

Fixed Distribution Tables

These Fixed Distribution Tables use the 70% U.S. and 30% International equity allocations along with the wide variety of fixed income combination.

Table D1.3 - Fixed Distributions (Very Conservative- $\$30,000/\text{yr}$): S&P 500 Equity Portfolio

Initial investment $\$1,000,000$. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,109,607	\$1,099,232	\$1,088,634	\$1,077,821	\$1,066,797	\$1,055,569	\$1,044,144	\$1,032,528	\$1,020,728	\$1,008,750	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,175,054	\$1,170,679	\$1,165,762	\$1,160,307	\$1,154,321	\$1,147,808	\$1,140,777	\$1,133,234	\$1,125,187	\$1,116,645	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,220,644	\$1,230,794	\$1,240,350	\$1,249,295	\$1,257,612	\$1,265,285	\$1,272,299	\$1,278,640	\$1,284,293	\$1,289,246	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,232,051	\$1,216,978	\$1,201,125	\$1,184,523	\$1,167,202	\$1,149,195	\$1,130,535	\$1,111,255	\$1,091,392	\$1,070,980	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,235,583	\$1,177,742	\$1,120,951	\$1,065,316	\$1,010,930	\$957,876	\$906,230	\$856,057	\$807,413	\$760,346	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,339,342	\$1,304,882	\$1,268,863	\$1,231,442	\$1,192,774	\$1,153,021	\$1,112,341	\$1,070,894	\$1,028,838	\$986,328	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,468,348	\$1,444,422	\$1,417,745	\$1,388,452	\$1,356,686	\$1,322,605	\$1,286,372	\$1,248,159	\$1,208,146	\$1,166,516	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,448,847	\$1,410,135	\$1,369,216	\$1,326,304	\$1,281,621	\$1,235,390	\$1,187,834	\$1,139,180	\$1,089,650	\$1,039,466	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,471,492	\$1,434,138	\$1,393,964	\$1,351,210	\$1,306,123	\$1,258,960	\$1,209,982	\$1,159,455	\$1,107,645	\$1,054,820	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,533,405	\$1,508,693	\$1,480,021	\$1,447,553	\$1,411,481	\$1,372,014	\$1,329,381	\$1,283,828	\$1,235,614	\$1,185,011	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,616,016	\$1,625,443	\$1,629,111	\$1,626,882	\$1,618,662	\$1,604,406	\$1,584,116	\$1,557,843	\$1,525,687	\$1,487,794	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,688,934	\$1,674,098	\$1,653,045	\$1,625,909	\$1,592,876	\$1,554,182	\$1,510,108	\$1,460,980	\$1,407,162	\$1,349,052	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,043,293	\$2,016,891	\$1,982,401	\$1,940,105	\$1,890,360	\$1,833,587	\$1,770,267	\$1,700,935	\$1,626,174	\$1,546,603	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,162,860	\$2,159,975	\$2,147,418	\$2,125,177	\$2,093,329	\$2,052,046	\$2,001,593	\$1,942,318	\$1,874,657	\$1,799,120	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,368,557	\$2,348,950	\$2,318,257	\$2,276,709	\$2,224,649	\$2,162,525	\$2,090,884	\$2,010,366	\$1,921,691	\$1,825,652	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$2,757,464	\$2,762,696	\$2,753,753	\$2,730,496	\$2,692,936	\$2,641,236	\$2,575,715	\$2,496,835	\$2,405,201	\$2,301,552	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,080,859	\$3,098,904	\$3,099,818	\$3,083,254	\$3,049,067	\$2,997,312	\$2,928,252	\$2,842,349	\$2,740,264	\$2,622,843	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,143,646	\$3,175,928	\$3,187,305	\$3,177,113	\$3,145,000	\$3,090,946	\$3,015,266	\$2,918,617	\$2,801,993	\$2,666,707	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,292,544	\$3,357,471	\$3,400,160	\$3,419,260	\$3,413,739	\$3,382,921	\$3,326,510	\$3,244,608	\$3,137,731	\$3,006,804	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$3,679,059	\$3,811,880	\$3,920,954	\$4,003,461	\$4,056,862	\$4,078,968	\$4,068,009	\$4,022,689	\$3,942,241	\$3,826,464	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$3,880,206	\$3,977,985	\$4,046,878	\$4,084,817	\$4,090,183	\$4,061,866	\$3,999,305	\$3,902,521	\$3,772,138	\$3,609,382	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,397,069	\$4,571,726	\$4,714,710	\$4,822,128	\$4,890,519	\$4,916,961	\$4,899,166	\$4,835,572	\$4,725,406	\$4,568,743	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$4,592,391	\$4,782,825	\$4,939,295	\$5,057,532	\$5,133,733	\$5,164,677	\$5,147,836	\$5,081,468	\$4,964,696	\$4,797,567	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$4,930,264	\$5,140,450	\$5,313,110	\$5,443,517	\$5,527,464	\$5,561,396	\$5,542,531	\$5,468,960	\$5,339,742	\$5,154,964	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$4,673,534	\$4,901,777	\$5,095,085	\$5,248,242	\$5,356,466	\$5,415,553	\$5,422,011	\$5,373,189	\$5,267,385	\$5,103,932	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,355,247	\$5,723,552	\$6,060,402	\$6,357,309	\$6,605,813	\$6,797,698	\$6,925,214	\$6,981,317	\$6,959,891	\$6,855,978	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$5,507,056	\$5,999,865	\$6,473,515	\$6,917,019	\$7,318,718	\$7,666,517	\$7,948,150	\$8,151,490	\$8,264,880	\$8,277,486	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$5,877,444	\$6,565,457	\$7,258,777	\$7,943,512	\$8,603,762	\$9,221,774	\$9,778,186	\$10,252,357	\$10,622,788	\$10,867,622	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,330,503	\$7,226,320	\$8,156,553	\$9,104,751	\$10,050,814	\$10,971,003	\$11,838,101	\$12,621,725	\$13,288,825	\$13,804,350	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,351,431	\$7,409,871	\$8,542,093	\$9,732,873	\$10,961,643	\$12,202,097	\$13,421,952	\$14,582,902	\$15,640,823	\$16,546,241	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$6,789,010	\$7,792,619	\$8,830,465	\$9,882,754	\$10,925,635	\$11,931,341	\$12,868,507	\$13,702,692	\$14,397,108	\$14,913,558	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,045,328	\$7,959,347	\$8,868,088	\$9,749,509	\$10,579,211	\$11,330,991	\$11,977,548	\$12,491,332	\$12,845,506	\$13,015,005	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$7,446,035	\$8,153,978	\$8,796,157	\$9,353,268	\$9,806,824	\$10,139,917	\$10,337,979	\$10,389,501	\$10,286,667	\$10,025,875	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$7,726,647	\$8,668,125	\$9,573,795	\$10,417,670	\$11,172,644	\$11,811,424	\$12,307,593	\$12,636,744	\$12,777,624	\$12,713,272	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$7,870,673	\$8,915,004	\$9,936,261	\$10,905,977	\$11,793,677	\$12,567,838	\$13,197,045	\$13,651,252	\$13,903,160	\$13,929,566	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$7,879,705	\$8,975,507	\$10,054,012	\$11,085,431	\$12,037,539	\$12,876,670	\$13,568,914	\$14,081,472	\$14,384,119	\$14,450,702	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$8,036,457	\$9,287,603	\$10,548,932	\$11,788,006	\$12,968,181	\$14,049,516	\$14,989,982	\$15,746,939	\$16,278,849	\$16,547,145	\$16,846,085	\$156,605	2.54%
2007	\$7,300,601	\$8,602,812	\$9,936,363	\$11,270,416	\$12,569,262	\$13,793,179	\$14,899,547	\$15,844,258	\$16,583,396	\$17,075,113	\$17,281,639	\$17,602,167	\$160,584	4.08%
2008	\$7,722,683	\$8,679,035	\$9,545,716	\$10,296,598	\$11,907,451	\$11,357,043	\$11,628,242	\$11,709,008	\$11,593,172	\$11,280,970	\$10,779,273	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$8,821,573	\$9,954,756	\$11,006,694	\$12,941,757	\$12,725,137	\$13,324,528	\$13,711,835	\$13,864,809	\$13,768,487	\$13,416,345	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$9,230,154	\$10,543,791	\$11,789,582	\$12,924,703	\$13,905,990	\$14,691,997	\$15,245,175	\$15,534,043	\$15,535,208	\$15,235,076	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$9,710,609	\$11,069,355	\$12,340,596	\$13,479,252	\$14,440,948	\$15,184,269	\$15,673,063	\$15,878,650	\$15,781,773	\$15,374,136	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$9,889,439	\$11,446,012	\$12,946,421	\$14,338,592	\$15,568,745	\$16,583,926	\$17,334,783	\$17,778,426	\$17,881,175	\$17,620,992	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$9,662,442	\$11,578,829	\$13,548,767	\$15,513,975	\$17,406,690	\$19,151,784	\$20,669,713	\$21,880,174	\$22,706,347	\$23,079,452	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$9,804,801	\$11,914,513	\$14,124,186	\$16,373,626	\$18,589,779	\$20,688,481	\$22,577,247	\$24,159,077	\$25,337,138	\$26,020,128	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$9,709,443	\$11,853,898	\$14,101,972	\$16,391,692	\$18,647,778	\$20,783,518	\$22,703,728	\$24,308,774	\$25,499,512	\$26,182,910	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$9,821,069	\$12,149,257	\$14,628,483	\$17,195,708	\$19,771,155	\$22,259,706	\$24,553,624	\$26,536,622	\$28,089,190	\$29,094,987	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$9,962,664	\$12,600,035	\$15,492,828	\$18,583,280	\$21,790,267	\$25,008,998	\$28,112,315	\$30,953,835	\$33,373,062	\$35,202,421	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$9,802,214	\$12,394,625	\$15,214,404	\$18,198,855	\$21,263,123	\$24,300,645	\$27,185,262	\$29,775,143	\$31,918,558	\$33,461,364	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$10,554,643	\$13,685,771	\$17,200,382	\$21,042,856	\$25,125,404	\$29,325,822	\$33,487,305	\$37,420,815	\$40,910,378	\$43,721,449	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$11,342,310	\$14,938,206	\$19,030,726	\$23,564,071	\$28,441,761	\$33,522,733	\$38,620,045	\$43,502,930	\$47,902,803	\$51,523,550	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$11,537,314	\$15,645,289	\$20,489,094	\$26,051,773	\$32,265,277	\$38,999,977	\$46,056,329	\$53,160,094	\$59,962,533	\$66,046,827	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$10,110,034	\$13,665,054	\$17,800,651	\$22,482,081	\$27,630,304	\$33,115,240	\$38,751,513	\$44,297,781	\$49,460,593	\$53,903,497	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$10,499,904	\$14,563,923	\$19,424,575	\$25,083,163	\$31,487,944	\$38,521,232	\$45,988,393	\$53,610,406	\$61,021,742	\$67,775,184	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$10,697,649	\$15,246,961	\$20,844,157	\$27,548,139	\$35,359,550	\$44,199,808	\$53,890,290	\$64,133,897	\$74,501,645	\$84,427,179	\$86,673,777	\$244,095	2.89%

Table D1.4 - Fixed Distributions (Conservative-\$40,000/yr): S&P 500 Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,098,168	\$1,087,900	\$1,077,411	\$1,066,709	\$1,055,799	\$1,044,687	\$1,033,380	\$1,021,884	\$1,010,205	\$998,351	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,151,076	\$1,146,675	\$1,141,740	\$1,136,274	\$1,130,284	\$1,123,775	\$1,116,754	\$1,109,228	\$1,101,206	\$1,092,695	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,183,373	\$1,193,041	\$1,202,119	\$1,210,590	\$1,218,437	\$1,225,644	\$1,232,198	\$1,238,083	\$1,243,285	\$1,247,793	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,181,657	\$1,167,132	\$1,151,843	\$1,135,817	\$1,119,087	\$1,101,683	\$1,083,638	\$1,064,986	\$1,045,762	\$1,026,000	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,170,823	\$1,115,772	\$1,061,709	\$1,008,735	\$956,942	\$906,412	\$857,221	\$809,430	\$763,097	\$718,268	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,251,277	\$1,217,920	\$1,183,059	\$1,146,844	\$1,109,427	\$1,070,964	\$1,031,628	\$991,515	\$950,837	\$909,725	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,351,819	\$1,327,922	\$1,301,374	\$1,272,303	\$1,240,852	\$1,207,171	\$1,171,419	\$1,133,765	\$1,094,380	\$1,053,445	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,314,392	\$1,277,062	\$1,237,619	\$1,196,271	\$1,153,230	\$1,108,712	\$1,062,935	\$1,016,117	\$968,474	\$920,219	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,312,793	\$1,276,524	\$1,237,575	\$1,196,177	\$1,152,569	\$1,107,001	\$1,059,724	\$1,010,997	\$961,077	\$910,222	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,342,320	\$1,316,786	\$1,287,469	\$1,254,532	\$1,218,161	\$1,178,560	\$1,135,954	\$1,090,582	\$1,042,697	\$992,563	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,383,959	\$1,387,124	\$1,384,689	\$1,376,528	\$1,362,561	\$1,342,755	\$1,317,124	\$1,285,728	\$1,248,676	\$1,206,123	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,410,656	\$1,393,202	\$1,369,867	\$1,340,791	\$1,306,164	\$1,266,221	\$1,221,245	\$1,171,558	\$1,117,521	\$1,059,527	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,659,465	\$1,631,206	\$1,595,388	\$1,552,297	\$1,502,287	\$1,445,776	\$1,383,238	\$1,315,199	\$1,242,229	\$1,164,934	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,712,031	\$1,701,550	\$1,681,909	\$1,653,120	\$1,615,280	\$1,568,580	\$1,513,296	\$1,449,790	\$1,378,504	\$1,299,953	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$1,825,175	\$1,800,738	\$1,765,975	\$1,721,133	\$1,666,565	\$1,602,722	\$1,530,154	\$1,449,494	\$1,361,456	\$1,266,819	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,067,951	\$2,060,003	\$2,038,699	\$2,003,946	\$1,955,799	\$1,894,461	\$1,820,281	\$1,733,747	\$1,635,486	\$1,526,249	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,251,942	\$2,251,498	\$2,234,950	\$2,202,032	\$2,152,669	\$2,086,984	\$2,005,296	\$1,908,117	\$1,796,150	\$1,670,272	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,242,200	\$2,251,181	\$2,241,048	\$2,211,319	\$2,161,812	\$2,092,667	\$2,004,346	\$1,897,635	\$1,773,642	\$1,633,776	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,286,968	\$2,317,432	\$2,327,141	\$2,314,996	\$2,280,215	\$2,222,363	\$2,141,377	\$2,037,583	\$1,911,703	\$1,764,857	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,484,946	\$2,559,008	\$2,609,747	\$2,634,719	\$2,631,777	\$2,599,136	\$2,535,438	\$2,439,803	\$2,311,880	\$2,151,881	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,549,228	\$2,599,321	\$2,622,589	\$2,617,351	\$2,582,375	\$2,516,924	\$2,420,797	\$2,294,356	\$2,138,539	\$1,954,862	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$2,804,890	\$2,901,803	\$2,968,077	\$3,000,403	\$2,995,921	\$2,952,320	\$2,867,934	\$2,741,811	\$2,573,784	\$2,364,512	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$2,847,743	\$2,953,620	\$3,026,624	\$3,063,126	\$3,059,984	\$3,014,654	\$2,925,286	\$2,790,816	\$2,611,030	\$2,386,620	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$2,968,616	\$3,085,501	\$3,166,114	\$3,206,441	\$3,203,016	\$3,153,036	\$3,054,473	\$2,906,174	\$2,707,933	\$2,460,552	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$2,731,677	\$2,859,262	\$2,952,313	\$3,006,347	\$3,017,353	\$2,981,920	\$2,897,374	\$2,761,888	\$2,574,500	\$2,335,597	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,025,248	\$3,231,690	\$3,402,281	\$3,529,366	\$3,605,426	\$3,623,290	\$3,529,366	\$3,458,798	\$3,265,829	\$2,993,866	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,012,232	\$3,287,129	\$3,531,410	\$3,734,651	\$3,885,941	\$3,974,116	\$3,988,041	\$3,916,914	\$3,750,598	\$3,479,977	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,106,422	\$3,486,191	\$3,846,077	\$4,171,747	\$4,447,112	\$4,654,529	\$4,775,076	\$4,788,912	\$4,675,732	\$4,415,297	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,232,132	\$3,721,491	\$4,203,793	\$4,660,754	\$5,070,788	\$5,409,107	\$5,647,960	\$5,575,036	\$5,704,446	\$5,455,477	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,132,888	\$3,704,564	\$4,288,958	\$4,866,102	\$5,410,871	\$5,892,722	\$6,275,950	\$6,518,003	\$6,573,047	\$6,391,015	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,225,878	\$3,776,381	\$4,316,834	\$4,826,128	\$5,279,620	\$5,649,366	\$5,904,532	\$6,012,006	\$5,937,214	\$5,645,132	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$3,221,793	\$3,734,978	\$4,215,930	\$4,643,997	\$4,996,780	\$5,250,715	\$5,381,801	\$5,366,457	\$5,182,472	\$4,810,030	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$3,272,197	\$3,699,603	\$4,060,151	\$4,337,958	\$4,518,226	\$4,587,938	\$4,536,543	\$4,356,586	\$4,044,253	\$3,599,789	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$3,259,356	\$3,795,855	\$4,280,237	\$4,690,021	\$5,002,249	\$5,194,401	\$5,245,392	\$5,136,632	\$4,853,085	\$4,384,264	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$3,181,306	\$3,766,580	\$4,305,292	\$4,772,331	\$5,141,375	\$5,385,862	\$5,480,092	\$5,400,447	\$5,126,650	\$4,643,021	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$3,041,330	\$3,650,876	\$4,216,268	\$4,711,039	\$5,107,178	\$5,376,117	\$5,489,908	\$5,422,521	\$5,151,211	\$4,657,901	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$2,947,451	\$3,625,007	\$4,271,264	\$4,856,180	\$5,346,630	\$5,707,377	\$5,902,311	\$5,895,930	\$5,655,005	\$5,150,364	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$2,985,625	\$3,713,358	\$4,401,643	\$5,018,084	\$5,527,481	\$5,892,977	\$6,077,476	\$6,045,278	\$5,763,888	\$5,205,884	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$2,842,478	\$3,410,650	\$3,875,193	\$4,217,324	\$4,421,308	\$4,475,413	\$4,372,733	\$4,111,802	\$3,696,970	\$3,138,478	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$2,714,772	\$3,383,482	\$3,968,483	\$4,441,145	\$4,774,311	\$4,943,802	\$4,929,917	\$4,718,827	\$4,303,757	\$3,685,865	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$2,652,443	\$3,399,693	\$4,068,859	\$4,625,278	\$5,034,960	\$5,266,457	\$5,292,796	\$5,093,363	\$4,655,581	\$3,976,270	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$2,594,888	\$3,380,938	\$4,075,905	\$4,643,869	\$5,050,501	\$5,265,076	\$5,262,478	\$5,025,065	\$4,544,248	\$3,821,642	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$2,444,024	\$3,301,962	\$4,084,239	\$4,748,486	\$5,252,103	\$5,554,582	\$5,619,994	\$5,419,485	\$4,933,603	\$4,154,248	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$2,190,375	\$3,144,028	\$4,076,855	\$4,937,067	\$5,666,261	\$6,201,650	\$6,479,002	\$6,436,172	\$6,017,054	\$5,175,704	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$2,010,320	\$3,029,260	\$4,047,634	\$5,009,552	\$5,849,632	\$6,495,042	\$6,868,464	\$6,891,917	\$6,491,299	\$5,601,405	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$1,777,937	\$2,810,048	\$3,843,367	\$4,820,680	\$5,675,009	\$6,331,784	\$6,711,958	\$6,736,039	\$6,328,838	\$5,424,707	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$1,575,070	\$2,665,175	\$3,776,949	\$4,849,555	\$5,809,446	\$6,572,249	\$7,045,856	\$7,134,670	\$6,744,926	\$5,790,806	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$1,364,618	\$2,538,539	\$3,778,442	\$5,020,136	\$6,180,466	\$7,157,967	\$7,835,068	\$8,081,999	\$7,762,463	\$6,740,955	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$1,107,089	\$2,275,279	\$3,497,967	\$4,709,853	\$5,828,183	\$6,754,049	\$7,375,220	\$7,570,620	\$7,216,405	\$6,193,444	\$6,705,135	\$261,564	1.91%
2019		\$923,892	\$2,254,328	\$3,701,855	\$5,194,728	\$6,634,225	\$7,893,992	\$8,821,450	\$9,241,651	\$8,963,839	\$7,790,761	\$8,465,851	\$266,560	2.29%
2020		\$713,668	\$2,195,837	\$3,839,764	\$5,565,895	\$7,260,341	\$8,773,231	\$9,919,683	\$10,484,048	\$10,227,814	\$8,901,350	\$9,703,526	\$272,651	1.36%
2021		\$453,101	\$2,038,614	\$3,878,716	\$5,899,851	\$7,981,017	\$9,946,661	\$11,562,192	\$12,533,391	\$12,510,902	\$11,100,823	\$12,136,833	\$276,365	7.04%
2022		\$140,534	\$1,544,112	\$3,146,854	\$4,877,696	\$6,626,777	\$8,241,509	\$9,525,349	\$10,240,191	\$10,113,137	\$8,848,131	\$9,699,475	\$295,811	6.45%
2023			\$1,333,104	\$3,131,858	\$5,144,734	\$7,255,128	\$9,286,840	\$10,997,530	\$12,076,243	\$12,146,518	\$10,776,410	\$11,855,042	\$314,904	3.35%
2024			\$1,072,883	\$3,049,819	\$5,344,888	\$7,842,502	\$10,347,985	\$12,572,516	\$14,121,709	\$14,490,332	\$13,065,748	\$14,418,498	\$325,460	2.89%

