

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 | \$5,411,269 | \$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 | \$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 | \$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 7: Moderate S&P 500 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 No Management Fee.

| Year | 40% S&P 500 Fund / 60% US Bonds | | | 50% S&P 500 Fund / 50% US Bonds | | | 60% S&P 500 Fund / 40% US Bonds | | | 100% S&P 500 Fund | | | 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 | \$1,051,897 | \$50,000 | \$50,000 | \$1,041,644 | \$50,000 | \$50,000 | \$1,031,176 | \$50,000 | \$50,000 | \$987,261 | \$50,000 | \$50,000 | \$988,247 | \$50,000 | \$50,000 |
| 1971 | \$1,104,206 | \$52,595 | \$102,595 | \$1,099,962 | \$52,082 | \$102,082 | \$1,095,203 | \$51,559 | \$101,559 | \$1,071,125 | \$49,363 | \$99,363 | \$1,073,257 | \$49,412 | \$99,412 |
| 1972 | \$1,156,606 | \$55,210 | \$157,805 | \$1,166,835 | \$54,998 | \$157,080 | \$1,176,519 | \$54,760 | \$156,319 | \$1,209,469 | \$53,556 | \$152,919 | \$1,213,071 | \$53,663 | \$153,075 |
| 1973 | \$1,061,322 | \$57,830 | \$215,635 | \$1,049,294 | \$58,342 | \$215,422 | \$1,036,590 | \$58,826 | \$215,145 | \$979,491 | \$60,473 | \$213,393 | \$983,405 | \$60,654 | \$213,729 |
| 1974 | \$938,238 | \$53,066 | \$268,702 | \$893,227 | \$52,465 | \$267,887 | \$849,160 | \$51,830 | \$266,974 | \$683,614 | \$48,975 | \$262,367 | \$687,052 | \$49,170 | \$262,899 |
| 1975 | \$1,061,414 | \$46,912 | \$315,613 | \$1,035,267 | \$44,661 | \$312,548 | \$1,008,010 | \$42,458 | \$309,432 | \$890,232 | \$34,181 | \$296,548 | \$895,582 | \$34,353 | \$297,252 |
| 1976 | \$1,163,301 | \$53,071 | \$368,684 | \$1,148,438 | \$51,763 | \$364,311 | \$1,131,600 | \$50,400 | \$359,833 | \$1,046,387 | \$44,512 | \$341,060 | \$1,053,710 | \$44,779 | \$342,031 |
| 1977 | \$1,093,165 | \$58,165 | \$426,849 | \$1,067,831 | \$57,422 | \$421,733 | \$1,041,018 | \$56,580 | \$416,413 | \$921,772 | \$52,319 | \$393,379 | \$929,158 | \$52,686 | \$394,716 |
| 1978 | \$1,084,383 | \$54,658 | \$481,507 | \$1,063,305 | \$53,392 | \$475,125 | \$1,040,330 | \$52,051 | \$468,464 | \$932,322 | \$46,089 | \$439,468 | \$940,728 | \$46,458 | \$441,174 |
| 1979 | \$1,149,524 | \$54,219 | \$535,727 | \$1,138,538 | \$53,165 | \$528,290 | \$1,125,037 | \$52,017 | \$520,480 | \$1,047,853 | \$46,616 | \$486,084 | \$1,058,346 | \$47,036 | \$488,210 |
| 1980 | \$1,282,161 | \$57,476 | \$593,203 | \$1,296,852 | \$56,927 | \$585,217 | \$1,308,077 | \$56,252 | \$576,732 | \$1,316,778 | \$52,393 | \$538,476 | \$1,331,264 | \$52,917 | \$541,128 |
| 1981 | \$1,270,425 | \$64,108 | \$657,311 | \$1,265,466 | \$64,843 | \$650,060 | \$1,256,900 | \$65,404 | \$642,136 | \$1,188,338 | \$65,839 | \$604,315 | \$1,202,619 | \$66,563 | \$607,691 |
| 1982 | \$1,485,611 | \$63,521 | \$720,832 | \$1,477,097 | \$63,273 | \$713,333 | \$1,464,040 | \$62,845 | \$704,981 | \$1,369,267 | \$59,417 | \$663,732 | \$1,387,089 | \$60,131 | \$667,822 |
| 1983 | \$1,605,493 | \$74,281 | \$795,113 | \$1,616,195 | \$73,855 | \$787,188 | \$1,621,753 | \$73,202 | \$778,183 | \$1,592,097 | \$68,463 | \$732,195 | \$1,614,406 | \$69,354 | \$737,176 |
| 1984 | \$1,693,102 | \$80,275 | \$875,387 | \$1,692,447 | \$80,810 | \$867,998 | \$1,686,091 | \$81,088 | \$859,271 | \$1,605,670 | \$79,605 | \$811,800 | \$1,629,792 | \$80,720 | \$817,897 |
| 1985 | \$1,972,986 | \$84,655 | \$960,042 | \$1,997,173 | \$84,622 | \$952,620 | \$2,014,605 | \$84,305 | \$943,575 | \$2,014,144 | \$80,284 | \$892,084 | \$2,046,402 | \$81,490 | \$899,386 |
| 1986 | \$2,153,636 | \$98,649 | \$1,058,692 | \$2,192,182 | \$99,859 | \$1,052,479 | \$2,223,083 | \$100,730 | \$1,044,305 | \$2,264,622 | \$100,707 | \$992,791 | \$2,303,164 | \$102,320 | \$1,001,706 |
| 1987 | \$2,165,064 | \$107,682 | \$1,166,373 | \$2,207,488 | \$109,609 | \$1,162,088 | \$2,239,978 | \$111,154 | \$1,155,460 | \$2,261,662 | \$113,231 | \$1,106,022 | \$2,302,455 | \$115,158 | \$1,116,865 |
