

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,113,585	\$1,104,060	\$1,094,291	\$1,084,283	\$1,074,042	\$1,063,574	\$1,052,885	\$1,041,981	\$1,030,869	\$1,019,555	\$1,008,045	\$1,009,052	\$30,000	5.48%
1971	\$1,165,334	\$1,162,799	\$1,159,701	\$1,156,041	\$1,151,825	\$1,147,055	\$1,141,737	\$1,135,876	\$1,129,478	\$1,122,549	\$1,115,097	\$1,117,352	\$31,645	3.36%
1972	\$1,186,504	\$1,199,196	\$1,211,344	\$1,222,926	\$1,233,922	\$1,244,311	\$1,254,076	\$1,263,196	\$1,271,654	\$1,279,432	\$1,286,514	\$1,290,466	\$32,708	3.42%
1973	\$1,204,265	\$1,194,288	\$1,183,435	\$1,171,728	\$1,159,187	\$1,145,838	\$1,131,705	\$1,116,814	\$1,101,194	\$1,084,874	\$1,067,885	\$1,072,341	\$33,827	8.78%
1974	\$1,255,484	\$1,201,692	\$1,148,511	\$1,096,060	\$1,044,448	\$993,777	\$944,141	\$895,624	\$848,302	\$802,242	\$757,502	\$761,558	\$36,795	12.20%
1975	\$1,308,250	\$1,282,572	\$1,254,984	\$1,225,613	\$1,194,592	\$1,162,061	\$1,128,159	\$1,093,033	\$1,056,829	\$1,019,695	\$981,778	\$988,302	\$41,284	7.01%
1976	\$1,387,039	\$1,376,372	\$1,362,799	\$1,346,383	\$1,327,203	\$1,305,351	\$1,280,930	\$1,254,059	\$1,224,864	\$1,193,484	\$1,160,065	\$1,169,285	\$44,180	4.82%
1977	\$1,382,586	\$1,357,530	\$1,329,812	\$1,299,585	\$1,267,018	\$1,232,285	\$1,195,570	\$1,157,063	\$1,116,959	\$1,075,456	\$1,032,755	\$1,042,353	\$46,310	6.77%
1978	\$1,367,799	\$1,348,461	\$1,325,846	\$1,300,094	\$1,271,360	\$1,239,816	\$1,205,651	\$1,169,062	\$1,130,261	\$1,089,468	\$1,046,909	\$1,058,181	\$49,445	9.03%
1979	\$1,406,889	\$1,400,787	\$1,390,659	\$1,376,544	\$1,358,509	\$1,336,646	\$1,311,071	\$1,281,925	\$1,249,371	\$1,213,591	\$1,174,788	\$1,189,297	\$53,911	13.32%
1980	\$1,446,275	\$1,472,919	\$1,494,818	\$1,511,689	\$1,523,283	\$1,529,390	\$1,529,839	\$1,524,502	\$1,513,296	\$1,496,185	\$1,473,178	\$1,493,831	\$61,091	12.41%
1981	\$1,525,948	\$1,532,474	\$1,533,216	\$1,528,112	\$1,517,156	\$1,500,387	\$1,477,898	\$1,449,827	\$1,416,362	\$1,377,735	\$1,334,221	\$1,355,202	\$68,671	8.94%
1982	\$1,794,882	\$1,801,467	\$1,800,437	\$1,791,746	\$1,775,421	\$1,751,561	\$1,720,335	\$1,681,983	\$1,636,812	\$1,585,188	\$1,527,537	\$1,554,515	\$74,811	3.87%
1983	\$1,857,472	\$1,888,450	\$1,911,313	\$1,925,688	\$1,931,282	\$1,927,880	\$1,915,352	\$1,893,658	\$1,862,846	\$1,823,052	\$1,774,502	\$1,809,299	\$77,703	3.80%
1984	\$2,025,242	\$2,047,496	\$2,059,902	\$2,062,223	\$2,054,327	\$2,036,184	\$2,007,874	\$1,969,582	\$1,921,597	\$1,864,307	\$1,798,195	\$1,836,965	\$80,657	4.02%
1985	\$2,261,826	\$2,317,811	\$2,362,813	\$2,396,088	\$2,417,004	\$2,425,046	\$2,419,829	\$2,401,105	\$2,368,771	\$2,322,867	\$2,263,582	\$2,317,037	\$83,900	3.77%
1986	\$2,437,887	\$2,517,060	\$2,584,055	\$2,637,747	\$2,677,128	\$2,701,332	\$2,709,646	\$2,701,530	\$2,676,626	\$2,634,767	\$2,575,985	\$2,641,859	\$87,066	1.14%
1987	\$2,445,809	\$2,542,322	\$2,624,570	\$2,690,890	\$2,739,797	\$2,770,020	\$2,780,538	\$2,770,608	\$2,739,796	\$2,687,998	\$2,615,446	\$2,687,383	\$88,059	4.41%
1988	\$2,498,165	\$2,626,121	\$2,740,739	\$2,839,761	\$2,921,053	\$2,982,652	\$3,022,818	\$3,040,083	\$3,033,295	\$3,001,660	\$2,944,772	\$3,031,710	\$91,947	4.42%
1989	\$2,690,548	\$2,881,328	\$3,061,835	\$3,228,700	\$3,378,515	\$3,507,899	\$3,613,581	\$3,692,480	\$3,741,784	\$3,759,034	\$3,742,203	\$3,860,180	\$96,000	4.64%
1990	\$2,864,587	\$3,038,617	\$3,195,855	\$3,333,359	\$3,448,069	\$3,537,159	\$3,598,111	\$3,628,797	\$3,627,541	\$3,593,188	\$3,525,149	\$3,643,005	\$100,466	6.10%
1991	\$3,179,298	\$3,424,550	\$3,655,447	\$3,867,342	\$4,055,583	\$4,215,617	\$4,343,117	\$4,434,097	\$4,485,038	\$4,493,000	\$4,455,732	\$4,613,860	\$106,593	3.07%
1992	\$3,291,035	\$3,555,762	\$3,805,158	\$4,034,180	\$4,237,769	\$4,410,981	\$4,549,112	\$4,647,831	\$4,703,315	\$4,712,377	\$4,672,581	\$4,847,412	\$109,867	3.03%
1993	\$3,486,339	\$3,778,228	\$4,053,371	\$4,306,181	\$4,531,056	\$4,722,516	\$4,875,343	\$4,984,740	\$5,046,467	\$5,056,991	\$5,013,618	\$5,211,035	\$113,196	2.75%
1994	\$3,262,190	\$3,561,574	\$3,847,129	\$4,113,108	\$4,353,652	\$4,562,925	\$4,735,267	\$4,865,349	\$4,948,332	\$4,980,028	\$4,957,044	\$5,162,026	\$116,312	2.67%
1995	\$3,663,227	\$4,079,776	\$4,492,428	\$4,893,555	\$5,274,905	\$5,627,736	\$5,943,007	\$6,211,571	\$6,424,418	\$6,572,918	\$6,649,086	\$6,937,576	\$119,419	2.67%
1996	\$3,651,378	\$4,154,954	\$4,670,920	\$5,191,036	\$5,705,771	\$6,204,383	\$6,675,065	\$7,105,127	\$7,481,244	\$7,789,750	\$8,016,981	\$8,379,594	\$122,608	3.33%
1997	\$3,770,508	\$4,409,341	\$5,088,533	\$5,800,064	\$6,533,564	\$7,276,221	\$8,012,763	\$8,725,512	\$9,394,550	\$9,997,976	\$10,512,279	\$11,006,140	\$126,689	1.70%
1998	\$3,935,843	\$4,718,002	\$5,572,166	\$6,491,258	\$7,464,657	\$8,477,844	\$9,512,142	\$10,544,573	\$11,547,861	\$12,490,612	\$13,337,697	\$13,985,786	\$128,845	1.60%
1999	\$3,786,754	\$4,658,611	\$5,638,194	\$6,723,066	\$7,906,464	\$9,176,521	\$10,515,531	\$11,899,290	\$13,296,596	\$14,668,923	\$15,970,370	\$16,770,584	\$130,908	2.68%
2000	\$4,080,758	\$4,957,261	\$5,912,541	\$6,937,517	\$8,018,969	\$9,139,207	\$10,275,870	\$11,401,884	\$12,485,621	\$13,491,280	\$14,379,516	\$15,121,386	\$134,416	3.38%
2001	\$4,262,740	\$5,115,880	\$6,015,779	\$6,948,173	\$7,895,388	\$8,836,458	\$9,747,405	\$10,601,690	\$11,370,855	\$12,025,336	\$12,535,438	\$13,201,834	\$138,955	1.55%
2002	\$4,634,005	\$5,407,778	\$6,170,204	\$6,903,267	\$7,587,878	\$8,204,494	\$8,733,827	\$9,157,615	\$9,459,419	\$9,625,406	\$9,645,080	\$10,174,061	\$141,114	2.39%
2003	\$4,645,270	\$5,570,394	\$6,521,786	\$7,479,425	\$8,420,279	\$9,318,825	\$10,147,774	\$10,878,968	\$11,484,433	\$11,937,553	\$12,214,301	\$12,907,016	\$144,491	1.88%
2004	\$4,679,696	\$5,679,343	\$6,719,202	\$7,778,493	\$8,832,672	\$9,853,893	\$10,811,711	\$11,674,011	\$12,408,140	\$12,982,213	\$13,366,529	\$14,147,862	\$147,207	3.25%
2005	\$4,611,050	\$5,647,298	\$6,730,877	\$7,840,589	\$8,951,076	\$10,033,262	\$11,055,051	\$11,982,270	\$12,779,858	\$13,413,243	\$13,849,860	\$14,683,379	\$151,994	3.42%
2006	\$4,587,756	\$5,722,239	\$6,932,619	\$8,198,358	\$9,493,392	\$10,786,334	\$12,040,983	\$13,217,152	\$14,271,846	\$15,160,744	\$15,839,953	\$16,820,795	\$157,186	2.55%
2007	\$4,838,194	\$6,059,694	\$7,355,211	\$8,701,249	\$10,068,600	\$11,422,695	\$12,724,286	\$13,930,478	\$14,996,102	\$15,875,399	\$16,523,954	\$17,575,165	\$161,192	4.09%
2008	\$5,049,754	\$6,053,360	\$7,012,309	\$7,900,894	\$8,693,511	\$9,365,772	\$9,895,662	\$10,264,668	\$10,458,808	\$10,469,491	\$10,294,149	\$10,967,168	\$167,777	0.09%
2009	\$4,979,508	\$6,145,104	\$7,312,084	\$8,449,271	\$9,522,997	\$10,498,391	\$11,340,874	\$12,017,807	\$12,500,201	\$12,764,365	\$12,793,407	\$13,657,109	\$177,932	2.72%
2010	\$5,071,264	\$6,367,091	\$7,687,866	\$8,998,481	\$10,259,792	\$11,430,029	\$12,466,546	\$13,327,834	\$13,975,681	\$14,377,362	\$14,507,698	\$15,515,871	\$172,501	1.50%
2011	\$5,286,982	\$6,656,000	\$8,037,145	\$9,391,695	\$10,677,438	\$11,850,353	\$12,866,622	\$13,684,840	\$14,268,307	\$14,587,248	\$14,620,793	\$15,664,882	\$175,083	2.96%
2012	\$5,281,671	\$6,778,370	\$8,322,121	\$9,871,878	\$11,380,854	\$12,798,156	\$14,070,900	\$15,146,713	\$15,976,491	\$16,517,249	\$16,734,865	\$17,962,582	\$180,270	1.74%
2013	\$4,916,739	\$6,568,207	\$8,369,704	\$10,286,564	\$12,272,588	\$14,270,514	\$16,213,283	\$18,026,173	\$19,629,758	\$20,943,634	\$21,890,704	\$23,537,453	\$183,400	1.50%
2014	\$4,892,057	\$6,664,128	\$8,627,818	\$10,750,891	\$12,987,331	\$15,277,249	\$17,547,700	\$19,714,522	\$21,685,243	\$23,363,012	\$24,651,412	\$26,548,005	\$186,159	0.76%
2015	\$4,741,182	\$6,536,277	\$8,528,333	\$10,684,235	\$12,956,586	\$15,283,638	\$17,590,183	\$19,789,532	\$21,786,609	\$23,482,109	\$24,777,570	\$26,725,185	\$187,568	0.73%
2016	\$4,632,096	\$6,524,247	\$8,657,601	\$11,003,227	\$13,515,640	\$16,132,018	\$18,772,466	\$21,341,524	\$23,731,042	\$25,824,430	\$27,502,199	\$29,710,022	\$188,933	2.07%

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,102,104	\$1,092,678	\$1,083,010	\$1,073,105	\$1,062,969	\$1,052,609	\$1,042,030	\$1,031,239	\$1,020,241	\$1,009,044	\$997,653	\$998,650	\$40,000	5.48%
1971	\$1,141,608	\$1,139,020	\$1,135,877	\$1,132,181	\$1,127,934	\$1,123,142	\$1,117,809	\$1,111,940	\$1,105,542	\$1,098,620	\$1,091,182	\$1,093,402	\$42,193	3.36%
1972	\$1,150,228	\$1,162,394	\$1,174,019	\$1,185,081	\$1,195,559	\$1,205,435	\$1,214,690	\$1,223,304	\$1,231,260	\$1,238,541	\$1,245,130	\$1,248,999	\$43,610	3.42%
1973	\$1,154,585	\$1,145,017	\$1,134,590	\$1,123,324	\$1,111,241	\$1,098,365	\$1,084,719	\$1,070,331	\$1,055,228	\$1,039,439	\$1,022,994	\$1,027,334	\$45,103	8.78%
1974	\$1,188,868	\$1,137,807	\$1,087,302	\$1,037,469	\$988,418	\$940,248	\$893,050	\$846,907	\$801,893	\$758,075	\$715,512	\$719,439	\$49,060	12.20%
1975	\$1,221,648	\$1,196,751	\$1,170,008	\$1,141,542	\$1,111,483	\$1,079,964	\$1,047,122	\$1,013,098	\$978,033	\$942,071	\$905,355	\$911,627	\$55,046	7.01%
1976	\$1,275,853	\$1,264,622	\$1,250,581	\$1,233,793	\$1,214,333	\$1,192,290	\$1,167,767	\$1,140,877	\$1,111,742	\$1,080,499	\$1,047,288	\$1,056,085	\$58,906	4.82%
1977	\$1,252,010	\$1,227,716	\$1,200,864	\$1,171,605	\$1,140,100	\$1,106,518	\$1,071,037	\$1,033,842	\$995,119	\$955,063	\$913,865	\$922,952	\$61,747	6.77%
1978	\$1,216,918	\$1,197,649	\$1,175,252	\$1,149,860	\$1,121,626	\$1,090,716	\$1,057,313	\$1,021,609	\$983,809	\$944,127	\$902,782	\$913,365	\$65,927	9.03%
1979	\$1,226,086	\$1,218,154	\$1,206,360	\$1,190,744	\$1,171,373	\$1,148,339	\$1,121,756	\$1,091,762	\$1,058,518	\$1,022,203	\$983,015	\$996,519	\$71,881	13.32%
1980	\$1,230,088	\$1,249,736	\$1,264,718	\$1,274,770	\$1,279,661	\$1,279,194	\$1,273,215	\$1,261,610	\$1,244,308	\$1,221,287	\$1,192,568	\$1,211,615	\$81,455	12.41%
1981	\$1,261,127	\$1,263,931	\$1,261,232	\$1,252,983	\$1,239,184	\$1,219,885	\$1,195,183	\$1,165,223	\$1,130,194	\$1,090,332	\$1,045,909	\$1,065,073	\$91,561	8.94%
1982	\$1,436,487	\$1,438,767	\$1,433,881	\$1,421,801	\$1,402,563	\$1,376,277	\$1,343,121	\$1,303,338	\$1,257,237	\$1,205,183	\$1,147,598	\$1,171,995	\$99,748	3.87%
1983	\$1,441,779	\$1,462,723	\$1,475,896	\$1,480,964	\$1,477,663	\$1,465,812	\$1,445,310	\$1,416,141	\$1,378,377	\$1,332,176	\$1,277,780	\$1,308,928	\$103,603	3.80%
1984	\$1,520,784	\$1,534,869	\$1,539,708	\$1,535,096	\$1,520,932	\$1,497,213	\$1,464,040	\$1,421,616	\$1,370,243	\$1,310,319	\$1,242,330	\$1,276,668	\$107,543	4.02%
1985	\$1,641,507	\$1,679,699	\$1,707,347	\$1,723,775	\$1,728,416	\$1,720,820	\$1,700,661	\$1,667,750	\$1,622,033	\$1,563,599	\$1,492,681	\$1,539,525	\$111,867	3.77%
1986	\$1,709,981	\$1,764,300	\$1,806,835	\$1,836,565	\$1,852,585	\$1,854,128	\$1,840,579	\$1,811,491	\$1,766,597	\$1,705,812	\$1,629,248	\$1,686,354	\$116,088	1.14%
1987	\$1,657,618	\$1,723,721	\$1,776,449	\$1,814,360	\$1,836,190	\$1,840,886	\$1,827,644	\$1,795,936	\$1,745,533	\$1,676,523	\$1,589,326	\$1,651,008	\$117,413	4.41%