Table D1.5 - Fixed Distributions (Moderate-\$50,000/yr): S&P 500 Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,086,729	\$1,076,567	\$1,066,188	\$1,055,598	\$1,044,801	\$1,033,805	\$1,022,616	\$1,011,239	\$999,682	\$987,951	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,127,098	\$1,122,672	\$1,117,718	\$1,112,241	\$1,106,247	\$1,099,741	\$1,092,730	\$1,085,222	\$1,077,224	\$1,068,745	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,146,103	\$1,155,289	\$1,163,888	\$1,171,884	\$1,179,261	\$1,186,004	\$1,192,097	\$1,197,526	\$1,202,277	\$1,206,340	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,131,264	\$1,117,287	\$1,102,560	\$1,087,112	\$1,070,971	\$1,054,170	\$1,036,741	\$1,018,717	\$1,000,132	\$981,021	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,106,063	\$1,053,802	\$1,002,466	\$952,153	\$902,954	\$854,949	\$808,211	\$762,804	\$718,781	\$676,189	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,212	\$1,130,959	\$1,097,255	\$1,062,246	\$1,026,080	\$988,907	\$950,876	\$912,136	\$872,837	\$833,122	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,235,289	\$1,211,422	\$1,185,002	\$1,156,155	\$1,125,018	\$1,091,737	\$1,056,467	\$1,019,370	\$980,615	\$940,373	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,179,937	\$1,143,990	\$1,106,023	\$1,066,237	\$1,024,838	\$982,035	\$938,037	\$893,055	\$847,298	\$800,972	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,154,094	\$1,118,911	\$1,081,186	\$1,041,144	\$999,015	\$955,041	\$909,466	\$862,539	\$814,508	\$765,624	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,151,234	\$1,124,879	\$1,094,918	\$1,061,511	\$1,024,841	\$985,107	\$942,527	\$897,336	\$849,780	\$800,115	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,151,901	\$1,148,806	\$1,140,267	\$1,126,173	\$1,106,459	\$1,081,104	\$1,050,131	\$1,013,613	\$971,666	\$924,452	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,132,378	\$1,112,306	\$1,086,690	\$1,055,674	\$1,019,451	\$978,260	\$932,382	\$882,136	\$827,881	\$770,003	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,275,636	\$1,245,521	\$1,208,376	\$1,164,489	\$1,114,215	\$1,057,966	\$996,210	\$929,464	\$858,285	\$783,265	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,261,203	\$1,243,125	\$1,216,400	\$1,181,062	\$1,137,231	\$1,085,113	\$1,024,999	\$957,262	\$882,351	\$800,786	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,281,794	\$1,252,525	\$1,213,693	\$1,165,557	\$1,108,480	\$1,042,919	\$969,423	\$888,622	\$801,221	\$707,985	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,378,439	\$1,357,311	\$1,323,644	\$1,277,395	\$1,218,663	\$1,147,686	\$1,064,847	\$970,660	\$865,771	\$750,946	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,423,025	\$1,404,092	\$1,370,083	\$1,320,809	\$1,256,271	\$1,176,655	\$1,082,339	\$973,885	\$852,036	\$717,701	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,340,755	\$1,326,434	\$1,294,792	\$1,245,525	\$1,178,624	\$1,094,389	\$993,426	\$876,654	\$745,292	\$600,845	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,281,391	\$1,277,392	\$1,254,122	\$1,210,733	\$1,146,691	\$1,061,804	\$956,244	\$830,557	\$685,676	\$522,911	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,290,832	\$1,306,137	\$1,298,541	\$1,265,977	\$1,206,691	\$1,119,304	\$1,002,867	\$856,917	\$681,519	\$477,298	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,218,249	\$1,220,657	\$1,198,299	\$1,149,885	\$1,074,567	\$971,982	\$842,289	\$686,190	\$504,940	\$300,343	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,212,711	\$1,231,880	\$1,221,445	\$1,178,678	\$1,101,322	\$987,680	\$836,702	\$648,050	\$422,162	\$160,281	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,103,094	\$1,124,415	\$1,113,952	\$1,068,719	\$986,235	\$864,631	\$702,737	\$500,163	\$257,364		\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,006,969	\$1,030,552	\$1,019,117	\$969,366	\$878,569	\$744,675	\$566,415	\$343,387	\$76,124			\$188,196	2.75%
1994	\$732,884	\$789,820	\$816,747	\$809,541	\$764,453	\$678,239	\$548,287	\$372,737	\$150,586				\$193,369	2.67%
1995	\$617,300	\$695,249	\$739,827	\$744,159	\$701,422	\$605,039	\$448,882	\$227,489					\$198,541	2.54%
1996	\$427,696	\$517,407	\$574,392	\$589,305	\$552,284	\$453,163	\$281,715	\$27,932					\$203,581	3.32%
1997	\$231,942	\$335,401	\$406,925	\$433,378	\$399,981	\$290,462	\$87,285						\$210,345	1.70%
1998	\$19,449	\$133,760	\$216,662	\$251,034	\$216,757	\$90,763							\$213,926	1.61%
1999			\$35,823										\$217,374	2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%
2023														3.35%
2024														2.89%

Table D1.6 - Fixed Distributions (Aggressive-\$60,000/yr): S&P 500 Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,075,290	\$1,065,235	\$1,054,965	\$1,044,486	\$1,033,803	\$1,022,923	\$1,011,851	\$1,000,595	\$989,159	\$977,552	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,103,120	\$1,098,668	\$1,093,696	\$1,088,208	\$1,082,210	\$1,075,707	\$1,068,707	\$1,061,217	\$1,053,243	\$1,044,795	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,108,832	\$1,117,536	\$1,125,657	\$1,133,179	\$1,140,086	\$1,146,363	\$1,151,995	\$1,156,968	\$1,161,270	\$1,164,887	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,080,870	\$1,067,442	\$1,053,278	\$1,038,406	\$1,022,856	\$1,006,658	\$989,844	\$972,448	\$954,502	\$936,041	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,041,302	\$991,833	\$943,223	\$895,571	\$848,966	\$803,486	\$759,202	\$716,177	\$674,465	\$634,111	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,075,147	\$1,043,997	\$1,011,450	\$977,648	\$942,733	\$906,850	\$870,143	\$832,757	\$794,836	\$756,519	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,118,760	\$1,094,922	\$1,068,630	\$1,040,007	\$1,009,184	\$976,303	\$941,514	\$904,976	\$866,849	\$827,302	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,045,482	\$1,010,918	\$974,427	\$936,204	\$896,447	\$855,357	\$813,138	\$769,992	\$726,122	\$681,725	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$995,395	\$961,297	\$924,797	\$886,111	\$845,462	\$803,082	\$759,208	\$714,080	\$667,940	\$621,026	\$623,798	\$98,833	9.02%
1979	\$983,764	\$960,149	\$932,972	\$902,367	\$868,490	\$831,521	\$791,653	\$749,101	\$704,090	\$656,863	\$607,668	\$611,130	\$107,745	13.29%
1980	\$924,049	\$919,844	\$910,488	\$895,845	\$875,819	\$850,358	\$819,452	\$783,139	\$741,498	\$694,655	\$642,781	\$647,554	\$122,069	12.52%
1981	\$871,481	\$854,100	\$831,410	\$803,512	\$770,557	\$732,739	\$690,299	\$643,518	\$592,714	\$538,240	\$480,478	\$485,161	\$137,347	8.92%
1982	\$917,055	\$891,808	\$859,835	\$821,363	\$776,682	\$726,142	\$670,155	\$609,182	\$543,728	\$474,340	\$401,596	\$407,400	\$149,602	3.83%
1983	\$827,942	\$810,375	\$784,700	\$750,891	\$709,005	\$659,182	\$601,646	\$536,702	\$464,735	\$386,199	\$301,619	\$308,819	\$155,332	3.79%
1984	\$763,535	\$738,412	\$704,313	\$661,411	\$609,981	\$550,395	\$483,116	\$408,692	\$327,750	\$240,985	\$149,152	\$156,848	\$161,220	3.95%
1985	\$711,642	\$688,926	\$654,618	\$608,589	\$550,845	\$481,526	\$400,912	\$309,413	\$207,572	\$96,055			\$167,586	3.80%
1986	\$617,763	\$594,109	\$556,687	\$505,215	\$439,587	\$359,873	\$266,327	\$159,383	\$39,654				\$173,952	1.10%
1987	\$461,788	\$439,309	\$401,688	\$348,535	\$279,730	\$195,437	\$96,110						\$175,862	4.43%
1988	\$297,360	\$275,814	\$237,353	\$181,103	\$106,469	\$13,167							\$183,660	4.42%
1989	\$119,647	\$96,719	\$53,266										\$191,777	4.65%
1990														6.11%
1991														3.06%
1992														2.90%
1993														2.75%
1994														2.67%
1995														2.54%
1996														3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%
2023														3.35%
2024														2.89%

Table D2.3b - Fixed Distributions (Very Conservative-\$30,000/yr): WW UBH Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,107,290	\$1,094,663	\$1,081,881	\$1,068,949	\$1,055,875	\$1,042,664	\$1,029,322	\$1,015,857	\$1,002,275	\$988,582	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,181,699	\$1,183,934	\$1,185,583	\$1,186,641	\$1,187,106	\$1,186,976	\$1,186,248	\$1,184,922	\$1,182,997	\$1,180,475	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,228,342	\$1,246,296	\$1,263,754	\$1,280,686	\$1,297,063	\$1,312,858	\$1,328,042	\$1,342,589	\$1,356,471	\$1,369,662	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,236,301	\$1,225,206	\$1,213,056	\$1,199,878	\$1,185,702	\$1,170,558	\$1,154,481	\$1,137,505	\$1,119,668	\$1,101,008	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,234,961	\$1,176,635	\$1,119,480	\$1,063,585	\$1,009,028	\$955,880	\$904,204	\$854,054	\$805,477	\$758,511	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,349,476	\$1,324,468	\$1,297,207	\$1,267,841	\$1,236,523	\$1,203,412	\$1,168,674	\$1,132,474	\$1,094,981	\$1,056,364	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,490,916	\$1,488,768	\$1,482,969	\$1,473,546	\$1,460,552	\$1,444,055	\$1,424,144	\$1,400,925	\$1,374,521	\$1,345,072	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,508,862	\$1,529,009	\$1,545,426	\$1,557,974	\$1,566,533	\$1,571,002	\$1,571,305	\$1,567,387	\$1,559,217	\$1,546,787	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,554,497	\$1,600,158	\$1,642,429	\$1,680,959	\$1,715,415	\$1,745,474	\$1,770,835	\$1,791,217	\$1,806,361	\$1,816,037	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,633,609	\$1,711,831	\$1,788,121	\$1,861,901	\$1,932,582	\$1,999,561	\$2,062,231	\$2,119,983	\$2,172,213	\$2,218,326	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,722,919	\$1,846,973	\$1,972,398	\$2,098,336	\$2,223,850	\$2,347,926	\$2,469,482	\$2,587,373	\$2,700,401	\$2,807,323	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,827,223	\$1,958,366	\$2,089,987	\$2,221,094	\$2,350,617	\$2,477,420	\$2,600,306	\$2,718,030	\$2,829,310	\$2,932,839	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,206,331	\$2,349,898	\$2,490,893	\$2,628,060	\$2,760,097	\$2,885,675	\$3,003,450	\$3,112,081	\$3,210,243	\$3,296,650	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,363,028	\$2,575,928	\$2,793,573	\$3,014,472	\$3,236,955	\$3,459,176	\$3,679,128	\$3,894,651	\$4,103,451	\$4,303,120	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,598,908	\$2,824,653	\$3,052,522	\$3,280,672	\$3,507,100	\$3,729,660	\$3,946,084	\$4,154,000	\$4,350,961	\$4,534,474	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,042,214	\$3,357,902	\$3,683,591	\$4,017,141	\$4,356,097	\$4,697,688	\$5,038,845	\$5,376,213	\$5,706,174	\$6,024,883	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,423,373	\$3,819,939	\$4,234,051	\$4,663,393	\$5,105,184	\$5,556,167	\$6,012,614	\$6,470,333	\$6,924,685	\$7,370,614	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,510,818	\$3,953,843	\$4,417,879	\$4,899,631	\$5,395,100	\$5,899,575	\$6,407,644	\$6,913,226	\$7,409,614	\$7,889,553	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,718,393	\$4,272,308	\$4,867,485	\$5,501,706	\$6,171,714	\$6,873,128	\$7,600,371	\$8,346,630	\$9,103,828	\$9,862,635	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,137,303	\$4,806,958	\$5,534,043	\$6,316,950	\$7,152,750	\$8,037,049	\$8,963,855	\$9,925,474	\$10,912,437	\$11,913,457	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,312,708	\$4,897,167	\$5,505,009	\$6,130,917	\$6,768,627	\$7,410,951	\$8,049,838	\$8,676,453	\$9,281,299	\$9,854,364	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,895,215	\$5,643,931	\$6,436,991	\$7,268,867	\$8,132,557	\$9,019,549	\$9,919,831	\$10,821,944	\$11,713,079	\$12,579,235	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,133,586	\$5,949,584	\$6,816,326	\$7,727,952	\$8,676,940	\$9,654,054	\$10,648,351	\$11,647,227	\$12,636,522	\$13,600,685	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,597,279	\$6,591,610	\$7,668,455	\$8,823,569	\$10,050,437	\$11,340,099	\$12,681,005	\$14,058,933	\$15,456,983	\$16,855,646	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,319,979	\$6,315,027	\$7,399,948	\$8,571,621	\$9,824,591	\$11,150,838	\$12,539,584	\$13,977,155	\$15,446,915	\$16,929,280	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,039,598	\$7,232,193	\$8,541,880	\$9,966,457	\$11,500,860	\$13,136,820	\$14,862,558	\$16,662,545	\$18,517,336	\$20,403,518	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,201,837	\$7,554,040	\$9,067,571	\$10,745,541	\$12,587,840	\$14,590,531	\$16,745,262	\$19,038,712	\$21,452,106	\$23,960,830	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,531,332	\$8,042,869	\$9,750,719	\$11,661,645	\$13,778,851	\$16,101,179	\$18,622,303	\$21,329,948	\$24,205,164	\$27,221,700	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,901,119	\$8,512,684	\$10,323,401	\$12,336,240	\$14,549,622	\$16,956,599	\$19,544,082	\$22,292,146	\$25,173,473	\$28,152,974	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,918,862	\$8,710,147	\$10,768,643	\$13,108,583	\$15,739,583	\$18,665,330	\$21,882,223	\$25,378,022	\$29,130,554	\$33,106,575	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,492,657	\$9,396,423	\$11,559,177	\$13,989,073	\$16,688,785	\$19,654,319	\$22,873,847	\$26,326,622	\$29,982,036	\$33,798,895	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,902,054	\$9,905,304	\$12,162,905	\$14,677,331	\$17,444,553	\$20,452,939	\$23,682,249	\$27,102,799	\$30,674,863	\$34,348,379	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,485,454	\$10,468,709	\$12,633,898	\$14,967,299	\$17,448,515	\$20,050,107	\$22,737,468	\$25,468,972	\$28,196,439	\$30,865,943	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$8,942,027	\$11,466,457	\$14,366,492	\$17,654,756	\$21,334,735	\$25,398,754	\$29,826,056	\$34,581,086	\$39,612,125	\$44,850,411	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,234,900	\$12,108,418	\$15,493,804	\$19,429,524	\$23,945,263	\$29,058,693	\$34,772,061	\$41,068,748	\$47,909,984	\$55,231,944	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,337,100	\$12,417,353	\$16,095,053	\$20,426,900	\$25,461,708	\$31,236,426	\$37,771,769	\$45,067,609	\$53,098,327	\$61,808,399	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,623,955	\$13,103,830	\$17,364,672	\$22,509,494	\$28,638,158	\$35,842,092	\$44,198,001	\$53,760,655	\$64,554,961	\$76,567,599	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,280,720	\$13,937,621	\$18,359,355	\$23,630,554	\$29,827,899	\$37,014,697	\$45,234,747	\$54,505,683	\$64,812,079	\$76,098,660	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,382,520	\$13,391,589	\$16,741,126	\$20,408,987	\$24,358,012	\$28,534,989	\$32,870,302	\$37,278,414	\$41,659,301	\$45,900,918	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,690,249	\$14,304,690	\$18,513,267	\$23,326,712	\$28,734,136	\$34,698,896	\$41,155,133	\$48,005,399	\$55,119,763	\$62,336,773	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,305,628	\$15,451,681	\$20,386,688	\$26,151,147	\$32,760,039	\$40,195,989	\$48,402,914	\$57,280,799	\$66,682,227	\$76,411,348	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$11,851,672	\$16,075,710	\$21,010,956	\$26,664,867	\$33,015,862	\$40,008,200	\$47,548,028	\$55,501,139	\$63,693,008	\$71,911,516	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$12,149,375	\$16,813,037	\$22,383,912	\$28,906,774	\$36,394,801	\$44,821,297	\$54,112,209	\$64,140,220	\$74,721,269	\$85,614,311	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$11,867,958	\$16,970,045	\$23,306,787	\$31,018,467	\$40,219,976	\$50,986,835	\$63,340,209	\$77,231,881	\$92,530,500	\$109,010,566	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$12,014,189	\$17,342,424	\$24,000,336	\$32,150,721	\$41,931,904	\$53,442,349	\$66,723,841	\$81,744,277	\$98,381,446	\$116,409,479	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$11,896,682	\$17,216,104	\$23,838,639	\$31,914,272	\$41,565,794	\$52,873,682	\$65,859,890	\$80,471,660	\$96,566,748	\$113,901,749	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,116,317	\$17,847,781	\$25,103,322	\$34,095,221	\$45,013,647	\$58,008,075	\$73,166,318	\$90,492,324	\$109,884,393	\$131,115,871	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$12,294,329	\$18,475,199	\$26,455,255	\$36,538,579	\$49,020,386	\$64,165,062	\$82,179,626	\$103,183,595	\$127,176,923	\$154,008,405	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$12,042,801	\$17,967,589	\$25,482,993	\$34,811,526	\$46,151,531	\$59,657,174	\$75,415,935	\$93,424,902	\$113,567,700	\$135,594,346	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$12,937,688	\$19,696,073	\$28,432,764	\$39,476,732	\$53,142,337	\$69,703,648	\$89,363,882	\$112,221,305	\$138,233,764	\$167,184,820	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$13,814,180	\$21,161,162	\$30,638,427	\$42,573,147	\$57,260,471	\$74,932,313	\$95,721,795	\$119,625,620	\$146,467,556	\$175,867,111	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,090,249	\$22,228,057	\$33,063,896	\$47,138,142	\$64,994,957	\$87,143,020	\$114,005,760	\$145,862,691	\$182,785,148	\$224,571,441	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,468,692	\$19,743,606	\$29,395,581	\$41,882,251	\$57,655,344	\$77,124,606	\$100,613,173	\$128,306,243	\$160,196,364	\$196,030,165	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$12,914,158	\$20,850,353	\$31,154,405	\$45,597,396	\$63,680,312	\$86,162,779	\$113,476,306	\$146,772,473	\$185,330,420	\$229,290,086	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$13,058,959	\$21,422,350	\$32,820,738	\$47,952,263	\$67,552,059	\$92,348,271	\$123,002,360	\$160,034,535	\$203,737,399	\$254,083,490	\$86,673,777	\$244,095	2.89%