| 1988 | \$2,269,031 | \$108,253 | \$1,274,627 | \$2,335,620 | \$110,374 | \$1,272,462 | \$2,392,515 | \$111,999 | \$1,267,458 | \$2,507,263 | \$113,083 | \$1,219,105 | \$2,555,007 | \$115,123 | \$1,231,987 |
| 1989 | \$2,577,890 | \$113,452 | \$1,388,078 | \$2,696,370 | \$116,781 | \$1,389,243 | \$2,806,218 | \$119,626 | \$1,387,084 | \$3,128,918 | \$125,363 | \$1,344,468 | \$3,191,620 | \$127,750 | \$1,359,738 |
| 1990 | \$2,576,016 | \$128,894 | \$1,516,973 | \$2,659,074 | \$134,818 | \$1,524,062 | \$2,730,406 | \$140,311 | \$1,527,395 | \$2,877,310 | \$156,446 | \$1,500,914 | \$2,937,919 | \$159,581 | \$1,519,319 |
| 1991 | \$2,970,209 | \$128,801 | \$1,645,774 | \$3,104,198 | \$132,954 | \$1,657,015 | \$3,226,548 | \$136,520 | \$1,663,915 | \$3,562,761 | \$143,866 | \$1,644,780 | \$3,641,371 | \$146,896 | \$1,666,215 |
| 1992 | \$3,030,555 | \$148,510 | \$1,794,284 | \$3,168,222 | \$155,210 | \$1,812,225 | \$3,293,930 | \$161,327 | \$1,825,243 | \$3,639,074 | \$178,138 | \$1,822,918 | \$3,723,067 | \$182,069 | \$1,848,283 |
| 1993 | \$3,162,760 | \$151,528 | \$1,945,812 | \$3,307,257 | \$158,411 | \$1,970,636 | \$3,439,220 | \$164,697 | \$1,989,939 | \$3,801,539 | \$181,954 | \$2,004,871 | \$3,893,143 | \$186,153 | \$2,034,436 |
| 1994 | \$2,963,043 | \$158,138 | \$2,103,950 | \$3,112,374 | \$165,363 | \$2,135,999 | \$3,250,944 | \$171,961 | \$2,161,900 | \$3,655,516 | \$190,077 | \$2,194,948 | \$3,747,344 | \$194,657 | \$2,229,094 |
| 1995 | \$3,506,723 | \$148,152 | \$2,252,102 | \$3,744,755 | \$155,619 | \$2,291,618 | \$3,976,379 | \$162,547 | \$2,324,447 | \$4,773,116 | \$182,776 | \$2,377,724 | \$4,897,786 | \$187,367 | \$2,416,461 |
| 1996 | \$3,689,254 | \$175,336 | \$2,427,438 | \$4,009,389 | \$187,238 | \$2,478,856 | \$4,332,257 | \$198,819 | \$2,523,266 | \$5,570,031 | \$238,656 | \$2,616,380 | \$5,721,140 | \$244,889 | \$2,661,350 |
| 1997 | \$4,104,399 | \$184,463 | \$2,611,901 | \$4,560,041 | \$200,469 | \$2,679,325 | \$5,036,008 | \$216,613 | \$2,739,879 | \$7,049,933 | \$278,502 | \$2,894,882 | \$7,248,270 | \$286,057 | \$2,947,407 |
| 1998 | \$4,544,466 | \$205,220 | \$2,817,121 | \$5,138,438 | \$228,002 | \$2,907,327 | \$5,772,265 | \$251,800 | \$2,991,680 | \$8,602,970 | \$352,497 | \$3,247,378 | \$8,853,682 | \$362,413 | \$3,309,821 |
| 1999 | \$4,654,390 | \$227,223 | \$3,044,344 | \$5,366,680 | \$256,922 | \$3,164,249 | \$6,146,686 | \$288,613 | \$3,280,293 | \$9,883,022 | \$430,148 | \$3,677,527 | \$10,181,060 | \$442,684 | \$3,752,505 |
| 2000 | \$4,562,148 | \$232,719 | \$3,277,064 | \$5,153,097 | \$268,334 | \$3,432,583 | \$5,780,152 | \$307,334 | \$3,587,627 | \$8,525,373 | \$494,151 | \$4,171,678 | \$8,791,336 | \$509,053 | \$4,261,558 |
| 2001 | \$4,342,497 | \$228,107 | \$3,505,171 | \$4,806,350 | \$257,655 | \$3,690,238 | \$5,280,148 | \$289,008 | \$3,876,635 | \$7,129,341 | \$426,269 | \$4,597,946 | \$7,359,198 | \$439,567 | \$4,701,124 |
| 2002 | \$4,036,848 | \$217,125 | \$3,722,296 | \$4,308,282 | \$240,318 | \$3,930,555 | \$4,560,564 | \$264,007 | \$4,140,642 | \$5,270,551 | \$356,467 | \$4,954,413 | \$5,446,046 | \$367,960 | \$5,069,084 |
| 2003 | \$4,338,322 | \$201,842 | \$3,924,138 | \$4,732,097 | \$215,414 | \$4,145,969 | \$5,118,626 | \$228,028 | \$4,368,670 | \$6,437,210 | \$263,528 | \$5,217,941 | \$6,658,071 | \$272,302 | \$5,341,387 |
| 2004 | \$4,400,183 | \$216,916 | \$4,141,054 | \$4,829,911 | \$236,605 | \$4,382,574 | \$5,257,106 | \$255,931 | \$4,624,602 | \$6,773,876 | \$321,861 | \$5,539,801 | \$7,013,240 | \$332,904 | \$5,674,290 |
| 2005 | \$4,310,384 | \$220,009 | \$4,361,063 | \$4,745,130 | \$241,496 | \$4,624,070 | \$5,179,471 | \$262,855 | \$4,887,457 | \$6,744,571 | \$338,694 | \$5,878,495 | \$6,989,859 | \$350,662 | \$6,024,952 |
