$3,864,305	\$226,832	\$3,233,025	\$4,640,223	\$269,054	\$3,589,051	\$9,178,604	\$507,225	\$5,399,518	\$4,299,295	\$223,183	\$2,670,800
1997	\$3,282,359	\$192,125	\$3,103,542	\$3,988,788	\$231,858	\$3,464,883	\$4,822,410	\$278,413	\$3,867,465	\$9,788,709	\$550,716	\$5,950,234	\$5,389,560	\$257,958	\$2,928,758
1998	\$3,275,435	\$196,942	\$3,300,484	\$3,966,356	\$239,327	\$3,704,210	\$4,775,342	\$289,345	\$4,156,809	\$9,468,827	\$587,323	\$6,537,557	\$6,513,960	\$323,374	\$3,252,131
1999	\$3,221,589	\$196,526	\$3,497,010	\$3,958,398	\$237,981	\$3,942,192	\$4,834,834	\$286,521	\$4,443,330	\$10,137,181	\$568,130	\$7,105,687	\$7,411,744	\$390,839	\$3,642,971
2000	\$3,268,525	\$193,295	\$3,690,305	\$3,990,187	\$237,504	\$4,179,695	\$4,841,674	\$290,090	\$4,733,420	\$9,875,805	\$608,231	\$7,713,917	\$6,332,666	\$444,705	\$4,087,676
2001	\$3,285,801	\$196,112	\$3,886,417	\$4,005,648	\$239,411	\$4,419,107	\$4,851,412	\$290,500	\$5,023,920	\$9,776,805	\$592,548	\$8,306,466	\$5,245,253	\$379,960	\$4,467,635
2002	\$3,182,617	\$197,148	\$4,083,565	\$3,800,538	\$240,339	\$4,659,446	\$4,506,422	\$291,085	\$5,315,005	\$8,296,054	\$586,608	\$8,893,074	\$3,840,798	\$314,715	\$4,782,351
2003	\$3,580,987	\$190,957	\$4,274,522	\$4,441,835	\$228,032	\$4,887,478	\$5,468,784	\$270,385	\$5,585,390	\$11,661,751	\$497,763	\$9,390,837	\$4,646,146	\$230,448	\$5,012,799
2004	\$3,741,649	\$214,859	\$4,489,381	\$4,728,438	\$266,510	\$5,153,988	\$5,930,255	\$328,127	\$5,913,517	\$13,595,376	\$699,705	\$10,090,542	\$4,842,475	\$278,769	\$5,291,567
2005	\$3,701,199	\$224,499	\$4,713,880	\$4,725,840	\$283,706	\$5,437,694	\$5,987,602	\$355,815	\$6,269,333	\$14,276,173	\$815,723	\$10,906,265	\$4,775,528	\$290,548	\$5,582,116
2006	\$3,833,004	\$222,072	\$4,935,952	\$4,987,808	\$283,550	\$5,721,245	\$6,439,585	\$359,256	\$6,628,589	\$16,532,030	\$856,570	\$11,762,835	\$5,198,092	\$286,532	\$5,868,647
2007	\$3,757,156	\$229,980	\$5,165,932	\$4,841,511	\$299,268	\$6,020,513	\$6,188,567	\$386,375	\$7,014,964	\$15,232,645	\$991,922	\$12,754,757	\$5,154,738	\$311,886	\$6,180,533
2008	\$3,007,834	\$225,429	\$5,391,361	\$3,651,033	\$290,491	\$6,311,004	\$4,391,198	\$371,314	\$7,386,278	\$8,371,730	\$913,959	\$13,668,716	\$3,052,779	\$309,284	\$6,489,817
2009	\$3,251,753	\$180,470	\$5,571,831	\$4,067,621	\$219,062	\$6,530,066	\$5,036,786	\$263,472	\$7,649,750	\$10,687,298	\$502,304	\$14,171,020	\$3,629,016	\$183,167	\$6,672,984
2010	\$3,420,130	\$195,105	\$5,766,937	\$4,345,184	\$244,057	\$6,774,123	\$5,461,032	\$302,207	\$7,951,957	\$12,215,804	\$641,238	\$14,812,257	\$3,925,135	\$217,741	\$6,890,725
2011	\$3,222,753	\$205,208	\$5,972,144	\$4,023,757	\$260,711	\$7,034,834	\$4,967,156	\$327,662	\$8,279,619	\$10,286,283	\$732,948	\$15,545,206	\$3,767,575	\$235,508	\$7,126,233