1988	\$1,629,127	\$1,715,960	\$1,789,756	\$1,848,523	\$1,890,401	\$1,913,712	\$1,917,008	\$1,899,118	\$1,859,186	\$1,796,714	\$1,711,585	\$1,785,327	\$122,596	4.42%
1989	\$1,681,333	\$1,808,380	\$1,923,823	\$2,024,607	\$2,107,670	\$2,170,015	\$2,208,784	\$2,221,336	\$2,205,330	\$2,158,797	\$2,080,221	\$2,179,221	\$128,010	4.64%
1990	\$1,711,535	\$1,829,625	\$1,931,592	\$2,014,625	\$2,076,084	\$2,113,576	\$2,125,027	\$2,108,757	\$2,063,538	\$1,988,658	\$1,883,958	\$1,981,777	\$133,955	6.10%
1991	\$1,808,974	\$1,970,970	\$2,117,433	\$2,244,230	\$2,347,267	\$2,422,599	\$2,466,543	\$2,475,791	\$2,447,527	\$2,379,536	\$2,270,300	\$2,400,145	\$142,124	3.07%
1992	\$1,782,511	\$1,957,177	\$2,115,241	\$2,252,220	\$2,363,675	\$2,445,322	\$2,493,164	\$2,503,613	\$2,473,619	\$2,400,784	\$2,283,475	\$2,425,492	\$146,489	3.03%
1993	\$1,789,975	\$1,982,364	\$2,156,600	\$2,307,723	\$2,430,816	\$2,521,138	\$2,574,260	\$2,586,211	\$2,553,612	\$2,473,811	\$2,345,004	\$2,503,653	\$150,928	2.75%
1994	\$1,582,577	\$1,777,211	\$1,955,799	\$2,113,203	\$2,244,241	\$2,343,824	\$2,407,097	\$2,429,591	\$2,407,373	\$2,337,195	\$2,216,634	\$2,379,595	\$155,083	2.67%
1995	\$1,659,065	\$1,917,700	\$2,165,130	\$2,394,252	\$2,597,462	\$2,766,812	\$2,894,185	\$2,971,502	\$2,990,950	\$2,945,230	\$2,827,811	\$3,054,766	\$159,225	2.67%
1996	\$1,542,373	\$1,841,901	\$2,139,576	\$2,427,197	\$2,695,450	\$2,934,007	\$3,131,684	\$3,276,645	\$3,356,656	\$3,359,398	\$3,272,808	\$3,555,090	\$163,477	3.33%
1997	\$1,469,242	\$1,831,248	\$2,206,700	\$2,586,347	\$2,958,776	\$3,310,367	\$3,625,317	\$3,885,755	\$4,071,948	\$4,162,611	\$4,135,330	\$4,515,826	\$168,918	1.70%
1998	\$1,402,259	\$1,829,067	\$2,286,200	\$2,763,691	\$3,248,210	\$3,722,812	\$4,166,762	\$4,555,504	\$4,860,769	\$5,050,876	\$5,091,230	\$5,585,462	\$171,793	1.60%
1999	\$1,221,849	\$1,680,318	\$2,188,084	\$2,736,800	\$3,313,699	\$3,900,924	\$4,474,923	\$5,005,953	\$5,457,747	\$5,787,400	\$5,945,525	\$6,549,625	\$174,544	2.68%
2000	\$1,164,929	\$1,644,785	\$2,158,060	\$2,693,002	\$3,234,061	\$3,761,669	\$4,252,151	\$4,677,809	\$5,007,200	\$5,205,647	\$5,235,975	\$5,790,356	\$179,221	3.38%
2001	\$1,059,418	\$1,549,650	\$2,055,542	\$2,562,914	\$3,054,736	\$3,511,310	\$3,910,609	\$4,228,782	\$4,440,829	\$4,521,436	\$4,445,945	\$4,938,943	\$185,273	1.55%
2002	\$979,576	\$1,480,005	\$1,961,333	\$2,408,326	\$2,805,071	\$3,135,566	\$3,384,375	\$3,537,332	\$3,582,260	\$3,509,663	\$3,313,352	\$3,700,778	\$188,153	2.39%
2003	\$814,223	\$1,362,466	\$1,914,287	\$2,451,915	\$2,955,277	\$3,402,539	\$3,770,822	\$4,037,072	\$4,179,065	\$4,176,491	\$4,012,081	\$4,514,591	\$192,655	1.88%
2004	\$642,900	\$1,221,273	\$1,810,890	\$2,392,929	\$2,945,624	\$3,444,777	\$3,864,477	\$4,178,019	\$4,359,004	\$4,382,569	\$4,226,707	\$4,788,076	\$196,276	3.25%
2005	\$448,346	\$1,040,720	\$1,648,313	\$2,251,755	\$2,828,407	\$3,352,851	\$3,797,623	\$4,134,158	\$4,333,948	\$4,369,852	\$4,217,516	\$4,810,664	\$202,658	3.42%
2006	\$245,943	\$866,280	\$1,517,287	\$2,179,044	\$2,827,138	\$3,432,979	\$3,964,405	\$4,386,585	\$4,663,223	\$4,758,037	\$4,636,457	\$5,327,884	\$209,581	2.55%
2007	\$33,905	\$709,764	\$1,414,645	\$2,126,410	\$2,818,344	\$3,459,613	\$4,016,021	\$4,451,090	\$4,727,433	\$4,808,393	\$4,659,886	\$5,393,955	\$214,923	4.09%
2008		\$499,379	\$1,161,924	\$1,761,661	\$2,278,249	\$2,692,760	\$2,988,689	\$3,152,922	\$3,176,599	\$3,055,801	\$2,792,017	\$3,257,411	\$223,703	0.09%
2009		\$287,624	\$1,002,114	\$1,680,195	\$2,294,680	\$2,817,940	\$3,223,262	\$3,486,306	\$3,586,597	\$3,508,916	\$3,244,534	\$3,836,278	\$223,909	2.72%
2010		\$61,429	\$831,408	\$1,576,647	\$2,265,460	\$2,864,665	\$3,341,187	\$3,663,856	\$3,805,309	\$3,743,858	\$3,465,197	\$4,149,511	\$230,001	1.50%
2011			\$639,699	\$1,429,716	\$2,151,448	\$2,770,417	\$3,253,164	\$3,569,187	\$3,692,917	\$3,605,567	\$3,296,732	\$3,998,798	\$233,444	2.96%
2012			\$422,985	\$1,274,631	\$2,071,969	\$2,774,622	\$3,341,612	\$3,733,609	\$3,915,360	\$3,858,128	\$3,541,975	\$4,359,893	\$240,361	1.74%
2013			\$183,506	\$1,093,677	\$2,002,888	\$2,862,166	\$3,615,745	\$4,203,249	\$4,562,582	\$4,633,422	\$4,361,132	\$5,448,219	\$244,544	1.50%
2014			\$899,914	\$1,885,466	\$2,835,347	\$3,687,028	\$4,370,605	\$4,811,771	\$4,935,653	\$4,671,338	\$5,911,869	\$5,481,269	\$248,213	0.76%
2015				\$657,262	\$1,655,413	\$2,618,486	\$3,482,483	\$4,175,923	\$4,622,991	\$4,747,564	\$4,477,946	\$5,740,121	\$250,090	0.73%
2016				\$424,969	\$1,485,726	\$2,529,208	\$3,485,142	\$4,272,544	\$4,802,845	\$4,984,194	\$4,726,788	\$6,144,608	\$251,910	2.07%

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,090,624	\$1,081,296	\$1,071,728	\$1,061,927	\$1,051,897	\$1,041,644	\$1,031,176	\$1,020,497	\$1,009,614	\$998,533	\$987,261	\$988,247	\$50,000	5.48%
1971	\$1,117,881	\$1,115,242	\$1,112,054	\$1,108,320	\$1,104,044	\$1,099,229	\$1,093,881	\$1,088,005	\$1,081,606	\$1,074,691	\$1,067,267	\$1,069,451	\$52,741	3.36%
1972	\$1,113,951	\$1,125,592	\$1,136,694	\$1,147,235	\$1,157,197	\$1,166,559	\$1,175,304	\$1,183,412	\$1,190,866	\$1,197,650	\$1,203,746	\$1,207,532	\$54,513	3.42%
1973	\$1,104,905	\$1,095,747	\$1,085,745	\$1,074,921	\$1,063,295	\$1,050,891	\$1,037,734	\$1,023,848	\$1,009,262	\$994,004	\$978,103	\$982,326	\$56,378	8.78%
1974	\$1,122,253	\$1,073,921	\$1,026,092	\$978,879	\$932,389	\$886,718	\$841,958	\$798,189	\$755,484	\$713,909	\$673,522	\$677,320	\$61,325	12.20%
1975	\$1,135,046	\$1,110,930	\$1,085,032	\$1,057,472	\$1,028,374	\$997,868	\$966,085	\$933,163	\$899,237	\$864,447	\$828,932	\$834,952	\$68,807	7.01%
1976	\$1,164,666	\$1,152,871	\$1,138,362	\$1,121,202	\$1,101,462	\$1,079,230	\$1,054,604	\$1,027,694	\$998,621	\$967,513	\$934,510	\$942,886	\$73,633	4.82%
1977	\$1,121,434	\$1,097,902	\$1,071,917	\$1,043,626	\$1,013,182	\$980,752	\$946,505	\$910,620	\$873,280	\$834,669	\$794,975	\$803,550	\$77,184	6.77%
1978	\$1,066,037	\$1,046,838	\$1,024,657	\$999,626	\$971,892	\$941,616	\$908,975	\$874,156	\$837,358	\$798,786	\$758,655	\$768,549	\$82,409	9.03%
1979	\$1,045,283	\$1,035,521	\$1,022,061	\$1,004,944	\$984,238	\$960,032	\$932,440	\$901,599	\$867,666	\$830,815	\$791,242	\$803,741	\$89,852	13.32%
1980	\$1,013,902	\$1,026,552	\$1,034,618	\$1,037,852	\$1,036,038	\$1,028,998	\$1,016,590	\$998,717	\$975,320	\$946,389	\$911,957	\$929,399	\$101,819	12.41%
1981	\$996,307	\$995,388	\$989,249	\$977,853	\$961,212	\$939,383	\$912,468	\$880,619	\$844,027	\$802,928	\$757,596	\$774,944	\$114,451	8.94%
1982	\$1,078,091	\$1,076,066	\$1,067,326	\$1,051,855	\$1,029,704	\$1,000,993	\$965,907	\$924,693	\$877,661	\$825,177	\$767,658	\$789,476	\$124,685	3.87%
1983	\$1,026,086	\$1,036,995	\$1,040,480	\$1,036,239	\$1,024,045	\$1,003,745	\$975,268	\$938,624	\$893,909	\$841,300	\$781,058	\$808,556	\$129,504	3.80%
1984	\$1,016,326	\$1,022,242	\$1,019,513	\$1,007,969	\$987,538	\$958,243	\$920,207	\$873,650	\$818,889	\$756,330	\$686,465	\$716,371	\$134,428	4.02%
1985	\$1,021,187	\$1,041,587	\$1,051,880	\$1,051,461	\$1,039,828	\$1,016,594	\$981,494	\$934,395	\$875,295	\$804,332	\$721,781	\$762,013	\$139,834	3.77%
1986	\$982,075	\$1,011,539	\$1,029,616	\$1,035,384	\$1,028,042	\$1,006,924	\$971,511	\$921,452	\$856,567	\$776,857	\$682,511	\$730,848	\$145,110	1.14%
1987	\$869,428	\$905,119	\$928,328	\$937,830	\$932,582	\$911,752	\$874,751	\$821,265	\$751,269	\$665,049	\$563,205	\$614,634	\$146,766	4.41%
1988	\$760,088	\$805,799	\$838,774	\$857,285	\$859,748	\$844,772	\$811,199	\$758,153	\$685,078	\$591,768	\$478,398	\$538,945	\$153,245	4.42%
1989	\$672,118	\$735,431	\$785,810	\$820,513	\$836,825	\$832,131	\$803,986	\$750,193	\$668,876	\$558,561	\$418,240	\$498,263	\$160,012	4.64%
1990	\$558,214	\$620,634	\$667,330	\$695,892	\$704,100	\$689,993	\$651,943	\$588,717	\$499,536	\$384,128	\$242,767	\$320,550	\$167,444	6.10%
1991	\$438,649	\$517,391	\$579,420	\$621,117	\$638,951	\$629,581	\$589,969	\$517,485	\$410,016	\$266,071	\$84,867	\$186,431	\$177,655	3.07%
1992	\$273,987	\$358,592	\$425,323	\$470,261	\$489,580	\$479,662	\$437,215	\$359,396	\$243,923	\$89,192		\$3,572	\$183,111	3.03%
1993	\$93,610	\$186,500	\$259,830	\$309,265	\$330,576	\$319,760	\$273,177	\$187,683	\$60,757				\$188,660	2.75%
1994			\$64,469	\$113,297	\$134,830	\$124,723	\$78,928						\$193,854	2.67%
1995													\$199,032	2.67%
1996													\$204,347	3.33%
1997													\$211,148	1.70%
1998													\$214,741	1.60%
1999													\$218,180	2.68%
2000													\$224,026	3.38%
2001													\$231,592	1.55%
2002													\$235,191	2.39%
2003													\$240,818	1.88%
2004													\$245,345	3.25%
2005													\$253,323	3.42%
2006													\$261,976	2.55%
2007													\$268,653	4.09%
2008													\$279,629	0.09%
2009													\$279,886	2.72%
2010													\$287,501	1.50%
2011													\$291,806	2.96%
2012													\$300,451	1.74%
2013													\$305,680	1.50%
2014													\$310,266	0.76%
2015													\$312,613	0.73%
2016													\$314,888	2.07%

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,105,832	\$1,096,013	\$1,085,942	\$1,075,625	\$1,065,067	\$1,054,275	\$1,043,255	\$1,032,014	\$1,020,558	\$1,008,894	\$997,029	\$998,067	\$42,193	5.48%
1971	\$1,147,458	\$1,144,776	\$1,141,514	\$1,137,675	\$1,133,264	\$1,128,284	\$1,122,740	\$1,116,637	\$1,109,983	\$1,102,783	\$1,095,046	\$1,097,360	\$43,610	3.36%
1972	\$1,156,938	\$1,169,676	\$1,181,849	\$1,193,437	\$1,204,417	\$1,214,770	\$1,224,476	\$1,233,516	\$1,241,871	\$1,249,522	\$1,256,454	\$1,260,491	\$45,103	3.42%
1973	\$1,159,657	\$1,149,641	\$1,138,729	\$1,126,941	\$1,114,302	\$1,100,835	\$1,086,565	\$1,071,521	\$1,055,731	\$1,039,226	\$1,022,036	\$1,026,568	\$49,060	8.78%
1974	\$1,192,036	\$1,138,495	\$1,085,542	\$1,033,297	\$981,874	\$931,377	\$881,900	\$833,532	\$786,348	\$740,419	\$695,805	\$699,910	\$55,046	12.20%
1975	\$1,225,464	\$1,199,446	\$1,171,498	\$1,141,749	\$1,110,334	\$1,077,392	\$1,043,067	\$1,007,505	\$970,856	\$933,267	\$894,890	\$901,454	\$58,906	7.01%
1976	\$1,282,929	\$1,271,339	\$1,256,812	\$1,239,412	\$1,219,218	\$1,196,324	\$1,170,837	\$1,142,874	\$1,112,564	\$1,080,049	\$1,045,476	\$1,054,694	\$61,747	4.82%
1977	\$1,257,056	\$1,231,668	\$1,203,604	\$1,173,020	\$1,140,084	\$1,104,975	\$1,067,877	\$1,028,984	\$988,492	\$946,601	\$903,515	\$913,047	\$65,927	6.77%
1978	\$1,217,855	\$1,197,804	\$1,174,476	\$1,148,011	\$1,118,567	\$1,086,320	\$1,051,458	\$1,014,184	\$974,713	\$933,265	\$890,072	\$901,189	\$71,881	9.03%
1979	\$1,222,603	\$1,214,647	\$1,202,647	\$1,186,647	\$1,166,715	\$1,142,946	\$1,115,461	\$1,084,404	\$1,049,940	\$1,012,258	\$971,564	\$985,769	\$81,455	13.32%
1980	\$1,222,321	\$1,243,874	\$1,260,562	\$1,272,107	\$1,278,266	\$1,278,832	\$1,273,643	\$1,262,576	\$1,245,558	\$1,222,561	\$1,193,607	\$1,213,673	\$91,561	12.41%