Table D2.4b - Fixed Distributions (Conservative-\$40,000/yr): WW UBH Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,095,875	\$1,083,378	\$1,070,727	\$1,057,929	\$1,044,989	\$1,031,914	\$1,018,711	\$1,005,385	\$991,942	\$978,391	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,157,560	\$1,159,607	\$1,161,074	\$1,161,957	\$1,162,253	\$1,161,961	\$1,161,078	\$1,159,603	\$1,157,536	\$1,154,878	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,190,880	\$1,208,158	\$1,224,938	\$1,241,191	\$1,256,890	\$1,272,007	\$1,286,513	\$1,300,384	\$1,313,590	\$1,326,108	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,185,862	\$1,175,275	\$1,163,654	\$1,151,023	\$1,137,413	\$1,122,855	\$1,107,380	\$1,091,025	\$1,073,825	\$1,055,820	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,170,416	\$1,115,068	\$1,060,801	\$1,007,705	\$955,857	\$905,330	\$856,187	\$808,482	\$762,263	\$717,570	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,260,942	\$1,236,585	\$1,210,045	\$1,181,464	\$1,150,993	\$1,118,784	\$1,084,997	\$1,049,793	\$1,013,334	\$975,787	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,372,978	\$1,369,457	\$1,362,389	\$1,351,805	\$1,337,752	\$1,320,297	\$1,299,527	\$1,275,543	\$1,248,467	\$1,218,433	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,369,554	\$1,386,174	\$1,399,112	\$1,408,229	\$1,413,408	\$1,414,552	\$1,411,584	\$1,404,449	\$1,393,117	\$1,377,577	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,388,571	\$1,427,870	\$1,463,709	\$1,495,746	\$1,523,651	\$1,547,108	\$1,565,821	\$1,579,511	\$1,587,927	\$1,590,838	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,433,430	\$1,501,218	\$1,566,736	\$1,629,410	\$1,688,650	\$1,743,855	\$1,794,421	\$1,839,738	\$1,879,205	\$1,912,225	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,481,313	\$1,588,568	\$1,696,334	\$1,803,736	\$1,909,825	\$2,013,576	\$2,113,898	\$2,209,638	\$2,299,592	\$2,382,513	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,535,067	\$1,648,586	\$1,761,781	\$1,873,658	\$1,983,148	\$2,089,119	\$2,190,381	\$2,285,698	\$2,373,800	\$2,453,393	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,807,110	\$1,932,317	\$2,054,391	\$2,172,106	\$2,284,193	\$2,389,358	\$2,486,295	\$2,573,706	\$2,650,309	\$2,714,865	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,891,114	\$2,073,186	\$2,258,306	\$2,444,952	\$2,631,429	\$2,815,873	\$2,996,260	\$3,170,423	\$3,336,066	\$3,490,785	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,030,961	\$2,225,142	\$2,420,027	\$2,613,783	\$2,804,428	\$2,989,843	\$3,167,794	\$3,335,953	\$3,491,923	\$3,633,268	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,321,456	\$2,589,206	\$2,864,135	\$3,144,043	\$3,426,418	\$3,708,447	\$3,987,029	\$4,258,787	\$4,520,095	\$4,767,110	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,554,856	\$2,888,361	\$3,235,231	\$3,593,005	\$3,958,767	\$4,329,139	\$4,700,285	\$5,067,918	\$5,427,321	\$5,773,377	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,565,784	\$2,935,839	\$3,322,360	\$3,722,020	\$4,130,829	\$4,544,136	\$4,956,638	\$5,362,423	\$5,755,017	\$6,127,465	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,657,310	\$3,112,291	\$3,600,412	\$4,119,103	\$4,664,788	\$5,232,819	\$5,817,413	\$6,411,621	\$7,007,315	\$7,595,213	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,888,923	\$3,435,017	\$4,027,436	\$4,663,963	\$5,341,097	\$6,053,922	\$6,795,993	\$7,559,247	\$8,333,949	\$9,108,672	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,943,323	\$3,434,879	\$3,944,743	\$4,467,728	\$4,997,770	\$5,527,960	\$6,050,608	\$6,557,328	\$7,039,165	\$7,486,742	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,260,221	\$3,879,394	\$4,534,277	\$5,219,304	\$5,927,531	\$6,650,614	\$7,378,832	\$8,101,153	\$8,805,340	\$9,478,121	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,340,421	\$4,013,280	\$4,727,135	\$5,476,059	\$6,252,573	\$7,047,607	\$7,850,525	\$8,649,180	\$9,430,039	\$10,178,353	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,556,211	\$4,362,347	\$5,235,439	\$6,170,679	\$7,161,112	\$8,197,476	\$9,268,088	\$10,358,797	\$11,452,997	\$12,531,725	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,301,431	\$4,103,323	\$4,978,162	\$5,922,073	\$6,928,961	\$7,990,299	\$9,094,971	\$10,229,163	\$11,376,334	\$12,517,258	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,649,405	\$4,604,223	\$5,654,049	\$6,795,518	\$8,022,520	\$9,325,892	\$10,693,153	\$12,108,310	\$13,551,740	\$15,000,180	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,654,101	\$4,718,704	\$5,913,692	\$7,239,863	\$8,694,841	\$10,272,517	\$11,962,520	\$13,749,725	\$15,613,843	\$17,529,112	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,747,279	\$4,927,211	\$6,265,480	\$7,765,679	\$9,427,839	\$11,247,687	\$13,215,912	\$15,317,463	\$17,530,914	\$19,827,940	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,854,357	\$5,115,529	\$6,538,343	\$8,123,272	\$9,866,415	\$11,758,757	\$13,785,488	\$15,925,409	\$18,150,486	\$20,425,583	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,761,000	\$5,134,931	\$6,723,887	\$8,537,326	\$10,580,073	\$12,851,121	\$15,342,366	\$18,037,505	\$20,910,711	\$23,925,870	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,956,107	\$5,430,373	\$7,114,294	\$9,012,282	\$11,123,433	\$13,440,449	\$15,948,598	\$18,624,771	\$21,436,694	\$24,342,374	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,052,453	\$5,612,556	\$7,380,012	\$9,354,575	\$11,529,853	\$13,892,332	\$16,420,507	\$19,084,190	\$21,844,052	\$24,651,491	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,225,509	\$5,816,213	\$7,558,433	\$9,438,625	\$11,437,136	\$13,527,929	\$15,678,515	\$17,850,174	\$19,998,466	\$22,074,073	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,323,959	\$6,246,203	\$8,473,273	\$11,012,900	\$13,864,168	\$17,015,722	\$20,444,076	\$24,112,164	\$27,968,241	\$31,945,286	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,334,725	\$6,472,192	\$9,019,340	\$12,004,506	\$15,447,311	\$19,355,716	\$23,722,961	\$28,524,523	\$33,715,286	\$39,227,132	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,248,213	\$6,511,700	\$9,250,004	\$12,505,930	\$16,314,058	\$20,697,099	\$25,661,917	\$31,195,411	\$37,260,431	\$43,792,013	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,234,528	\$6,736,298	\$9,850,234	\$13,655,550	\$18,226,550	\$23,627,654	\$29,907,529	\$37,092,472	\$45,179,228	\$54,127,565	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,367,659	\$7,023,258	\$10,283,195	\$14,212,264	\$18,866,537	\$24,288,356	\$30,500,749	\$37,501,447	\$45,256,789	\$53,695,875	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,255,027	\$6,613,295	\$9,257,887	\$12,168,295	\$15,310,570	\$18,636,484	\$22,083,348	\$25,574,607	\$29,021,333	\$32,324,664	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,219,465	\$6,912,308	\$10,092,069	\$13,765,803	\$17,921,199	\$22,523,001	\$27,510,106	\$32,793,710	\$38,256,868	\$43,755,785	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,288,987	\$7,306,839	\$10,962,768	\$15,288,348	\$20,292,246	\$25,954,270	\$32,219,938	\$38,996,171	\$46,148,692	\$53,501,723	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,318,985	\$7,444,014	\$11,154,218	\$15,454,631	\$20,324,548	\$25,713,123	\$31,536,065	\$37,673,984	\$43,972,835	\$50,246,864	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,246,362	\$7,620,143	\$11,728,243	\$16,606,279	\$22,261,763	\$28,666,911	\$35,752,270	\$43,401,884	\$51,450,770	\$59,685,427	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,969,736	\$7,527,217	\$12,056,549	\$17,669,676	\$24,455,079	\$32,465,502	\$41,704,928	\$52,115,767	\$63,567,423	\$75,847,648	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,828,155	\$7,521,897	\$12,258,233	\$18,166,987	\$25,355,106	\$33,893,134	\$43,800,570	\$55,031,141	\$67,459,257	\$80,869,208	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,600,002	\$7,298,421	\$12,021,782	\$17,890,048	\$24,998,162	\$33,402,786	\$43,108,242	\$54,052,697	\$66,095,928	\$79,010,149	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,465,707	\$7,386,802	\$12,493,936	\$18,956,304	\$26,921,877	\$36,501,033	\$47,748,285	\$60,643,197	\$75,072,060	\$90,812,238	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,309,172	\$7,461,630	\$12,996,300	\$20,153,810	\$29,163,747	\$40,225,133	\$53,483,083	\$69,002,629	\$86,741,350	\$106,523,048	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$3,033,663	\$7,077,391	\$12,358,360	\$19,054,310	\$27,320,051	\$37,269,892	\$48,958,057	\$62,358,366	\$77,344,876	\$93,675,622	\$6,705,135	\$261,564	1.91%
2019		\$3,022,906	\$7,550,041	\$13,598,161	\$21,428,620	\$31,286,950	\$43,380,195	\$57,850,196	\$74,744,165	\$93,984,602	\$115,341,359	\$8,465,851	\$266,560	2.29%
2020		\$2,983,737	\$7,900,745	\$14,463,252	\$22,934,166	\$33,546,761	\$46,477,510	\$61,815,427	\$79,530,032	\$99,440,937	\$121,192,724	\$9,703,526	\$272,651	1.36%
2021		\$2,803,542	\$8,088,004	\$15,414,261	\$25,210,071	\$37,901,608	\$53,878,960	\$73,452,784	\$96,803,829	\$123,928,456	\$154,584,915	\$12,136,833	\$276,365	7.04%
2022		\$2,254,633	\$6,991,030	\$13,531,914	\$22,241,004	\$33,473,390	\$47,543,994	\$64,688,898	\$85,021,356	\$108,485,666	\$134,813,348	\$9,699,475	\$295,811	6.45%
2023		\$2,047,818	\$7,135,722	\$14,299,414	\$24,006,419	\$36,372,601	\$52,959,516	\$72,959,906	\$97,076,359	\$125,327,016	\$157,508,207	\$11,855,042	\$314,904	3.35%
2024		\$1,775,224	\$7,079,976	\$14,651,341	\$25,037,992	\$38,813,347	\$56,536,715	\$78,701,117	\$105,668,849	\$137,597,912	\$174,364,724	\$14,418,498	\$325,460	2.89%

Table D2.5b - Fixed Distributions (Moderate-\$50,000/yr): WW UBH Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,459	\$1,072,093	\$1,059,574	\$1,046,909	\$1,034,104	\$1,021,165	\$1,008,099	\$994,912	\$981,610	\$968,199	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,133,421	\$1,135,280	\$1,136,565	\$1,137,273	\$1,137,401	\$1,136,946	\$1,135,907	\$1,134,284	\$1,132,075	\$1,129,282	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,153,419	\$1,170,020	\$1,186,121	\$1,201,696	\$1,216,717	\$1,231,155	\$1,244,984	\$1,258,178	\$1,270,710	\$1,282,554	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,135,423	\$1,125,345	\$1,114,251	\$1,102,168	\$1,089,125	\$1,075,151	\$1,060,279	\$1,044,544	\$1,027,982	\$1,010,631	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,105,871	\$1,053,501	\$1,002,122	\$951,824	\$902,687	\$854,780	\$808,170	\$762,910	\$719,049	\$676,628	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,172,408	\$1,148,701	\$1,122,882	\$1,095,088	\$1,065,463	\$1,034,156	\$1,001,321	\$967,112	\$931,688	\$895,209	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,255,041	\$1,250,145	\$1,241,810	\$1,230,064	\$1,214,952	\$1,196,539	\$1,174,909	\$1,150,162	\$1,122,413	\$1,091,793	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,230,246	\$1,243,339	\$1,252,797	\$1,258,484	\$1,260,284	\$1,258,102	\$1,251,862	\$1,241,511	\$1,227,016	\$1,208,366	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,222,646	\$1,255,582	\$1,284,990	\$1,310,533	\$1,331,887	\$1,348,742	\$1,360,806	\$1,367,806	\$1,369,492	\$1,365,640	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,233,251	\$1,290,604	\$1,345,351	\$1,396,918	\$1,444,717	\$1,488,150	\$1,526,611	\$1,559,494	\$1,586,196	\$1,606,125	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,239,706	\$1,330,163	\$1,420,269	\$1,509,136	\$1,595,800	\$1,679,226	\$1,758,314	\$1,831,903	\$1,898,783	\$1,957,704	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,242,912	\$1,338,807	\$1,433,576	\$1,526,222	\$1,615,679	\$1,700,817	\$1,780,456	\$1,853,366	\$1,918,289	\$1,973,946	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,407,889	\$1,514,735	\$1,617,889	\$1,716,152	\$1,808,288	\$1,893,040	\$1,969,141	\$2,035,331	\$2,090,375	\$2,133,080	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,419,201	\$1,570,444	\$1,723,038	\$1,875,432	\$2,025,904	\$2,172,569	\$2,313,391	\$2,446,194	\$2,568,681	\$2,678,450	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,463,014	\$1,625,631	\$1,787,531	\$1,946,894	\$2,101,756	\$2,250,026	\$2,389,505	\$2,517,907	\$2,632,885	\$2,732,062	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,600,698	\$1,820,510	\$2,044,680	\$2,270,944	\$2,496,738	\$2,719,207	\$2,935,213	\$3,141,361	\$3,334,015	\$3,509,338	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,686,339	\$1,956,784	\$2,236,412	\$2,522,617	\$2,812,350	\$3,102,111	\$3,387,956	\$3,665,502	\$3,929,957	\$4,176,140	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,620,749	\$1,917,835	\$2,226,841	\$2,544,408	\$2,866,558	\$3,188,697	\$3,505,633	\$3,811,621	\$4,100,421	\$4,365,377	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,596,227	\$1,952,273	\$2,333,340	\$2,736,500	\$3,157,862	\$3,592,511	\$4,034,456	\$4,476,612	\$4,910,801	\$5,327,790	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,640,543	\$2,063,077	\$2,520,830	\$3,010,977	\$3,529,444	\$4,070,795	\$4,628,130	\$5,193,019	\$5,755,461	\$6,303,887	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,573,938	\$1,972,591	\$2,384,477	\$2,804,538	\$3,226,913	\$3,644,969	\$4,051,378	\$4,438,204	\$4,797,031	\$5,119,120	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,625,227	\$2,114,857	\$2,631,563	\$3,169,741	\$3,722,505	\$4,281,678	\$4,837,833	\$5,380,362	\$5,897,601	\$6,377,008	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,547,255	\$2,076,976	\$2,637,944	\$3,224,167	\$3,828,205	\$4,441,160	\$5,052,698	\$5,651,133	\$6,223,556	\$6,756,022	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,515,143	\$2,133,083	\$2,802,422	\$3,517,790	\$4,271,787	\$5,054,852	\$5,855,172	\$6,658,662	\$7,449,010	\$8,207,804		\$188,196	2.75%
1994	\$732,884	\$1,282,883	\$1,891,619	\$2,556,376	\$3,272,526	\$4,033,332	\$4,829,761	\$5,650,358	\$6,481,172	\$7,305,753	\$8,105,237		\$193,369	2.67%
1995	\$617,300	\$1,259,213	\$1,976,253	\$2,766,217	\$3,624,579	\$4,544,180	\$5,514,964	\$6,523,748	\$7,554,076	\$8,586,145	\$9,596,842		\$198,541	2.54%
1996	\$427,696	\$1,106,365	\$1,883,369	\$2,759,813	\$3,734,186	\$4,801,842	\$5,954,503	\$7,179,777	\$8,460,738	\$9,775,581	\$11,097,394		\$203,581	3.32%
1997	\$231,942	\$963,226	\$1,811,553	\$2,780,241	\$3,869,714	\$5,076,827	\$6,394,195	\$7,809,522	\$9,304,978	\$10,856,663	\$12,434,179		\$210,345	1.70%
1998	\$19,449	\$807,595	\$1,718,374	\$2,753,285	\$3,910,305	\$5,183,209	\$6,560,916	\$8,026,894	\$9,558,672	\$11,127,499	\$12,698,192		\$213,926	1.61%
1999		\$603,137	\$1,559,714	\$2,679,131	\$3,966,068	\$5,420,564	\$7,036,911	\$8,802,548	\$10,696,988	\$12,690,867	\$14,745,165		\$217,374	2.68%
2000		\$419,557	\$1,464,324	\$2,669,411	\$4,035,491	\$5,558,082	\$7,226,580	\$9,023,349	\$10,922,919	\$12,891,352	\$14,885,854		\$223,210	3.39%
2001		\$202,852	\$1,319,808	\$2,597,119	\$4,031,819	\$5,615,153	\$7,331,725	\$9,158,765	\$11,065,580	\$13,013,242	\$14,954,603		\$230,769	1.55%
2002			\$1,163,717	\$2,482,969	\$3,909,950	\$5,425,758	\$7,005,751	\$8,619,562	\$10,231,376	\$11,800,493	\$13,282,202		\$234,350	2.38%
2003			\$1,025,949	\$2,580,055	\$4,371,043	\$6,393,601	\$8,632,690	\$11,062,096	\$13,643,242	\$16,324,358	\$19,040,162		\$239,920	1.88%
2004			\$835,966	\$2,544,876	\$4,579,488	\$6,949,358	\$9,652,738	\$12,673,861	\$15,980,298	\$19,520,588	\$23,222,319		\$244,430	3.26%
2005			\$606,048	\$2,404,956	\$4,584,959	\$7,166,408	\$10,157,772	\$13,552,066	\$17,323,213	\$21,422,535	\$25,775,627		\$252,387	3.42%
2006			\$368,766	\$2,335,795	\$4,801,605	\$7,814,943	\$11,413,217	\$15,617,057	\$20,424,288	\$25,803,496	\$31,687,530		\$261,008	2.54%
2007			\$108,895	\$2,207,034	\$4,793,975	\$7,905,175	\$11,562,016	\$15,766,752	\$20,497,210	\$25,701,498	\$31,293,090		\$267,639	4.08%
2008				\$1,774,648	\$3,927,603	\$6,263,128	\$8,737,980	\$11,296,394	\$13,870,800	\$16,383,366	\$18,748,410		\$278,562	0.09%
2009				\$1,670,870	\$4,204,894	\$7,108,262	\$10,347,107	\$13,865,079	\$17,582,022	\$21,393,972	\$25,174,797		\$278,817	2.72%
2010				\$1,538,848	\$4,425,548	\$7,824,453	\$11,712,551	\$16,036,961	\$20,711,543	\$25,615,157	\$30,592,098		\$286,405	1.50%
2011				\$1,297,481	\$4,244,394	\$7,633,235	\$11,418,045	\$15,524,103	\$19,846,830	\$24,252,663	\$28,582,213		\$290,688	2.96%
2012				\$1,072,574	\$4,305,785	\$8,128,725	\$12,512,525	\$17,392,331	\$22,663,549	\$28,180,272	\$33,756,542		\$299,300	1.74%
2013				\$806,311	\$4,320,885	\$8,690,183	\$13,944,168	\$20,069,648	\$26,999,652	\$34,604,345	\$42,684,729		\$304,511	1.50%
2014				\$516,131	\$4,183,253	\$8,778,309	\$14,343,919	\$20,877,298	\$28,318,005	\$36,537,069	\$45,328,937		\$309,084	0.76%
2015				\$204,925	\$3,865,823	\$8,430,530	\$13,931,891	\$20,356,593	\$27,633,735	\$35,625,107	\$44,118,550		\$311,422	0.73%
2016					\$3,817,388	\$8,830,106	\$14,993,992	\$22,330,253	\$30,794,070	\$40,259,726	\$50,508,604		\$313,694	2.07%
2017					\$3,769,042	\$9,307,109	\$16,285,205	\$24,786,540	\$34,821,664	\$46,305,776	\$59,037,691		\$320,202	2.11%
2018					\$3,297,093	\$8,488,572	\$14,882,611	\$22,500,180	\$31,291,829	\$41,122,052	\$51,756,897		\$326,955	1.91%
2019					\$3,380,508	\$9,431,563	\$17,056,741	\$26,336,511	\$37,267,025	\$49,735,440	\$63,497,898		\$333,200	2.29%
2020					\$3,295,185	\$9,833,051	\$18,022,708	\$27,909,058	\$39,434,444	\$52,414,317	\$66,518,337		\$340,814	1.36%
2021					\$3,281,999	\$10,808,260	\$20,614,899	\$32,899,808	\$47,744,967	\$65,071,763	\$84,598,388		\$345,456	7.04%
2022					\$2,599,757	\$9,291,436	\$17,963,382	\$28,764,622	\$41,736,470	\$56,774,968	\$73,596,531		\$369,764	6.45%
2023					\$2,415,442	\$9,856,890	\$19,689,032	\$32,154,840	\$47,380,244	\$65,323,612	\$85,726,328		\$393,630	3.35%
2024					\$2,123,720	\$10,074,635	\$20,725,160	\$34,399,873	\$51,303,163	\$71,458,425	\$94,645,958		\$406,825	2.89%

Table D2.6b - Fixed Distributions (Aggressive-\$60,000/yr): WW UBH Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,073,044	\$1,060,808	\$1,048,421	\$1,035,889	\$1,023,219	\$1,010,416	\$997,488	\$984,439	\$971,277	\$958,007	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,109,281	\$1,110,952	\$1,112,056	\$1,112,589	\$1,112,548	\$1,111,931	\$1,110,737	\$1,108,965	\$1,106,615	\$1,103,686	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,115,958	\$1,131,881	\$1,147,305	\$1,162,202	\$1,176,543	\$1,190,304	\$1,203,456	\$1,215,973	\$1,227,829	\$1,239,000	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,084,984	\$1,075,415	\$1,064,849	\$1,053,314	\$1,040,836	\$1,027,447	\$1,013,178	\$998,064	\$982,139	\$965,442	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,041,326	\$991,933	\$943,443	\$895,944	\$849,516	\$804,231	\$760,153	\$717,338	\$675,836	\$635,687	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,083,874	\$1,060,818	\$1,035,720	\$1,008,712	\$979,934	\$949,529	\$917,644	\$884,431	\$850,042	\$814,631	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,137,104	\$1,130,834	\$1,121,231	\$1,108,322	\$1,092,151	\$1,072,781	\$1,050,292	\$1,024,781	\$996,359	\$965,153	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,090,938	\$1,100,505	\$1,106,482	\$1,108,738	\$1,107,160	\$1,101,652	\$1,092,141	\$1,078,573	\$1,060,915	\$1,039,156	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,056,720	\$1,083,294	\$1,106,271	\$1,125,320	\$1,140,123	\$1,150,376	\$1,155,791	\$1,156,101	\$1,151,058	\$1,140,441	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,033,072	\$1,079,991	\$1,123,967	\$1,164,427	\$1,200,785	\$1,232,444	\$1,258,800	\$1,279,249	\$1,293,188	\$1,300,024	\$611,130	\$107,745	13.29%
1980	\$924,049	\$998,099	\$1,071,759	\$1,144,205	\$1,214,536	\$1,281,775	\$1,344,876	\$1,402,729	\$1,454,168	\$1,497,974	\$1,532,894	\$647,554	\$122,069	12.52%
1981	\$871,481	\$950,756	\$1,029,028	\$1,105,370	\$1,178,785	\$1,248,209	\$1,312,516	\$1,370,530	\$1,421,034	\$1,462,779	\$1,494,500	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,008,668	\$1,097,154	\$1,181,387	\$1,260,198	\$1,332,384	\$1,396,723	\$1,451,986	\$1,496,956	\$1,530,442	\$1,551,294	\$407,400	\$149,602	3.83%
1983	\$827,942	\$947,287	\$1,067,702	\$1,187,771	\$1,305,912	\$1,420,378	\$1,529,265	\$1,630,522	\$1,721,966	\$1,801,296	\$1,866,116	\$308,819	\$155,332	3.79%
1984	\$763,535	\$895,067	\$1,026,120	\$1,155,036	\$1,280,005	\$1,399,084	\$1,510,209	\$1,611,216	\$1,699,860	\$1,773,847	\$1,830,855	\$156,848	\$161,220	3.95%
1985	\$711,642	\$879,940	\$1,051,814	\$1,225,225	\$1,397,846	\$1,567,059	\$1,729,966	\$1,883,397	\$2,023,935	\$2,147,936	\$2,251,566		\$167,586	3.80%
1986	\$617,763	\$817,823	\$1,025,207	\$1,237,592	\$1,452,229	\$1,665,933	\$1,875,084	\$2,075,626	\$2,263,087	\$2,432,592	\$2,578,903		\$173,952	1.10%
1987	\$461,788	\$675,715	\$899,831	\$1,131,322	\$1,366,796	\$1,602,288	\$1,833,258	\$2,054,627	\$2,260,819	\$2,445,824	\$2,603,288		\$175,862	4.43%
1988	\$297,360	\$535,144	\$792,256	\$1,066,268	\$1,353,897	\$1,650,936	\$1,952,202	\$2,251,498	\$2,541,602	\$2,814,288	\$3,060,368		\$183,660	4.42%
1989	\$119,647	\$392,163	\$691,136	\$1,014,224	\$1,357,991	\$1,717,791	\$2,087,668	\$2,460,268	\$2,826,792	\$3,176,973	\$3,499,101		\$191,777	4.65%
1990		\$204,552	\$510,303	\$824,211	\$1,141,349	\$1,456,056	\$1,761,978	\$2,052,148	\$2,319,079	\$2,554,897	\$2,751,498		\$200,690	6.11%
1991			\$350,319	\$728,849	\$1,120,178	\$1,517,478	\$1,912,743	\$2,296,834	\$2,659,571	\$2,989,863	\$3,275,894		\$212,944	3.06%
1992			\$140,671	\$548,752	\$972,274	\$1,403,838	\$1,834,713	\$2,254,872	\$2,653,086	\$3,017,073	\$3,333,691		\$219,469	2.90%
1993				\$369,405	\$864,900	\$1,382,463	\$1,912,228	\$2,442,255	\$2,958,526	\$3,445,023	\$3,883,883		\$225,836	2.75%
1994				\$134,589	\$622,979	\$1,137,702	\$1,669,222	\$2,205,745	\$2,733,180	\$3,235,171	\$3,693,215		\$232,042	2.67%
1995					\$453,640	\$1,065,841	\$1,704,035	\$2,354,343	\$2,999,841	\$3,620,549	\$4,193,505		\$238,249	2.54%
1996					\$228,508	\$908,843	\$1,636,488	\$2,397,034	\$3,171,751	\$3,937,318	\$4,665,675		\$244,297	3.32%
1997						\$725,815	\$1,540,703	\$2,403,131	\$3,292,494	\$4,182,413	\$5,040,419		\$252,414	1.70%
1998						\$500,003	\$1,363,074	\$2,268,300	\$3,191,935	\$4,104,512	\$4,970,800		\$256,711	1.61%
1999						\$261,054	\$1,222,702	\$2,262,711	\$3,356,471	\$4,471,023	\$5,564,460		\$260,849	2.68%
2000							\$1,012,710	\$2,098,100	\$3,221,067	\$4,346,010	\$5,429,334		\$267,851	3.39%
2001							\$771,117	\$1,897,024	\$3,046,970	\$4,182,431	\$5,257,715		\$276,923	1.55%
2002							\$483,573	\$1,560,608	\$2,612,577	\$3,602,520	\$4,490,331		\$281,220	2.38%
2003							\$249,658	\$1,680,116	\$3,174,320	\$4,680,475	\$6,135,037		\$287,905	1.88%
2004								\$1,624,761	\$3,436,074	\$5,325,890	\$7,217,507		\$293,316	3.26%
2005								\$1,442,214	\$3,451,014	\$5,584,638	\$7,759,241		\$302,865	3.42%
2006								\$1,326,586	\$3,756,105	\$6,427,763	\$9,247,496		\$313,210	2.54%
2007								\$1,032,755	\$3,492,974	\$6,146,207	\$8,890,305		\$321,167	4.08%
2008								\$509,440	\$2,166,994	\$3,745,398	\$5,172,155		\$334,275	0.09%
2009								\$220,052	\$2,370,333	\$4,531,076	\$6,593,809		\$334,580	2.72%
2010									\$2,426,916	\$5,081,622	\$7,682,473		\$343,685	1.50%
2011									\$2,019,675	\$4,532,490	\$6,917,561		\$348,826	2.96%
2012									\$1,925,214	\$4,909,774	\$7,827,658		\$359,160	1.74%
2013									\$1,883,537	\$5,641,268	\$9,521,810		\$365,413	1.50%
2014									\$1,604,869	\$5,614,880	\$9,788,666		\$370,900	0.76%
2015									\$1,214,772	\$5,154,287	\$9,226,950		\$373,706	0.73%
2016									\$944,944	\$5,447,392	\$10,204,971		\$376,432	2.07%
2017									\$640,699	\$5,870,203	\$11,552,334		\$384,242	2.11%
2018									\$225,293	\$4,899,228	\$9,838,172		\$392,346	1.91%
2019										\$5,486,279	\$11,654,437		\$399,840	2.29%
2020										\$5,387,697	\$11,843,949		\$408,977	1.36%
2021										\$6,215,070	\$14,611,862		\$414,547	7.04%
2022										\$5,064,270	\$12,379,715		\$443,717	6.45%
2023										\$5,320,207	\$13,944,449		\$472,356	3.35%
2024										\$5,318,938	\$14,927,191		\$488,190	2.89%