2012	\$3,316,057	\$193,365	\$6,165,510	\$4,207,236	\$241,425	\$7,276,259	\$5,276,349	\$298,029	\$8,577,648	\$11,609,802	\$617,177	\$16,162,383	\$4,108,263	\$226,054	\$7,352,288
2013	\$3,412,444	\$198,963	\$6,364,473	\$4,478,266	\$252,434	\$7,528,694	\$5,808,226	\$316,581	\$8,894,229	\$14,595,191	\$696,588	\$16,858,971	\$5,112,507	\$246,496	\$7,598,783
2014	\$3,283,234	\$204,747	\$6,569,220	\$4,307,305	\$268,696	\$7,797,390	\$5,584,132	\$348,494	\$9,242,723	\$13,994,466	\$875,711	\$17,734,682	\$5,463,648	\$306,750	\$7,905,534
2015	\$3,011,319	\$196,994	\$6,766,214	\$3,926,432	\$258,438	\$8,055,828	\$5,058,148	\$335,048	\$9,577,771	\$12,331,808	\$839,668	\$18,574,350	\$5,206,894	\$327,819	\$8,233,353
2016	\$3,054,142	\$180,679	\$6,946,893	\$4,048,268	\$235,586	\$8,291,414	\$5,300,038	\$303,489	\$9,881,259	\$13,745,644	\$739,908	\$19,314,259	\$5,479,866	\$312,414	\$8,545,766

Table 81: Conservative All Value (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	\$1,088,239	\$1,081,574	\$1,074,543	\$1,067,155	\$1,059,413	\$1,051,326	\$1,042,900	\$1,034,143	\$1,025,060	\$1,015,660	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,142,979	\$1,161,519	\$1,179,207	\$1,196,006	\$1,211,884	\$1,226,808	\$1,240,747	\$1,253,673	\$1,265,558	\$1,276,379	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,131,435	\$1,141,105	\$1,149,282	\$1,155,946	\$1,161,078	\$1,164,668	\$1,166,708	\$1,167,196	\$1,166,135	\$1,163,534	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,081,205	\$1,051,464	\$1,020,685	\$989,009	\$956,571	\$923,510	\$889,956	\$856,040	\$821,886	\$787,617	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,104,027	\$1,079,249	\$1,052,412	\$1,023,694	\$993,275	\$961,340	\$928,078	\$893,678	\$858,328	\$822,215	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,158,561	\$1,170,842	\$1,179,675	\$1,184,988	\$1,186,732	\$1,184,885	\$1,179,448	\$1,170,448	\$1,157,933	\$1,141,979	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,211,193	\$1,238,900	\$1,262,857	\$1,282,852	\$1,298,699	\$1,310,242	\$1,317,357	\$1,319,952	\$1,317,968	\$1,311,381	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,186,242	\$1,230,946	\$1,272,538	\$1,310,651	\$1,344,933	\$1,375,054	\$1,400,706	\$1,421,608	\$1,437,511	\$1,448,196	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,160,770	\$1,236,366	\$1,311,154	\$1,384,547	\$1,455,936	\$1,524,688	\$1,590,158	\$1,651,693	\$1,708,636	\$1,760,336	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,164,939	\$1,262,987	\$1,362,298	\$1,462,197	\$1,561,950	\$1,660,763	\$1,757,790	\$1,852,138	\$1,942,873	\$2,029,026	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,162,125	\$1,282,959	\$1,407,511	\$1,535,058	\$1,664,772	\$1,795,725	\$1,926,888	\$2,057,131	\$2,185,238	\$2,309,904	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,181,798	\$1,322,713	\$1,469,157	\$1,620,371	\$1,775,458	\$1,933,387	\$2,092,991	\$2,252,964	\$2,411,873	