1981	\$1,254,196	\$1,257,708	\$1,255,451	\$1,247,375	\$1,233,479	\$1,213,813	\$1,188,477	\$1,157,620	\$1,121,441	\$1,080,182	\$1,034,128	\$1,054,348	\$99,748	8.94%
1982	\$1,447,686	\$1,450,746	\$1,446,282	\$1,434,261	\$1,414,719	\$1,387,770	\$1,353,597	\$1,312,452	\$1,264,655	\$1,210,587	\$1,150,689	\$1,176,475	\$103,603	3.87%
1983	\$1,458,419	\$1,481,805	\$1,497,056	\$1,503,815	\$1,501,806	\$1,490,833	\$1,470,786	\$1,441,647	\$1,403,485	\$1,356,460	\$1,300,824	\$1,333,802	\$107,543	3.80%
1984	\$1,550,462	\$1,566,417	\$1,572,660	\$1,568,974	\$1,555,246	\$1,531,470	\$1,487,189	\$1,454,289	\$1,401,403	\$1,339,503	\$1,269,095	\$1,305,515	\$111,867	4.02%
1985	\$1,690,330	\$1,732,897	\$1,764,427	\$1,784,208	\$1,791,639	\$1,786,241	\$1,754,386	\$1,735,709	\$1,690,304	\$1,631,538	\$1,559,645	\$1,609,420	\$116,088	3.77%
1986	\$1,777,433	\$1,837,901	\$1,886,051	\$1,920,804	\$1,941,203	\$1,946,433	\$1,920,414	\$1,908,945	\$1,865,452	\$1,805,265	\$1,728,483	\$1,789,276	\$117,413	1.14%
1987	\$1,727,437	\$1,801,049	\$1,860,610	\$1,904,583	\$1,931,618	\$1,940,587	\$1,914,255	\$1,901,125	\$1,851,840	\$1,782,824	\$1,694,482	\$1,760,272	\$122,596	4.41%
1988	\$1,705,328	\$1,802,215	\$1,885,494	\$1,953,052	\$2,002,911	\$2,033,281	\$2,024,213	\$2,029,628	\$1,993,402	\$1,933,364	\$1,849,349	\$1,928,152	\$128,010	4.42%
1989	\$1,776,106	\$1,918,432	\$2,048,903	\$2,164,291	\$2,261,357	\$2,336,922	\$2,365,236	\$2,411,618	\$2,405,421	\$2,367,232	\$2,295,392	\$2,401,389	\$133,955	4.64%
1990	\$1,822,404	\$1,954,125	\$2,069,014	\$2,164,084	\$2,236,521	\$2,283,768	\$2,280,336	\$2,294,189	\$2,254,196	\$2,182,805	\$2,079,783	\$2,184,720	\$142,124	6.10%
1991	\$1,954,096	\$2,135,893	\$2,301,724	\$2,447,208	\$2,567,999	\$2,659,897	\$2,690,033	\$2,741,663	\$2,724,941	\$2,666,382	\$2,564,292	\$2,703,856	\$146,489	3.07%
1992	\$1,944,247	\$2,140,309	\$2,319,309	\$2,476,495	\$2,607,148	\$2,706,712	\$2,739,820	\$2,795,904	\$2,778,387	\$2,715,742	\$2,606,143	\$2,759,091	\$150,928	3.03%
1993	\$1,977,909	\$2,193,914	\$2,391,265	\$2,564,703	\$2,709,004	\$2,819,121	\$2,856,147	\$2,918,341	\$2,899,530	\$2,830,989	\$2,710,699	\$2,881,897	\$155,083	2.75%
1994	\$1,755,393	\$1,974,572	\$2,177,419	\$2,358,491	\$2,512,291	\$2,633,408	\$2,682,659	\$2,757,271	\$2,750,996	\$2,694,310	\$2,584,540	\$2,760,743	\$159,225	2.67%
1995	\$1,882,616	\$2,176,863	\$2,460,626	\$2,726,433	\$2,966,274	\$3,171,755	\$3,290,506	\$3,445,295	\$3,496,465	\$3,479,992	\$3,388,850	\$3,634,729	\$163,477	2.67%
1996	\$1,772,591	\$2,116,748	\$2,461,256	\$2,797,581	\$3,116,001	\$3,405,710	\$3,604,766	\$3,851,350	\$3,981,939	\$4,033,712	\$3,993,870	\$4,300,296	\$168,918	3.33%
1997	\$1,724,422	\$2,145,200	\$2,584,269	\$3,032,203	\$3,477,300	\$3,905,525	\$4,239,091	\$4,643,754	\$4,914,650	\$5,090,981	\$5,149,262	\$5,563,117	\$171,793	1.70%
1998	\$1,689,179	\$2,189,915	\$2,728,859	\$3,296,105	\$3,878,227	\$4,457,986	\$4,940,025	\$5,521,431	\$5,950,590	\$6,268,725	\$6,439,770	\$6,978,388	\$174,544	1.60%
1999	\$1,501,887	\$2,044,837	\$2,648,404	\$3,304,853	\$4,001,868	\$4,721,835	\$5,358,108	\$6,129,904	\$6,751,051	\$7,260,719	\$7,608,100	\$8,267,742	\$179,221	2.68%
2000	\$1,492,785	\$2,055,300	\$2,659,826	\$3,294,571	\$3,943,736	\$4,587,269	\$5,118,514	\$5,755,500	\$6,218,762	\$6,554,301	\$6,723,107	\$7,329,662	\$185,273	3.38%
2001	\$1,426,174	\$1,994,080	\$2,583,249	\$3,178,920	\$3,763,277	\$4,315,634	\$4,733,683	\$5,229,446	\$5,539,114	\$5,714,765	\$5,729,949	\$6,270,411	\$188,153	1.55%
2002	\$1,410,813	\$1,974,994	\$2,520,551	\$3,031,195	\$3,489,868	\$3,879,363	\$4,111,105	\$4,385,416	\$4,473,241	\$4,435,913	\$4,266,308	\$4,691,880	\$192,655	2.39%
2003	\$1,263,484	\$1,893,957	\$2,531,782	\$3,158,118	\$3,751,613	\$4,288,971	\$4,660,743	\$5,096,983	\$5,318,811	\$5,389,045	\$5,288,644	\$5,841,687	\$196,276	1.88%
2004	\$1,111,845	\$1,780,757	\$2,465,998	\$3,147,678	\$3,802,718	\$4,405,368	\$4,836,116	\$5,341,840	\$5,618,568	\$5,731,157	\$5,655,489	\$6,274,506	\$202,658	3.25%
2005	\$922,731	\$1,609,820	\$2,317,875	\$3,026,458	\$3,711,590	\$4,346,250	\$4,805,891	\$5,345,642	\$5,649,071	\$5,782,008	\$5,717,811	\$6,373,144	\$209,581	3.42%
2006	\$735,548	\$1,462,962	\$2,229,509	\$3,014,374	\$3,791,902	\$4,531,913	\$5,095,076	\$5,760,017	\$6,172,209	\$6,397,869	\$6,399,552	\$7,164,943	\$214,923	2.55%
2007	\$580,244	\$1,370,440	\$2,198,019	\$3,039,738	\$3,867,416	\$4,648,387	\$5,233,565	\$5,922,132	\$6,335,814	\$6,547,747	\$6,520,829	\$7,335,004	\$223,703	4.09%
2008	\$403,463	\$1,184,082	\$1,920,554	\$2,590,496	\$3,171,912	\$3,644,243	\$3,900,613	\$4,193,010	\$4,244,908	\$4,140,315	\$3,880,130	\$4,397,360	\$223,909	0.09%
2009	\$181,535	\$1,006,325	\$1,821,793	\$2,600,454	\$3,312,997	\$3,929,529	\$4,317,448	\$4,760,798	\$4,926,236	\$4,900,144	\$4,672,134	\$5,331,061	\$230,001	2.72%
2010		\$839,348	\$1,728,253	\$2,593,762	\$3,401,728	\$4,116,266	\$4,585,849	\$5,123,202	\$5,351,336	\$5,361,528	\$5,137,161	\$5,900,664	\$233,444	1.50%
2011		\$661,883	\$1,608,517	\$2,520,461	\$3,361,303	\$4,093,663	\$4,560,075	\$5,090,099	\$5,292,335	\$5,266,498	\$5,000,091	\$5,784,963	\$240,361	2.96%
2012		\$448,272	\$1,459,222	\$2,456,632	\$3,399,725	\$4,244,828	\$4,813,204	\$5,464,506	\$5,757,212	\$5,793,368	\$5,549,972	\$6,466,175	\$244,544	1.74%
2013		\$198,241	\$1,252,425	\$2,360,074	\$3,477,943	\$4,553,776	\$5,371,077	\$6,334,834	\$6,907,621	\$7,180,180	\$7,092,096	\$8,312,013	\$248,213	1.50%
2014			\$1,070,327	\$2,261,977	\$3,487,093	\$4,689,375	\$5,630,568	\$6,750,365	\$7,453,907	\$7,831,367	\$7,804,913	\$9,200,236	\$250,090	0.76%
2015			\$829,587	\$2,035,958	\$3,277,907	\$4,497,740	\$5,453,273	\$6,589,227	\$7,302,179	\$7,683,084	\$7,653,094	\$9,075,426	\$251,910	0.73%
2016			\$604,105	\$1,877,353	\$3,212,805	\$4,549,690	\$5,625,853	\$6,917,346	\$7,766,334	\$8,260,863	\$8,302,789	\$9,903,722	\$257,136	2.07%

Table 46: Very Conservative Worldwide (50% US / 50% Int'l) Fixed Distribution Schedule (\$30,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,102,625	\$1,085,870	\$1,069,197	\$1,052,606	\$1,036,101	\$1,019,684	\$1,003,357	\$987,123	\$970,984	\$954,943	\$939,000	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,148,661	\$1,154,819	\$1,160,585	\$1,165,952	\$1,170,914	\$1,175,467	\$1,179,605	\$1,183,324	\$1,186,619	\$1,189,485	\$1,117,352	\$31,645	3.36%
1972	\$1,150,658	\$1,174,276	\$1,197,790	\$1,221,174	\$1,244,406	\$1,267,460	\$1,290,310	\$1,312,932	\$1,335,299	\$1,357,386	\$1,379,166	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,153,450	\$1,150,778	\$1,147,230	\$1,142,810	\$1,137,526	\$1,131,384	\$1,124,396	\$1,116,572	\$1,107,924	\$1,098,467	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,153,334	\$1,115,764	\$1,078,228	\$1,040,798	\$1,003,544	\$966,533	\$929,828	\$893,491	\$857,579	\$822,148	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,225,505	\$1,222,580	\$1,217,611	\$1,210,625	\$1,201,653	\$1,190,735	\$1,177,919	\$1,163,259	\$1,146,814	\$1,128,652	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,295,235	\$1,303,604	\$1,309,444	\$1,312,724	\$1,313,424	\$1,311,536	\$1,307,065	\$1,300,025	\$1,290,445	\$1,278,362	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,303,488	\$1,341,316	\$1,377,333	\$1,411,340	\$1,443,143	\$1,472,556	\$1,499,394	\$1,523,483	\$1,544,657	\$1,562,760	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,307,196	\$1,381,636	\$1,456,834	\$1,532,483	\$1,608,251	\$1,683,786	\$1,758,711	\$1,832,630	\$1,905,131	\$1,975,782	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,341,858	\$1,435,440	\$1,531,354	\$1,629,273	\$1,728,827	\$1,829,610	\$1,931,173	\$2,033,029	\$2,134,654	\$2,235,484	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,387,630	\$1,515,757	\$1,650,181	\$1,790,650	\$1,936,835	\$2,088,327	\$2,244,629	\$2,405,153	\$2,569,221	\$2,736,059	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,438,664	\$1,569,666	\$1,705,820	\$1,846,719	\$1,991,880	\$2,140,737	\$2,292,645	\$2,446,875	\$2,602,617	\$2,758,979	\$1,355,202	\$68,671	8.94%
1982	\$1,516,688	\$1,656,999	\$1,801,373	\$1,949,237	\$2,099,941	\$2,252,759	\$2,406,893	\$2,561,472	\$2,715,558	\$2,868,150	\$3,018,192	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,722,929	\$1,915,323	\$2,118,070	\$2,330,775	\$2,552,908	\$2,783,796	\$3,022,616	\$3,268,388	\$3,519,972	\$3,776,066	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,843,896	\$2,049,022	\$2,263,135	\$2,485,548	\$2,715,428	\$2,951,795	\$3,193,522	\$3,439,328	\$3,687,785	\$3,937,320	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,077,210	\$2,372,602	\$2,691,358	\$3,033,713	\$3,399,670	\$3,788,977	\$4,201,096	\$4,635,173	\$5,090,012	\$5,564,054	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,246,481	\$2,623,420	\$3,039,299	\$3,495,896	\$3,994,753	\$4,537,119	\$5,123,887	\$5,755,531	\$6,432,036	\$7,152,828	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,254,542	\$2,682,884	\$3,162,095	\$3,695,045	\$4,284,265	\$4,931,850	\$5,639,340	\$6,407,602	\$7,236,706	\$8,125,791	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,310,655	\$2,814,680	\$3,390,883	\$4,045,574	\$4,784,962	\$5,615,013	\$6,541,282	\$7,568,718	\$8,701,452	\$9,942,563	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,474,928	\$3,061,170	\$3,737,592	\$4,513,091	\$5,396,622	\$6,397,014	\$7,522,762	\$8,781,775	\$10,181,092	\$11,726,562	\$3,860,180	\$96,007	4.64%