| 2006 | \$4,420,586 | \$215,519 | \$4,576,583 | \$4,923,355 | \$237,257 | \$4,861,326 | \$5,436,627 | \$258,974 | \$5,146,430 | \$7,412,139 | \$337,229 | \$6,215,724 | \$7,689,299 | \$349,493 | \$6,374,445 |
| 2007 | \$4,530,942 | \$221,029 | \$4,797,612 | \$5,028,270 | \$246,168 | \$5,107,494 | \$5,531,944 | \$271,831 | \$5,418,262 | \$7,421,119 | \$370,607 | \$6,586,331 | \$7,706,286 | \$384,465 | \$6,758,910 |
| 2008 | \$3,779,515 | \$226,547 | \$5,024,159 | \$3,975,058 | \$251,413 | \$5,358,908 | \$4,141,687 | \$276,597 | \$5,694,859 | \$4,437,125 | \$371,056 | \$6,957,387 | \$4,612,428 | \$385,314 | \$7,144,224 |
| 2009 | \$4,010,601 | \$188,976 | \$5,213,135 | \$4,310,265 | \$198,753 | \$5,557,660 | \$4,587,076 | \$207,084 | \$5,901,943 | \$5,325,547 | \$221,856 | \$7,179,243 | \$5,541,393 | \$230,621 | \$7,374,846 |
| 2010 | \$4,180,584 | \$200,530 | \$5,413,665 | \$4,532,600 | \$215,513 | \$5,773,174 | \$4,864,248 | \$229,354 | \$6,131,297 | \$5,815,617 | \$266,277 | \$7,445,520 | \$6,057,318 | \$277,070 | \$7,651,915 |
| 2011 | \$4,204,983 | \$209,029 | \$5,622,694 | \$4,533,763 | \$226,630 | \$5,999,804 | \$4,837,270 | \$243,212 | \$6,374,510 | \$5,635,921 | \$290,781 | \$7,736,301 | \$5,876,023 | \$302,866 | \$7,954,781 |
| 2012 | \$4,331,024 | \$210,249 | \$5,832,943 | \$4,723,413 | \$226,688 | \$6,226,492 | \$5,096,935 | \$241,863 | \$6,616,373 | \$6,204,801 | \$281,796 | \$8,018,097 | \$6,475,533 | \$293,801 | \$8,248,582 |
| 2013 | \$4,509,530 | \$216,551 | \$6,049,494 | \$5,076,222 | \$236,171 | \$6,462,663 | \$5,653,011 | \$254,847 | \$6,871,220 | \$7,796,055 | \$310,240 | \$8,328,337 | \$8,144,173 | \$323,777 | \$8,572,359 |
| 2014 | \$4,603,380 | \$225,477 | \$6,274,971 | \$5,230,852 | \$253,811 | \$6,716,474 | \$5,879,874 | \$282,651 | \$7,153,870 | \$8,411,814 | \$389,803 | \$8,718,140 | \$8,796,128 | \$407,209 | \$8,979,568 |
| 2015 | \$4,426,792 | \$230,169 | \$6,505,140 | \$5,033,183 | \$261,543 | \$6,978,016 | \$5,659,903 | \$293,994 | \$7,447,864 | \$8,093,703 | \$420,591 | \$9,138,731 | \$8,471,948 | \$439,806 | \$9,419,374 |
| 2016 | \$4,451,827 | \$221,340 | \$6,726,479 | \$5,110,111 | \$251,659 | \$7,229,675 | \$5,800,607 | \$282,995 | \$7,730,859 | \$8,600,107 | \$404,685 | \$9,543,416 | \$9,010,943 | \$423,597 | \$9,842,972 |

Table 11: 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 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 | \$1,085,371 | \$1,068,719 | \$1,052,150 | \$1,035,666 | \$1,019,270 | \$1,002,964 | \$986,751 | \$970,632 | \$954,611 | \$938,688 | \$998,650 | \$40,000 | 5.48% |
| 1971 | \$1,141,608 | \$1,147,962 | \$1,153,924 | \$1,159,487 | \$1,164,645 | \$1,169,393 | \$1,173,725 | \$1,177,636 | \$1,181,121 | \$1,184,176 | \$1,186,796 | \$1,093,402 | \$42,193 | 3.36% |
| 1972 | \$1,150,228 | \$1,173,692 | \$1,197,038 | \$1,220,239 | \$1,243,271 | \$1,266,108 | \$1,288,724 | \$1,311,094 | \$1,333,191 | \$1,354,988 | \$1,376,459 | \$1,248,999 | \$43,610 | 3.42% |
| 1973 | \$1,154,585 | \$1,152,912 | \$1,150,339 | \$1,146,871 | \$1,142,513 | \$1,137,271 | \$1,131,155 | \$1,124,174 | \$1,116,340 | \$1,107,666 | \$1,098,167 | \$1,027,334 | \$45,103 | 8.78% |
| 1974 | \$1,188,868 | \$1,151,533 | \$1,114,120 | \$1,076,707 | \$1,039,368 | \$1,002,176 | \$965,202 | \$928,512 | \$892,169 | \$856,233 | \$820,763 | \$719,439 | \$49,060 | 12.20% |
| 1975 | \$1,221,648 | \$1,220,397 | \$1,217,028 | \$1,211,558 | \$1,204,014 | \$1,194,428 | \$1,182,841 | \$1,169,302 | \$1,153,866 | \$1,136,595 | \$1,117,557 | \$911,627 | \$55,046 | 7.01% |
| 1976 | \$1,275,853 | \$1,286,182 | \$1,293,933 | \$1,299,060 | \$1,301,531 | \$1,301,326 | \$1,298,436 | \$1,292,866 | \$1,284,632 | \$1,273,763 | \$1,260,300 | \$1,056,085 | \$58,906 | 4.82% |
| 1977 | \$1,252,010 | \$1,290,721 | \$1,327,666 | \$1,362,634 | \$1,395,418 | \$1,425,813 | \$1,453,620 | \$1,478,646 | \$1,500,707 | \$1,519,627 | \$1,535,242 | \$922,952 | \$61,747 | 6.77% |