\$2,568,156	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,343,895	\$1,516,459	\$1,695,682	\$1,880,601	\$2,070,088	\$2,262,844	\$2,457,402	\$2,652,133	\$2,845,250	\$3,034,813	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,359,054	\$1,578,603	\$1,813,301	\$2,062,619	\$2,325,761	\$2,601,643	\$2,888,873	\$3,185,732	\$3,490,156	\$3,799,729	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,418,400	\$1,661,319	\$1,919,834	\$2,193,151	\$2,480,180	\$2,779,511	\$3,089,400	\$3,407,752	\$3,732,111	\$4,059,656	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,548,715	\$1,867,625	\$2,215,844	\$2,593,558	\$3,000,534	\$3,436,068	\$3,898,917	\$4,387,247	\$4,898,570	\$5,429,696	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,612,063	\$1,980,616	\$2,386,243	\$2,829,584	\$3,310,785	\$3,829,412	\$4,384,369	\$4,973,813	\$5,595,075	\$6,244,576	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,567,734	\$1,989,707	\$2,464,822	\$2,995,562	\$3,583,820	\$4,230,758	\$4,936,647	\$5,700,696	\$6,520,890	\$7,393,815	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,554,102	\$2,051,718	\$2,628,730	\$3,292,190	\$4,048,841	\$4,904,882	\$5,865,693	\$6,935,531	\$8,117,182	\$9,411,587	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,581,106	\$2,118,883	\$2,737,598	\$3,443,386	\$4,241,833	\$5,137,725	\$6,134,766	\$7,235,274	\$8,439,847	\$9,747,006	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,560,745	\$2,101,779	\$2,708,111	\$3,381,966	\$4,124,660	\$4,936,415	\$5,816,159	\$6,761,338	\$7,767,725	\$8,829,247	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,654,175	\$2,304,330	\$3,044,600	\$3,879,898	\$4,814,115	\$5,849,836	\$6,988,026	\$8,227,719	\$9,565,690	\$10,996,135	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,619,391	\$2,335,035	\$3,159,812	\$4,101,382	\$5,166,434	\$6,360,318	\$7,686,640	\$9,146,839	\$10,739,728	\$12,461,039	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,636,245	\$2,475,095	\$3,468,957	\$4,634,239	\$5,987,042	\$7,542,647	\$9,314,892	\$11,315,465	\$13,553,099	\$16,032,686	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,416,798	\$2,236,719	\$3,215,427	\$4,371,095	\$5,721,873	\$7,285,362	\$9,077,980	\$11,114,212	\$13,405,753	\$15,960,538	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,482,460	\$2,451,876	\$3,620,429	\$5,013,115	\$6,655,404	\$8,572,600	\$10,789,044	\$13,327,156	\$16,206,300	\$19,441,487	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,364,241	\$2,399,214	\$3,671,232	\$5,215,260	\$7,068,176	\$9,268,106	\$11,853,528	\$14,862,131	\$18,329,402	\$22,286,918	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,284,026	\$2,407,391	\$3,803,431	\$5,515,450	\$7,589,769	\$10,075,011	\$13,021,121	\$16,478,043	\$20,494,048	\$25,113,672	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$1,197,971	\$2,394,409	\$3,874,857	\$5,680,580	\$7,854,271	\$10,438,941	\$13,476,482	\$17,005,905	\$21,061,233	\$25,669,061	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$1,019,355	\$2,252,885	\$3,815,847	\$5,764,604	\$8,159,622	\$11,064,388	\$14,543,865	\$18,662,465	\$23,481,454	\$29,055,783	\$8,267,742	\$179,221	2.68%