1990	\$2,047,643	\$2,546,554	\$3,108,732	\$3,738,001	\$4,437,736	\$5,210,714	\$6,058,958	\$6,983,574	\$7,984,576	\$9,060,713	\$10,209,302	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,807,029	\$3,480,837	\$4,242,718	\$5,098,185	\$6,052,104	\$7,108,476	\$8,270,196	\$9,538,810	\$10,914,250	\$12,394,579	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,851,443	\$3,548,824	\$4,332,316	\$5,206,361	\$6,174,599	\$7,239,654	\$8,402,910	\$9,664,279	\$11,021,971	\$12,472,267	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,029,670	\$3,871,505	\$4,841,740	\$5,951,524	\$7,211,572	\$8,631,822	\$10,221,068	\$11,986,535	\$13,933,425	\$16,064,435	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,809,187	\$3,643,006	\$4,611,929	\$5,729,087	\$7,007,410	\$8,459,288	\$10,096,161	\$11,928,068	\$13,963,134	\$16,207,017	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,105,390	\$4,069,070	\$5,188,920	\$6,479,949	\$7,956,873	\$9,633,703	\$11,523,272	\$13,636,694	\$15,982,772	\$18,567,354	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,078,454	\$4,116,732	\$5,341,170	\$6,773,076	\$8,434,142	\$10,345,982	\$12,529,569	\$15,004,577	\$17,788,617	\$20,896,376	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,123,835	\$4,218,666	\$5,507,352	\$7,011,238	\$8,751,798	\$10,750,121	\$13,026,297	\$15,598,694	\$18,483,152	\$21,692,077	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,204,228	\$4,372,529	\$5,743,555	\$7,337,284	\$9,172,991	\$11,268,568	\$13,639,747	\$16,299,236	\$19,255,774	\$22,513,139	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,092,863	\$4,359,029	\$5,889,208	\$7,719,066	\$9,885,607	\$12,426,391	\$15,378,551	\$18,777,590	\$22,655,957	\$27,041,412	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,232,835	\$4,559,512	\$6,133,801	\$7,982,902	\$10,133,617	\$12,611,486	\$15,439,781	\$18,638,358	\$22,222,394	\$26,201,018	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,286,455	\$4,656,837	\$6,260,698	\$8,118,006	\$10,246,850	\$12,662,515	\$15,376,481	\$18,395,346	\$21,719,725	\$25,343,152	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,438,075	\$4,844,635	\$6,441,151	\$8,233,850	\$10,225,450	\$12,414,472	\$14,794,571	\$17,353,940	\$20,074,816	\$22,933,124	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,503,547	\$5,190,187	\$7,215,863	\$9,617,752	\$12,431,388	\$15,689,110	\$19,418,290	\$23,639,371	\$28,363,783	\$33,591,787	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,523,847	\$5,395,995	\$7,707,233	\$10,521,035	\$13,902,616	\$17,917,066	\$22,627,010	\$28,089,816	\$34,354,363	\$41,457,432	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,442,079	\$5,419,150	\$7,902,799	\$10,977,010	\$14,730,901	\$19,256,814	\$24,647,750	\$30,994,110	\$38,379,737	\$46,877,272	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,419,633	\$5,590,803	\$8,398,266	\$11,970,198	\$16,448,980	\$21,989,826	\$28,758,405	\$36,927,300	\$46,671,134	\$58,160,286	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,509,995	\$5,820,777	\$8,786,638	\$12,532,042	\$17,192,921	\$22,914,621	\$29,848,815	\$38,149,256	\$47,966,289	\$59,440,076	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,383,133	\$5,405,258	\$7,776,651	\$10,516,075	\$13,634,535	\$17,133,248	\$21,001,656	\$25,215,641	\$29,736,068	\$34,507,807	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,363,220	\$5,669,533	\$8,516,368	\$11,965,462	\$16,072,084	\$20,880,916	\$26,421,506	\$32,703,499	\$39,711,901	\$47,402,709	\$13,657,109	\$179,932	2.72%
2010	\$1,420,861	\$3,388,089	\$5,930,665	\$9,141,364	\$13,112,809	\$17,932,864	\$23,679,064	\$30,412,194	\$38,169,255	\$46,956,149	\$56,740,548	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,383,621	\$5,967,729	\$9,149,421	\$12,987,063	\$17,527,601	\$22,801,507	\$28,817,524	\$35,557,543	\$42,971,995	\$50,976,218	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,331,233	\$6,110,669	\$9,612,784	\$13,929,380	\$19,143,162	\$25,321,102	\$32,507,089	\$40,714,227	\$49,917,283	\$60,045,864	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,086,805	\$5,969,029	\$9,750,651	\$14,594,099	\$20,665,047	\$28,124,320	\$37,117,759	\$47,764,199	\$60,141,995	\$74,274,727	\$23,537,453	\$183,408	1.50%
2014	\$782,906	\$2,971,043	\$5,925,079	\$9,802,022	\$14,768,128	\$20,992,600	\$28,639,178	\$37,855,607	\$48,761,211	\$61,432,990	\$75,890,956	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$2,770,714	\$5,696,822	\$9,520,746	\$14,397,611	\$20,482,713	\$27,922,988	\$36,846,588	\$47,350,828	\$59,489,007	\$73,256,856	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$2,631,285	\$5,677,874	\$9,728,272	\$14,976,473	\$21,623,311	\$29,867,118	\$39,891,720	\$51,851,936	\$65,857,038	\$81,952,942	\$29,710,022	\$188,933	2.07%

Table 47: Conservative Worldwide (50% US / 50% Int'l) Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,091,258	\$1,074,676	\$1,058,174	\$1,041,754	\$1,025,419	\$1,009,172	\$993,013	\$976,947	\$960,974	\$945,098	\$929,320	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,124,971	\$1,130,811	\$1,136,258	\$1,141,309	\$1,145,956	\$1,150,194	\$1,154,019	\$1,157,426	\$1,160,410	\$1,162,966	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,137,875	\$1,160,524	\$1,183,031	\$1,205,374	\$1,227,527	\$1,249,464	\$1,271,161	\$1,292,592	\$1,313,730	\$1,334,551	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,105,230	\$1,102,786	\$1,099,481	\$1,095,319	\$1,090,306	\$1,084,452	\$1,077,765	\$1,070,258	\$1,061,942	\$1,052,832	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,090,862	\$1,055,411	\$1,019,955	\$984,565	\$949,312	\$914,261	\$879,476	\$845,018	\$810,945	\$777,311	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,141,494	\$1,138,249	\$1,133,025	\$1,125,846	\$1,116,743	\$1,105,754	\$1,092,926	\$1,078,309	\$1,061,964	\$1,043,954	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,186,976	\$1,194,022	\$1,198,620	\$1,200,740	\$1,200,363	\$1,197,481	\$1,192,099	\$1,184,232	\$1,173,907	\$1,161,162	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,174,388	\$1,207,943	\$1,239,657	\$1,269,338	\$1,296,795	\$1,321,845	\$1,344,309	\$1,364,016	\$1,380,804	\$1,394,520	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,155,445	\$1,221,368	\$1,287,707	\$1,354,148	\$1,420,354	\$1,485,968	\$1,550,609	\$1,613,878	\$1,675,357	\$1,734,611	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,160,142	\$1,242,743	\$1,327,129	\$1,412,959	\$1,499,849	\$1,587,377	\$1,675,082	\$1,762,462	\$1,848,978	\$1,934,055	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,168,689	\$1,280,774	\$1,398,109	\$1,520,396	\$1,647,261	\$1,778,245	\$1,912,804	\$2,050,307	\$2,190,026	\$2,331,144	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,174,885	\$1,289,948	\$1,409,245	\$1,532,340	\$1,658,723	\$1,787,802	\$1,918,909	\$2,051,292	\$2,184,120	\$2,316,484	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,306,226	\$1,434,250	\$1,564,995	\$1,697,808	\$1,831,961	\$1,966,656	\$2,101,027	\$2,234,143	\$2,365,013	\$2,492,592	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,311,998	\$1,478,599	\$1,653,899	\$1,837,435	\$2,028,608	\$2,226,679	\$2,430,759	\$2,639,807	\$2,852,624	\$3,067,849	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,352,328	\$1,531,246	\$1,717,675	\$1,910,891	\$2,110,026	\$2,314,071	\$2,521,872	\$2,732,128	\$2,943,396	\$3,154,096	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,464,036	\$1,713,695	\$1,983,176	\$2,272,491	\$2,581,422	\$2,909,487	\$3,255,914	\$3,619,617	\$3,999,163	\$4,392,755	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,521,568	\$1,833,791	\$2,178,956	\$2,558,352	\$2,973,008	\$3,423,632	\$3,910,549	\$4,433,640	\$4,992,273	\$5,585,234	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,466,687	\$1,816,248	\$2,208,833	\$2,646,659	\$3,131,582	\$3,664,994	\$4,247,720	\$4,879,896	\$5,560,855	\$6,289,007	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,436,113	\$1,839,909	\$2,304,184	\$2,834,029	\$3,434,348	\$4,109,713	\$4,864,194	\$5,701,175	\$6,623,141	\$7,631,456	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,461,840	\$1,927,564	\$2,468,576	\$3,092,114	\$3,805,338	\$4,615,145	\$5,527,955	\$6,549,469	\$7,684,383	\$8,936,082	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,424,125	\$1,883,285	\$2,399,371	\$2,974,993	\$3,612,154	\$4,312,100	\$5,075,168	\$5,900,626	\$6,786,510	\$7,729,471	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,474,866	\$2,018,794	\$2,637,231	\$3,334,568	\$4,114,515	\$4,979,898	\$5,932,435	\$6,972,503	\$8,098,896	\$9,308,589	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,404,361	\$1,971,088	\$2,610,954	\$3,327,432	\$4,123,189	\$4,999,880	\$5,957,943	\$6,996,383	\$8,112,559	\$9,301,981	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,386,832	\$2,051,083	\$2,823,054	\$3,711,845	\$4,726,009	\$5,873,225	\$7,159,946	\$8,590,993	\$10,169,133	\$11,894,623	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,187,707	\$1,839,357	\$2,603,890	\$3,492,076	\$4,514,332	\$5,680,389	\$6,998,905	\$8,477,019	\$10,119,880	\$11,930,115	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,187,402	\$1,940,231	\$2,823,626	\$3,849,907	\$5,030,934	\$6,377,709	\$7,899,922	\$9,605,435	\$11,499,722	\$13,585,265	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$1,056,766	\$1,853,412	\$2,804,467	\$3,927,502	\$5,240,162	\$6,759,719	\$8,502,515	\$10,483,327	\$12,714,630	\$15,205,778	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$939,604	\$1,781,012	\$2,783,575	\$3,964,909	\$5,342,492	\$6,933,151	\$8,752,475	\$10,814,122	\$13,129,047	\$15,704,652	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$821,453	\$1,720,456	\$2,789,047	\$4,043,822	\$5,500,526	\$7,173,415	\$9,074,532	\$11,212,898	\$13,593,646	\$16,217,115	\$5,585,462	\$171,793	1.60%
1999		\$651,023	\$1,588,703	\$2,743,332	\$4,144,554	\$5,822,835	\$7,808,705	\$10,131,805	\$12,819,735	\$15,896,718	\$19,382,061	\$6,549,625	\$174,544	2.68%
2000		\$515,560	\$1,521,216	\$2,732,983	\$4,173,543	\$5,864,948	\$7,827,801	\$10,080,316	\$12,637,249	\$15,508,726	\$18,699,002	\$5,790,356	\$179,221	3.38%
2001		\$350,845	\$1,407,349	\$2,660,692	\$4,127,616	\$5,822,985	\$7,758,940	\$9,943,969	\$12,381,934	\$15,071,076	\$18,003,035	\$4,938,943	\$185,273	1.55%
2002		\$177,834	\$1,308,000	\$2,602,465	\$4,066,364	\$5,701,584	\$7,506,136	\$9,473,558	\$11,592,389	\$13,845,746	\$16,211,027	\$3,700,778	\$188,153	2.39%
2003			\$1,231,632	\$2,761,600	\$4,605,603	\$6,793,366	\$9,351,442	\$12,301,589	\$15,658,988	\$19,430,355	\$23,612,024	\$4,514,591	\$192,655	1.88%
2004			\$1,107,833	\$2,797,074	\$4,898,418	\$7,466,253	\$10,554,287	\$14,213,371	\$18,488,920	\$23,417,956	\$29,025,832	\$4,788,076	\$196,276	3.25%
2005			\$935,407	\$2,713,765	\$4,971,086	\$7,781,415	\$11,220,860	\$15,365,174	\$20,286,707	\$26,050,740	\$32,711,232	\$4,810,664	\$202,658	3.42%
2006			\$771,186	\$2,715,189	\$5,267,753	\$8,546,136	\$12,677,530	\$17,796,678	\$24,042,412	\$31,553,002	\$40,460,228	\$5,327,884	\$209,581	2.55%
2007			\$596,338	\$2,667,081	\$5,362,203	\$8,794,189	\$13,082,630	\$18,351,249	\$24,723,885	\$32,319,356	\$41,245,195	\$5,393,955	\$214,923	4.09%
2008			\$356,304	\$2,204,618	\$4,370,405	\$6,863,648	\$9,685,527	\$12,826,656	\$16,265,501	\$19,967,117	\$23,882,349	\$3,257,411	\$223,703	0.09%
2009			\$143,321	\$2,216,989	\$4,794,555	\$7,924,377	\$11,645,363	\$15,982,912	\$20,944,677	\$26,516,394	\$32,658,074	\$3,836,278	\$223,909	2.72%
2010				\$2,176,902	\$5,075,411	\$8,678,353	\$13,052,910	\$18,251,380	\$24,304,934	\$31,217,160	\$38,957,834	\$4,149,511	\$230,001	1.50%
2011				\$1,983,153	\$4,860,431	\$8,335,445	\$12,436,325	\$17,172,021	\$22,527,745	\$28,460,918	\$34,898,024	\$3,998,798	\$233,444	2.96%
2012				\$1,867,857	\$5,025,046	\$8,933,104	\$13,651,564	\$19,219,684	\$25,649,621	\$32,919,766	\$40,968,806	\$4,359,893	\$240,361	1.74%
2013				\$1,678,622	\$5,075,459	\$9,470,033	\$14,999,916	\$21,789,433	\$29,939,024	\$39,513,370	\$50,528,890	\$5,448,219	\$244,544	1.50%
2014				\$1,465,933	\$4,947,925	\$9,453,149	\$15,121,850	\$22,080,170	\$30,429,163	\$40,232,548	\$51,503,880	\$5,911,869	\$248,213	0.76%
2015				\$1,203,992	\$4,638,889	\$9,060,482	\$14,595,447	\$21,354,017	\$29,419,331	\$38,835,828	\$49,597,403	\$5,740,121	\$250,090	0.73%
2016				\$992,531	\$4,624,038	\$9,385,658	\$15,446,717	\$22,963,808	\$32,067,991	\$42,850,243	\$55,345,878	\$6,144,608	\$251,910	2.07%