| 1978 | \$1,216,918 | \$1,289,489 | \$1,362,890 | \$1,436,808 | \$1,510,904 | \$1,584,813 | \$1,658,147 | \$1,730,495 | \$1,801,424 | \$1,870,480 | \$1,937,192 | \$913,365 | \$65,927 | 9.03% |
| 1979 | \$1,226,086 | \$1,316,683 | \$1,409,678 | \$1,504,741 | \$1,601,497 | \$1,699,530 | \$1,798,380 | \$1,897,542 | \$1,996,471 | \$2,094,577 | \$2,191,234 | \$996,519 | \$71,881 | 13.32% |
| 1980 | \$1,230,088 | \$1,351,652 | \$1,479,487 | \$1,613,354 | \$1,752,931 | \$1,897,812 | \$2,047,499 | \$2,201,398 | \$2,358,819 | \$2,518,966 | \$2,680,941 | \$1,211,615 | \$81,455 | 12.41% |
| 1981 | \$1,261,127 | \$1,388,163 | \$1,520,519 | \$1,657,798 | \$1,799,520 | \$1,945,116 | \$2,093,932 | \$2,245,222 | \$2,398,152 | \$2,551,795 | \$2,705,138 | \$1,063,073 | \$91,561 | 8.94% |
| 1982 | \$1,436,487 | \$1,580,819 | \$1,729,034 | \$1,880,475 | \$2,034,405 | \$2,190,000 | \$2,346,360 | \$2,502,503 | \$2,657,377 | \$2,809,860 | \$2,958,770 | \$1,171,995 | \$99,748 | 3.87% |
| 1983 | \$1,441,779 | \$1,627,637 | \$1,824,145 | \$2,030,932 | \$2,247,480 | \$2,473,121 | \$2,707,024 | \$2,948,187 | \$3,195,435 | \$3,447,411 | \$3,702,576 | \$1,308,928 | \$103,603 | 3.80% |
| 1984 | \$1,520,784 | \$1,723,700 | \$1,936,249 | \$2,157,757 | \$2,387,393 | \$2,624,165 | \$2,866,916 | \$3,114,318 | \$3,364,878 | \$3,616,935 | \$3,868,669 | \$1,276,668 | \$107,543 | 4.02% |
| 1985 | \$1,641,507 | \$1,921,191 | \$2,224,461 | \$2,551,616 | \$2,902,717 | \$3,277,554 | \$3,675,614 | \$4,096,048 | \$4,537,639 | \$4,998,769 | \$5,477,398 | \$1,539,525 | \$111,867 | 3.77% |
| 1986 | \$1,709,981 | \$2,057,871 | \$2,444,102 | \$2,870,537 | \$3,338,798 | \$3,850,206 | \$4,405,711 | \$5,005,819 | \$5,650,519 | \$6,339,204 | \$7,070,589 | \$1,686,354 | \$116,088 | 1.14% |
| 1987 | \$1,657,618 | \$2,047,161 | \$2,486,689 | \$2,979,292 | \$3,527,741 | \$4,134,382 | \$4,801,017 | \$5,528,774 | \$6,317,968 | \$7,167,959 | \$8,077,011 | \$1,651,008 | \$117,413 | 4.41% |
| 1988 | \$1,629,127 | \$2,076,873 | \$2,593,871 | \$3,186,567 | \$3,861,352 | \$4,624,406 | \$5,481,529 | \$6,437,939 | \$7,498,047 | \$8,665,205 | \$9,941,432 | \$1,785,327 | \$122,596 | 4.42% |
| 1989 | \$1,681,333 | \$2,199,584 | \$2,804,127 | \$3,504,012 | \$4,308,400 | \$5,226,388 | \$6,266,780 | \$7,437,840 | \$8,746,980 | \$10,200,430 | \$11,802,854 | \$2,179,221 | \$128,010 | 4.64% |
| 1990 | \$1,711,535 | \$2,237,465 | \$2,831,728 | \$3,498,245 | \$4,240,365 | \$5,060,696 | \$5,960,917 | \$6,941,593 | \$8,001,972 | \$9,139,789 | \$10,351,071 | \$1,981,777 | \$133,955 | 6.10% |
| 1991 | \$1,808,974 | \$2,434,499 | \$3,149,412 | \$3,959,974 | \$4,871,848 | \$5,889,865 | \$7,017,759 | \$8,257,898 | \$9,610,983 | \$11,075,757 | \$12,648,695 | \$2,400,145 | \$142,124 | 3.07% |
| 1992 | \$1,782,511 | \$2,443,075 | \$3,192,982 | \$4,037,540 | \$4,981,280 | \$6,027,727 | \$7,179,139 | \$8,436,247 | \$9,797,983 | \$11,261,209 | \$12,820,462 | \$2,425,492 | \$146,489 | 3.03% |
| 1993 | \$1,789,975 | \$2,561,357 | \$3,462,096 | \$4,504,459 | \$5,700,393 | \$7,061,172 | \$8,596,992 | \$10,316,511 | \$12,226,341 | \$14,330,510 | \$16,629,876 | \$2,503,653 | \$150,928 | 2.75% |
| 1994 | \$1,582,577 | \$2,343,616 | \$3,240,529 | \$4,287,645 | \$5,499,243 | \$6,889,184 | \$8,470,484 | \$10,254,811 | \$12,251,928 | \$14,469,068 | \$16,910,270 | \$2,379,595 | \$155,083 | 2.67% |
| 1995 | \$1,659,065 | \$2,546,955 | \$3,593,638 | \$4,815,720 | \$6,229,693 | \$7,851,485 | \$9,695,952 | \$11,776,287 | \$14,103,348 | \$16,684,936 | \$19,525,009 | \$3,054,766 | \$159,225 | 2.67% |
| 1996 | \$1,542,373 | \$2,484,576 | \$3,613,975 | \$4,953,693 | \$6,527,499 | \$8,359,327 | \$10,472,686 | \$12,889,940 | \$15,631,474 | \$18,714,730 | \$22,153,137 | \$3,555,090 | \$163,477 | 3.33% |
| 1997 | \$1,469,242 | \$2,475,150 | \$3,678,876 | \$5,104,051 | \$6,774,724 | \$8,714,812 | \$10,947,437 | \$13,494,140 | \$16,373,971 | \$19,602,463 | \$23,190,509 | \$4,515,826 | \$168,918 | 1.70% |