Table D3.3b - Fixed Distributions (Very Conservative-\$30,000/yr): WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,107,555	\$1,095,191	\$1,082,670	\$1,069,996	\$1,057,176	\$1,044,216	\$1,031,121	\$1,017,898	\$1,004,552	\$991,090	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,184,810	\$1,190,169	\$1,194,950	\$1,199,144	\$1,202,745	\$1,205,745	\$1,208,137	\$1,209,916	\$1,211,077	\$1,211,615	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,233,883	\$1,257,512	\$1,280,769	\$1,303,617	\$1,326,019	\$1,347,937	\$1,369,334	\$1,390,174	\$1,410,419	\$1,430,032	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,241,130	\$1,234,752	\$1,227,198	\$1,218,484	\$1,208,631	\$1,197,660	\$1,185,597	\$1,172,470	\$1,158,308	\$1,143,145	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,243,419	\$1,192,737	\$1,142,440	\$1,092,644	\$1,043,458	\$994,986	\$947,324	\$900,561	\$854,778	\$810,051	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,360,746	\$1,346,651	\$1,329,886	\$1,310,546	\$1,288,735	\$1,264,571	\$1,238,179	\$1,209,693	\$1,179,256	\$1,147,018	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,500,310	\$1,507,549	\$1,511,063	\$1,510,817	\$1,506,802	\$1,499,027	\$1,487,526	\$1,472,353	\$1,453,584	\$1,431,314	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,516,651	\$1,544,803	\$1,569,390	\$1,590,221	\$1,607,123	\$1,619,942	\$1,628,548	\$1,632,833	\$1,632,715	\$1,628,135	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,567,552	\$1,627,150	\$1,684,175	\$1,738,206	\$1,788,824	\$1,835,614	\$1,878,171	\$1,916,104	\$1,949,037	\$1,976,616	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,637,674	\$1,720,392	\$1,801,619	\$1,880,788	\$1,957,313	\$2,030,596	\$2,100,029	\$2,165,003	\$2,224,908	\$2,279,145	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,724,168	\$1,849,800	\$1,977,193	\$2,105,552	\$2,234,007	\$2,361,616	\$2,487,370	\$2,610,201	\$2,728,988	\$2,842,566	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,826,620	\$1,957,253	\$2,088,522	\$2,219,505	\$2,349,211	\$2,476,590	\$2,600,538	\$2,719,910	\$2,833,524	\$2,940,181	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,213,764	\$2,365,990	\$2,516,928	\$2,665,364	\$2,810,032	\$2,949,620	\$3,082,787	\$3,208,176	\$3,324,431	\$3,430,213	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,371,837	\$2,595,390	\$2,825,696	\$3,061,427	\$3,301,061	\$3,542,894	\$3,785,041	\$4,025,443	\$4,261,885	\$4,492,010	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,603,374	\$2,834,517	\$3,068,830	\$3,304,585	\$3,539,896	\$3,772,733	\$4,000,940	\$4,222,253	\$4,434,324	\$4,634,748	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,058,924	\$3,394,998	\$3,745,062	\$4,107,272	\$4,479,445	\$4,859,050	\$5,243,212	\$5,628,723	\$6,012,057	\$6,389,390	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,451,535	\$3,882,977	\$4,339,306	\$4,818,805	\$5,319,242	\$5,837,850	\$6,371,304	\$6,915,715	\$7,466,630	\$8,019,038	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,545,878	\$4,032,707	\$4,550,063	\$5,095,332	\$5,665,079	\$6,255,003	\$6,859,916	\$7,473,741	\$8,089,524	\$8,699,481	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,755,887	\$4,358,050	\$5,013,580	\$5,721,579	\$6,480,042	\$7,285,178	\$8,133,993	\$9,018,783	\$9,932,456	\$10,865,779	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,181,811	\$4,909,560	\$5,710,239	\$6,584,162	\$7,530,272	\$8,545,936	\$9,626,740	\$10,766,306	\$11,956,128	\$13,185,447	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,367,335	\$5,020,145	\$5,711,113	\$6,435,780	\$7,188,494	\$7,962,380	\$8,749,343	\$9,540,106	\$10,324,287	\$11,090,509	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,957,618	\$5,785,973	\$6,677,646	\$7,628,671	\$8,633,347	\$9,684,128	\$10,771,542	\$11,884,167	\$13,008,652	\$14,129,801	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,199,491	\$6,099,921	\$7,071,586	\$8,110,413	\$9,210,396	\$10,363,466	\$11,559,389	\$12,785,727	\$14,027,854	\$15,269,041	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,663,911	\$6,745,053	\$7,931,567	\$9,221,809	\$10,611,699	\$12,094,426	\$13,660,188	\$15,295,992	\$16,985,507	\$18,709,013	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,402,147	\$6,506,683	\$7,732,418	\$9,080,204	\$10,548,393	\$12,132,443	\$13,824,548	\$15,613,306	\$17,483,448	\$19,415,650	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,153,739	\$7,501,502	\$9,014,036	\$10,695,893	\$12,548,660	\$14,570,352	\$16,754,825	\$19,091,206	\$21,563,380	\$24,149,568	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,317,576	\$7,830,514	\$9,558,353	\$11,513,281	\$13,704,545	\$16,137,579	\$18,813,079	\$21,726,050	\$24,864,868	\$28,210,392	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,669,851	\$8,377,657	\$10,351,584	\$12,611,412	\$15,174,059	\$18,052,436	\$21,254,199	\$24,780,417	\$28,624,197	\$32,769,325	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,092,215	\$8,978,281	\$11,164,246	\$13,671,556	\$16,517,777	\$19,715,158	\$23,269,084	\$27,176,468	\$31,424,135	\$35,987,265	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,112,888	\$9,190,914	\$11,651,551	\$14,534,231	\$17,875,898	\$21,709,100	\$26,059,802	\$30,944,937	\$36,369,765	\$42,325,117	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,684,161	\$9,864,158	\$12,406,409	\$15,339,026	\$18,685,583	\$22,463,284	\$26,680,978	\$31,337,077	\$36,417,463	\$41,893,462	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,084,946	\$10,346,668	\$12,953,267	\$15,922,757	\$19,266,721	\$22,988,548	\$27,081,650	\$31,527,737	\$36,295,243	\$41,338,015	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,667,038	\$10,894,927	\$13,376,495	\$16,105,979	\$19,069,703	\$22,245,183	\$25,600,443	\$29,093,646	\$32,673,069	\$36,277,526	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,142,547	\$11,954,694	\$15,248,302	\$19,055,606	\$23,399,955	\$28,292,916	\$33,731,291	\$39,694,182	\$46,140,300	\$53,005,701	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,429,901	\$12,589,065	\$16,373,231	\$20,845,578	\$26,062,138	\$32,067,716	\$38,891,361	\$46,541,538	\$55,001,210	\$64,223,094	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,518,781	\$12,865,860	\$16,917,887	\$21,756,583	\$27,457,987	\$34,087,753	\$41,695,762	\$50,310,204	\$59,931,325	\$70,525,156	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,795,696	\$13,531,568	\$18,157,447	\$23,805,135	\$30,607,113	\$38,690,787	\$48,171,386	\$59,143,561	\$71,671,840	\$85,780,240	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,473,928	\$14,416,731	\$19,242,933	\$25,066,640	\$31,997,199	\$40,133,048	\$49,554,491	\$60,315,570	\$72,435,293	\$85,888,619	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,576,392	\$13,848,209	\$17,541,269	\$21,644,850	\$26,132,008	\$30,957,723	\$36,057,665	\$41,347,794	\$46,724,964	\$52,068,676	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,863,233	\$14,720,094	\$19,257,842	\$24,506,007	\$30,473,285	\$37,142,445	\$44,465,654	\$52,360,647	\$60,708,208	\$69,351,404	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,479,094	\$15,870,728	\$21,142,792	\$27,357,398	\$34,552,767	\$42,735,428	\$51,872,578	\$61,885,224	\$72,642,805	\$83,960,034	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,019,713	\$16,471,413	\$21,708,267	\$27,753,243	\$34,600,815	\$42,210,977	\$50,504,179	\$59,357,788	\$68,604,674	\$78,034,435	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$12,316,914	\$17,210,847	\$23,091,276	\$30,021,598	\$38,035,172	\$47,126,233	\$57,241,268	\$68,271,670	\$80,048,522	\$92,340,419	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$12,092,407	\$17,544,219	\$24,398,449	\$32,845,583	\$43,057,790	\$55,173,475	\$69,279,845	\$85,394,372	\$103,446,412	\$123,260,599	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$12,209,653	\$17,832,018	\$24,915,428	\$33,661,623	\$44,253,816	\$56,840,405	\$71,516,524	\$88,304,363	\$107,133,602	\$127,823,657	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$12,092,053	\$17,703,030	\$24,743,877	\$33,400,467	\$43,836,321	\$56,176,429	\$70,489,331	\$86,768,465	\$104,914,215	\$124,718,358	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,329,166	\$18,389,441	\$26,129,696	\$35,810,023	\$47,675,945	\$61,938,757	\$78,752,548	\$98,188,926	\$120,211,050	\$144,649,061	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$12,522,765	\$19,069,200	\$27,603,980	\$38,495,294	\$52,114,884	\$68,815,477	\$88,902,397	\$112,600,048	\$140,014,744	\$171,096,165	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$12,264,392	\$18,533,349	\$26,557,534	\$36,609,479	\$48,945,013	\$63,781,910	\$81,275,014	\$101,489,070	\$124,371,042	\$149,724,314	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$13,183,148	\$20,332,156	\$29,657,323	\$41,551,277	\$56,402,665	\$74,569,097	\$96,343,883	\$121,917,744	\$151,337,571	\$184,465,273	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$14,127,690	\$21,996,831	\$32,282,839	\$45,405,761	\$61,766,903	\$81,714,027	\$105,499,957	\$133,236,701	\$164,848,413	\$200,027,675	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,427,267	\$23,154,111	\$34,939,835	\$50,461,137	\$70,426,537	\$95,535,011	\$126,420,641	\$163,584,184	\$207,314,404	\$257,604,196	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,801,925	\$20,671,119	\$31,292,037	\$45,263,870	\$63,207,719	\$85,727,416	\$113,357,978	\$146,502,870	\$185,363,104	\$229,863,212	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$13,308,146	\$21,980,858	\$34,930,770	\$49,930,102	\$70,875,833	\$97,646,763	\$131,092,244	\$171,942,557	\$220,713,208	\$277,598,297	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$13,498,719	\$22,710,833	\$35,574,861	\$53,061,132	\$76,247,144	\$106,274,466	\$144,282,424	\$191,317,039	\$248,216,287	\$315,476,244	\$86,673,777	\$244,095	2.89%

Table D3.4b - Fixed Distributions (Conservative-\$40,000/yr): WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,096,137	\$1,083,901	\$1,071,508	\$1,058,965	\$1,046,278	\$1,033,451	\$1,020,491	\$1,007,404	\$994,196	\$980,873	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,160,610	\$1,165,720	\$1,170,256	\$1,174,213	\$1,177,581	\$1,180,354	\$1,182,526	\$1,184,090	\$1,185,043	\$1,185,380	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,196,290	\$1,219,105	\$1,241,544	\$1,263,570	\$1,285,145	\$1,306,233	\$1,326,798	\$1,346,802	\$1,366,210	\$1,384,984	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,190,591	\$1,184,623	\$1,177,500	\$1,169,237	\$1,159,856	\$1,149,378	\$1,137,828	\$1,125,233	\$1,111,624	\$1,097,032	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,178,589	\$1,130,627	\$1,082,985	\$1,035,779	\$989,117	\$943,101	\$897,829	\$853,387	\$809,858	\$767,317	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,271,779	\$1,257,910	\$1,241,453	\$1,222,500	\$1,201,151	\$1,177,518	\$1,151,574	\$1,123,899	\$1,094,182	\$1,062,716	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,382,152	\$1,387,798	\$1,389,829	\$1,388,214	\$1,382,940	\$1,374,018	\$1,361,480	\$1,345,378	\$1,325,786	\$1,302,798	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,377,298	\$1,401,882	\$1,422,956	\$1,440,330	\$1,453,837	\$1,463,327	\$1,468,673	\$1,469,769	\$1,466,534	\$1,458,910	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,401,073	\$1,453,713	\$1,503,670	\$1,550,529	\$1,593,879	\$1,633,312	\$1,668,429	\$1,698,846	\$1,724,191	\$1,744,117	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,438,129	\$1,511,100	\$1,582,301	\$1,651,169	\$1,717,124	\$1,779,573	\$1,837,914	\$1,891,544	\$1,939,859	\$1,982,263	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,483,702	\$1,593,808	\$1,704,951	\$1,816,331	\$1,927,072	\$2,036,231	\$2,142,798	\$2,245,706	\$2,343,837	\$2,436,032	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,536,041	\$1,650,793	\$1,765,553	\$1,879,408	\$1,991,376	\$2,100,419	\$2,205,448	\$2,305,334	\$2,398,915	\$2,485,013	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,815,052	\$1,949,472	\$2,082,088	\$2,211,717	\$2,337,121	\$2,457,026	\$2,570,127	\$2,675,107	\$2,770,654	\$2,855,472	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,900,377	\$2,093,617	\$2,291,979	\$2,494,102	\$2,698,446	\$2,903,285	\$3,106,722	\$3,306,694	\$3,500,983	\$3,687,238	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,037,154	\$2,238,661	\$2,442,129	\$2,645,851	\$2,847,970	\$3,046,493	\$3,239,307	\$3,424,198	\$3,598,876	\$3,761,000	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,337,589	\$2,625,108	\$2,923,753	\$3,231,611	\$3,546,441	\$3,865,660	\$4,186,358	\$4,505,300	\$4,818,943	\$5,123,463	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,580,127	\$2,945,244	\$3,330,659	\$3,734,470	\$4,154,273	\$4,587,134	\$5,029,579	\$5,477,581	\$5,926,564	\$6,371,414	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,596,349	\$3,005,104	\$3,439,182	\$3,895,894	\$4,371,772	\$4,862,536	\$5,363,078	\$5,867,465	\$6,368,962	\$6,860,084	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,690,096	\$3,187,817	\$3,729,897	\$4,315,001	\$4,940,718	\$5,603,446	\$6,298,282	\$7,018,933	\$7,757,649	\$8,505,194	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,927,548	\$3,524,756	\$4,182,561	\$4,900,531	\$5,676,899	\$6,508,371	\$7,389,943	\$8,314,734	\$9,273,849	\$10,256,280	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,989,432	\$3,539,689	\$4,121,819	\$4,731,422	\$5,362,984	\$6,009,859	\$6,664,277	\$7,317,394	\$7,959,370	\$8,579,492	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,313,100	\$4,000,908	\$4,741,797	\$5,531,643	\$6,364,692	\$7,233,468	\$8,128,710	\$9,039,361	\$9,952,610	\$10,853,989	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,396,468	\$4,142,308	\$4,947,899	\$5,808,967	\$6,719,421	\$7,671,242	\$8,654,407	\$9,656,863	\$10,664,562	\$11,661,567	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,614,330	\$4,497,170	\$5,468,063	\$6,524,640	\$7,662,211	\$8,873,513	\$10,148,473	\$11,474,045	\$12,834,101	\$14,209,415	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,368,750	\$4,262,328	\$5,256,854	\$6,352,047	\$7,545,223	\$8,830,939	\$10,200,661	\$11,642,478	\$13,140,872	\$14,676,579	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,738,957	\$4,819,115	\$6,035,988	\$7,392,186	\$8,887,421	\$10,517,963	\$12,276,095	\$14,149,610	\$16,121,367	\$18,168,934	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,745,651	\$4,940,925	\$6,313,327	\$7,871,687	\$9,621,854	\$11,565,882	\$13,701,172	\$16,019,601	\$18,506,682	\$21,140,775	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,853,843	\$5,189,774	\$6,744,065	\$8,531,681	\$10,564,559	\$12,850,526	\$15,392,135	\$18,185,431	\$21,218,697	\$24,471,233	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,992,744	\$5,462,124	\$7,177,943	\$9,156,540	\$11,410,312	\$13,946,382	\$16,765,181	\$19,858,980	\$23,210,448	\$26,791,296	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,901,728	\$5,493,264	\$7,396,166	\$9,641,423	\$12,257,072	\$15,266,392	\$18,685,850	\$22,522,835	\$26,773,255	\$31,418,954	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,099,372	\$5,788,349	\$7,774,560	\$10,079,716	\$12,720,903	\$15,708,892	\$19,046,314	\$22,725,772	\$26,727,967	\$31,019,933	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,194,521	\$5,961,524	\$8,013,939	\$10,365,225	\$13,022,676	\$15,985,819	\$19,244,819	\$22,778,949	\$26,555,235	\$30,527,381	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,371,564	\$6,163,769	\$8,170,873	\$10,386,581	\$12,797,341	\$15,381,561	\$18,109,039	\$20,940,693	\$23,828,633	\$26,716,648	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,483,405	\$6,640,462	\$9,194,396	\$12,170,455	\$15,585,426	\$19,445,015	\$23,741,174	\$28,449,521	\$33,527,018	\$38,910,099	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,494,732	\$6,871,209	\$9,756,572	\$13,201,366	\$17,248,877	\$21,931,391	\$27,266,090	\$33,250,718	\$39,859,235	\$47,037,173	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,404,006	\$6,898,923	\$9,964,659	\$13,666,848	\$18,064,942	\$23,207,877	\$29,129,161	\$35,841,528	\$43,331,370	\$51,553,250	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,389,460	\$7,122,980	\$10,568,486	\$14,831,983	\$20,018,209	\$26,225,229	\$33,537,839	\$42,019,836	\$51,705,361	\$62,589,589	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,538,847	\$7,449,212	\$11,071,293	\$15,497,055	\$20,812,738	\$27,093,172	\$34,395,183	\$42,750,235	\$52,156,597	\$62,571,421	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,428,893	\$7,022,809	\$9,975,754	\$13,277,690	\$16,903,992	\$20,813,838	\$24,949,192	\$29,234,570	\$33,577,755	\$37,871,575	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,389,333	\$7,316,251	\$10,810,188	\$14,895,408	\$19,577,451	\$24,838,627	\$30,633,948	\$36,887,886	\$43,427,383	\$50,306,515	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,466,719	\$7,731,367	\$11,721,327	\$16,488,398	\$22,062,919	\$28,446,863	\$35,607,156	\$43,469,778	\$51,915,316	\$60,776,614	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,501,984	\$7,869,115	\$11,894,168	\$16,596,871	\$21,971,632	\$27,982,268	\$34,557,617	\$41,588,599	\$48,927,252	\$56,388,217	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,434,189	\$8,060,062	\$12,500,648	\$17,809,611	\$24,013,887	\$31,105,674	\$39,034,906	\$47,702,968	\$56,958,451	\$66,595,739	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,176,145	\$8,053,349	\$13,054,187	\$19,336,026	\$27,039,075	\$36,272,678	\$47,099,944	\$59,521,573	\$73,460,052	\$88,745,729	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,028,757	\$8,018,898	\$13,178,454	\$19,674,097	\$27,655,121	\$37,238,998	\$48,495,115	\$61,427,603	\$75,958,516	\$91,912,926	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,801,391	\$7,795,241	\$12,937,318	\$19,381,843	\$27,262,544	\$36,678,341	\$47,677,588	\$60,241,847	\$74,270,514	\$89,567,874	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,677,294	\$7,921,020	\$13,499,568	\$20,627,254	\$29,504,214	\$40,298,965	\$53,128,151	\$68,034,469	\$84,964,278	\$103,746,838	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,529,858	\$8,032,102	\$14,094,252	\$22,016,771	\$32,100,592	\$44,626,959	\$59,832,243	\$77,878,465	\$98,820,956	\$122,575,336	\$6,274,156	\$256,161	2.11%
2018	\$41,289	\$3,251,802	\$7,630,684	\$13,403,557	\$20,305,432	\$30,015,415	\$41,237,807	\$54,580,249	\$70,080,031	\$87,670,287	\$107,158,259	\$7,705,355	\$261,564	1.91%
2019		\$3,262,048	\$8,166,967	\$14,781,617	\$23,427,937	\$34,422,228	\$48,051,169	\$64,542,530	\$84,031,714	\$106,526,119	\$131,870,164	\$8,465,851	\$266,560	2.29%
2020		\$3,254,055	\$8,627,424	\$15,903,073	\$25,428,417	\$37,533,488	\$52,500,445	\$70,527,482	\$91,689,119	\$115,895,972	\$142,858,094	\$9,703,526	\$272,651	1.36%
2021		\$3,086,109	\$8,874,037	\$17,022,135	\$28,080,611	\$42,623,553	\$61,212,450	\$84,347,658	\$112,408,819	\$145,587,002	\$183,813,322	\$12,136,833	\$276,365	7.04%
2022		\$2,514,619	\$7,732,408	\$15,075,785	\$25,033,154	\$38,109,141	\$54,790,193	\$75,499,520	\$100,542,627	\$130,046,334	\$163,895,957	\$9,699,475	\$295,811	6.45%
2023		\$2,329,676	\$7,978,643	\$16,122,576	\$27,409,460	\$42,538,233	\$62,220,829	\$87,128,387	\$117,821,842	\$154,669,235	\$197,754,684	\$11,855,042	\$314,904	3.35%
2024		\$2,070,901	\$7,996,138	\$16,687,521	\$28,923,791	\$45,568,797	\$67,533,030	\$95,715,047	\$130,921,731	\$173,768,735	\$224,565,663	\$14,418,498	\$325,460	2.89%