2000		\$935,689	\$2,277,092	\$3,959,498	\$6,036,630	\$8,564,887	\$11,602,004	\$15,205,278	\$19,429,335	\$24,323,410	\$29,928,145	\$7,329,662	\$185,273	3.38%
2001		\$814,070	\$2,250,673	\$4,050,397	\$6,267,738	\$8,958,733	\$12,179,230	\$15,982,704	\$20,417,599	\$25,524,211	\$31,331,136	\$6,270,411	\$188,153	1.55%
2002		\$696,947	\$2,220,411	\$4,065,772	\$6,265,763	\$8,849,899	\$11,842,609	\$15,261,163	\$19,113,450	\$23,395,690	\$28,090,177	\$4,691,880	\$192,655	2.39%
2003		\$546,449	\$2,264,350	\$4,487,274	\$7,303,780	\$10,807,146	\$15,092,703	\$20,254,277	\$26,379,720	\$33,545,503	\$41,810,446	\$5,841,687	\$196,276	1.88%
2004		\$371,173	\$2,221,048	\$4,692,330	\$7,915,922	\$12,036,132	\$17,208,263	\$23,594,862	\$31,360,391	\$40,664,185	\$51,651,600	\$6,274,506	\$202,658	3.25%
2005		\$168,773	\$2,078,936	\$4,676,879	\$8,120,573	\$12,587,777	\$18,274,111	\$25,389,480	\$34,152,523	\$44,782,803	\$57,490,511	\$6,373,144	\$209,581	3.42%
2006			\$1,989,333	\$4,840,195	\$8,731,630	\$13,918,649	\$20,693,122	\$29,381,966	\$40,342,597	\$53,954,954	\$70,609,446	\$7,164,943	\$214,923	2.55%
2007			\$1,890,418	\$4,872,119	\$8,881,451	\$14,149,066	\$20,932,140	\$29,510,384	\$40,179,368	\$53,240,705	\$68,988,721	\$7,335,004	\$223,703	4.09%
2008			\$1,584,774	\$4,176,355	\$7,340,078	\$11,127,108	\$15,576,880	\$20,712,333	\$26,534,963	\$33,019,963	\$40,111,842	\$4,397,360	\$223,909	0.09%
2009			\$1,481,282	\$4,426,436	\$7,211,828	\$12,958,006	\$18,777,413	\$25,765,905	\$33,992,985	\$43,491,166	\$54,245,028	\$5,331,061	\$230,001	2.72%
2010			\$1,370,091	\$4,639,806	\$8,954,895	\$14,492,327	\$21,425,094	\$29,910,754	\$40,077,650	\$52,009,253	\$65,727,402	\$5,900,664	\$233,444	1.50%
2011			\$1,179,497	\$4,489,944	\$8,736,346	\$14,036,535	\$20,491,007	\$28,172,222	\$37,113,057	\$47,295,120	\$58,637,904	\$5,784,963	\$240,361	2.96%
2012			\$1,004,842	\$4,590,817	\$9,318,519	\$15,368,846	\$22,911,331	\$32,090,229	\$43,008,440	\$55,710,052	\$70,162,635	\$6,466,175	\$244,544	1.74%
2013			\$779,457	\$4,609,845	\$9,953,251	\$17,154,880	\$26,582,513	\$38,609,739	\$53,592,959	\$71,842,197	\$93,586,388	\$8,312,213	\$248,213	1.50%
2014			\$548,004	\$4,469,374	\$9,937,546	\$17,303,079	\$26,938,105	\$39,218,777	\$54,501,387	\$73,092,244	\$95,212,099	\$9,200,036	\$250,090	0.76%
2015			\$289,034	\$4,134,830	\$9,444,394	\$16,527,937	\$25,706,320	\$37,293,037	\$51,570,846	\$68,763,476	\$89,003,528	\$9,075,426	\$251,910	0.73%
2016			\$44,377	\$4,130,196	\$9,932,971	\$17,871,369	\$28,397,803	\$41,978,758	\$59,066,966	\$80,065,285	\$105,283,013	\$9,903,722	\$257,136	2.07%