| 1998 | \$1,402,259 | \$2,488,892 | \$3,786,969 | \$5,319,647 | \$7,109,706 | \$9,178,819 | \$11,546,692 | \$14,230,092 | \$17,241,766 | \$20,589,274 | \$24,273,761 | \$5,585,462 | \$171,793 | 1.60% |
| 1999 | \$1,221,849 | \$2,352,451 | \$3,749,628 | \$5,452,646 | \$7,502,765 | \$9,942,447 | \$12,814,340 | \$16,159,985 | \$20,018,271 | \$24,423,614 | \$29,403,879 | \$6,549,625 | \$174,544 | 2.68% |
| 2000 | \$1,164,929 | \$2,398,473 | \$3,891,912 | \$5,676,901 | \$7,785,199 | \$10,247,741 | \$13,093,529 | \$16,348,336 | \$20,033,246 | \$24,163,051 | \$28,744,532 | \$5,790,356 | \$179,221 | 3.38% |
| 2001 | \$1,059,418 | \$2,374,457 | \$3,943,817 | \$5,792,574 | \$7,944,258 | \$10,419,811 | \$13,236,407 | \$16,406,173 | \$19,934,833 | \$23,820,326 | \$28,051,441 | \$4,938,943 | \$185,273 | 1.55% |
| 2002 | \$979,576 | \$2,413,613 | \$4,069,458 | \$5,957,928 | \$8,086,173 | \$10,456,785 | \$13,066,920 | \$15,907,464 | \$18,962,290 | \$22,207,656 | \$25,611,798 | \$3,700,778 | \$188,153 | 2.39% |
| 2003 | \$814,223 | \$2,386,157 | \$4,323,660 | \$6,672,532 | \$9,477,848 | \$12,782,232 | \$16,623,827 | \$21,033,996 | \$26,034,797 | \$31,636,309 | \$37,833,905 | \$4,514,591 | \$192,655 | 1.88% |
| 2004 | \$642,900 | \$2,322,178 | \$4,460,426 | \$7,131,750 | \$10,413,791 | \$14,385,796 | \$19,126,101 | \$24,709,039 | \$31,201,242 | \$38,657,413 | \$47,115,633 | \$4,788,076 | \$196,276 | 3.25% |
| 2005 | \$448,346 | \$2,185,362 | \$4,444,058 | \$7,320,387 | \$10,917,928 | \$15,346,026 | \$20,717,160 | \$27,143,449 | \$34,732,269 | \$43,580,952 | \$53,770,637 | \$4,810,664 | \$202,658 | 3.42% |
| 2006 | \$245,943 | \$2,077,417 | \$4,544,075 | \$7,786,904 | \$11,964,888 | \$17,254,033 | \$23,845,275 | \$31,941,036 | \$41,750,206 | \$53,481,393 | \$67,334,301 | \$5,327,884 | \$209,581 | 2.55% |
| 2007 | \$33,905 | \$2,026,311 | \$4,687,392 | \$8,157,879 | \$12,594,037 | \$18,165,880 | \$25,054,200 | \$33,446,203 | \$43,529,599 | \$55,485,046 | \$69,476,922 | \$5,393,955 | \$214,923 | 4.09% |
| 2008 | | \$1,842,991 | \$4,311,119 | \$7,231,446 | \$10,628,452 | \$14,516,151 | \$18,895,361 | \$23,751,082 | \$29,050,138 | \$34,739,304 | \$40,744,094 | \$3,257,411 | \$223,703 | 0.09% |
| 2009 | | \$1,710,572 | \$4,468,668 | \$7,921,558 | \$12,150,156 | \$17,226,470 | \$23,208,024 | \$30,131,735 | \$38,007,528 | \$46,812,046 | \$56,482,898 | \$3,836,278 | \$223,909 | 2.72% |
| 2010 | | \$1,587,870 | \$4,618,686 | \$8,510,727 | \$13,386,245 | \$19,360,753 | \$26,535,419 | \$34,988,336 | \$44,765,002 | \$55,868,484 | \$68,249,903 | \$4,149,511 | \$230,001 | 1.50% |
| 2011 | | \$1,440,615 | \$4,592,422 | \$8,531,069 | \$13,335,584 | \$19,069,319 | \$25,773,003 | \$33,457,556 | \$42,097,107 | \$51,622,788 | \$61,917,914 | \$3,998,798 | \$233,444 | 2.96% |
| 2012 | | \$1,260,669 | \$4,641,063 | \$8,974,410 | \$14,385,192 | \$20,985,230 | \$28,864,479 | \$38,080,866 | \$48,649,693 | \$60,533,301 | \$73,631,856 | \$4,359,893 | \$240,361 | 1.74% |
| 2013 | | \$1,006,455 | \$4,471,957 | \$9,117,750 | \$15,163,212 | \$22,831,663 | \$32,339,013 | \$43,879,556 | \$57,609,218 | \$73,626,840 | \$91,954,481 | \$5,448,219 | \$244,544 | 1.50% |
| 2014 | | \$784,431 | \$4,371,000 | \$9,180,943 | \$15,441,139 | \$23,382,062 | \$33,225,848 | \$45,171,414 | \$59,376,960 | \$75,940,486 | \$94,879,376 | \$5,911,869 | \$248,213 | 0.76% |
| 2015 | | \$537,237 | \$4,132,816 | \$8,932,728 | \$15,151,305 | \$23,002,714 | \$32,688,766 | \$44,384,058 | \$58,218,844 | \$74,260,414 | \$92,494,062 | \$5,740,121 | \$250,090 | 0.73% |
| 2016 | | \$293,714 | \$4,040,769 | \$9,140,221 | \$15,861,601 | \$24,483,572 | \$35,280,436 | \$48,504,827 | \$64,366,900 | \$83,010,677 | \$104,488,757 | \$6,144,608 | \$251,910 | 2.07% |

Table 52: Moderate Worldwide (50% US / 50% Int'l) Flexible Distribution Schedule (5.00%)

Initial investment \$1 million. Set percentage of account value is withdrawn at START OF YEAR. Results reflect Fine Tuning Table returns and 1.0% Management Fee.