Table D3.5b - Fixed Distributions (Moderate-\$50,000/yr): WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,719	\$1,072,610	\$1,060,347	\$1,047,934	\$1,035,379	\$1,022,686	\$1,009,861	\$996,910	\$983,840	\$970,655	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,136,410	\$1,141,270	\$1,145,563	\$1,149,281	\$1,152,417	\$1,154,963	\$1,156,915	\$1,158,265	\$1,159,010	\$1,159,145	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,158,696	\$1,180,699	\$1,202,319	\$1,223,522	\$1,244,271	\$1,264,530	\$1,284,262	\$1,303,431	\$1,322,001	\$1,339,936	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,140,052	\$1,134,494	\$1,127,801	\$1,119,991	\$1,111,081	\$1,101,096	\$1,090,059	\$1,077,997	\$1,064,940	\$1,050,919	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,113,760	\$1,068,517	\$1,023,530	\$978,913	\$934,775	\$891,216	\$848,333	\$806,214	\$764,939	\$724,582	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,182,811	\$1,169,169	\$1,153,021	\$1,134,454	\$1,113,566	\$1,090,466	\$1,065,270	\$1,038,106	\$1,009,107	\$978,413	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,263,993	\$1,268,046	\$1,268,596	\$1,265,610	\$1,259,078	\$1,249,008	\$1,235,433	\$1,218,403	\$1,197,989	\$1,174,282	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,237,945	\$1,258,962	\$1,276,521	\$1,290,439	\$1,300,551	\$1,306,713	\$1,308,798	\$1,306,704	\$1,300,352	\$1,289,686	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,234,594	\$1,280,275	\$1,323,164	\$1,362,852	\$1,398,934	\$1,431,010	\$1,458,687	\$1,481,587	\$1,499,345	\$1,511,617	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,238,584	\$1,301,808	\$1,362,983	\$1,421,550	\$1,476,935	\$1,528,550	\$1,575,800	\$1,618,085	\$1,654,809	\$1,685,381	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,243,237	\$1,337,816	\$1,432,709	\$1,527,109	\$1,620,137	\$1,710,845	\$1,798,225	\$1,881,211	\$1,958,687	\$2,029,498	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,245,461	\$1,344,332	\$1,442,585	\$1,539,311	\$1,633,541	\$1,724,248	\$1,810,358	\$1,890,758	\$1,964,306	\$2,029,844	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,416,340	\$1,532,954	\$1,647,249	\$1,758,069	\$1,864,211	\$1,964,432	\$2,057,467	\$2,142,039	\$2,216,877	\$2,280,730	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,428,918	\$1,591,845	\$1,758,261	\$1,926,778	\$2,095,830	\$2,263,676	\$2,428,404	\$2,587,945	\$2,740,082	\$2,882,466	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,470,934	\$1,642,806	\$1,815,428	\$1,987,116	\$2,156,044	\$2,320,253	\$2,477,674	\$2,626,144	\$2,763,429	\$2,887,252	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,616,253	\$1,855,218	\$2,102,443	\$2,355,951	\$2,613,436	\$2,872,271	\$3,129,505	\$3,381,876	\$3,625,829	\$3,857,536	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,708,718	\$2,007,511	\$2,322,012	\$2,650,136	\$2,989,303	\$3,336,418	\$3,687,853	\$4,039,446	\$4,386,498	\$4,723,791	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,646,820	\$1,977,500	\$2,328,301	\$2,696,456	\$3,078,465	\$3,470,070	\$3,866,241	\$4,261,189	\$4,648,401	\$5,020,687	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,624,305	\$2,017,583	\$2,446,215	\$2,908,422	\$3,401,394	\$3,921,174	\$4,462,571	\$5,019,082	\$5,582,843	\$6,144,610	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,673,286	\$2,139,953	\$2,654,883	\$3,216,899	\$3,823,526	\$4,470,806	\$5,153,145	\$5,863,161	\$6,591,571	\$7,327,113	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,611,529	\$2,059,234	\$2,532,525	\$3,027,064	\$3,537,474	\$4,057,338	\$4,579,212	\$5,094,682	\$5,594,452	\$6,068,475	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,668,582	\$2,215,843	\$2,805,949	\$3,434,615	\$4,096,037	\$4,782,808	\$5,485,877	\$6,194,555	\$6,896,568	\$7,578,176	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,593,445	\$2,184,694	\$2,824,212	\$3,507,521	\$4,228,445	\$4,979,018	\$5,749,426	\$6,527,999	\$7,301,270	\$8,054,093	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,564,748	\$2,249,287	\$3,004,560	\$3,827,471	\$4,712,724	\$5,652,599	\$6,636,757	\$7,652,098	\$8,682,696	\$9,709,816		\$188,196	2.75%
1994	\$732,884	\$1,335,353	\$2,017,973	\$2,781,291	\$3,623,891	\$4,542,054	\$5,529,435	\$6,576,774	\$7,671,650	\$8,798,295	\$9,937,508		\$193,369	2.67%
1995	\$617,300	\$1,324,175	\$2,136,727	\$3,057,941	\$4,088,479	\$5,226,183	\$6,465,574	\$7,797,364	\$9,208,015	\$10,679,354	\$12,188,300		\$198,541	2.54%
1996	\$427,696	\$1,173,727	\$2,051,336	\$3,068,301	\$4,230,093	\$5,539,163	\$6,994,185	\$8,589,264	\$10,313,153	\$12,148,497	\$14,071,158		\$203,581	3.32%
1997	\$231,942	\$1,037,834	\$2,001,892	\$3,136,547	\$4,451,951	\$5,955,059	\$7,648,616	\$9,530,071	\$11,590,445	\$13,813,197	\$16,173,141		\$210,345	1.70%
1998	\$19,449	\$893,272	\$1,945,966	\$3,191,640	\$4,641,523	\$6,302,846	\$8,177,607	\$10,261,278	\$12,541,491	\$14,996,761	\$17,595,327		\$213,926	1.61%
1999		\$690,567	\$1,795,615	\$3,140,780	\$4,748,614	\$6,638,246	\$8,823,684	\$11,311,898	\$14,100,732	\$17,176,705	\$20,512,791		\$217,374	2.68%
2000		\$514,583	\$1,712,540	\$3,142,712	\$4,820,405	\$6,756,222	\$8,954,500	\$11,411,651	\$14,114,467	\$17,038,471	\$20,146,405		\$223,210	3.39%
2001		\$304,096	\$1,576,380	\$3,074,611	\$4,807,693	\$6,778,630	\$8,983,091	\$11,407,989	\$14,030,160	\$16,815,227	\$19,716,748		\$230,769	1.55%
2002		\$76,091	\$1,432,611	\$2,965,250	\$4,667,183	\$6,524,979	\$8,517,939	\$10,617,634	\$12,787,740	\$14,984,197	\$17,155,770		\$234,350	2.38%
2003			\$1,326,229	\$3,140,489	\$5,285,304	\$7,770,898	\$10,597,115	\$13,751,058	\$17,204,860	\$20,913,735	\$24,814,497		\$239,920	1.88%
2004			\$1,153,354	\$3,139,913	\$5,557,155	\$8,435,616	\$11,795,066	\$15,640,818	\$19,959,897	\$24,717,260	\$29,852,333		\$244,430	3.26%
2005			\$931,987	\$3,011,431	\$5,577,114	\$8,671,897	\$12,328,001	\$16,562,559	\$21,372,851	\$26,731,416	\$32,581,343		\$252,387	3.42%
2006			\$714,392	\$2,979,525	\$5,858,831	\$9,429,304	\$13,759,671	\$18,904,291	\$24,896,112	\$31,738,883	\$39,398,937		\$261,008	2.54%
2007			\$481,694	\$2,899,652	\$5,927,471	\$9,628,277	\$14,053,296	\$19,235,875	\$25,184,899	\$31,877,901	\$39,254,224		\$267,639	4.08%
2008			\$197,409	\$2,410,240	\$4,910,531	\$7,675,977	\$10,669,953	\$13,840,718	\$17,121,345	\$20,430,547	\$23,674,475		\$278,562	0.09%
2009			\$2,362,533	\$5,284,809	\$8,681,618	\$12,534,810	\$16,802,243	\$21,415,126	\$26,276,558	\$31,261,626			\$278,817	2.72%
2010			\$2,299,862	\$5,619,398	\$9,573,071	\$14,158,299	\$19,341,734	\$25,054,333	\$31,187,827	\$37,593,194			\$286,405	1.50%
2011			\$2,080,069	\$5,440,498	\$9,342,448	\$13,753,558	\$18,611,055	\$23,819,411	\$29,249,829	\$34,741,999			\$290,688	2.96%
2012			\$1,910,020	\$5,597,624	\$9,992,602	\$15,085,116	\$20,828,544	\$27,134,266	\$33,868,380	\$40,851,059			\$299,300	1.74%
2013			\$1,709,926	\$5,826,469	\$11,020,360	\$17,371,881	\$24,920,043	\$33,648,774	\$43,473,692	\$54,230,858			\$304,511	1.50%
2014			\$1,441,481	\$5,686,571	\$11,056,426	\$17,637,592	\$25,473,706	\$34,550,843	\$44,783,429	\$56,002,194			\$309,084	0.76%
2015			\$1,130,759	\$5,363,218	\$10,688,766	\$17,180,253	\$24,865,845	\$33,715,229	\$43,626,812	\$54,417,390			\$311,422	0.73%
2016			\$869,439	\$5,444,484	\$11,332,483	\$18,659,172	\$27,503,753	\$37,880,013	\$49,717,506	\$62,844,615			\$313,694	2.07%
2017			\$584,525	\$5,538,248	\$12,086,300	\$20,438,442	\$30,762,090	\$43,156,882	\$57,627,168	\$74,054,506			\$320,202	2.11%
2018			\$498,136	\$5,981,386	\$11,085,817	\$18,693,705	\$27,885,484	\$38,670,992	\$50,969,532	\$64,592,204			\$326,955	1.91%
2019			\$249,579	\$5,304,598	\$12,441,790	\$21,533,240	\$32,741,177	\$46,145,685	\$61,714,667	\$79,275,056			\$333,200	2.29%
2020				\$5,451,073	\$13,300,072	\$23,286,863	\$35,555,007	\$50,141,538	\$66,943,532	\$85,688,514			\$340,814	1.36%
2021				\$5,700,085	\$14,820,569	\$26,889,890	\$42,274,676	\$61,233,455	\$83,859,601	\$110,022,448			\$345,456	7.04%
2022				\$4,802,437	\$13,010,564	\$23,852,971	\$37,641,061	\$54,582,385	\$74,729,563	\$97,928,701			\$369,764	6.45%
2023				\$4,888,818	\$14,200,632	\$26,794,894	\$43,164,530	\$63,701,127	\$88,625,262	\$117,911,072			\$393,630	3.35%
2024				\$4,786,451	\$14,890,451	\$28,791,593	\$47,147,670	\$70,526,423	\$99,321,182	\$133,655,082			\$406,825	2.89%

Table D3.6b - Fixed Distributions (Aggressive-\$60,000/yr): WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,073,301	\$1,061,319	\$1,049,185	\$1,036,903	\$1,024,480	\$1,011,921	\$999,231	\$986,417	\$973,484	\$960,438	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,112,210	\$1,116,821	\$1,120,870	\$1,124,350	\$1,127,253	\$1,129,573	\$1,131,304	\$1,132,440	\$1,132,976	\$1,132,909	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,121,103	\$1,142,292	\$1,163,094	\$1,183,474	\$1,203,397	\$1,222,826	\$1,241,726	\$1,260,060	\$1,277,792	\$1,294,889	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,089,513	\$1,084,365	\$1,078,103	\$1,070,744	\$1,062,307	\$1,052,814	\$1,042,290	\$1,030,761	\$1,018,256	\$1,004,807	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,048,930	\$1,006,406	\$964,074	\$922,047	\$880,433	\$839,332	\$798,838	\$759,040	\$720,019	\$681,848	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,093,844	\$1,080,428	\$1,064,588	\$1,046,408	\$1,025,981	\$1,003,413	\$978,816	\$952,313	\$924,033	\$894,111	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,145,834	\$1,148,294	\$1,147,362	\$1,143,006	\$1,135,215	\$1,123,999	\$1,109,386	\$1,091,428	\$1,070,192	\$1,045,766	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,098,592	\$1,116,041	\$1,130,086	\$1,140,548	\$1,147,266	\$1,150,098	\$1,148,923	\$1,143,640	\$1,134,171	\$1,120,461	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,068,114	\$1,106,838	\$1,142,658	\$1,175,175	\$1,203,990	\$1,228,708	\$1,248,945	\$1,264,328	\$1,274,499	\$1,279,118	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,039,038	\$1,092,516	\$1,143,665	\$1,191,931	\$1,236,746	\$1,277,527	\$1,313,685	\$1,344,626	\$1,369,760	\$1,388,499	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,002,771	\$1,081,824	\$1,160,467	\$1,237,887	\$1,313,201	\$1,385,460	\$1,453,653	\$1,516,715	\$1,573,536	\$1,622,964	\$647,554	\$122,069	12.52%
1981	\$871,481	\$954,882	\$1,037,872	\$1,119,616	\$1,199,214	\$1,275,706	\$1,348,077	\$1,415,267	\$1,476,182	\$1,529,697	\$1,574,676	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,017,627	\$1,116,436	\$1,212,409	\$1,304,422	\$1,391,300	\$1,471,838	\$1,544,807	\$1,608,970	\$1,663,099	\$1,705,989	\$407,400	\$149,602	3.83%
1983	\$827,942	\$957,458	\$1,090,073	\$1,224,543	\$1,359,454	\$1,493,215	\$1,624,066	\$1,750,086	\$1,869,196	\$1,979,180	\$2,077,694	\$308,819	\$155,332	3.79%
1984	\$763,535	\$904,714	\$1,046,950	\$1,188,727	\$1,328,382	\$1,464,118	\$1,594,013	\$1,716,042	\$1,828,090	\$1,927,982	\$2,013,504	\$156,848	\$161,220	3.95%
1985	\$711,642	\$894,918	\$1,085,328	\$1,281,134	\$1,480,290	\$1,680,432	\$1,878,882	\$2,072,651	\$2,258,452	\$2,432,715	\$2,591,608		\$167,586	3.80%
1986	\$617,763	\$837,309	\$1,069,778	\$1,313,365	\$1,565,801	\$1,824,333	\$2,085,702	\$2,346,128	\$2,601,311	\$2,846,432	\$3,076,167		\$173,952	1.10%
1987	\$461,788	\$697,291	\$949,897	\$1,217,420	\$1,497,018	\$1,785,159	\$2,077,603	\$2,369,403	\$2,654,914	\$2,927,839	\$3,181,289		\$175,862	4.43%
1988	\$297,360	\$558,515	\$847,349	\$1,162,532	\$1,501,844	\$1,862,069	\$2,238,901	\$2,626,860	\$3,019,232	\$3,408,037	\$3,784,026		\$183,660	4.42%
1989	\$119,647	\$419,024	\$755,149	\$1,127,204	\$1,533,268	\$1,970,152	\$2,433,241	\$2,916,348	\$3,411,588	\$3,909,292	\$4,397,947		\$191,777	4.65%
1990		\$233,627	\$578,778	\$943,231	\$1,322,706	\$1,711,964	\$2,104,817	\$2,494,146	\$2,871,969	\$3,229,535	\$3,557,459		\$200,690	6.11%
1991		\$24,064	\$430,778	\$870,100	\$1,337,588	\$1,827,382	\$2,332,148	\$2,843,044	\$3,349,748	\$3,840,526	\$4,302,364		\$212,944	3.06%
1992			\$227,081	\$700,526	\$1,206,075	\$1,737,469	\$2,286,795	\$2,844,445	\$3,399,135	\$3,937,978	\$4,446,619		\$219,469	2.90%
1993			\$1,404	\$541,057	\$1,130,301	\$1,763,236	\$2,431,686	\$3,125,041	\$3,830,150	\$4,531,291	\$5,210,217		\$225,836	2.75%
1994				\$305,728	\$895,735	\$1,538,884	\$2,227,931	\$2,952,887	\$3,700,821	\$4,455,719	\$5,198,437		\$232,042	2.67%
1995			\$79,894	\$784,771	\$1,564,944	\$2,413,185	\$3,318,634	\$4,266,419	\$5,237,341	\$6,207,666			\$238,249	2.54%
1996					\$588,498	\$1,456,472	\$2,422,488	\$3,477,356	\$4,606,704	\$5,790,311	\$7,001,541		\$244,297	3.32%
1997					\$372,220	\$1,345,559	\$2,446,706	\$3,668,007	\$4,995,459	\$6,407,697	\$7,875,050		\$252,414	1.70%
1998					\$126,507	\$1,195,381	\$2,408,832	\$3,757,375	\$5,224,002	\$6,783,075	\$8,399,358		\$256,711	1.61%
1999						\$1,019,420	\$2,380,976	\$3,937,946	\$5,678,630	\$7,580,176	\$9,606,628		\$260,849	2.68%
2000						\$791,541	\$2,200,108	\$3,776,988	\$5,503,162	\$7,348,976	\$9,272,876		\$267,851	3.39%
2001						\$534,585	\$1,980,362	\$3,571,158	\$5,281,372	\$7,075,219	\$8,906,115		\$276,923	1.55%
2002						\$252,617	\$1,654,317	\$3,126,229	\$4,634,787	\$6,139,760	\$7,594,892		\$281,220	2.38%
2003							\$1,749,214	\$3,760,941	\$5,960,199	\$8,300,452	\$10,718,896		\$287,905	1.88%
2004							\$1,658,740	\$4,015,547	\$6,669,076	\$9,575,284	\$12,666,953		\$293,316	3.26%
2005							\$1,448,124	\$3,995,958	\$6,904,175	\$10,131,461	\$13,609,437		\$302,865	3.42%
2006							\$1,294,113	\$4,270,743	\$7,772,387	\$11,772,404	\$16,208,286		\$313,210	2.54%
2007							\$1,013,421	\$4,076,567	\$7,619,564	\$11,599,205	\$15,937,026		\$321,167	4.08%
2008								\$526,068	\$2,732,244	\$5,008,121	\$7,283,339		\$334,275	0.09%
2009								\$230,992	\$2,970,537	\$5,942,366	\$9,060,733		\$334,580	2.72%
2010									\$3,076,312	\$6,638,887	\$10,460,337		\$343,685	1.50%
2011									\$2,664,493	\$6,050,222	\$9,572,407		\$348,826	2.96%
2012									\$2,622,181	\$6,565,564	\$10,778,309		\$359,160	1.74%
2013									\$2,740,142	\$7,775,975	\$13,487,332		\$365,413	1.50%
2014									\$2,452,297	\$7,674,083	\$13,608,343		\$370,900	0.76%
2015									\$2,054,103	\$7,188,611	\$12,983,111		\$373,706	0.73%
2016									\$1,879,356	\$7,725,556	\$14,470,734		\$376,432	2.07%
2017									\$1,691,936	\$8,435,298	\$16,433,380		\$384,242	2.11%
2018									\$1,190,719	\$7,261,954	\$14,268,778		\$392,346	1.91%
2019									\$939,824	\$8,259,655	\$16,903,216		\$399,840	2.29%
2020									\$582,533	\$8,593,956	\$17,991,091		\$408,977	1.36%
2021									\$201,693	\$10,058,090	\$22,132,200		\$414,547	7.04%
2022										\$8,622,142	\$19,412,793		\$443,717	6.45%
2023										\$9,580,412	\$22,581,289		\$472,356	3.35%
2024										\$10,131,115	\$24,873,629		\$488,190	2.89%