Table 48: Moderate Worldwide (50% US / 50% Int'l) Fixed Distribution Schedule (\$50,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,079,891	\$1,063,481	\$1,047,151	\$1,030,903	\$1,014,738	\$998,659	\$982,670	\$966,770	\$950,964	\$935,253	\$919,639	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,101,281	\$1,106,802	\$1,111,932	\$1,116,666	\$1,120,997	\$1,124,921	\$1,128,433	\$1,131,528	\$1,134,201	\$1,136,448	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,101,474	\$1,123,258	\$1,144,888	\$1,166,342	\$1,187,593	\$1,208,618	\$1,229,390	\$1,249,884	\$1,270,075	\$1,289,936	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,057,010	\$1,054,794	\$1,051,732	\$1,047,827	\$1,043,087	\$1,037,519	\$1,031,135	\$1,023,944	\$1,015,960	\$1,007,197	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,028,390	\$995,058	\$961,681	\$928,332	\$895,079	\$861,989	\$829,124	\$796,545	\$764,311	\$732,474	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,057,483	\$1,053,919	\$1,048,440	\$1,041,068	\$1,031,833	\$1,020,773	\$1,007,932	\$993,360	\$977,114	\$959,257	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,078,718	\$1,084,441	\$1,087,797	\$1,088,757	\$1,087,302	\$1,083,427	\$1,077,134	\$1,068,439	\$1,057,370	\$1,043,962	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,045,289	\$1,074,570	\$1,101,982	\$1,127,335	\$1,150,446	\$1,171,133	\$1,189,223	\$1,204,549	\$1,216,951	\$1,226,281	\$803,550	\$77,184	6.77%
1978	\$946,651	\$1,003,693	\$1,061,101	\$1,118,580	\$1,175,812	\$1,232,457	\$1,288,150	\$1,342,508	\$1,395,126	\$1,445,583	\$1,493,439	\$768,549	\$82,409	9.03%
1979	\$908,365	\$978,425	\$1,050,045	\$1,122,904	\$1,196,645	\$1,270,871	\$1,345,145	\$1,418,991	\$1,491,894	\$1,563,302	\$1,632,626	\$803,741	\$89,852	13.32%
1980	\$858,182	\$949,748	\$1,045,790	\$1,146,037	\$1,250,143	\$1,357,686	\$1,468,162	\$1,580,980	\$1,695,461	\$1,810,832	\$1,926,229	\$929,399	\$101,819	12.41%
1981	\$815,684	\$911,105	\$1,010,231	\$1,112,670	\$1,217,961	\$1,325,566	\$1,434,868	\$1,545,173	\$1,655,708	\$1,765,623	\$1,873,989	\$774,944	\$114,451	8.94%
1982	\$846,324	\$955,454	\$1,067,126	\$1,180,753	\$1,295,675	\$1,411,163	\$1,526,419	\$1,640,582	\$1,752,728	\$1,861,875	\$1,966,992	\$789,476	\$124,685	3.87%
1983	\$767,715	\$901,067	\$1,041,874	\$1,189,728	\$1,344,095	\$1,504,308	\$1,669,562	\$1,838,903	\$2,011,227	\$2,185,275	\$2,359,633	\$808,556	\$129,504	3.80%
1984	\$714,721	\$860,760	\$1,013,469	\$1,172,215	\$1,336,234	\$1,504,625	\$1,676,347	\$1,850,222	\$2,024,928	\$2,199,008	\$2,370,872	\$716,371	\$134,428	4.02%
1985	\$663,209	\$850,863	\$1,054,789	\$1,274,993	\$1,511,269	\$1,763,173	\$2,029,996	\$2,310,732	\$2,604,060	\$2,908,313	\$3,221,455	\$762,013	\$139,834	3.77%
1986	\$575,058	\$796,656	\$1,044,162	\$1,318,612	\$1,620,808	\$1,951,264	\$2,310,145	\$2,697,211	\$3,111,749	\$3,552,511	\$4,017,641	\$730,848	\$145,110	1.14%
1987	\$441,363	\$678,832	\$949,613	\$1,255,571	\$1,598,273	\$1,978,898	\$2,398,139	\$2,856,100	\$3,352,189	\$3,885,004	\$4,452,222	\$614,634	\$146,766	4.41%
1988	\$302,751	\$561,571	\$865,139	\$1,217,484	\$1,622,484	\$2,083,735	\$2,604,413	\$3,187,106	\$3,833,632	\$4,544,831	\$5,320,348	\$538,945	\$153,245	4.42%
1989	\$158,299	\$448,752	\$793,958	\$1,199,560	\$1,671,137	\$2,214,055	\$2,833,276	\$3,533,148	\$4,317,162	\$5,187,674	\$6,145,601	\$498,263	\$160,012	4.64%
1990		\$301,697	\$657,839	\$1,060,742	\$1,512,251	\$2,013,594	\$2,565,241	\$3,166,762	\$3,816,676	\$4,512,306	\$5,249,640	\$320,550	\$167,444	6.10%
1991		\$142,703	\$556,750	\$1,031,745	\$1,570,951	\$2,176,926	\$2,851,320	\$3,594,674	\$4,406,195	\$5,283,541	\$6,222,600	\$186,431	\$177,655	3.07%
1992			\$393,352	\$889,591	\$1,448,504	\$2,071,779	\$2,760,107	\$3,512,977	\$4,328,487	\$5,203,147	\$6,131,695	\$3,572	\$183,111	3.03%
1993			\$230,661	\$804,368	\$1,472,167	\$2,240,446	\$3,114,629	\$4,098,823	\$5,195,451	\$6,404,841	\$7,724,812		\$188,660	2.75%
1994			\$35,708	\$595,851	\$1,255,064	\$2,021,253	\$2,901,491	\$3,901,648	\$5,025,971	\$6,276,626	\$7,653,213		\$193,854	2.67%
1995				\$458,332	\$1,219,865	\$2,104,995	\$3,121,715	\$4,276,572	\$5,574,176	\$7,016,672	\$8,603,175		\$199,032	2.67%
1996				\$267,765	\$1,081,928	\$2,046,182	\$3,173,455	\$4,475,461	\$5,962,077	\$7,640,643	\$9,515,179		\$204,347	3.33%
1997				\$59,797	\$918,581	\$1,933,186	\$3,116,181	\$4,478,654	\$6,029,551	\$7,774,942	\$9,717,227		\$211,148	1.70%
1998					\$750,360	\$1,828,060	\$3,078,262	\$4,509,316	\$6,126,559	\$7,931,519	\$9,921,091		\$214,741	1.60%
1999					\$570,042	\$1,760,064	\$3,191,020	\$4,885,058	\$6,861,880	\$9,137,480	\$11,722,711		\$218,180	2.68%
2000					\$364,184	\$1,596,279	\$3,044,117	\$4,720,852	\$6,636,139	\$8,795,058	\$11,196,985		\$224,026	3.38%
2001					\$137,225	\$1,399,121	\$2,855,366	\$4,511,458	\$6,368,523	\$8,422,427	\$10,662,918		\$231,592	1.55%
2002						\$1,177,719	\$2,597,800	\$4,152,544	\$5,830,839	\$7,616,675	\$9,488,930		\$235,191	2.39%
2003						\$1,155,343	\$3,013,773	\$5,184,888	\$7,678,605	\$10,496,928	\$13,632,260		\$240,818	1.88%
2004						\$1,029,891	\$3,191,509	\$5,799,732	\$8,888,024	\$12,481,550	\$16,594,233		\$245,345	3.25%
2005						\$831,929	\$3,184,907	\$6,082,598	\$9,579,303	\$13,721,744	\$18,545,192		\$253,323	3.42%
2006						\$643,292	\$3,365,235	\$6,834,951	\$11,157,525	\$16,434,869	\$22,760,169		\$261,976	2.55%
2007						\$395,457	\$3,250,638	\$6,853,682	\$11,298,513	\$16,672,422	\$23,050,315		\$268,653	4.09%
2008						\$92,761	\$2,237,807	\$4,651,657	\$7,315,361	\$10,198,167	\$13,256,892		\$279,629	0.09%
2009						\$2,409,809	\$5,544,317	\$9,185,855	\$13,320,887	\$17,913,438			\$279,886	2.72%
2010							\$2,426,756	\$6,090,566	\$10,440,613	\$15,478,171	\$21,175,120		\$287,501	1.50%
2011							\$2,071,142	\$5,526,517	\$9,497,947	\$13,949,841	\$18,819,829		\$291,806	2.96%
2012							\$1,982,025	\$5,932,280	\$10,585,015	\$15,922,249	\$21,891,748		\$300,451	1.74%
2013							\$1,875,513	\$6,461,108	\$12,113,849	\$18,884,746	\$26,783,053		\$305,680	1.50%
2014							\$1,604,522	\$6,304,733	\$12,097,115	\$19,032,107	\$27,116,803		\$310,266	0.76%
2015							\$1,267,906	\$5,861,446	\$11,487,834	\$18,182,650	\$25,937,950		\$312,613	0.73%
2016							\$1,026,316	\$6,035,895	\$12,284,046	\$19,843,448	\$28,738,813		\$314,888	2.07%

Table 54: Conservative Worldwide (50% US / 50% Int'l) Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at END OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,094,534	\$1,077,261	\$1,060,072	\$1,042,968	\$1,025,952	\$1,009,028	\$992,196	\$975,460	\$958,822	\$942,284	\$925,848	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,130,150	\$1,136,274	\$1,141,991	\$1,147,294	\$1,152,177	\$1,156,636	\$1,160,664	\$1,164,256	\$1,167,409	\$1,170,118	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,144,112	\$1,167,805	\$1,191,353	\$1,214,732	\$1,237,914	\$1,260,875	\$1,283,588	\$1,306,026	\$1,328,162	\$1,349,969	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,108,094	\$1,105,516	\$1,102,039	\$1,097,670	\$1,092,413	\$1,086,279	\$1,079,276	\$1,071,418	\$1,062,716	\$1,053,187	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,089,446	\$1,052,238	\$1,015,031	\$977,899	\$940,916	\$904,149	\$867,665	\$831,528	\$795,798	\$760,532	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,141,689	\$1,138,366	\$1,132,974	\$1,125,538	\$1,116,092	\$1,104,675	\$1,091,335	\$1,076,127	\$1,059,112	\$1,040,358	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,190,030	\$1,197,569	\$1,202,549	\$1,204,940	\$1,204,720	\$1,201,882	\$1,196,430	\$1,188,381	\$1,177,762	\$1,164,613	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,176,093	\$1,211,674	\$1,245,345	\$1,276,905	\$1,306,156	\$1,332,905	\$1,356,968	\$1,378,165	\$1,396,326	\$1,411,293	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,154,061	\$1,223,985	\$1,294,394	\$1,364,966	\$1,435,350	\$1,505,176	\$1,574,048	\$1,641,552	\$1,707,254	\$1,770,701	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,154,167	\$1,241,829	\$1,331,435	\$1,422,632	\$1,515,024	\$1,608,174	\$1,701,604	\$1,794,796	\$1,887,190	\$1,978,191	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,158,907	\$1,278,041	\$1,402,804	\$1,532,892	\$1,667,922	\$1,807,427	\$1,950,848	\$2,097,534	\$2,246,738	\$2,397,616	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,164,337	\$1,286,553	\$1,413,319	\$1,544,187	\$1,678,629	\$1,816,036	\$1,955,715	\$2,096,889	\$2,238,697	\$2,380,195	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,310,996	\$1,446,756	\$1,585,470	\$1,726,458	\$1,868,964	\$2,012,157	\$2,155,136	\$2,296,931	\$2,436,512	\$2,572,788	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,322,684	\$1,500,076	\$1,686,779	\$1,882,324	\$2,086,097	\$2,297,342	\$2,515,144	\$2,738,430	\$2,965,962	\$3,196,335	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,373,205	\$1,563,473	\$1,761,789	\$1,967,405	\$2,179,425	\$2,396,803	\$2,618,344	\$2,842,698	\$3,068,368	\$3,293,709	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,504,618	\$1,771,580	\$2,059,724	\$2,369,098	\$2,699,510	\$3,050,497	\$3,421,292	\$3,810,802	\$4,217,577	\$4,639,785	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,581,005	\$1,916,071	\$2,286,356	\$2,693,280	\$3,137,995	\$3,621,322	\$4,143,693	\$4,705,076	\$5,304,913	\$5,942,046	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,528,815	\$1,904,964	\$2,327,112	\$2,797,671	\$3,318,678	\$3,891,695	\$4,517,692	\$5,196,928	\$5,928,829	\$6,711,856	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,505,475	\$1,941,460	\$2,442,214	\$3,013,227	\$3,659,811	\$4,386,940	\$5,199,087	\$6,100,019	\$7,092,587	\$8,178,481	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,548,453	\$2,052,089	\$2,636,407	\$3,309,200	\$4,078,202	\$4,950,895	\$5,934,288	\$7,034,662	\$8,257,277	\$9,606,047	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,518,555	\$2,012,564	\$2,567,403	\$3,185,908	\$3,870,285	\$4,621,957	\$5,441,396	\$6,327,959	\$7,279,718	\$8,293,298	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,600,518	\$2,186,983	\$2,853,109	\$3,603,640	\$4,442,621	\$5,373,177	\$6,397,285	\$7,515,523	\$8,726,819	\$10,028,202	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,541,141	\$2,151,441	\$2,839,882	\$3,610,230	\$4,465,414	\$5,407,311	\$6,436,527	\$7,552,173	\$8,751,639	\$10,030,378	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,550,077	\$2,269,311	\$3,103,883	\$4,063,585	\$5,157,656	\$6,394,447	\$7,781,040	\$9,322,837	\$11,023,103	\$12,882,495	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,335,426	\$2,042,289	\$2,870,107	\$3,830,455	\$4,934,572	\$6,193,003	\$7,615,196	\$9,209,042	\$10,980,370	\$12,932,399	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,378,298	\$2,194,977	\$3,151,541	\$4,261,233	\$5,536,844	\$6,990,299	\$8,632,177	\$10,471,176	\$12,513,521	\$14,762,332	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,253,589	\$2,120,761	\$3,153,600	\$4,370,976	\$5,791,887	\$7,434,991	\$9,318,026	\$11,457,142	\$13,866,135	\$16,555,586	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,154,873	\$2,070,484	\$3,158,929	\$4,439,125	\$5,929,887	\$7,649,399	\$9,614,593	\$11,840,426	\$14,339,073	\$17,119,033	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$1,061,011	\$2,039,062	\$3,198,786	\$4,557,985	\$6,133,597	\$7,941,032	\$9,993,404	\$12,300,684	\$14,868,789	\$17,698,619	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$888,537	\$1,916,282	\$3,177,184	\$4,703,037	\$6,526,571	\$8,680,662	\$11,197,335	\$14,106,560	\$17,434,844	\$21,203,619	\$8,267,742	\$179,221	2.68%