| Year | 40% Worldwide Equity / 60% US Bonds | | | 50% Worldwide Equity / 50% US Bonds | | | 60% Worldwide Equity / 40% US Bonds | | | 100% Worldwide Equity | | | S&P 500 Index | | |
|------|-------------------------------------|--------------|-------------------------|-------------------------------------|--------------|-------------------------|-------------------------------------|--------------|-------------------------|-----------------------|--------------|-------------------------|------------------|--------------|-------------------------|
| | Year-end Balance | Distribution | Cumulative Distribution | Year-end Balance | Distribution | Cumulative Distribution | Year-end Balance | Distribution | Cumulative Distribution | Year-end Balance | Distribution | Cumulative Distribution | Year-end Balance | Distribution | Cumulative Distribution |
| 1970 | \$1,014,738 | \$50,000 | \$50,000 | \$998,659 | \$50,000 | \$50,000 | \$982,670 | \$50,000 | \$50,000 | \$919,639 | \$50,000 | \$50,000 | \$988,247 | \$50,000 | \$50,000 |
| 1971 | \$1,118,992 | \$50,737 | \$100,737 | \$1,124,325 | \$49,933 | \$99,933 | \$1,129,286 | \$49,133 | \$99,133 | \$1,145,309 | \$45,982 | \$95,982 | \$1,073,257 | \$49,412 | \$99,412 |
| 1972 | \$1,167,319 | \$55,950 | \$156,687 | \$1,189,402 | \$56,216 | \$156,949 | \$1,211,342 | \$56,464 | \$155,598 | \$1,297,218 | \$57,265 | \$153,247 | \$1,213,071 | \$53,663 | \$153,075 |
| 1973 | \$1,046,873 | \$58,366 | \$215,052 | \$1,041,904 | \$59,470 | \$215,619 | \$1,036,200 | \$60,567 | \$216,165 | \$1,006,217 | \$64,861 | \$218,108 | \$983,405 | \$60,654 | \$213,729 |
| 1974 | \$935,886 | \$52,344 | \$267,396 | \$902,416 | \$52,095 | \$267,715 | \$869,226 | \$51,810 | \$267,975 | \$740,245 | \$50,311 | \$268,419 | \$687,052 | \$49,170 | \$262,899 |
| 1975 | \$1,076,880 | \$46,794 | \$314,190 | \$1,070,574 | \$45,121 | \$312,835 | \$1,062,706 | \$43,461 | \$311,436 | \$1,016,445 | \$37,012 | \$305,431 | \$895,582 | \$34,353 | \$297,252 |
| 1976 | \$1,151,331 | \$53,844 | \$368,034 | \$1,154,076 | \$53,529 | \$366,364 | \$1,154,841 | \$53,135 | \$364,571 | \$1,138,263 | \$50,822 | \$356,254 | \$1,053,710 | \$44,779 | \$342,031 |
| 1977 | \$1,218,933 | \$57,567 | \$425,601 | \$1,248,683 | \$57,704 | \$424,068 | \$1,276,878 | \$57,742 | \$422,314 | \$1,371,607 | \$56,913 | \$413,167 | \$929,158 | \$52,686 | \$394,716 |
| 1978 | \$1,303,033 | \$60,947 | \$486,548 | \$1,368,866 | \$62,434 | \$486,502 | \$1,435,229 | \$63,844 | \$486,157 | \$1,701,230 | \$68,580 | \$481,747 | \$940,728 | \$46,458 | \$441,174 |
| 1979 | \$1,364,050 | \$65,152 | \$551,699 | \$1,446,405 | \$68,443 | \$554,945 | \$1,530,555 | \$71,761 | \$557,919 | \$1,879,897 | \$85,062 | \$566,809 | \$1,058,346 | \$47,036 | \$488,210 |
| 1980 | \$1,479,682 | \$68,203 | \$619,902 | \$1,595,802 | \$72,320 | \$627,266 | \$1,716,966 | \$76,528 | \$634,447 | \$2,247,218 | \$93,995 | \$660,804 | \$1,331,264 | \$52,917 | \$541,128 |
| 1981 | \$1,507,526 | \$73,984 | \$693,886 | \$1,616,406 | \$79,790 | \$707,056 | \$1,728,904 | \$85,848 | \$720,295 | \$2,208,161 | \$112,361 | \$773,164 | \$1,202,619 | \$66,563 | \$607,691 |
| 1982 | \$1,697,284 | \$75,376 | \$769,262 | \$1,804,476 | \$80,820 | \$787,876 | \$1,913,535 | \$86,445 | \$806,740 | \$2,358,802 | \$110,408 | \$883,572 | \$1,387,089 | \$60,131 | \$667,822 |
| 1983 | \$1,858,429 | \$84,864 | \$854,126 | \$2,012,053 | \$90,224 | \$878,100 | \$2,172,664 | \$95,677 | \$902,417 | \$2,877,631 | \$117,940 | \$1,001,513 | \$1,614,406 | \$69,354 | \$737,176 |