Table D4.3 - Fixed Distributions (Very Conservative-\$30,000/yr): US 4-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,105,664	\$1,091,283	\$1,076,624	\$1,061,699	\$1,046,521	\$1,031,103	\$1,015,457	\$999,597	\$983,536	\$967,287	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,171,931	\$1,164,145	\$1,155,537	\$1,146,125	\$1,135,924	\$1,124,955	\$1,113,237	\$1,100,791	\$1,087,639	\$1,073,807	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,210,389	\$1,209,786	\$1,208,110	\$1,205,362	\$1,201,545	\$1,196,666	\$1,190,733	\$1,183,757	\$1,175,751	\$1,166,730	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,210,043	\$1,173,178	\$1,135,830	\$1,098,109	\$1,060,119	\$1,021,966	\$983,751	\$945,572	\$907,524	\$869,699	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,218,975	\$1,145,709	\$1,074,700	\$1,006,062	\$939,894	\$876,271	\$815,254	\$756,887	\$701,196	\$648,192	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,335,489	\$1,296,225	\$1,254,566	\$1,210,785	\$1,165,158	\$1,117,967	\$1,069,489	\$1,020,000	\$969,771	\$919,066	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,486,579	\$1,478,855	\$1,466,272	\$1,448,907	\$1,426,874	\$1,400,318	\$1,369,419	\$1,334,382	\$1,295,441	\$1,252,853	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,490,929	\$1,491,539	\$1,486,928	\$1,477,092	\$1,462,066	\$1,441,925	\$1,416,779	\$1,386,778	\$1,352,105	\$1,312,974	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,528,062	\$1,544,533	\$1,554,976	\$1,559,198	\$1,557,061	\$1,548,483	\$1,533,437	\$1,511,950	\$1,484,110	\$1,450,056	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,609,407	\$1,659,625	\$1,704,024	\$1,741,989	\$1,772,943	\$1,796,358	\$1,811,755	\$1,818,718	\$1,816,897	\$1,806,016	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,694,711	\$1,784,885	\$1,870,396	\$1,950,078	\$2,022,758	\$2,087,271	\$2,142,477	\$2,187,281	\$2,220,651	\$2,241,635	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,796,132	\$1,890,117	\$1,978,176	\$2,059,053	\$2,131,503	\$2,194,311	\$2,246,312	\$2,286,414	\$2,313,618	\$2,327,035	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,188,625	\$2,309,679	\$2,422,890	\$2,526,581	\$2,619,102	\$2,698,849	\$2,764,302	\$2,814,046	\$2,846,804	\$2,861,460	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,347,157	\$2,538,380	\$2,727,595	\$2,912,351	\$3,090,030	\$3,257,873	\$3,413,020	\$3,552,550	\$3,673,526	\$3,773,044	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,573,371	\$2,765,949	\$2,952,105	\$3,129,134	\$3,294,251	\$3,444,641	\$3,577,504	\$3,690,107	\$3,779,840	\$3,844,266	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,002,781	\$3,267,125	\$3,528,020	\$3,781,838	\$4,024,725	\$4,252,658	\$4,461,505	\$4,647,096	\$4,805,299	\$4,932,099	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,348,815	\$3,650,409	\$3,946,977	\$4,234,200	\$4,507,526	\$4,762,238	\$4,993,540	\$5,196,642	\$5,366,857	\$5,499,701	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,405,436	\$3,714,302	\$4,012,748	\$4,295,230	\$4,556,031	\$4,789,404	\$4,989,716	\$5,151,607	\$5,270,154	\$5,341,040	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,603,133	\$4,005,805	\$4,409,040	\$4,806,118	\$5,189,690	\$5,551,902	\$5,884,562	\$6,179,326	\$6,427,920	\$6,622,382	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,006,777	\$4,502,557	\$5,006,072	\$5,509,346	\$6,003,443	\$6,478,568	\$6,924,245	\$7,329,542	\$7,683,335	\$7,974,614	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,177,385	\$4,589,156	\$4,983,652	\$5,352,908	\$5,688,858	\$5,983,553	\$6,229,399	\$6,419,411	\$6,547,454	\$6,608,486	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,773,619	\$5,361,042	\$5,947,383	\$6,521,680	\$7,072,052	\$7,585,969	\$8,050,564	\$8,453,009	\$8,780,914	\$9,022,761	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,053,290	\$5,758,860	\$6,478,748	\$7,200,600	\$7,910,440	\$8,592,907	\$9,231,587	\$9,809,423	\$10,309,204	\$10,714,110	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,468,643	\$6,285,723	\$7,128,087	\$7,981,920	\$8,831,427	\$9,658,879	\$10,444,944	\$11,169,127	\$11,810,311	\$12,347,398	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,184,757	\$5,993,156	\$6,830,210	\$7,682,716	\$8,535,208	\$9,370,154	\$10,168,262	\$10,908,905	\$11,570,644	\$12,131,865	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,940,943	\$6,993,121	\$8,109,762	\$9,276,661	\$10,475,858	\$11,685,663	\$12,880,824	\$14,032,882	\$15,110,705	\$16,081,221	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,114,261	\$7,337,561	\$8,667,904	\$10,093,383	\$11,596,928	\$13,155,983	\$14,742,346	\$16,322,234	\$17,856,610	\$19,301,786	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,519,520	\$8,008,979	\$9,675,060	\$11,511,978	\$13,506,935	\$15,639,098	\$17,878,747	\$20,186,646	\$22,513,739	\$24,801,245	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,907,973	\$8,523,275	\$10,325,339	\$12,304,372	\$14,442,194	\$16,711,233	\$19,073,790	\$21,481,654	\$23,876,204	\$26,189,047	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,915,576	\$8,694,993	\$10,721,777	\$12,994,454	\$15,501,869	\$18,221,407	\$21,117,411	\$24,139,946	\$27,224,054	\$30,289,663	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,503,419	\$9,415,133	\$11,571,866	\$13,966,043	\$16,579,484	\$19,381,859	\$22,329,455	\$25,364,399	\$28,414,481	\$31,393,730	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,951,357	\$10,018,897	\$12,346,588	\$14,922,676	\$17,723,205	\$20,710,482	\$23,831,993	\$27,019,925	\$30,191,462	\$33,249,990	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,483,139	\$10,449,612	\$12,568,365	\$14,806,716	\$17,121,824	\$19,460,960	\$21,762,400	\$23,956,976	\$25,970,312	\$27,725,688	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$8,924,219	\$11,405,336	\$14,215,122	\$17,337,696	\$20,740,516	\$24,372,410	\$28,162,327	\$32,019,063	\$35,832,190	\$39,474,380	\$12,942,107	\$143,952	1.88%
2004	\$6,828,949	\$9,175,244	\$11,936,046	\$15,124,692	\$18,739,007	\$22,757,527	\$27,136,020	\$31,804,635	\$36,666,052	\$41,594,998	\$46,439,486	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,235,800	\$12,132,668	\$15,504,030	\$19,353,934	\$23,665,819	\$28,398,316	\$33,481,643	\$38,815,020	\$44,265,547	\$49,668,974	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,473,524	\$12,681,056	\$16,489,438	\$20,926,292	\$25,996,993	\$31,678,327	\$37,912,382	\$44,601,232	\$51,603,045	\$58,730,268	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,091,665	\$13,414,197	\$17,293,469	\$21,735,463	\$26,721,588	\$32,203,584	\$38,099,170	\$44,288,971	\$50,615,266	\$56,883,092	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,213,002	\$12,946,677	\$15,881,714	\$18,959,674	\$22,105,886	\$25,230,900	\$28,233,195	\$31,003,157	\$33,428,213	\$35,398,890	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,473,416	\$13,721,474	\$17,362,319	\$21,347,545	\$25,601,919	\$30,022,574	\$34,480,125	\$38,821,996	\$42,878,108	\$46,468,858	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,087,500	\$14,852,943	\$19,180,608	\$24,034,597	\$29,343,168	\$34,995,395	\$40,840,224	\$46,688,559	\$52,318,825	\$57,486,195	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$11,654,433	\$15,538,411	\$19,934,514	\$24,784,308	\$29,992,972	\$35,428,040	\$40,920,948	\$46,271,828	\$51,257,735	\$55,644,161	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$11,944,599	\$16,246,601	\$21,231,714	\$26,863,237	\$33,060,289	\$39,693,194	\$46,581,910	\$53,498,359	\$60,173,281	\$66,307,875	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$11,771,762	\$16,692,514	\$22,704,902	\$29,868,333	\$38,190,663	\$47,612,797	\$57,994,904	\$69,106,184	\$80,620,184	\$92,117,609	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$11,927,931	\$17,091,430	\$23,448,042	\$31,077,531	\$40,006,146	\$50,188,811	\$61,492,604	\$73,683,663	\$86,419,863	\$99,251,554	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$11,798,048	\$16,929,040	\$23,211,089	\$30,706,942	\$39,423,790	\$49,296,697	\$60,173,940	\$71,806,323	\$83,842,719	\$95,833,878	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,072,755	\$17,716,746	\$24,789,871	\$33,424,951	\$43,697,543	\$55,601,958	\$69,027,620	\$83,738,453	\$99,358,489	\$115,367,029	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$12,221,048	\$18,252,822	\$25,939,516	\$35,480,683	\$47,021,809	\$60,624,405	\$76,234,455	\$93,652,242	\$112,507,403	\$132,243,576	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$11,984,597	\$17,791,407	\$25,069,207	\$33,949,417	\$44,501,257	\$56,706,685	\$70,436,119	\$85,427,911	\$101,275,024	\$117,422,389	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$12,888,384	\$19,541,908	\$28,051,322	\$38,638,882	\$51,461,525	\$66,575,703	\$83,900,828	\$103,185,180	\$123,979,072	\$145,620,577	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$13,801,840	\$21,117,006	\$30,485,435	\$42,135,303	\$56,209,339	\$72,723,501	\$91,525,774	\$112,260,340	\$134,343,273	\$156,956,225	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,123,775	\$22,326,672	\$33,220,248	\$47,259,011	\$64,833,737	\$86,210,497	\$111,461,227	\$140,391,908	\$172,476,986	\$206,810,742	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,535,763	\$19,947,835	\$29,790,929	\$42,468,319	\$58,320,369	\$77,568,354	\$100,251,297	\$126,161,719	\$154,788,545	\$185,277,089	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$13,004,522	\$21,131,403	\$32,116,438	\$46,508,524	\$64,808,530	\$87,400,817	\$114,471,943	\$145,922,845	\$181,284,177	\$219,647,498	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$13,200,797	\$21,874,201	\$33,783,301	\$49,624,673	\$70,069,765	\$95,686,342	\$126,840,553	\$163,585,622	\$205,547,670	\$251,823,679	\$86,673,777	\$244,095	2.89%

Table D4.4 - Fixed Distributions (Conservative-\$40,000/yr): US 4-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,094,266	\$1,080,033	\$1,065,525	\$1,050,754	\$1,035,732	\$1,020,473	\$1,004,988	\$989,292	\$973,397	\$957,315	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,147,974	\$1,140,186	\$1,131,589	\$1,122,199	\$1,112,032	\$1,101,107	\$1,089,444	\$1,077,065	\$1,063,991	\$1,050,245	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,173,351	\$1,172,512	\$1,170,613	\$1,167,658	\$1,163,650	\$1,158,594	\$1,152,500	\$1,145,379	\$1,137,243	\$1,128,109	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,160,358	\$1,124,745	\$1,088,658	\$1,052,202	\$1,015,481	\$978,599	\$941,655	\$904,745	\$867,962	\$831,396	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,154,623	\$1,084,525	\$1,016,590	\$950,930	\$887,641	\$826,799	\$768,464	\$712,678	\$659,469	\$608,849	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,246,902	\$1,208,258	\$1,167,307	\$1,124,316	\$1,079,555	\$1,033,296	\$985,809	\$937,362	\$888,220	\$838,637	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,367,650	\$1,357,565	\$1,342,733	\$1,323,232	\$1,299,174	\$1,270,703	\$1,237,994	\$1,201,251	\$1,160,701	\$1,116,597	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,351,836	\$1,349,180	\$1,341,397	\$1,328,484	\$1,310,478	\$1,287,453	\$1,259,519	\$1,226,824	\$1,189,547	\$1,147,899	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,363,157	\$1,374,424	\$1,379,735	\$1,378,910	\$1,371,821	\$1,358,392	\$1,338,604	\$1,312,492	\$1,280,147	\$1,241,714	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,409,771	\$1,450,241	\$1,484,709	\$1,512,576	\$1,533,280	\$1,546,306	\$1,551,189	\$1,547,526	\$1,534,981	\$1,513,288	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,453,939	\$1,528,384	\$1,597,564	\$1,660,334	\$1,715,538	\$1,762,033	\$1,798,707	\$1,824,490	\$1,838,380	\$1,839,456	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,504,889	\$1,582,413	\$1,653,491	\$1,716,898	\$1,771,419	\$1,815,878	\$1,849,150	\$1,870,183	\$1,878,023	\$1,871,825	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,786,614	\$1,886,455	\$1,977,845	\$2,059,160	\$2,128,802	\$2,185,229	\$2,226,980	\$2,252,710	\$2,261,211	\$2,251,438	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,871,380	\$2,027,622	\$2,179,880	\$2,325,687	\$2,462,418	\$2,587,316	\$2,697,535	\$2,790,177	\$2,862,337	\$2,911,157	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,002,680	\$2,160,908	\$2,311,287	\$2,451,166	\$2,577,824	\$2,688,523	\$2,780,550	\$2,851,270	\$2,898,180	\$2,918,963	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,280,759	\$2,496,104	\$2,705,460	\$2,905,221	\$3,091,576	\$3,260,560	\$3,408,118	\$3,530,179	\$3,622,724	\$3,681,872	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,486,272	\$2,732,094	\$2,970,221	\$3,196,400	\$3,406,167	\$3,594,920	\$3,758,001	\$3,890,781	\$3,988,759	\$4,047,659	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,474,048	\$2,726,291	\$2,966,612	\$3,189,782	\$3,390,457	\$3,563,311	\$3,703,181	\$3,805,225	\$3,865,085	\$3,879,049	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,557,079	\$2,879,394	\$3,198,247	\$3,507,162	\$3,799,111	\$4,066,647	\$4,302,078	\$4,497,654	\$4,645,793	\$4,739,322	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,775,201	\$3,168,604	\$3,563,664	\$3,952,630	\$4,326,866	\$4,676,996	\$4,993,091	\$5,264,894	\$5,482,104	\$5,634,679	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,824,638	\$3,163,686	\$3,484,352	\$3,779,234	\$4,040,894	\$4,262,080	\$4,435,953	\$4,556,335	\$4,617,943	\$4,616,623	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,145,748	\$3,613,814	\$4,075,813	\$4,521,378	\$4,939,366	\$5,318,130	\$5,645,837	\$5,910,834	\$6,102,052	\$6,209,428	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,249,869	\$3,802,644	\$4,361,044	\$4,913,188	\$5,445,767	\$5,944,295	\$6,393,454	\$6,777,510	\$7,080,804	\$7,288,308	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,430,607	\$4,065,930	\$4,714,658	\$5,363,522	\$5,997,323	\$6,599,185	\$7,150,902	\$7,633,397	\$8,027,273	\$8,313,466	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,173,282	\$3,799,316	\$4,441,702	\$5,087,523	\$5,721,827	\$6,327,860	\$6,887,385	\$7,381,133	\$7,789,340	\$8,092,393	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,535,328	\$4,334,048	\$5,175,475	\$6,044,983	\$6,924,496	\$7,792,556	\$8,624,551	\$9,393,119	\$10,068,738	\$10,620,502	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,543,710	\$4,454,437	\$5,439,525	\$6,485,378	\$7,573,533	\$8,680,414	\$9,777,277	\$10,830,368	\$11,801,357	\$12,648,046	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,675,019	\$4,760,240	\$5,970,669	\$7,296,183	\$8,719,794	\$10,216,765	\$11,753,918	\$13,289,178	\$14,771,472	\$16,141,043	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,787,212	\$4,963,333	\$6,272,542	\$7,701,342	\$9,228,282	\$10,823,130	\$12,446,343	\$14,048,911	\$15,572,683	\$16,951,258	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,686,899	\$4,961,853	\$6,413,814	\$8,034,782	\$9,807,303	\$11,702,925	\$13,680,897	\$15,687,248	\$17,654,393	\$19,501,435	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,881,722	\$5,260,473	\$6,814,738	\$8,531,549	\$10,387,822	\$12,349,064	\$14,368,426	\$16,386,238	\$18,330,165	\$20,116,135	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$3,991,471	\$5,481,977	\$7,159,669	\$9,007,981	\$10,998,922	\$13,091,846	\$15,232,688	\$17,353,830	\$19,374,745	\$21,203,556	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,131,460	\$5,600,712	\$7,179,188	\$8,835,210	\$10,528,117	\$12,208,698	\$13,820,208	\$15,300,012	\$16,581,868	\$17,598,794	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,215,899	\$5,985,924	\$7,994,312	\$10,220,067	\$12,626,889	\$15,161,636	\$17,753,534	\$20,314,363	\$22,739,834	\$24,912,316	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,202,504	\$6,138,753	\$8,384,282	\$10,927,183	\$13,737,430	\$16,763,987	\$19,932,612	\$23,144,713	\$26,277,589	\$29,186,389	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,094,577	\$6,112,186	\$8,472,420	\$11,167,473	\$14,170,036	\$17,429,768	\$20,870,442	\$24,388,187	\$27,851,228	\$31,101,531	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,054,538	\$6,250,893	\$8,878,516	\$11,945,633	\$15,438,627	\$19,316,508	\$23,505,804	\$27,896,389	\$32,338,865	\$36,644,136	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,161,553	\$6,467,694	\$9,176,247	\$12,279,382	\$15,746,121	\$19,518,073	\$23,506,010	\$27,587,796	\$31,608,187	\$35,380,973	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,053,189	\$6,103,239	\$8,302,729	\$10,598,315	\$12,922,717	\$15,196,312	\$17,329,891	\$19,228,569	\$20,796,723	\$21,943,712	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$3,993,207	\$6,313,668	\$8,926,952	\$11,785,964	\$14,820,263	\$17,935,795	\$21,016,458	\$23,927,722	\$26,522,415	\$28,648,548	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,051,252	\$6,669,805	\$9,704,771	\$13,117,110	\$16,836,374	\$20,758,351	\$24,745,027	\$28,627,400	\$32,211,529	\$35,287,903	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,078,113	\$6,814,354	\$9,934,872	\$13,383,588	\$17,072,994	\$20,883,641	\$24,666,268	\$28,246,925	\$31,435,200	\$34,035,334	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$3,995,817	\$6,954,957	\$10,420,214	\$14,350,672	\$18,666,852	\$23,247,378	\$27,928,574	\$32,507,733	\$36,750,568	\$40,402,972	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,755,357	\$6,973,980	\$10,977,184	\$15,792,582	\$21,400,475	\$27,721,091	\$34,603,760	\$41,819,811	\$49,061,004	\$55,945,181	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,611,525	\$6,964,846	\$11,172,365	\$16,275,710	\$22,266,901	\$29,073,491	\$36,545,410	\$44,445,513	\$52,445,956	\$60,132,435	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,378,703	\$6,725,427	\$10,899,701	\$15,931,248	\$21,799,074	\$28,417,796	\$35,626,181	\$43,179,823	\$50,749,975	\$57,930,308	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,252,462	\$6,851,907	\$11,466,034	\$17,173,490	\$23,998,625	\$31,891,264	\$40,707,480	\$50,193,968	\$59,978,916	\$69,572,372	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,082,153	\$6,869,818	\$11,821,353	\$18,061,609	\$25,661,482	\$34,612,252	\$44,799,330	\$55,978,371	\$67,757,367	\$79,588,721	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$2,811,141	\$6,511,182	\$11,257,075	\$17,126,528	\$24,139,091	\$32,235,159	\$41,256,421	\$50,930,565	\$60,863,363	\$70,541,215	\$6,705,135	\$261,564	1.91%
2019		\$2,782,897	\$6,936,982	\$12,396,755	\$19,302,518	\$27,730,921	\$37,665,082	\$48,964,541	\$61,338,704	\$74,328,247	\$87,299,268	\$8,465,851	\$266,560	2.29%
2020		\$2,731,495	\$7,277,636	\$13,272,912	\$20,862,284	\$30,111,206	\$40,971,203	\$53,246,808	\$66,568,749	\$80,378,951	\$93,932,999	\$9,703,526	\$272,651	1.36%
2021		\$2,550,704	\$7,475,710	\$14,259,404	\$23,203,336	\$34,539,873	\$48,379,822	\$64,654,485	\$83,058,096	\$102,998,842	\$123,568,278	\$12,136,833	\$276,365	7.04%
2022		\$2,033,302	\$6,479,287	\$12,606,324	\$20,682,461	\$30,909,584	\$43,375,470	\$58,001,412	\$74,491,178	\$92,288,995	\$110,555,628	\$9,699,475	\$295,811	6.45%
2023		\$1,816,886	\$6,608,377	\$13,356,791	\$22,429,955	\$34,136,591	\$48,667,047	\$66,024,885	\$85,955,659	\$107,882,187	\$130,858,085	\$11,855,042	\$314,904	3.35%
2024		\$1,542,896	\$6,579,775	\$13,812,646	\$23,709,972	\$36,694,165	\$53,072,551	\$72,953,763	\$96,155,887	\$122,116,796	\$149,820,857	\$14,418,498	\$325,460	2.89%