2000		\$785,673	\$1,882,919	\$3,201,160	\$4,764,709	\$6,597,260	\$8,721,030	\$11,155,770	\$13,917,643	\$17,017,989	\$20,462,011	\$7,329,662	\$185,273	3.38%
2001		\$646,424	\$1,795,409	\$3,154,968	\$4,743,030	\$6,575,571	\$8,665,717	\$11,022,777	\$13,651,205	\$16,549,550	\$19,709,422	\$6,270,411	\$188,153	1.55%
2002		\$513,931	\$1,733,526	\$3,128,099	\$4,703,162	\$6,460,812	\$8,399,060	\$10,511,207	\$12,785,278	\$15,203,572	\$17,742,349	\$4,691,880	\$192,655	2.39%
2003		\$350,418	\$1,717,990	\$3,388,471	\$5,395,496	\$7,770,908	\$10,543,250	\$13,736,049	\$17,365,933	\$21,440,642	\$25,956,991	\$5,841,687	\$196,276	1.88%
2004		\$165,249	\$1,635,594	\$3,491,924	\$5,791,315	\$8,592,063	\$11,951,845	\$15,925,430	\$20,561,962	\$25,901,841	\$31,973,263	\$6,274,506	\$202,658	3.25%
2005			\$1,480,641	\$3,442,981	\$5,921,297	\$8,995,009	\$12,745,866	\$17,255,412	\$22,601,779	\$28,855,829	\$36,076,667	\$6,373,144	\$209,581	3.42%
2006			\$1,358,249	\$3,518,167	\$6,335,932	\$9,937,514	\$14,459,676	\$20,047,499	\$26,850,768	\$35,019,100	\$44,695,723	\$7,164,943	\$214,923	2.55%
2007			\$1,232,398	\$3,529,190	\$6,500,162	\$10,266,050	\$14,955,350	\$20,701,206	\$27,637,196	\$35,891,936	\$45,582,481	\$7,335,004	\$223,703	4.09%
2008			\$954,480	\$2,960,419	\$5,304,620	\$7,997,627	\$11,040,675	\$14,423,814	\$18,124,235	\$22,104,925	\$26,313,808	\$4,397,360	\$223,909	0.09%
2009			\$803,247	\$3,083,568	\$5,903,682	\$9,314,984	\$13,358,865	\$18,062,402	\$23,433,875	\$29,458,330	\$36,093,537	\$5,331,061	\$230,001	2.72%
2010			\$633,166	\$3,144,847	\$6,330,967	\$10,272,765	\$15,041,767	\$20,693,721	\$27,261,978	\$34,750,641	\$43,127,937	\$5,900,664	\$233,444	1.50%
2011			\$416,144	\$2,968,721	\$6,114,749	\$9,899,247	\$14,351,846	\$19,481,821	\$25,273,262	\$31,680,767	\$38,626,095	\$5,784,963	\$240,361	2.96%
2012			\$194,840	\$2,937,216	\$6,406,198	\$10,679,493	\$15,820,209	\$21,869,913	\$28,841,399	\$36,711,616	\$45,415,344	\$6,466,175	\$244,544	1.74%
2013				\$2,789,079	\$6,553,248	\$11,391,824	\$17,451,605	\$24,865,330	\$33,740,401	\$44,146,272	\$56,101,167	\$8,312,213	\$248,213	1.50%
2014				\$2,608,254	\$6,466,984	\$11,427,497	\$17,639,406	\$25,237,357	\$34,329,367	\$44,983,831	\$57,215,877	\$9,200,036	\$250,090	0.76%
2015				\$2,330,923	\$6,133,930	\$10,998,548	\$17,059,761	\$24,435,079	\$33,213,233	\$43,441,860	\$55,114,901	\$9,075,426	\$251,910	0.73%
2016				\$2,172,815	\$6,208,253	\$11,461,973	\$18,114,714	\$26,333,690	\$36,259,006	\$47,988,203	\$61,559,707	\$9,903,722	\$257,136	2.07%

Table 55: Very Conservative All Value (50% US / 50% Int'l) Fixed Distribution Schedule (\$30,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,102,625	\$1,094,025	\$1,085,295	\$1,076,438	\$1,067,460	\$1,058,362	\$1,049,148	\$1,039,823	\$1,030,389	\$1,020,850	\$1,011,210	\$1,009,052	\$30,000	5.48%
1971	\$1,142,117	\$1,148,733	\$1,154,842	\$1,160,438	\$1,165,517	\$1,170,074	\$1,174,105	\$1,177,607	\$1,180,576	\$1,183,011	\$1,184,910	\$1,177,352	\$31,645	3.36%
1972	\$1,150,658	\$1,149,792	\$1,148,166	\$1,145,786	\$1,142,657	\$1,138,787	\$1,134,187	\$1,128,865	\$1,122,834	\$1,116,106	\$1,108,694	\$1,290,466	\$32,708	3.42%
1973	\$1,155,242	\$1,124,602	\$1,093,829	\$1,062,978	\$1,032,106	\$1,001,265	\$970,508	\$939,882	\$909,436	\$879,215	\$849,262	\$1,072,341	\$33,827	8.78%
1974	\$1,190,863	\$1,161,544	\$1,131,586	\$1,101,077	\$1,070,102	\$1,038,745	\$1,007,087	\$975,211	\$943,195	\$911,115	\$879,044	\$761,558	\$36,795	12.20%
1975	\$1,226,371	\$1,232,861	\$1,237,296	\$1,239,659	\$1,239,941	\$1,238,143	\$1,234,275	\$1,228,352	\$1,220,400	\$1,210,453	\$1,198,552	\$988,302	\$41,284	7.01%
1976	\$1,284,381	\$1,300,056	\$1,313,329	\$1,324,133	\$1,332,413	\$1,338,128	\$1,341,247	\$1,341,753	\$1,339,639	\$1,334,911	\$1,327,589	\$1,169,285	\$44,180	4.82%
1977	\$1,264,046	\$1,297,883	\$1,329,838	\$1,359,745	\$1,387,446	\$1,412,787	\$1,435,624	\$1,455,825	\$1,473,264	\$1,487,829	\$1,499,420	\$1,042,353	\$46,310	6.77%
1978	\$1,233,799	\$1,299,374	\$1,365,205	\$1,431,014	\$1,496,508	\$1,561,379	\$1,625,308	\$1,687,965	\$1,749,009	\$1,808,094	\$1,864,867	\$1,058,181	\$49,445	9.03%
1979	\$1,250,898	\$1,331,316	\$1,413,136	\$1,496,056	\$1,579,748	\$1,663,860	\$1,748,013	\$1,831,805	\$1,914,813	\$1,996,592	\$2,076,680	\$1,189,297	\$53,911	13.32%
1980	\$1,265,979	\$1,366,945	\$1,471,321	\$1,578,808	\$1,689,059	\$1,801,680	\$1,916,229	\$2,032,218	\$2,149,112	\$2,266,330	\$2,383,245	\$1,493,831	\$61,091	12.41%
1981	\$1,313,145	\$1,429,572	\$1,550,542	\$1,675,739	\$1,804,790	\$1,937,260	\$2,072,653	\$2,210,414	\$2,349,925	\$2,490,506	\$2,631,420	\$1,355,202	\$68,671	8.94%
1982	\$1,516,688	\$1,648,984	\$1,784,897	\$1,923,924	\$2,065,496	\$2,208,987	\$2,353,711	\$2,498,925	\$2,643,836	\$2,787,597	\$2,929,319	\$1,554,515	\$74,811	3.87%
1983	\$1,541,156	\$1,714,953	\$1,898,713	\$2,092,221	\$2,295,160	\$2,507,096	\$2,727,481	\$2,955,639	\$3,190,768	\$3,431,930	\$3,678,054	\$1,809,299	\$77,703	3.80%
1984	\$1,648,307	\$1,838,488	\$2,038,353	\$2,247,488	\$2,465,355	\$2,691,293	\$2,924,512	\$3,164,089	\$3,408,966	\$3,657,951	\$3,909,720	\$1,836,965	\$80,657	4.02%
1985	\$1,804,749	\$2,070,973	\$2,360,024	\$2,672,496	\$3,008,822	\$3,369,245	\$3,753,795	\$4,162,264	\$4,594,174	\$5,048,759	\$5,524,931	\$2,317,037	\$83,900	3.77%
1986	\$1,906,521	\$2,236,043	\$2,601,021	\$3,003,399	\$3,444,978	\$3,927,375	\$4,451,973	\$5,019,869	\$5,631,819	\$6,288,183	\$6,988,863	\$2,641,859	\$87,066	1.14%
1987	\$1,873,959	\$2,262,403	\$2,704,142	\$3,203,733	\$3,765,718	\$4,394,544	\$5,094,472	\$5,869,471	\$6,723,102	\$7,658,387	\$8,677,673	\$2,687,383	\$88,059	4.41%
1988	\$1,872,524	\$2,330,040	\$2,864,668	\$3,485,744	\$4,203,162	\$5,027,297	\$5,968,908	\$7,039,008	\$8,248,701	\$9,608,989	\$11,130,538	\$3,031,710	\$91,947	4.42%
1989	\$1,970,173	\$2,480,861	\$3,078,286	\$3,772,939	\$4,575,908	\$5,498,785	\$6,553,541	\$7,752,366	\$9,107,479	\$10,630,888	\$12,334,114	\$3,860,180	\$96,007	4.64%
1990	\$2,047,643	\$2,558,374	\$3,140,225	\$3,799,094	\$4,540,747	\$5,370,682	\$6,293,981	\$7,315,148	\$8,437,925	\$9,665,099	\$10,998,297	\$3,643,005	\$100,466	6.10%
1991	\$2,215,330	\$2,819,791	\$3,515,229	\$4,310,124	\$5,212,932	\$6,231,911	\$7,374,923	\$8,649,212	\$10,061,154	\$11,615,981	\$13,317,494	\$4,613,860	\$106,593	3.07%
1992	\$2,235,128	\$2,875,680	\$3,611,967	\$4,452,685	\$5,406,438	\$6,481,552	\$7,685,860	\$9,026,462	\$10,509,456	\$12,139,652	\$13,920,263	\$4,847,412	\$109,867	3.03%
1993	\$2,304,930	\$3,070,950	\$3,979,994	\$5,050,649	\$6,302,605	\$7,756,466	\$9,433,491	\$11,355,258	\$13,543,263	\$16,018,429	\$18,800,532	\$5,211,035	\$113,196	2.75%
1994	\$2,097,437	\$2,852,076	\$3,756,338	\$4,831,336	\$6,099,764	\$7,585,737	\$9,314,560	\$11,312,406	\$13,605,913	\$16,221,669	\$19,185,603	\$5,162,026	\$116,312	2.67%
1995	\$2,282,925	\$3,158,423	\$4,209,309	\$5,460,530	\$6,938,914	\$8,672,971	\$10,692,614	\$13,028,774	\$15,712,908	\$18,776,384	\$22,249,736	\$6,937,576	\$119,419	2.67%
1996	\$2,205,775	\$3,131,038	\$4,257,123	\$5,615,741	\$7,241,634	\$9,172,461	\$11,448,579	\$14,112,695	\$17,209,364	\$20,784,331	\$24,883,683	\$8,379,594	\$122,608	3.33%
1997	\$2,202,070	\$3,179,371	\$4,366,770	\$5,796,650	\$7,504,256	\$9,527,507	\$11,906,696	\$14,684,044	\$17,903,104	\$21,607,989	\$25,842,421	\$11,006,140	\$126,689	1.70%
1998	\$2,218,541	\$3,264,495	\$4,532,757	\$6,055,302	\$7,866,078	\$10,000,544	\$12,495,059	\$15,386,100	\$18,709,290	\$22,498,254	\$26,783,280	\$13,985,786	\$128,845	1.60%
1999	\$2,056,968	\$3,145,967	\$4,501,976	\$6,171,424	\$8,205,473	\$10,659,760	\$13,593,914	\$17,070,816	\$21,155,557	\$25,914,072	\$31,411,409	\$16,770,584	\$130,908	2.68%
2000	\$2,126,881	\$3,298,733	\$4,736,326	\$6,480,733	\$8,576,031	\$11,068,771	\$14,007,247	\$17,440,518	\$21,417,187	\$25,983,910	\$31,183,647	\$15,121,386	\$134,416	3.38%
2001	\$2,128,518	\$3,370,193	\$4,882,611	\$6,703,768	\$8,873,275	\$11,431,554	\$14,418,814	\$17,873,805	\$21,832,343	\$26,325,619	\$31,378,323	\$13,201,834	\$138,955	1.55%
2002	\$2,212,438	\$3,535,909	\$5,104,733	\$6,943,325	\$9,074,714	\$11,519,543	\$14,294,959	\$17,413,404	\$20,881,343	\$24,697,982	\$28,854,013	\$10,174,061	\$141,114	2.39%
2003	\$2,118,449	\$3,621,177	\$5,518,224	\$7,877,699	\$10,773,043	\$14,281,886	\$18,484,431	\$23,461,324	\$29,290,970	\$36,046,302	\$43,791,016	\$12,907,016	\$144,491	1.88%
2004	\$2,030,491	\$3,654,692	\$5,769,981	\$8,479,080	\$11,897,608	\$16,153,606	\$21,386,358	\$27,744,401	\$35,382,562	\$44,457,926	\$55,124,648	\$14,147,862	\$147,207	3.25%
2005	\$1,894,063	\$3,578,193	\$5,813,779	\$8,728,253	\$12,468,279	\$17,200,110	\$23,109,153	\$30,398,516	\$39,286,330	\$50,001,605	\$62,778,434	\$14,683,379	\$151,994	3.42%
2006	\$1,771,325	\$3,564,465	\$6,020,590	\$9,317,418	\$13,666,815	\$19,317,851	\$26,559,077	\$35,719,647	\$47,168,831	\$61,313,417	\$78,592,493	\$16,820,795	\$157,186	2.55%
2007	\$1,742,471	\$3,664,573	\$6,276,506	\$9,755,159	\$14,308,666	\$20,178,262	\$27,639,135	\$36,999,892	\$48,600,213	\$62,806,272	\$80,003,497	\$17,575,165	\$161,192	4.09%
2008	\$1,685,751	\$3,532,503	\$5,817,553	\$8,598,341	\$11,930,240	\$15,863,697	\$20,440,922	\$25,692,205	\$31,631,993	\$38,254,908	\$45,531,941	\$10,967,168	\$167,777	0.09%
2009	\$1,532,804	\$3,523,817	\$6,130,398	\$9,468,428	\$13,660,316	\$18,830,992	\$25,102,602	\$32,587,865	\$41,382,197	\$51,554,795	\$63,139,035	\$13,657,109	\$167,932	2.72%
2010	\$1,420,861	\$3,558,995	\$6,428,570	\$10,184,473	\$14,994,366	\$21,033,958	\$28,480,313	\$37,503,081	\$48,253,685	\$60,852,688	\$75,375,765	\$15,515,871	\$172,501	1.50%
2011	\$1,331,906	\$3,551,756	\$6,440,515	\$10,110,243	\$14,672,918	\$20,234,535	\$26,887,944	\$34,704,622	\$43,725,704	\$53,952,764	\$65,338,982	\$15,664,882	\$175,083	2.96%
2012	\$1,179,268	\$3,511,026	\$6,628,168	\$10,685,962	\$15,847,114	\$22,275,069	\$30,125,259	\$39,534,353	\$50,607,800	\$63,406,159	\$77,930,985	\$17,962,582	\$180,270	1.74%
2013	\$950,813	\$3,277,904	\$6,548,924	\$11,007,634	\$16,930,325	\$24,621,094	\$34,403,521	\$46,608,202	\$61,555,806	\$79,535,626	\$100,780,030	\$23,537,453	\$183,408	1.50%
2014	\$782,906	\$3,157,878	\$6,482,548	\$10,996,516	\$16,969,206	\$24,694,427	\$34,481,359	\$46,641,486	\$61,471,258	\$79,230,569	\$100,117,584	\$26,548,005	\$186,159	0.76%