| 1984 | \$1,950,233 | \$92,921 | \$947,048 | \$2,099,465 | \$100,603 | \$978,702 | \$2,253,897 | \$108,633 | \$1,011,050 | \$2,912,708 | \$143,882 | \$1,145,394 | \$1,629,792 | \$80,720 | \$817,897 |
| 1985 | \$2,340,320 | \$97,512 | \$1,044,559 | \$2,576,684 | \$104,973 | \$1,083,676 | \$2,828,892 | \$112,695 | \$1,123,745 | \$3,995,449 | \$145,635 | \$1,291,030 | \$2,046,402 | \$81,490 | \$899,386 |
| 1986 | \$2,637,723 | \$117,016 | \$1,161,575 | \$2,951,924 | \$128,834 | \$1,212,510 | \$3,293,776 | \$141,445 | \$1,265,190 | \$4,957,071 | \$199,772 | \$1,490,802 | \$2,303,164 | \$102,320 | \$1,001,706 |
| 1987 | \$2,717,026 | \$131,886 | \$1,293,462 | \$3,075,359 | \$147,596 | \$1,360,106 | \$3,468,641 | \$164,689 | \$1,429,878 | \$5,416,472 | \$247,854 | \$1,738,656 | \$2,302,455 | \$115,158 | \$1,116,865 |
| 1988 | \$2,898,155 | \$135,851 | \$1,429,313 | \$3,334,599 | \$153,768 | \$1,513,874 | \$3,822,937 | \$173,432 | \$1,603,310 | \$6,368,176 | \$270,824 | \$2,009,479 | \$2,555,007 | \$115,123 | \$1,231,987 |
| 1989 | \$3,146,081 | \$144,908 | \$1,574,221 | \$3,645,971 | \$166,730 | \$1,680,604 | \$4,209,564 | \$191,147 | \$1,794,457 | \$7,204,851 | \$318,409 | \$2,327,888 | \$3,191,620 | \$127,750 | \$1,359,738 |
| 1990 | \$3,005,785 | \$157,304 | \$1,731,525 | \$3,407,794 | \$182,299 | \$1,862,903 | \$3,848,187 | \$210,478 | \$2,004,935 | \$6,010,502 | \$360,243 | \$2,688,130 | \$2,937,919 | \$159,581 | \$1,519,319 |
| 1991 | \$3,361,201 | \$150,289 | \$1,881,814 | \$3,838,684 | \$170,390 | \$2,033,292 | \$4,365,829 | \$192,409 | \$2,197,345 | \$7,005,325 | \$300,525 | \$2,988,656 | \$3,641,371 | \$146,896 | \$1,666,215 |
| 1992 | \$3,332,716 | \$168,060 | \$2,049,874 | \$3,789,350 | \$191,934 | \$2,225,226 | \$4,290,387 | \$218,291 | \$2,415,636 | \$6,756,664 | \$350,266 | \$3,338,922 | \$3,723,067 | \$182,069 | \$1,848,283 |
| 1993 | \$3,699,665 | \$166,636 | \$2,216,510 | \$4,282,971 | \$189,468 | \$2,414,694 | \$4,936,837 | \$214,519 | \$2,630,156 | \$8,343,256 | \$337,833 | \$3,676,755 | \$3,893,143 | \$186,153 | \$2,034,436 |
| 1994 | \$3,450,760 | \$184,983 | \$2,401,493 | \$4,018,444 | \$214,149 | \$2,628,843 | \$4,659,030 | \$246,842 | \$2,876,998 | \$8,054,762 | \$417,163 | \$4,093,918 | \$3,747,344 | \$194,657 | \$2,229,094 |
| 1995 | \$3,786,804 | \$172,538 | \$2,574,031 | \$4,409,927 | \$200,922 | \$2,829,765 | \$5,112,734 | \$232,952 | \$3,109,949 | \$8,831,513 | \$402,738 | \$4,496,656 | \$4,897,786 | \$187,367 | \$2,416,461 |
| 1996 | \$3,832,718 | \$189,340 | \$2,763,371 | \$4,510,220 | \$220,496 | \$3,050,261 | \$5,283,455 | \$255,637 | \$3,365,586 | \$9,505,107 | \$441,576 | \$4,938,232 | \$5,721,140 | \$244,889 | \$2,661,350 |
| 1997 | \$3,840,957 | \$191,636 | \$2,955,007 | \$4,513,887 | \$225,511 | \$3,275,772 | \$5,280,002 | \$264,173 | \$3,629,758 | \$9,430,871 | \$475,255 | \$5,413,487 | \$7,248,270 | \$286,057 | \$2,947,407 |
| 1998 | \$3,890,083 | \$192,048 | \$3,147,055 | \$4,561,726 | \$225,694 | \$3,501,466 | \$5,321,692 | \$264,000 | \$3,893,759 | \$9,354,005 | \$471,544 | \$5,885,031 | \$8,853,682 | \$362,413 | \$3,309,821 |
| 1999 | \$3,958,497 | \$194,504 | \$3,341,559 | \$4,737,919 | \$228,086 | \$3,729,553 | \$5,640,588 | \$266,085 | \$4,159,843 | \$10,736,116 | \$467,700 | \$6,352,731 | \$10,181,060 | \$442,684 | \$3,752,505 |