Table D4.5 - Fixed Distributions (Moderate-\$50,000/yr): US 4-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,082,867	\$1,068,783	\$1,054,426	\$1,039,808	\$1,024,943	\$1,009,843	\$994,520	\$978,987	\$963,257	\$947,343	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,124,016	\$1,116,227	\$1,107,641	\$1,098,273	\$1,088,139	\$1,077,259	\$1,065,652	\$1,053,339	\$1,040,342	\$1,026,684	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,136,314	\$1,135,237	\$1,133,117	\$1,129,954	\$1,125,754	\$1,120,522	\$1,114,268	\$1,107,001	\$1,098,736	\$1,089,487	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,110,673	\$1,076,313	\$1,041,485	\$1,006,294	\$970,844	\$935,233	\$899,559	\$863,917	\$828,400	\$793,093	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,090,271	\$1,023,342	\$958,480	\$895,798	\$835,389	\$777,328	\$721,674	\$668,470	\$617,743	\$569,505	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,158,316	\$1,120,290	\$1,080,048	\$1,037,847	\$993,952	\$948,624	\$902,129	\$854,725	\$806,668	\$758,207	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,248,721	\$1,236,275	\$1,219,194	\$1,197,557	\$1,171,474	\$1,141,087	\$1,106,569	\$1,068,119	\$1,025,962	\$980,342	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,212,743	\$1,206,822	\$1,195,866	\$1,179,877	\$1,158,890	\$1,132,981	\$1,102,259	\$1,066,870	\$1,026,989	\$982,825	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,198,251	\$1,204,314	\$1,204,494	\$1,198,622	\$1,186,580	\$1,168,300	\$1,143,771	\$1,113,033	\$1,076,184	\$1,033,371	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,210,136	\$1,240,856	\$1,265,394	\$1,283,163	\$1,293,617	\$1,296,253	\$1,290,623	\$1,276,335	\$1,253,065	\$1,220,560	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,213,168	\$1,271,882	\$1,324,733	\$1,370,589	\$1,408,317	\$1,436,796	\$1,454,937	\$1,461,699	\$1,456,109	\$1,437,277	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,213,646	\$1,274,709	\$1,328,807	\$1,374,742	\$1,411,336	\$1,437,446	\$1,451,988	\$1,453,953	\$1,442,428	\$1,416,616	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,604	\$1,463,231	\$1,532,801	\$1,591,739	\$1,638,503	\$1,671,608	\$1,689,659	\$1,691,375	\$1,675,618	\$1,641,417	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,603	\$1,516,864	\$1,632,165	\$1,739,023	\$1,834,805	\$1,916,759	\$1,982,051	\$2,027,804	\$2,051,149	\$2,049,270	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,989	\$1,555,866	\$1,670,469	\$1,773,197	\$1,861,398	\$1,932,406	\$1,983,596	\$2,012,433	\$2,016,521	\$1,993,661	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,558,737	\$1,725,082	\$1,882,899	\$2,028,605	\$2,158,427	\$2,268,461	\$2,354,732	\$2,413,261	\$2,440,148	\$2,431,646	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,623,729	\$1,813,780	\$1,993,466	\$2,158,599	\$2,304,808	\$2,427,602	\$2,522,462	\$2,584,920	\$2,610,662	\$2,595,617	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,659	\$1,738,281	\$1,920,475	\$2,084,334	\$2,224,883	\$2,337,217	\$2,416,645	\$2,458,843	\$2,460,016	\$2,417,057	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,511,026	\$1,752,982	\$1,987,455	\$2,208,207	\$2,408,531	\$2,581,392	\$2,719,594	\$2,815,982	\$2,863,666	\$2,856,262	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,543,652	\$1,834,650	\$2,121,256	\$2,395,913	\$2,650,289	\$2,875,425	\$3,061,936	\$3,200,246	\$3,280,874	\$3,294,745	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,471,890	\$1,738,216	\$1,985,053	\$2,205,560	\$2,392,931	\$2,540,607	\$2,642,507	\$2,693,259	\$2,688,433	\$2,624,759	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,517,877	\$1,866,586	\$2,204,243	\$2,521,076	\$2,806,680	\$3,050,292	\$3,241,109	\$3,368,658	\$3,423,189	\$3,396,095	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,446,449	\$1,846,428	\$2,243,339	\$2,625,776	\$2,981,094	\$3,295,684	\$3,555,321	\$3,745,596	\$3,852,405	\$3,862,506	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,392,751	\$1,846,138	\$2,301,230	\$2,745,124	\$3,163,219	\$3,539,491	\$3,856,860	\$4,097,666	\$4,244,236	\$4,279,534		\$188,196	2.75%
1994	\$732,884	\$1,161,807	\$1,605,475	\$2,053,195	\$2,492,329	\$2,908,447	\$3,285,565	\$3,606,508	\$3,853,361	\$4,008,036	\$4,052,921		\$193,369	2.67%
1995	\$617,300	\$1,129,713	\$1,674,976	\$2,241,187	\$2,813,305	\$3,373,135	\$3,899,450	\$4,368,278	\$4,753,356	\$5,026,770	\$5,159,783		\$198,541	2.54%
1996	\$427,696	\$973,159	\$1,571,313	\$2,211,145	\$2,877,373	\$3,550,137	\$4,204,845	\$4,812,208	\$5,338,503	\$5,746,104	\$5,994,306		\$203,581	3.32%
1997	\$231,942	\$830,518	\$1,511,501	\$2,266,279	\$3,080,389	\$3,932,652	\$4,794,433	\$5,629,089	\$6,391,710	\$7,029,206	\$7,480,840		\$210,345	1.70%
1998	\$19,449	\$666,451	\$1,403,390	\$2,219,744	\$3,098,313	\$4,014,370	\$4,935,026	\$5,818,896	\$6,616,168	\$7,269,163	\$7,713,468		\$213,926	1.61%
1999		\$458,223	\$1,228,713	\$2,105,850	\$3,075,110	\$4,112,737	\$5,184,443	\$6,244,384	\$7,234,550	\$8,084,733	\$8,713,207		\$217,374	2.68%
2000		\$260,026	\$1,105,814	\$2,057,610	\$3,097,055	\$4,196,160	\$5,316,270	\$6,407,398	\$7,408,077	\$8,245,849	\$8,838,540		\$223,210	3.39%
2001		\$31,586	\$945,057	\$1,972,750	\$3,093,285	\$4,274,639	\$5,473,211	\$6,633,384	\$7,687,735	\$8,558,029	\$9,157,121		\$230,769	1.55%
2002			\$75,1811	\$1,790,012	\$2,863,703	\$3,934,409	\$4,956,436	\$5,878,016	\$6,643,047	\$7,193,424	\$7,471,900		\$234,350	2.38%
2003			\$566,513	\$1,773,503	\$3,102,439	\$4,513,263	\$5,950,862	\$7,344,741	\$8,609,663	\$9,647,479	\$10,350,252		\$239,920	1.88%
2004			\$341,461	\$1,643,873	\$3,115,360	\$4,717,333	\$6,391,953	\$8,060,589	\$9,623,374	\$10,960,179	\$11,933,292		\$244,430	3.26%
2005			\$91,704	\$1,440,811	\$2,981,012	\$4,674,252	\$6,461,219	\$8,259,241	\$9,961,354	\$11,436,909	\$12,534,088		\$252,387	3.42%
2006				\$1,267,593	\$2,964,974	\$4,880,260	\$6,954,689	\$9,099,226	\$11,191,545	\$13,074,685	\$14,558,004		\$261,008	2.54%
2007				\$1,059,025	\$2,823,300	\$4,770,654	\$6,832,563	\$8,912,850	\$10,886,621	\$12,601,108	\$13,878,855		\$267,639	4.08%
2008				\$723,744	\$2,236,956	\$3,739,549	\$5,161,725	\$6,426,588	\$7,453,981	\$8,165,232	\$8,488,533		\$278,562	0.09%
2009				\$491,585	\$2,224,383	\$4,038,607	\$5,849,016	\$7,552,791	\$9,033,448	\$10,166,722	\$10,828,237		\$278,817	2.72%
2010				\$228,934	\$2,199,622	\$4,329,579	\$6,521,308	\$8,649,831	\$10,566,242	\$12,104,233	\$13,089,610		\$286,405	1.50%
2011					\$1,982,868	\$4,153,017	\$6,339,242	\$8,411,588	\$10,222,022	\$11,612,665	\$12,426,507		\$290,688	2.96%
2012					\$1,838,106	\$4,273,415	\$6,801,562	\$9,275,238	\$11,517,107	\$13,327,856	\$14,498,069		\$299,300	1.74%
2013					\$1,716,830	\$4,610,287	\$7,829,385	\$11,212,616	\$14,533,439	\$17,501,824	\$19,772,753		\$304,511	1.50%
2014					\$1,473,889	\$4,527,657	\$7,958,172	\$11,598,217	\$15,207,363	\$18,472,048	\$21,013,316		\$309,084	0.76%
2015					\$1,155,553	\$4,174,358	\$7,538,895	\$11,078,422	\$14,553,322	\$17,657,232	\$20,026,738		\$311,422	0.73%
2016					\$922,028	\$4,299,708	\$8,180,570	\$12,387,340	\$16,649,483	\$20,599,343	\$23,777,715		\$313,694	2.07%
2017					\$642,534	\$4,301,156	\$8,600,100	\$13,364,205	\$18,304,500	\$23,007,332	\$26,933,866		\$320,202	2.11%
2018					\$303,638	\$3,776,926	\$7,763,633	\$12,076,723	\$16,433,220	\$20,451,701	\$23,660,041		\$326,955	1.91%
2019						\$4,000,316	\$8,754,462	\$14,028,255	\$19,492,228	\$24,677,423	\$28,977,960		\$333,200	2.29%
2020						\$4,013,072	\$9,218,904	\$14,967,842	\$20,877,158	\$26,414,628	\$30,909,773		\$340,814	1.36%
2021						\$4,246,009	\$10,549,148	\$17,847,743	\$25,724,283	\$33,520,698	\$40,325,814		\$345,456	7.04%
2022						\$3,498,800	\$9,182,586	\$15,751,528	\$22,820,636	\$29,789,446	\$35,834,168		\$369,764	6.45%
2023						\$9,933,277	\$17,577,827	\$25,988,473	\$34,480,198	\$42,068,672	\$49,393,630		\$393,630	3.35%
2024						\$3,318,564	\$10,458,761	\$19,066,973	\$28,726,152	\$38,685,922	\$47,818,036		\$406,825	2.89%

Table D4.6 - Fixed Distributions (Aggressive-\$60,000/yr): US 4-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,071,469	\$1,057,532	\$1,043,326	\$1,028,863	\$1,014,154	\$999,213	\$984,051	\$968,682	\$953,117	\$937,371	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,100,058	\$1,092,269	\$1,083,693	\$1,074,347	\$1,064,247	\$1,053,411	\$1,041,860	\$1,029,613	\$1,016,693	\$1,003,123	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,099,277	\$1,097,963	\$1,095,620	\$1,092,251	\$1,087,859	\$1,082,451	\$1,076,035	\$1,068,623	\$1,060,228	\$1,050,865	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,060,988	\$1,027,880	\$994,312	\$960,387	\$926,206	\$891,866	\$857,463	\$823,090	\$788,837	\$754,791	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,025,919	\$962,158	\$900,370	\$840,666	\$783,136	\$727,856	\$674,884	\$624,262	\$576,017	\$530,161	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,069,729	\$1,032,322	\$992,789	\$951,379	\$908,348	\$863,953	\$818,448	\$772,087	\$725,117	\$677,778	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,129,792	\$1,114,985	\$1,095,656	\$1,071,882	\$1,043,774	\$1,011,472	\$975,144	\$934,988	\$891,222	\$844,087	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,073,650	\$1,064,463	\$1,050,336	\$1,031,269	\$1,007,302	\$978,509	\$944,999	\$906,915	\$864,432	\$817,750	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,033,346	\$1,034,204	\$1,029,253	\$1,018,335	\$1,001,339	\$978,209	\$948,938	\$913,575	\$872,221	\$825,028	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,010,500	\$1,031,471	\$1,046,078	\$1,053,750	\$1,053,954	\$1,046,201	\$1,030,057	\$1,005,143	\$971,149	\$927,832	\$611,130	\$107,745	13.29%
1980	\$924,049	\$972,397	\$1,015,381	\$1,051,902	\$1,080,845	\$1,101,097	\$1,111,559	\$1,111,167	\$1,098,908	\$1,073,837	\$1,035,098	\$647,554	\$122,069	12.52%
1981	\$871,481	\$922,402	\$967,005	\$1,004,122	\$1,032,586	\$1,051,252	\$1,059,014	\$1,054,826	\$1,037,722	\$1,006,832	\$961,406	\$485,161	\$137,347	8.92%
1982	\$917,055	\$982,594	\$1,040,006	\$1,087,756	\$1,124,318	\$1,148,203	\$1,157,987	\$1,152,337	\$1,130,039	\$1,090,025	\$1,031,395	\$407,400	\$149,602	3.83%
1983	\$827,942	\$919,826	\$1,006,105	\$1,084,450	\$1,152,359	\$1,207,193	\$1,246,203	\$1,266,566	\$1,265,430	\$1,239,960	\$1,187,382	\$308,819	\$155,332	3.79%
1984	\$763,535	\$861,298	\$950,825	\$1,029,651	\$1,095,229	\$1,144,971	\$1,176,288	\$1,186,642	\$1,173,595	\$1,134,862	\$1,068,358	\$156,848	\$161,220	3.95%
1985	\$711,642	\$836,714	\$954,061	\$1,060,338	\$1,151,988	\$1,225,278	\$1,276,363	\$1,301,345	\$1,296,344	\$1,257,573	\$1,181,419		\$167,586	3.80%
1986	\$617,763	\$761,185	\$895,466	\$1,016,710	\$1,120,799	\$1,203,448	\$1,260,284	\$1,286,922	\$1,279,060	\$1,232,564	\$1,143,576		\$173,952	1.10%
1987	\$461,788	\$611,270	\$750,271	\$874,339	\$978,885	\$1,059,309	\$1,111,124	\$1,130,110	\$1,112,461	\$1,054,946	\$955,066		\$175,862	4.43%
1988	\$297,360	\$464,972	\$626,570	\$776,662	\$909,251	\$1,017,952	\$1,096,137	\$1,137,111	\$1,134,311	\$1,081,538	\$973,202		\$183,660	4.42%
1989	\$119,647	\$312,104	\$500,696	\$678,848	\$839,197	\$973,712	\$1,073,854	\$1,130,781	\$1,135,598	\$1,079,643	\$954,810		\$191,777	4.65%
1990		\$119,143	\$312,747	\$485,754	\$631,886	\$744,967	\$819,134	\$849,061	\$830,184	\$758,923	\$632,896		\$200,690	6.11%
1991			\$119,358	\$332,672	\$520,773	\$673,994	\$782,453	\$836,381	\$826,482	\$744,326	\$582,762		\$212,944	3.06%
1992				\$125,635	\$338,364	\$516,421	\$647,072	\$717,189	\$713,682	\$624,005	\$436,704		\$219,469	2.90%
1993					\$126,725	\$329,115	\$479,797	\$562,819	\$561,936	\$461,198	\$245,602		\$225,836	2.75%
1994						\$95,066	\$243,271	\$325,631	\$325,590	\$226,732	\$13,449		\$232,042	2.67%
1995							\$6,343	\$112,004	\$113,592				\$238,249	2.54%
1996														3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%
2023														3.35%
2024														2.89%

Table D5.3b - Fixed Distributions (Very Conservative- $\$30,000/\text{yr}$): WW All Value Equity Portfolio (70% US/30% Int'l)

Initial investment $\$1,000,000$. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,111,468	\$1,102,917	\$1,094,108	\$1,085,046	\$1,075,735	\$1,066,182	\$1,056,391	\$1,046,368	\$1,036,120	\$1,025,651	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,184,877	\$1,190,257	\$1,195,012	\$1,199,135	\$1,202,619	\$1,205,456	\$1,207,640	\$1,209,168	\$1,210,034	\$1,210,236	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,229,692	\$1,248,904	\$1,267,520	\$1,285,505	\$1,302,825	\$1,319,447	\$1,335,338	\$1,350,468	\$1,364,805	\$1,378,319	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,243,835	\$1,240,074	\$1,235,040	\$1,228,747	\$1,221,210	\$1,212,448	\$1,202,483	\$1,191,339	\$1,179,046	\$1,165,633	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,247,747	\$1,201,031	\$1,154,345	\$1,107,816	\$1,061,563	\$1,015,701	\$970,339	\$925,578	\$881,515	\$838,237	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,370,934	\$1,366,746	\$1,359,560	\$1,349,428	\$1,336,412	\$1,320,595	\$1,302,068	\$1,280,937	\$1,257,321	\$1,231,348	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,519,933	\$1,546,974	\$1,570,340	\$1,589,865	\$1,605,405	\$1,616,841	\$1,624,078	\$1,627,046	\$1,625,702	\$1,620,027	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,539,458	\$1,591,296	\$1,640,310	\$1,686,160	\$1,728,515	\$1,767,057	\$1,801,483	\$1,831,510	\$1,856,875	\$1,877,337	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,586,528	\$1,666,349	\$1,744,758	\$1,821,232	\$1,895,236	\$1,966,225	\$2,033,652	\$2,096,970	\$2,155,639	\$2,209,129	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,667,307	\$1,782,620	\$1,899,354	\$2,016,857	\$2,134,425	\$2,251,301	\$2,366,681	\$2,479,722	\$2,589,542	\$2,695,232	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,751,149	\$1,907,327	\$2,068,903	\$2,235,116	\$2,405,084	\$2,577,808	\$2,752,172	\$2,926,947	\$3,100,795	\$3,272,280	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,866,991	\$2,043,581	\$2,226,503	\$2,414,874	\$2,607,674	\$2,803,738	\$3,001,765	\$3,200,320	\$3,397,839	\$3,592,643	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,258,917	\$2,461,712	\$2,668,604	\$2,878,271	\$3,089,256	\$3,299,970	\$3,508,710	\$3,713,670	\$3,912,956	\$4,104,608	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,428,780	\$2,719,124	\$3,026,602	\$3,350,324	\$3,689,097	\$4,041,417	\$4,405,448	\$4,779,018	\$5,159,618	\$5,544,398	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,673,013	\$2,984,946	\$3,311,563	\$3,651,355	\$4,002,500	\$4,362,853	\$4,729,948	\$5,101,007	\$5,472,952	\$5,842,426	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,140,117	\$3,573,051	\$4,036,738	\$4,530,302	\$5,052,359	\$5,600,981	\$6,173,657	\$6,767,269	\$7,378,075	\$8,001,697	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,534,001	\$4,064,718	\$4,638,561	\$5,255,134	\$5,913,390	\$6,611,556	\$7,347,077	\$8,116,555	\$8,915,712	\$9,739,352	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,636,082	\$4,233,286	\$4,882,958	\$5,584,064	\$6,334,475	\$7,130,853	\$7,968,539	\$8,841,474	\$9,742,134	\$10,661,502	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,871,055	\$4,620,480	\$5,459,656	\$6,391,966	\$7,419,535	\$8,542,950	\$9,760,969	\$11,070,225	\$12,464,951	\$13,936,713	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,323,420	\$5,236,005	\$6,271,388	\$7,436,700	\$8,737,705	\$10,178,379	\$11,760,459	\$13,482,974	\$15,341,765	\$17,329,018	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,503,184	\$5,323,631	\$6,216,722	\$7,180,299	\$8,210,476	\$9,301,470	\$10,445,469	\$11,632,531	\$12,850,544	\$14,085,233	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,125,366	\$6,166,456	\$7,320,907	\$8,589,447	\$9,970,490	\$11,459,789	\$13,050,109	\$14,730,947	\$16,488,306	\$18,304,551	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,401,364	\$6,561,835	\$7,858,875	\$9,295,217	\$10,871,007	\$12,583,346	\$14,425,847	\$16,388,226	\$18,455,960	\$20,610,021	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,916,212	\$7,333,525	\$8,953,333	\$10,787,436	\$12,844,958	\$15,131,552	\$17,648,551	\$20,392,113	\$23,352,373	\$26,512,648	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,635,384	\$7,053,166	\$8,685,820	\$10,548,333	\$12,653,275	\$15,009,917	\$17,623,285	\$20,493,168	\$23,613,118	\$26,969,469	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,420,558	\$8,130,872	\$10,119,459	\$12,409,649	\$15,022,353	\$17,974,902	\$21,279,744	\$24,943,044	\$28,963,221	\$33,329,464	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,592,682	\$8,487,006	\$10,724,881	\$13,342,859	\$16,376,147	\$19,857,152	\$23,813,782	\$28,267,537	\$33,231,388	\$38,707,534	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,957,184	\$9,067,787	\$11,585,960	\$14,560,239	\$18,038,694	\$22,067,210	\$26,687,412	\$31,934,270	\$37,833,390	\$44,398,049	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,362,553	\$9,620,432	\$12,300,629	\$15,447,070	\$19,100,791	\$23,297,769	\$28,066,441	\$33,424,963	\$39,378,278	\$45,915,103	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,370,392	\$9,807,705	\$12,752,590	\$16,270,022	\$20,424,404	\$25,276,984	\$30,882,744	\$37,286,766	\$44,520,162	\$52,595,633	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,010,375	\$10,649,402	\$13,813,166	\$17,562,131	\$21,954,225	\$27,042,028	\$32,869,508	\$39,468,330	\$46,853,860	\$55,020,965	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,494,979	\$11,342,808	\$14,750,597	\$18,778,351	\$23,481,491	\$28,907,556	\$35,092,467	\$42,056,435	\$49,799,668	\$58,298,054	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,145,869	\$12,040,905	\$15,410,850	\$19,282,541	\$23,672,965	\$28,586,466	\$34,011,954	\$39,920,283	\$46,261,964	\$52,965,429	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,684,289	\$13,305,405	\$17,743,834	\$23,107,750	\$29,501,989	\$37,022,536	\$45,749,955	\$55,742,190	\$67,026,122	\$79,589,618	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,026,529	\$14,109,536	\$19,242,411	\$25,601,078	\$33,368,260	\$42,726,972	\$53,852,082	\$66,899,907	\$81,995,949	\$99,221,063	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$10,156,339	\$14,510,947	\$20,058,928	\$27,021,432	\$35,634,357	\$46,141,571	\$58,785,563	\$73,795,361	\$91,371,698	\$111,669,614	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$10,483,891	\$15,344,469	\$21,689,342	\$29,842,876	\$40,166,794	\$53,054,501	\$68,921,557	\$88,191,669	\$111,277,690	\$138,557,382	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,206,415	\$16,325,363	\$22,921,211	\$31,286,722	\$41,738,637	\$54,609,441	\$70,235,517	\$88,941,381	\$111,019,856	\$136,708,383	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$11,307,264	\$15,643,138	\$20,799,024	\$26,828,467	\$33,763,238	\$41,606,534	\$50,326,318	\$59,849,316	\$70,056,268	\$80,779,069	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$11,666,014	\$16,762,413	\$23,090,259	\$30,800,307	\$40,024,041	\$50,860,822	\$63,363,697	\$77,524,647	\$93,260,356	\$110,399,781	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$12,361,133	\$18,156,350	\$25,506,703	\$34,642,915	\$45,780,327	\$59,101,198	\$74,734,190	\$92,732,009	\$113,048,629	\$135,517,977	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,929,631	\$18,786,800	\$26,049,138	\$34,868,096	\$45,362,498	\$57,602,338	\$71,591,831	\$87,253,045	\$104,411,688	\$122,786,853	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$13,296,219	\$19,753,185	\$27,949,674	\$38,132,746	\$50,524,688	\$65,301,412	\$82,568,111	\$102,333,589	\$124,485,280	\$148,767,417	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$13,082,822	\$20,207,937	\$29,669,545	\$41,954,746	\$57,571,932	\$77,023,600	\$100,770,284	\$129,186,096	\$162,507,410	\$200,777,565	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$13,217,168	\$20,543,174	\$30,283,594	\$42,944,198	\$59,053,039	\$79,132,036	\$103,659,262	\$133,022,449	\$167,465,347	\$207,029,968	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$13,069,148	\$20,309,856	\$29,864,222	\$42,186,725	\$57,739,586	\$76,963,633	\$100,241,203	\$127,852,045	\$159,924,364	\$196,384,309	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$13,381,108	\$21,252,153	\$31,858,397	\$45,815,868	\$63,780,284	\$86,414,638	\$114,344,564	\$148,101,694	\$188,056,666	\$234,345,267	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$13,598,776	\$22,038,537	\$33,630,413	\$49,171,553	\$69,544,607	\$95,686,062	\$128,537,776	\$168,980,412	\$217,749,170	\$275,334,432	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$13,295,796	\$21,323,149	\$32,111,178	\$46,263,715	\$64,414,000	\$87,189,273	\$115,163,373	\$148,798,051	\$188,375,298	\$233,924,837	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$14,279,362	\$23,324,366	\$35,670,452	\$52,104,945	\$73,475,554	\$100,649,194	\$134,453,811	\$175,603,243	\$224,607,244	\$281,671,391	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$15,229,708	\$24,961,715	\$38,159,434	\$55,579,117	\$77,993,905	\$106,137,094	\$140,628,685	\$181,887,727	\$230,035,809	\$284,800,090	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$15,565,870	\$26,291,170	\$41,305,789	\$61,741,376	\$88,838,594	\$123,885,945	\$168,129,187	\$222,650,662	\$288,221,842	\$365,137,348	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$13,907,149	\$23,768,228	\$37,667,661	\$56,702,326	\$82,083,769	\$115,080,414	\$156,930,281	\$208,723,168	\$271,255,208	\$344,863,727	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$14,420,361	\$25,108,027	\$40,388,822	\$61,599,845	\$90,252,927	\$127,975,202	\$176,412,119	\$237,089,541	\$311,236,131	\$399,573,496	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$14,603,618	\$25,820,376	\$42,019,851	\$64,722,282	\$95,674,406	\$136,791,520	\$190,055,918	\$257,366,099	\$340,336,023	\$440,050,832	\$86,673,777	\$244,095	2.89%