2015	\$594,013	\$2,948,599	\$6,215,780	\$10,613,968	\$16,384,294	\$23,784,081	\$33,076,989	\$44,519,594	\$58,344,362	\$74,739,377	\$93,825,551	\$26,725,185	\$187,568	0.73%
2016	\$408,088	\$2,822,969	\$6,258,417	\$10,986,647	\$17,317,306	\$25,591,952	\$36,174,214	\$49,435,008	\$65,732,420	\$85,386,277	\$108,647,969	\$29,710,022	\$188,933	2.07%

Table 56: Conservative All Value (50% US / 50% Int'l) Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,091,258	\$1,082,746	\$1,074,106	\$1,065,341	\$1,056,455	\$1,047,451	\$1,038,332	\$1,029,103	\$1,019,766	\$1,010,326	\$1,000,785	\$998,650	\$40,000	5.48%
1971	\$1,118,746	\$1,125,132	\$1,131,017	\$1,136,397	\$1,141,266	\$1,145,619	\$1,149,453	\$1,152,765	\$1,155,551	\$1,157,810	\$1,159,541	\$1,093,402	\$42,193	3.36%
1972	\$1,115,110	\$1,114,245	\$1,112,634	\$1,110,282	\$1,107,197	\$1,103,385	\$1,098,857	\$1,093,621	\$1,087,690	\$1,081,076	\$1,073,791	\$1,248,999	\$43,610	3.42%
1973	\$1,106,808	\$1,077,417	\$1,047,882	\$1,018,260	\$988,604	\$958,968	\$929,402	\$899,954	\$870,671	\$841,598	\$812,776	\$1,027,334	\$45,103	8.78%
1974	\$1,126,234	\$1,098,063	\$1,069,269	\$1,039,935	\$1,010,145	\$979,980	\$949,522	\$918,849	\$888,039	\$857,164	\$826,299	\$719,439	\$49,060	12.20%
1975	\$1,142,744	\$1,147,855	\$1,150,960	\$1,152,042	\$1,151,094	\$1,148,117	\$1,143,121	\$1,136,122	\$1,127,146	\$1,116,226	\$1,103,402	\$911,627	\$55,046	7.01%
1976	\$1,177,525	\$1,190,979	\$1,202,084	\$1,210,776	\$1,217,003	\$1,220,727	\$1,221,919	\$1,220,563	\$1,216,655	\$1,210,203	\$1,201,226	\$1,056,085	\$58,906	4.82%
1977	\$1,139,188	\$1,168,985	\$1,196,875	\$1,222,694	\$1,246,289	\$1,267,510	\$1,286,218	\$1,302,283	\$1,315,586	\$1,326,016	\$1,333,478	\$922,952	\$61,747	6.77%
1978	\$1,090,225	\$1,148,064	\$1,205,862	\$1,263,337	\$1,320,195	\$1,376,124	\$1,430,803	\$1,483,899	\$1,535,072	\$1,583,972	\$1,630,245	\$913,365	\$65,927	9.03%
1979	\$1,079,631	\$1,150,367	\$1,222,051	\$1,294,372	\$1,366,993	\$1,439,551	\$1,511,656	\$1,582,899	\$1,652,846	\$1,721,045	\$1,787,024	\$996,519	\$71,881	13.32%
1980	\$1,062,080	\$1,150,302	\$1,241,218	\$1,334,502	\$1,429,783	\$1,526,641	\$1,624,612	\$1,723,182	\$1,821,793	\$1,919,840	\$2,016,677	\$1,211,615	\$81,455	12.41%
1981	\$1,064,415	\$1,165,815	\$1,270,874	\$1,379,243	\$1,490,513	\$1,604,218	\$1,719,828	\$1,836,756	\$1,954,352	\$2,071,905	\$2,188,648	\$1,065,073	\$91,561	8.94%
1982	\$1,181,506	\$1,297,592	\$1,416,478	\$1,537,640	\$1,660,494	\$1,784,400	\$1,908,659	\$2,032,519	\$2,155,175	\$2,275,775	\$2,393,426	\$1,171,995	\$99,748	3.87%
1983	\$1,154,435	\$1,303,162	\$1,460,156	\$1,625,115	\$1,797,628	\$1,977,174	\$2,163,110	\$2,354,669	\$2,550,954	\$2,750,934	\$2,953,444	\$1,308,928	\$103,603	3.80%
1984	\$1,181,514	\$1,345,003	\$1,516,513	\$1,695,558	\$1,881,533	\$2,073,708	\$2,271,225	\$2,473,096	\$2,678,202	\$2,885,291	\$3,092,980	\$1,276,668	\$107,543	4.02%
1985	\$1,233,979	\$1,455,494	\$1,696,126	\$1,956,200	\$2,235,865	\$2,535,069	\$2,853,535	\$3,190,733	\$3,545,852	\$3,917,781	\$4,305,076	\$1,539,525	\$111,867	3.77%
1986	\$1,240,789	\$1,509,632	\$1,808,090	\$2,137,590	\$2,499,382	\$2,894,494	\$3,323,682	\$3,787,378	\$4,285,633	\$4,818,061	\$5,383,779	\$1,686,354	\$116,088	1.14%
1987	\$1,157,661	\$1,466,380	\$1,819,300	\$2,220,019	\$2,672,041	\$3,178,693	\$3,743,028	\$4,367,718	\$5,054,939	\$5,806,237	\$6,622,390	\$1,651,008	\$117,413	4.41%
1988	\$1,087,638	\$1,442,587	\$1,860,693	\$2,349,480	\$2,916,821	\$3,570,845	\$4,319,823	\$5,172,016	\$6,135,496	\$7,217,931	\$8,426,334	\$1,785,327	\$122,596	4.42%
1989	\$1,064,236	\$1,459,818	\$1,926,453	\$2,472,602	\$3,107,101	\$3,839,039	\$4,677,624	\$5,632,001	\$6,711,040	\$7,923,085	\$9,275,653	\$2,179,221	\$128,010	4.64%
1990	\$1,018,814	\$1,424,997	\$1,890,257	\$2,419,281	\$3,016,529	\$3,686,115	\$4,431,650	\$5,256,083	\$6,161,527	\$7,149,069	\$8,218,572	\$1,981,777	\$133,955	6.10%
1991	\$1,000,571	\$1,475,131	\$2,025,654	\$2,658,043	\$3,379,242	\$4,195,567	\$5,112,807	\$6,136,003	\$7,269,202	\$8,515,195	\$9,875,226	\$2,400,145	\$142,124	3.07%
1992	\$906,680	\$1,410,228	\$1,993,175	\$2,662,494	\$3,424,937	\$4,286,854	\$5,253,975	\$6,331,178	\$7,522,227	\$8,829,494	\$10,253,665	\$2,425,492	\$146,489	3.03%
1993	\$820,929	\$1,399,916	\$2,095,631	\$2,923,163	\$3,898,327	\$5,037,434	\$6,357,016	\$7,873,470	\$9,602,631	\$11,559,266	\$13,756,494	\$2,503,653	\$150,928	2.75%
1994	\$638,106	\$1,201,623	\$1,886,634	\$2,710,299	\$3,690,886	\$4,847,576	\$6,200,190	\$7,768,837	\$9,573,470	\$11,633,349	\$13,966,399	\$2,379,595	\$155,083	2.67%
1995	\$552,699	\$1,204,810	\$1,999,274	\$2,956,379	\$4,097,739	\$5,446,048	\$7,024,765	\$8,857,681	\$10,968,393	\$13,379,655	\$16,112,608	\$3,054,766	\$159,225	2.67%
1996	\$397,412	\$1,073,995	\$1,912,352	\$2,938,262	\$4,179,754	\$5,666,914	\$7,431,594	\$9,506,978	\$11,927,014	\$14,725,673	\$17,936,043	\$3,555,090	\$163,477	3.33%
1997	\$242,010	\$957,804	\$1,843,190	\$2,924,533	\$4,230,298	\$5,790,794	\$7,637,813	\$9,804,120	\$12,322,801	\$15,226,433	\$18,546,094	\$4,515,826	\$168,918	1.70%
1998	\$75,139	\$841,142	\$1,787,675	\$2,940,940	\$4,328,506	\$5,978,836	\$7,920,660	\$10,182,200	\$12,790,222	\$15,768,929	\$19,138,685	\$5,585,462	\$171,793	1.60%
1999		\$669,232	\$1,649,825	\$2,881,747	\$4,406,526	\$6,268,961	\$8,516,560	\$11,198,735	\$14,365,713	\$18,067,143	\$22,350,370	\$6,549,625	\$174,544	2.68%
2000		\$536,739	\$1,594,771	\$2,901,164	\$4,491,790	\$6,404,155	\$8,676,636	\$11,347,514	\$14,453,771	\$18,029,649	\$22,104,980	\$5,790,356	\$179,221	3.38%
2001		\$374,870	\$1,496,949	\$2,870,914	\$4,529,166	\$6,504,363	\$8,828,440	\$11,531,427	\$14,640,066	\$18,176,245	\$22,155,273	\$4,938,943	\$185,273	1.55%
2002		\$204,460	\$1,409,061	\$2,838,377	\$4,511,306	\$6,444,377	\$8,650,732	\$11,139,032	\$13,912,323	\$16,966,889	\$20,291,172	\$3,700,778	\$188,153	2.39%
2003		\$12,605	\$1,353,241	\$3,065,555	\$5,209,838	\$7,849,317	\$11,048,592	\$14,871,609	\$19,379,141	\$24,625,790	\$30,656,536	\$4,514,591	\$192,655	1.88%
2004			\$1,242,905	\$3,147,128	\$5,613,620	\$8,746,163	\$12,656,851	\$17,464,025	\$23,289,337	\$30,253,842	\$38,473,066	\$4,788,076	\$196,276	3.25%
2005			\$1,076,501	\$3,086,323	\$5,743,878	\$9,183,401	\$13,553,777	\$19,016,823	\$25,744,430	\$33,914,362	\$43,704,571	\$4,810,664	\$202,658	3.42%
2006			\$922,705	\$3,127,243	\$6,143,745	\$10,171,666	\$15,441,358	\$22,214,237	\$30,781,377	\$41,460,113	\$54,588,176	\$5,327,884	\$209,581	2.55%
2007			\$758,167	\$3,102,823	\$6,281,350	\$10,487,725	\$15,942,395	\$22,891,103	\$31,602,017	\$42,360,791	\$55,463,193	\$5,393,955	\$214,923	4.09%
2008			\$508,988	\$2,582,108	\$5,110,653	\$8,137,001	\$11,695,983	\$15,811,622	\$20,493,675	\$25,734,182	\$31,504,209	\$3,257,411	\$223,703	0.09%
2009			\$309,339	\$2,648,559	\$5,675,286	\$9,493,731	\$14,205,054	\$19,901,459	\$26,659,224	\$34,530,883	\$43,536,891	\$3,836,278	\$223,909	2.72%
2010			\$85,606	\$2,649,735	\$6,053,508	\$10,443,122	\$15,965,193	\$22,758,970	\$30,946,780	\$40,622,960	\$51,841,666	\$4,149,511	\$230,001	1.50%
2011				\$2,440,636	\$5,762,581	\$9,904,085	\$14,944,036	\$20,942,453	\$27,932,639	\$35,913,184	\$44,840,400	\$3,998,798	\$233,444	2.96%
2012				\$2,367,787	\$6,038,321	\$10,733,884	\$16,585,198	\$23,706,277	\$32,183,519	\$42,063,824	\$53,342,445	\$4,359,893	\$240,361	1.74%
2013				\$2,225,353	\$6,262,281	\$11,690,340	\$18,775,594	\$27,788,639	\$38,989,649	\$52,609,584	\$68,827,972	\$5,448,219	\$244,544	1.50%
2014				\$2,009,121	\$6,094,897	\$11,563,639	\$18,670,326	\$27,670,614	\$38,805,582	\$52,282,913	\$68,255,051	\$5,911,869	\$248,213	0.76%
2015				\$1,727,300	\$5,706,418	\$10,979,880	\$17,766,654	\$26,278,742	\$36,706,268	\$49,199,811	\$63,850,715	\$5,740,121	\$250,090	0.73%
2016				\$1,554,872	\$5,832,372	\$11,635,853	\$19,264,808	\$29,023,629	\$41,203,946	\$56,062,429	\$73,794,644	\$6,144,608	\$251,910	2.07%

Table 57: Moderate All Value (50% US / 50% Int'l) Fixed Distribution Schedule (\$50,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,079,891	\$1,071,467	\$1,062,917	\$1,054,244	\$1,045,450	\$1,036,540	\$1,027,516	\$1,018,383	\$1,009,144	\$999,801	\$990,360	\$988,247	\$50,000	5.48%
1971	\$1,095,375	\$1,101,531	\$1,107,193	\$1,112,355	\$1,117,014	\$1,121,163	\$1,124,801	\$1,127,923	\$1,130,526	\$1,132,609	\$1,134,171	\$1,069,451	\$52,741	3.36%
1972	\$1,079,562	\$1,078,697	\$1,077,101	\$1,074,779	\$1,071,737	\$1,067,983	\$1,063,526	\$1,058,377	\$1,052,546	\$1,046,046	\$1,038,889	\$1,207,532	\$54,513	3.42%
1973	\$1,058,374	\$1,030,231	\$1,001,935	\$973,541	\$945,103	\$916,671	\$888,296	\$860,025	\$831,906	\$803,980	\$776,290	\$982,326	\$56,378	8.78%
1974	\$1,061,605	\$1,034,583	\$1,006,952	\$978,793	\$950,187	\$921,216	\$891,957	\$862,487	\$832,882	\$803,214	\$773,553	\$677,320	\$61,325	12.20%
1975	\$1,059,117	\$1,062,850	\$1,064,624	\$1,064,426	\$1,062,248	\$1,058,091	\$1,051,967	\$1,043,892	\$1,033,891	\$1,021,998	\$1,008,253	\$834,952	\$68,807	7.01%
1976	\$1,070,669	\$1,081,902	\$1,090,839	\$1,097,419	\$1,101,594	\$1,103,326	\$1,102,591	\$1,099,373	\$1,093,671	\$1,085,494	\$1,074,863	\$942,886	\$73,633	4.82%
1977	\$1,014,330	\$1,040,088	\$1,063,912	\$1,085,644	\$1,105,132	\$1,122,233	\$1,136,811	\$1,148,742	\$1,157,907	\$1,164,203	\$1,167,536	\$803,550	\$77,184	6.77%
1978	\$946,651	\$996,753	\$1,046,518	\$1,095,660	\$1,143,881	\$1,190,868	\$1,236,297	\$1,279,834	\$1,321,135	\$1,359,850	\$1,395,623	\$768,549	\$82,409	9.03%
1979	\$908,365	\$969,417	\$1,030,966	\$1,092,689	\$1,154,239	\$1,215,241	\$1,275,300	\$1,333,993	\$1,390,880	\$1,445,498	\$1,497,369	\$803,741	\$89,852	13.32%
1980	\$858,182	\$933,660	\$1,011,116	\$1,090,197	\$1,170,507	\$1,251,603	\$1,332,995	\$1,414,145	\$1,494,473	\$1,573,350	\$1,650,108	\$929,399	\$101,819	12.41%
1981	\$815,684	\$902,058	\$991,207	\$1,082,746	\$1,176,236	\$1,271,176	\$1,367,003	\$1,463,098	\$1,558,778	\$1,653,303	\$1,745,875	\$774,944	\$114,451	8.94%
1982	\$846,324	\$946,201	\$1,048,058	\$1,151,355	\$1,255,492	\$1,359,814	\$1,463,608	\$1,566,112	\$1,666,514	\$1,763,953	\$1,857,532	\$789,476	\$124,685	3.87%
1983	\$767,715	\$891,372	\$1,021,600	\$1,158,008	\$1,300,096	\$1,447,252	\$1,598,739	\$1,753,699	\$1,911,140	\$2,069,938	\$2,228,835	\$808,556	\$129,504	3.80%
1984	\$714,721	\$851,518	\$994,672	\$1,143,629	\$1,297,711	\$1,456,122	\$1,617,937	\$1,782,103	\$1,947,438	\$2,112,630	\$2,276,241	\$716,371	\$134,428	4.02%
1985	\$663,209	\$840,014	\$1,032,227	\$1,239,903	\$1,462,907	\$1,700,894	\$1,953,275	\$2,219,202	\$2,497,530	\$2,786,802	\$3,085,222	\$762,013	\$139,834	3.77%
1986	\$575,058	\$783,220	\$1,015,158	\$1,271,781	\$1,553,786	\$1,861,613	\$2,195,391	\$2,554,886	\$2,939,446	\$3,347,939	\$3,778,696	\$730,848	\$145,110	1.14%
1987	\$441,363	\$670,357	\$934,457	\$1,236,304	\$1,578,365	\$1,962,842	\$2,391,584	\$2,865,966	\$3,386,777	\$3,954,087	\$4,567,106	\$614,634	\$146,766	4.41%
1988	\$302,751	\$555,133	\$856,717	\$1,213,215	\$1,630,479	\$2,114,393	\$2,670,738	\$3,305,025	\$4,022,291	\$4,826,873	\$5,722,130	\$538,945	\$153,245	4.42%