| 2000 | \$3,958,031 | \$197,925 | \$3,539,484 | \$4,677,546 | \$236,896 | \$3,966,449 | \$5,497,846 | \$282,029 | \$4,441,873 | \$9,931,704 | \$536,806 | \$6,889,537 | \$8,791,336 | \$509,053 | \$4,261,558 |
| 2001 | \$3,891,505 | \$197,902 | \$3,737,386 | \$4,555,792 | \$233,877 | \$4,200,326 | \$5,302,511 | \$274,892 | \$4,716,765 | \$9,174,855 | \$496,585 | \$7,386,122 | \$7,359,198 | \$439,567 | \$4,701,124 |
| 2002 | \$3,816,018 | \$194,575 | \$3,931,961 | \$4,379,273 | \$227,790 | \$4,428,116 | \$4,994,368 | \$265,126 | \$4,981,890 | \$7,931,409 | \$458,743 | \$7,844,864 | \$5,446,046 | \$367,960 | \$5,069,084 |
| 2003 | \$4,310,161 | \$190,801 | \$4,122,762 | \$5,130,308 | \$218,964 | \$4,647,079 | \$6,066,784 | \$249,718 | \$5,231,609 | \$11,106,796 | \$396,570 | \$8,241,435 | \$6,658,071 | \$272,302 | \$5,341,387 |
| 2004 | \$4,548,839 | \$215,508 | \$4,338,270 | \$5,515,912 | \$256,515 | \$4,903,595 | \$6,644,232 | \$303,339 | \$5,534,948 | \$13,079,437 | \$555,340 | \$8,796,775 | \$7,013,240 | \$332,904 | \$5,674,290 |
| 2005 | \$4,574,774 | \$227,442 | \$4,565,712 | \$5,613,683 | \$275,796 | \$5,179,390 | \$6,842,044 | \$332,212 | \$5,867,160 | \$14,101,579 | \$653,972 | \$9,450,747 | \$6,989,859 | \$350,662 | \$6,024,952 |
| 2006 | \$4,808,110 | \$228,739 | \$4,794,450 | \$6,019,220 | \$280,684 | \$5,460,074 | \$7,483,528 | \$342,102 | \$6,209,262 | \$16,676,859 | \$705,079 | \$10,155,826 | \$7,689,299 | \$349,493 | \$6,374,445 |
| 2007 | \$4,847,373 | \$240,405 | \$5,034,856 | \$6,036,030 | \$300,961 | \$5,761,035 | \$7,463,046 | \$374,176 | \$6,583,438 | \$16,236,634 | \$833,843 | \$10,989,668 | \$7,706,286 | \$384,465 | \$6,758,910 |
| 2008 | \$3,916,656 | \$242,369 | \$5,277,224 | \$4,592,239 | \$301,801 | \$6,062,837 | \$5,340,209 | \$373,152 | \$6,956,590 | \$8,980,183 | \$811,832 | \$11,801,500 | \$4,612,428 | \$385,314 | \$7,144,224 |
| 2009 | \$4,302,353 | \$195,833 | \$5,473,057 | \$5,206,696 | \$229,612 | \$6,292,449 | \$6,244,094 | \$267,010 | \$7,223,601 | \$11,776,419 | \$449,009 | \$12,250,509 | \$5,541,393 | \$230,621 | \$7,374,846 |
| 2010 | \$4,544,672 | \$215,118 | \$5,688,175 | \$5,578,915 | \$260,335 | \$6,552,784 | \$6,782,827 | \$312,205 | \$7,535,806 | \$13,440,348 | \$588,821 | \$12,839,330 | \$6,057,318 | \$277,070 | \$7,651,915 |
| 2011 | \$4,333,903 | \$227,234 | \$5,915,408 | \$5,231,270 | \$278,946 | \$6,831,729 | \$6,251,100 | \$339,141 | \$7,874,947 | \$11,506,689 | \$672,017 | \$13,511,348 | \$5,876,023 | \$302,866 | \$7,954,781 |
| 2012 | \$4,478,104 | \$216,695 | \$6,132,104 | \$5,484,181 | \$261,564 | \$7,093,293 | \$6,647,316 | \$312,555 | \$8,187,502 | \$12,921,949 | \$575,334 | \$14,086,682 | \$6,475,533 | \$293,801 | \$8,248,582 |
| 2013 | \$4,516,683 | \$223,905 | \$6,356,009 | \$5,678,571 | \$274,209 | \$7,367,502 | \$7,065,233 | \$332,366 | \$8,519,868 | \$15,231,341 | \$646,097 | \$14,732,780 | \$8,144,173 | \$323,777 | \$8,572,359 |
| 2014 | \$4,398,117 | \$225,834 | \$6,581,843 | \$5,529,967 | \$283,929 | \$7,651,431 | \$6,880,387 | \$353,262 | \$8,873,129 | \$14,821,788 | \$761,567 | \$15,494,347 | \$8,796,128 | \$407,209 | \$8,979,568 |
| 2015 | \$4,125,785 | \$219,906 | \$6,801,749 | \$5,172,080 | \$276,498 | \$7,927,929 | \$6,414,924 | \$344,019 | \$9,217,149 | \$13,625,647 | \$741,089 | \$16,235,436 | \$8,471,948 | \$439,806 | \$9,419,374 |
| 2016 | \$4,131,294 | \$206,289 | \$7,008,038 | \$5,235,379 | \$258,604 | \$8,186,533 | \$6,562,889 | \$320,746 | \$9,537,895 | \$14,518,393 | \$681,282 | \$16,916,718 | \$9,010,943 | \$423,597 | \$9,842,972 |