1989	\$158,299	\$438,776	\$774,619	\$1,172,266	\$1,638,293	\$2,179,292	\$2,801,707	\$3,511,636	\$4,314,602	\$5,215,281	\$6,217,192	\$498,263	\$160,012	4.64%
1990		\$291,620	\$640,290	\$1,039,467	\$1,492,312	\$2,001,549	\$2,569,318	\$3,197,018	\$3,885,129	\$4,633,038	\$5,438,847	\$320,550	\$167,444	6.10%
1991		\$131,070	\$536,079	\$1,005,962	\$1,545,552	\$2,159,223	\$2,850,691	\$3,622,794	\$4,477,251	\$5,414,408	\$6,432,959	\$186,431	\$177,655	3.07%
1992			\$374,383	\$872,302	\$1,443,437	\$2,092,156	\$2,822,090	\$3,635,895	\$4,534,999	\$5,519,337	\$6,587,067	\$3,572	\$183,111	3.03%
1993			\$211,267	\$795,678	\$1,494,048	\$2,318,401	\$3,280,542	\$4,391,683	\$5,661,998	\$7,100,102	\$8,712,455		\$188,660	2.75%
1994			\$16,930	\$589,262	\$1,282,009	\$2,109,415	\$3,085,820	\$4,225,267	\$5,541,027	\$7,045,029	\$8,747,195		\$193,854	2.67%
1995				\$452,229	\$1,256,564	\$2,219,126	\$3,356,916	\$4,686,588	\$6,223,877	\$7,982,926	\$9,975,481		\$199,032	2.67%
1996				\$260,783	\$1,117,874	\$2,161,368	\$3,414,609	\$4,901,262	\$6,644,663	\$8,667,016	\$10,988,404		\$204,347	3.33%
1997				\$52,417	\$956,340	\$2,054,080	\$3,368,929	\$4,924,196	\$6,742,497	\$8,844,877	\$11,249,766		\$211,148	1.70%
1998					\$790,935	\$1,957,128	\$3,346,261	\$4,978,300	\$6,871,155	\$9,039,605	\$11,494,090		\$214,741	1.60%
1999					\$607,579	\$1,878,162	\$3,439,206	\$5,326,654	\$7,575,869	\$10,220,214	\$13,289,332		\$218,180	2.68%
2000					\$407,550	\$1,739,539	\$3,346,025	\$5,254,510	\$7,490,354	\$10,075,388	\$13,026,313		\$224,026	3.38%
2001					\$185,056	\$1,577,171	\$3,238,066	\$5,189,049	\$7,447,790	\$10,026,871	\$12,932,223		\$231,592	1.55%
2002						\$1,369,211	\$3,006,505	\$4,864,661	\$6,943,302	\$9,235,796	\$11,728,332		\$235,191	2.39%
2003						\$1,416,748	\$3,612,753	\$6,281,894	\$9,467,312	\$13,205,278	\$17,522,057		\$240,818	1.88%
2004						\$1,338,721	\$3,927,344	\$7,183,649	\$11,196,112	\$16,049,757	\$21,821,484		\$245,345	3.25%
2005						\$1,166,692	\$3,998,402	\$7,635,131	\$12,202,529	\$17,827,118	\$24,630,708		\$253,323	3.42%
2006						\$1,025,480	\$4,323,639	\$8,708,826	\$14,393,924	\$21,606,809	\$30,583,858		\$261,976	2.55%
2007						\$797,187	\$4,245,655	\$8,782,313	\$14,603,821	\$21,915,311	\$30,922,889		\$268,653	4.09%
2008						\$410,304	\$2,951,045	\$5,931,039	\$9,355,357	\$13,213,456	\$17,476,477		\$279,629	0.09%
2009						\$156,469	\$3,307,506	\$7,215,054	\$11,936,251	\$17,506,971	\$23,934,748		\$279,886	2.72%
2010							\$3,450,074	\$8,014,858	\$13,639,875	\$20,393,231	\$28,307,566		\$287,501	1.50%
2011							\$3,000,129	\$7,180,284	\$12,139,574	\$17,873,604	\$24,341,818		\$291,806	2.96%
2012							\$3,045,136	\$7,878,201	\$13,759,238	\$20,721,489	\$28,753,905		\$300,451	1.74%
2013							\$3,147,666	\$8,969,075	\$16,423,492	\$25,683,542	\$36,875,914		\$305,680	1.50%
2014							\$2,859,292	\$8,699,741	\$16,139,905	\$25,335,256	\$36,392,519		\$310,266	0.76%
2015							\$2,456,319	\$8,037,891	\$15,068,174	\$23,660,245	\$33,875,879		\$312,613	0.73%
2016							\$2,355,402	\$8,612,250	\$16,675,471	\$26,738,582	\$38,941,320		\$314,888	2.07%

Table 63: Conservative All Value (50% US / 50% Int'l) Fixed Distribution Schedule (\$40,000)

Initial investment \$1 million. Fixed initial distribution grows with inflation. Distribution at END OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500	Distribution	CPI (%)
1970	\$1,094,534	\$1,085,667	\$1,076,667	\$1,067,537	\$1,058,281	\$1,048,902	\$1,039,403	\$1,029,789	\$1,020,064	\$1,010,230	\$1,000,291	\$998,067	\$42,193	5.48%
1971	\$1,123,625	\$1,130,303	\$1,136,460	\$1,142,089	\$1,147,186	\$1,151,746	\$1,155,765	\$1,159,240	\$1,162,167	\$1,164,545	\$1,166,371	\$1,097,360	\$43,610	3.36%
1972	\$1,120,299	\$1,119,400	\$1,117,722	\$1,115,272	\$1,112,056	\$1,108,083	\$1,103,361	\$1,097,903	\$1,091,718	\$1,084,821	\$1,077,225	\$1,260,491	\$45,103	3.42%
1973	\$1,109,769	\$1,079,003	\$1,048,089	\$1,017,085	\$986,048	\$955,034	\$924,094	\$893,280	\$862,640	\$832,220	\$802,064	\$1,026,568	\$49,060	8.78%
1974	\$1,126,578	\$1,097,097	\$1,066,965	\$1,036,269	\$1,005,098	\$973,536	\$941,668	\$909,575	\$877,339	\$845,037	\$812,744	\$699,910	\$55,046	12.20%
1975	\$1,142,927	\$1,148,464	\$1,151,906	\$1,153,236	\$1,152,447	\$1,149,540	\$1,144,524	\$1,137,417	\$1,128,246	\$1,117,045	\$1,103,856	\$901,454	\$58,906	7.01%
1976	\$1,179,976	\$1,194,324	\$1,206,219	\$1,215,597	\$1,222,402	\$1,226,593	\$1,228,141	\$1,227,029	\$1,223,251	\$1,216,817	\$1,207,746	\$1,054,694	\$61,747	4.82%
1977	\$1,138,806	\$1,170,442	\$1,200,097	\$1,227,604	\$1,252,799	\$1,275,528	\$1,295,645	\$1,313,014	\$1,327,511	\$1,339,020	\$1,347,441	\$913,047	\$65,927	6.77%
1978	\$1,084,925	\$1,146,315	\$1,207,710	\$1,268,818	\$1,329,331	\$1,388,928	\$1,447,274	\$1,504,024	\$1,558,823	\$1,611,309	\$1,661,113	\$901,189	\$71,881	9.03%
1979	\$1,068,764	\$1,143,878	\$1,220,051	\$1,296,961	\$1,374,259	\$1,451,567	\$1,528,485	\$1,604,585	\$1,679,420	\$1,752,519	\$1,823,395	\$985,769	\$81,455	13.32%
1980	\$1,045,627	\$1,139,417	\$1,236,123	\$1,335,411	\$1,436,898	\$1,540,152	\$1,644,694	\$1,749,994	\$1,855,475	\$1,960,511	\$2,064,434	\$1,213,673	\$91,561	12.41%
1981	\$1,047,040	\$1,154,901	\$1,266,709	\$1,382,104	\$1,500,670	\$1,621,925	\$1,745,326	\$1,870,264	\$1,996,070	\$2,122,009	\$2,247,289	\$1,054,348	\$99,748	8.94%
1982	\$1,178,792	\$1,302,115	\$1,428,481	\$1,557,347	\$1,688,111	\$1,820,107	\$1,952,611	\$2,084,841	\$2,215,964	\$2,345,094	\$2,471,302	\$1,176,475	\$103,603	3.87%
1983	\$1,154,945	\$1,313,633	\$1,481,189	\$1,657,314	\$1,841,596	\$2,033,506	\$2,232,391	\$2,437,468	\$2,647,819	\$2,862,388	\$3,079,977	\$1,333,802	\$107,543	3.80%
1984	\$1,191,595	\$1,365,893	\$1,548,801	\$1,739,822	\$1,938,339	\$2,143,603	\$2,354,733	\$2,570,712	\$2,790,386	\$3,012,461	\$3,235,511	\$1,305,515	\$111,867	4.02%
1985	\$1,258,574	\$1,496,103	\$1,754,107	\$2,032,967	\$2,332,884	\$2,653,852	\$2,995,630	\$3,357,719	\$3,739,330	\$4,139,360	\$4,556,368	\$1,609,420	\$116,088	3.77%
1986	\$1,279,525	\$1,568,830	\$1,889,870	\$2,244,210	\$2,633,240	\$3,058,122	\$3,519,743	\$4,018,659	\$4,555,035	\$5,128,590	\$5,738,531	\$1,789,276	\$117,413	1.14%
1987	\$1,195,978	\$1,529,802	\$1,911,050	\$2,343,617	\$2,831,315	\$3,377,781	\$3,986,384	\$4,660,111	\$5,401,446	\$6,212,234	\$7,093,534	\$1,760,272	\$122,596	4.41%
1988	\$1,128,715	\$1,514,273	\$1,967,747	\$2,497,252	\$3,111,298	\$3,818,702	\$4,628,460	\$5,549,606	\$6,591,019	\$7,761,208	\$9,068,051	\$1,928,152	\$128,010	4.42%
1989	\$1,117,801	\$1,547,623	\$2,053,849	\$2,645,605	\$3,332,439	\$4,124,205	\$5,030,921	\$6,062,584	\$7,228,957	\$8,539,302	\$10,002,078	\$2,401,389	\$133,955	4.64%
1990	\$1,082,055	\$1,521,213	\$2,023,738	\$2,594,698	\$3,238,941	\$3,960,966	\$4,764,764	\$5,653,652	\$6,630,087	\$7,695,472	\$8,849,947	\$2,184,720	\$142,124	6.10%
1991	\$1,088,466	\$1,603,057	\$2,198,523	\$2,882,209	\$3,661,313	\$4,542,716	\$5,532,769	\$6,637,067	\$7,860,194	\$9,205,439	\$10,674,509	\$2,703,856	\$146,489	3.07%
1992	\$1,004,571	\$1,550,181	\$2,180,981	\$2,904,496	\$3,728,047	\$4,658,552	\$5,702,308	\$6,864,743	\$8,150,145	\$9,561,371	\$11,099,539	\$2,759,091	\$150,928	3.03%
1993	\$936,124	\$1,568,196	\$2,325,871	\$3,225,405	\$4,283,861	\$5,518,893	\$6,948,450	\$8,590,412	\$10,462,154	\$12,580,020	\$14,958,717	\$2,881,897	\$155,083	2.75%
1994	\$737,898	\$1,354,535	\$2,102,026	\$2,998,851	\$4,064,717	\$5,320,360	\$6,787,271	\$8,487,336	\$10,442,374	\$12,673,589	\$15,200,902	\$2,760,743	\$159,225	2.67%
1995	\$688,166	\$1,402,103	\$2,269,373	\$3,311,821	\$4,552,759	\$6,016,721	\$7,729,134	\$9,715,885	\$12,002,773	\$14,614,840	\$17,575,576	\$3,634,729	\$163,477	2.67%
1996	\$533,729	\$1,277,164	\$2,195,091	\$3,315,271	\$4,667,927	\$6,285,560	\$8,202,657	\$10,455,254	\$13,080,352	\$16,115,168	\$19,596,189	\$4,300,296	\$168,918	3.33%
1997	\$393,507	\$1,179,774	\$2,148,897	\$3,329,260	\$4,751,550	\$6,448,507	\$8,454,554	\$10,805,280	\$13,536,768	\$16,684,747	\$20,283,557	\$5,563,117	\$171,793	1.70%
1998	\$246,545	\$1,087,981	\$2,123,852	\$3,382,332	\$4,893,114	\$6,686,919	\$8,794,847	\$11,247,568	\$14,074,338	\$17,301,835	\$20,952,824	\$6,978,388	\$174,544	1.60%
1999	\$63,702	\$913,058	\$1,992,941	\$3,344,144	\$5,011,398	\$7,043,026	\$9,490,378	\$12,406,996	\$15,847,496	\$19,866,116	\$24,514,930	\$8,267,742	\$179,221	2.68%
2000		\$814,854	\$1,975,938	\$3,404,668	\$5,139,667	\$7,221,387	\$9,691,326	\$12,591,022	\$15,960,795	\$19,838,244	\$24,256,493	\$7,329,662	\$185,273	3.38%
2001		\$680,964	\$1,910,380	\$3,410,854	\$5,217,237	\$7,364,735	\$9,887,885	\$12,819,312	\$16,188,281	\$20,019,042	\$24,329,019	\$6,270,411	\$188,153	1.55%
2002		\$553,015	\$1,864,076	\$3,416,049	\$5,229,249	\$7,321,524	\$9,707,183	\$12,395,838	\$15,391,204	\$18,689,885	\$22,280,219	\$4,691,880	\$192,655	2.39%
2003		\$394,205	\$1,877,492	\$3,761,845	\$6,112,069	\$8,996,225	\$12,483,994	\$16,644,552	\$21,543,924	\$27,241,828	\$33,788,039	\$5,841,687	\$196,276	1.88%
2004		\$212,054	\$1,814,295	\$3,923,467	\$6,640,945	\$10,078,542	\$14,357,188	\$19,604,788	\$25,953,168	\$33,533,990	\$42,473,584	\$6,274,506	\$202,658	3.25%
2005		\$7,043	\$1,667,944	\$3,902,904	\$6,839,956	\$10,623,830	\$15,415,208	\$21,388,986	\$28,731,330	\$37,635,314	\$48,294,991	\$6,373,144	\$209,581	3.42%
2006			\$1,560,352	\$4,027,838	\$7,378,263	\$11,826,999	\$17,622,925	\$25,048,749	\$34,419,702	\$46,080,124	\$60,397,471	\$7,164,943	\$214,923	2.55%
2007			\$1,447,725	\$4,067,607	\$7,593,271	\$12,234,016	\$18,227,866	\$25,840,450	\$35,362,106	\$47,102,797	\$61,384,466	\$7,335,004	\$223,703	4.09%
2008			\$1,154,809	\$3,424,081	\$6,182,304	\$9,474,843	\$13,339,104	\$17,801,071	\$22,871,644	\$28,542,957	\$34,784,906	\$4,397,360	\$223,909	0.09%
2009			\$1,023,081	\$3,615,680	\$6,949,901	\$11,137,441	\$16,286,863	\$22,497,341	\$29,851,267	\$38,405,943	\$48,184,709	\$5,331,061	\$230,001	2.72%
2010			\$870,460	\$3,727,838	\$7,492,741	\$12,321,936	\$18,372,776	\$25,794,942	\$34,720,312	\$45,251,190	\$57,447,344	\$5,900,664	\$233,444	1.50%
2011			\$656,133	\$3,525,038	\$7,178,378	\$11,712,760	\$17,212,462	\$23,741,738	\$31,336,474	\$39,995,684	\$49,673,428	\$5,784,963	\$240,361	2.96%
2012			\$450,151	\$3,548,863	\$7,604,717	\$12,765,285	\$19,170,472	\$26,942,476	\$36,174,201	\$46,916,607	\$59,165,765	\$6,466,175	\$244,544	1.74%
2013			\$209,214	\$3,471,320	\$7,971,447	\$13,978,661	\$21,778,873	\$31,663,102	\$43,911,607	\$58,773,921	\$76,445,208	\$8,312,213	\$248,213	1.50%
2014				\$3,277,379	\$7,828,492	\$13,877,021	\$21,696,814	\$31,562,687	\$43,734,223	\$58,435,764	\$75,833,168	\$9,200,036	\$250,090	0.76%
2015				\$2,966,349	\$7,391,225	\$13,215,837	\$20,675,064	\$29,996,518	\$41,384,704	\$55,002,224	\$70,948,807	\$9,075,426	\$251,910	0.73%
2016				\$2,869,014	\$7,646,120	\$14,077,127	\$22,483,769	\$33,193,259	\$46,519,523	\$62,739,606	\$82,065,826	\$9,903,722	\$257,136	2.07%