Table D5.4b - Fixed Distributions (Conservative-\$40,000/yr): WW All Value Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,100,009	\$1,091,547	\$1,082,829	\$1,073,860	\$1,064,645	\$1,055,190	\$1,045,500	\$1,035,581	\$1,025,438	\$1,015,078	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,160,719	\$1,165,894	\$1,170,451	\$1,174,384	\$1,177,684	\$1,180,346	\$1,182,364	\$1,183,733	\$1,184,449	\$1,184,508	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,192,273	\$1,210,856	\$1,228,847	\$1,246,211	\$1,262,917	\$1,278,931	\$1,294,221	\$1,308,756	\$1,322,507	\$1,335,443	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,193,191	\$1,189,738	\$1,185,039	\$1,179,107	\$1,171,957	\$1,163,607	\$1,154,079	\$1,143,397	\$1,131,590	\$1,118,688	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,182,728	\$1,138,559	\$1,094,372	\$1,050,292	\$1,006,437	\$962,919	\$919,847	\$877,321	\$835,436	\$794,279	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,281,407	\$1,276,899	\$1,269,489	\$1,259,226	\$1,246,171	\$1,230,402	\$1,212,008	\$1,191,091	\$1,167,766	\$1,142,156	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,400,507	\$1,424,664	\$1,445,237	\$1,462,064	\$1,475,007	\$1,483,948	\$1,488,796	\$1,489,482	\$1,485,965	\$1,478,228	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,398,569	\$1,445,228	\$1,489,046	\$1,529,688	\$1,566,831	\$1,600,164	\$1,629,392	\$1,654,235	\$1,674,438	\$1,689,764	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,418,977	\$1,490,688	\$1,560,799	\$1,628,794	\$1,694,147	\$1,756,323	\$1,814,783	\$1,868,990	\$1,918,413	\$1,962,531	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,465,501	\$1,568,572	\$1,672,543	\$1,776,760	\$1,880,517	\$1,983,055	\$2,083,572	\$2,181,225	\$2,275,135	\$2,364,394	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,508,961	\$1,647,646	\$1,790,746	\$1,937,482	\$2,086,956	\$2,238,155	\$2,389,950	\$2,541,105	\$2,690,278	\$2,836,030	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,572,841	\$1,729,514	\$1,891,399	\$2,057,594	\$2,227,062	\$2,398,626	\$2,570,977	\$2,742,674	\$2,912,155	\$3,077,746	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,856,736	\$2,037,834	\$2,222,075	\$2,408,152	\$2,594,626	\$2,779,937	\$2,962,411	\$3,140,280	\$3,311,692	\$3,474,734	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,952,133	\$2,206,143	\$2,474,748	\$2,756,956	\$3,051,480	\$3,356,721	\$3,670,761	\$3,991,351	\$4,315,909	\$4,641,528	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,099,840	\$2,374,214	\$2,661,024	\$2,958,723	\$3,265,457	\$3,579,059	\$3,897,056	\$4,216,673	\$4,534,849	\$4,848,255	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,411,119	\$2,786,475	\$3,188,225	\$3,615,288	\$4,066,083	\$4,538,491	\$5,029,823	\$5,536,797	\$6,055,517	\$6,581,473	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,656,629	\$3,113,776	\$3,608,028	\$4,138,656	\$4,704,284	\$5,302,817	\$5,931,389	\$6,586,306	\$7,263,008	\$7,956,039	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,679,407	\$3,189,808	\$3,745,715	\$4,345,839	\$4,987,848	\$5,668,256	\$6,382,330	\$7,124,019	\$7,885,902	\$8,659,176	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,792,736	\$3,422,157	\$4,128,847	\$4,915,272	\$5,782,655	\$6,730,711	\$7,757,376	\$8,858,538	\$10,027,785	\$11,256,172	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,051,895	\$3,812,278	\$4,678,017	\$5,654,729	\$6,746,640	\$7,956,188	\$9,283,597	\$10,726,445	\$12,279,221	\$13,932,902	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,111,655	\$3,813,122	\$4,577,861	\$5,403,497	\$6,286,021	\$7,219,639	\$8,196,660	\$9,207,410	\$10,240,210	\$11,281,407	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,461,850	\$4,339,151	\$5,314,807	\$6,388,857	\$7,559,136	\$8,820,956	\$10,166,815	\$11,586,147	\$13,065,134	\$14,586,595	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,570,522	\$4,542,509	\$5,632,725	\$6,842,897	\$8,172,280	\$9,617,227	\$11,170,793	\$12,822,370	\$14,557,389	\$16,357,105	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,825,933	\$4,994,402	\$6,336,682	\$7,862,213	\$9,577,788	\$11,486,807	\$13,588,496	\$15,877,121	\$18,341,216	\$20,962,889	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,566,923	\$4,729,510	\$6,076,013	\$7,618,621	\$9,367,081	\$11,327,875	\$13,503,340	\$15,890,751	\$18,481,408	\$21,259,759	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,966,790	\$5,359,586	\$6,989,705	\$8,876,355	\$11,036,213	\$13,482,321	\$16,222,869	\$19,259,894	\$22,587,934	\$26,192,683	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,981,651	\$5,507,071	\$7,323,674	\$9,461,882	\$11,950,410	\$14,814,884	\$18,076,225	\$21,748,851	\$25,838,712	\$30,341,209	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,102,754	\$5,790,243	\$7,821,937	\$10,238,381	\$13,079,083	\$16,380,856	\$20,175,843	\$24,489,246	\$29,336,787	\$34,721,961	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,238,898	\$6,047,162	\$8,213,725	\$10,775,404	\$13,765,899	\$17,213,762	\$21,140,088	\$25,555,994	\$30,459,936	\$35,835,000	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,142,713	\$6,069,882	\$8,424,558	\$11,261,389	\$14,633,797	\$18,591,528	\$23,177,730	\$28,425,570	\$34,354,471	\$40,966,067	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,388,094	\$6,485,467	\$9,026,568	\$12,062,271	\$15,640,506	\$19,803,629	\$24,585,372	\$30,007,450	\$36,075,890	\$42,777,250	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,536,186	\$6,799,520	\$9,537,616	\$12,801,137	\$16,636,015	\$21,080,392	\$26,161,179	\$31,890,320	\$38,260,909	\$45,243,339	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,760,706	\$7,107,083	\$9,862,674	\$13,050,045	\$16,682,558	\$20,761,832	\$25,275,231	\$30,193,521	\$35,468,888	\$41,033,490	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,915,096	\$7,733,814	\$11,239,741	\$15,524,758	\$20,676,861	\$26,775,050	\$33,883,328	\$42,043,950	\$51,270,148	\$61,538,674	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,961,476	\$8,082,950	\$12,076,766	\$17,091,714	\$23,281,152	\$30,796,874	\$39,781,240	\$50,357,544	\$62,618,783	\$76,615,104	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,895,118	\$8,193,188	\$12,476,934	\$17,932,929	\$24,758,955	\$33,157,530	\$43,327,096	\$55,450,752	\$69,682,562	\$86,131,662	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,913,209	\$8,535,124	\$13,369,677	\$19,688,897	\$27,794,905	\$38,014,121	\$50,687,915	\$66,159,175	\$84,754,384	\$106,761,049	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$5,101,082	\$8,946,560	\$14,006,450	\$20,527,464	\$28,775,151	\$39,025,989	\$51,556,189	\$66,626,977	\$84,466,283	\$105,247,085	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,996,655	\$8,445,618	\$12,599,301	\$17,504,786	\$23,189,400	\$29,654,589	\$36,869,954	\$44,767,957	\$53,239,836	\$62,133,313	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,999,015	\$8,906,137	\$13,851,030	\$19,964,710	\$27,360,621	\$36,123,055	\$46,294,419	\$57,862,110	\$70,745,977	\$84,787,597	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,129,666	\$9,495,930	\$15,160,294	\$22,322,315	\$31,167,385	\$41,850,800	\$54,479,373	\$69,091,517	\$85,637,134	\$103,959,064	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,195,648	\$9,678,004	\$15,350,166	\$22,345,851	\$30,769,724	\$40,682,831	\$52,087,459	\$64,912,604	\$79,001,539	\$94,103,123	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,168,514	\$10,019,858	\$16,325,747	\$24,301,362	\$34,139,740	\$45,992,402	\$59,947,599	\$76,007,506	\$94,066,235	\$113,890,942	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,913,379	\$10,094,686	\$17,184,078	\$26,596,466	\$38,764,183	\$54,112,512	\$73,027,354	\$95,815,541	\$122,659,343	\$153,567,852	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,781,811	\$10,103,502	\$17,396,074	\$27,090,359	\$39,635,483	\$55,473,310	\$75,004,648	\$98,547,770	\$126,290,866	\$158,241,294	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$4,546,182	\$9,831,872	\$17,014,464	\$26,483,011	\$38,632,557	\$53,838,029	\$72,421,068	\$94,610,794	\$120,500,506	\$150,003,448	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$4,462,014	\$10,119,211	\$17,996,308	\$28,616,359	\$42,535,730	\$60,314,977	\$82,478,898	\$109,466,026	\$141,569,269	\$178,870,983	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$4,336,531	\$10,321,313	\$18,840,500	\$30,565,551	\$46,239,989	\$66,650,706	\$92,584,332	\$124,767,637	\$163,792,545	\$210,028,400	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$4,042,493	\$9,820,618	\$17,843,729	\$30,626,119	\$48,706,866	\$60,618,156	\$82,842,984	\$109,762,980	\$141,598,589	\$178,345,509	\$6,705,135	\$261,564	1.91%
2019		\$4,117,167	\$10,549,635	\$19,647,785	\$32,078,843	\$48,561,390	\$69,828,540	\$96,576,039	\$129,395,479	\$168,694,744	\$214,610,175	\$8,465,851	\$266,560	2.29%
2020		\$4,159,956	\$11,095,696	\$20,846,583	\$34,060,587	\$51,401,290	\$73,497,750	\$100,879,606	\$133,899,798	\$172,649,897	\$216,875,751	\$9,703,526	\$272,651	1.36%
2021		\$4,024,080	\$11,490,983	\$22,387,898	\$37,670,488	\$58,388,779	\$85,633,115	\$120,454,146	\$163,756,448	\$216,169,052	\$277,900,640	\$12,136,833	\$276,365	7.04%
2022		\$3,379,141	\$10,206,997	\$20,255,054	\$34,448,110	\$53,810,262	\$79,413,940	\$112,302,907	\$153,388,506	\$203,322,029	\$262,350,704	\$9,699,475	\$295,811	6.45%
2023		\$3,232,207	\$10,554,582	\$21,515,556	\$37,236,473	\$58,989,062	\$88,142,996	\$126,080,310	\$174,073,932	\$233,131,792	\$303,813,671	\$11,855,042	\$174,904	3.35%
2024		\$2,994,373	\$10,622,607	\$22,179,866	\$38,936,286	\$62,356,162	\$94,046,740	\$135,668,511	\$188,802,306	\$254,773,023	\$334,436,281	\$14,418,498	\$325,460	2.89%

Table D5.5b - Fixed Distributions (Moderate-\$50,000/yr): WW All Value Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,088,551	\$1,080,177	\$1,071,549	\$1,062,674	\$1,053,555	\$1,044,199	\$1,034,610	\$1,024,794	\$1,014,757	\$1,004,504	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,136,562	\$1,141,530	\$1,145,890	\$1,149,632	\$1,152,750	\$1,155,237	\$1,157,088	\$1,158,298	\$1,158,863	\$1,158,780	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,154,855	\$1,172,808	\$1,190,173	\$1,206,918	\$1,223,009	\$1,238,415	\$1,253,104	\$1,267,045	\$1,280,209	\$1,292,567	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,142,546	\$1,139,402	\$1,135,038	\$1,129,467	\$1,122,704	\$1,114,766	\$1,105,675	\$1,095,456	\$1,084,135	\$1,071,742	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,117,709	\$1,076,087	\$1,034,399	\$992,768	\$951,310	\$910,137	\$869,355	\$829,064	\$789,357	\$750,320	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,191,880	\$1,187,052	\$1,179,418	\$1,169,024	\$1,155,930	\$1,140,210	\$1,121,949	\$1,101,246	\$1,078,211	\$1,052,965	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,281,080	\$1,302,354	\$1,320,134	\$1,334,263	\$1,344,608	\$1,351,054	\$1,353,513	\$1,351,918	\$1,346,229	\$1,336,429	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,257,679	\$1,299,161	\$1,337,782	\$1,373,216	\$1,405,147	\$1,433,272	\$1,457,300	\$1,476,960	\$1,492,001	\$1,502,191	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,251,426	\$1,315,027	\$1,376,840	\$1,436,356	\$1,493,058	\$1,546,421	\$1,595,914	\$1,641,010	\$1,681,187	\$1,715,932	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,263,694	\$1,354,523	\$1,445,732	\$1,536,663	\$1,626,608	\$1,714,809	\$1,800,464	\$1,882,729	\$1,960,729	\$2,033,557	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,266,773	\$1,387,964	\$1,512,590	\$1,639,849	\$1,768,829	\$1,898,501	\$2,027,728	\$2,155,263	\$2,279,761	\$2,399,781	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,278,690	\$1,415,447	\$1,556,295	\$1,700,314	\$1,846,450	\$1,993,514	\$2,140,188	\$2,285,028	\$2,426,472	\$2,562,848	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,454,555	\$1,613,956	\$1,775,546	\$1,938,032	\$2,099,996	\$2,259,903	\$2,416,112	\$2,566,890	\$2,710,428	\$2,844,861	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,475,486	\$1,693,162	\$1,922,894	\$2,163,588	\$2,413,862	\$2,672,026	\$2,936,075	\$3,203,683	\$3,472,201	\$3,738,658	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,526,667	\$1,763,481	\$2,010,485	\$2,266,091	\$2,528,413	\$2,795,265	\$3,064,164	\$3,332,339	\$3,596,745	\$3,854,085	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,682,121	\$1,999,899	\$2,339,712	\$2,700,275	\$3,079,807	\$3,476,002	\$3,885,990	\$4,306,325	\$4,732,959	\$5,161,249	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,779,258	\$2,162,834	\$2,577,494	\$3,022,178	\$3,495,178	\$3,994,078	\$4,515,702	\$5,056,057	\$5,610,304	\$6,172,726	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,722,732	\$2,146,330	\$2,608,472	\$3,107,615	\$3,641,222	\$4,205,660	\$4,796,121	\$5,406,563	\$6,029,670	\$6,656,850	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,714,417	\$2,223,834	\$2,798,038	\$3,438,579	\$4,145,776	\$4,918,472	\$5,753,783	\$6,646,850	\$7,590,618	\$8,575,630	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,780,371	\$2,388,551	\$3,084,646	\$3,872,759	\$4,755,576	\$5,733,997	\$6,806,735	\$7,969,915	\$9,216,677	\$10,536,787	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,720,126	\$2,302,612	\$2,939,000	\$3,626,695	\$4,361,565	\$5,137,808	\$5,947,851	\$6,782,288	\$7,629,877	\$8,477,581	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,798,335	\$2,511,845	\$3,308,706	\$4,188,267	\$5,147,782	\$6,182,124	\$7,283,522	\$8,441,347	\$9,641,961	\$10,868,639	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,739,681	\$2,523,182	\$3,406,574	\$4,390,578	\$5,473,553	\$6,651,107	\$7,915,738	\$9,256,513	\$10,658,818	\$12,104,188	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,735,654	\$2,655,279	\$3,720,032	\$4,936,990	\$6,310,617	\$7,842,062	\$9,528,442	\$11,362,128	\$13,330,060	\$15,413,129		\$188,196	2.75%
1994	\$732,884	\$1,498,643	\$2,405,855	\$3,466,207	\$4,688,910	\$6,080,887	\$7,645,834	\$9,383,395	\$11,288,333	\$13,349,697	\$15,550,050		\$193,369	2.67%
1995	\$617,300	\$1,513,022	\$2,588,301	\$3,859,950	\$5,343,061	\$7,050,073	\$8,989,740	\$11,165,994	\$13,576,744	\$16,212,647	\$19,055,903		\$198,541	2.54%
1996	\$427,696	\$1,370,621	\$2,527,136	\$3,922,468	\$5,580,904	\$7,524,673	\$9,772,616	\$12,338,667	\$15,230,166	\$18,446,037	\$21,974,883		\$203,581	3.32%
1997	\$231,942	\$1,248,323	\$2,512,698	\$4,057,914	\$5,916,523	\$8,119,472	\$10,694,503	\$13,664,274	\$17,044,221	\$20,840,184	\$25,045,874		\$210,345	1.70%
1998	\$19,449	\$1,115,244	\$2,473,892	\$4,126,820	\$6,103,737	\$8,431,007	\$11,129,754	\$14,213,736	\$17,687,024	\$21,541,594	\$25,754,898		\$213,926	1.61%
1999		\$915,035	\$2,332,059	\$4,096,526	\$6,252,756	\$8,843,190	\$11,906,072	\$15,472,716	\$19,564,373	\$24,158,780	\$29,336,501		\$217,374	2.68%
2000		\$765,813	\$2,321,532	\$4,239,970	\$6,562,411	\$9,326,788	\$12,565,229	\$16,301,237	\$20,546,569	\$25,297,921	\$30,533,535		\$223,210	3.39%
2001		\$577,393	\$2,256,232	\$4,324,636	\$6,823,924	\$9,790,539	\$13,253,227	\$17,229,891	\$21,724,205	\$26,722,149	\$32,188,624		\$230,769	1.55%
2002		\$375,543	\$2,173,260	\$4,314,499	\$6,817,549	\$9,692,150	\$12,937,198	\$16,538,508	\$20,466,759	\$24,675,812	\$29,101,551		\$234,350	2.38%
2003		\$145,903	\$2,162,223	\$4,735,648	\$7,941,766	\$11,851,733	\$16,527,563	\$22,016,660	\$28,345,709	\$35,514,173	\$43,487,731		\$239,920	1.88%
2004			\$2,056,364	\$4,911,121	\$8,582,350	\$13,194,043	\$18,866,777	\$25,710,398	\$33,815,181	\$43,241,616	\$54,009,145		\$244,430	3.26%
2005			\$1,875,428	\$4,894,940	\$8,844,426	\$13,883,553	\$20,173,489	\$27,868,629	\$37,106,143	\$47,993,427	\$60,593,709		\$252,387	3.42%
2006			\$1,725,778	\$5,050,011	\$9,534,917	\$15,423,017	\$22,973,742	\$32,454,273	\$44,126,682	\$58,231,079	\$74,964,716		\$261,008	2.54%
2007			\$1,567,758	\$5,091,689	\$9,768,205	\$15,811,665	\$23,442,536	\$32,876,860	\$44,312,572	\$57,912,710	\$73,785,786		\$267,639	4.08%
2008			\$1,248,099	\$4,399,579	\$8,181,104	\$12,615,562	\$17,702,643	\$23,413,590	\$29,686,599	\$36,423,403	\$43,487,556		\$278,562	0.09%
2009			\$1,049,862	\$4,611,801	\$9,129,112	\$14,697,201	\$21,385,287	\$29,225,142	\$38,199,573	\$48,231,597	\$59,175,414		\$278,817	2.72%
2010			\$835,510	\$4,813,885	\$10,001,715	\$16,554,444	\$24,600,402	\$34,224,556	\$45,451,026	\$58,225,640	\$72,400,151		\$286,405	1.50%
2011			\$569,208	\$4,651,193	\$9,823,607	\$16,176,950	\$23,763,324	\$32,583,087	\$42,572,162	\$53,591,390	\$65,419,394		\$290,688	2.96%
2012			\$286,531	\$4,701,819	\$10,469,978	\$17,754,792	\$26,683,392	\$37,327,087	\$49,681,423	\$63,647,190	\$79,014,467		\$299,300	1.74%
2013				\$4,698,610	\$11,238,186	\$19,956,433	\$31,201,424	\$45,284,423	\$62,444,987	\$82,811,276	\$106,358,139		\$304,511	1.50%
2014				\$4,508,554	\$11,236,520	\$20,217,927	\$31,814,585	\$46,350,035	\$64,073,091	\$85,116,384	\$109,452,620		\$309,084	0.76%
2015				\$4,164,707	\$10,779,297	\$19,525,528	\$30,712,424	\$44,600,932	\$61,369,543	\$81,076,648	\$103,622,588		\$311,422	0.73%
2016				\$4,134,219	\$11,416,851	\$21,291,175	\$34,215,317	\$50,613,232	\$70,830,358	\$95,081,872	\$123,396,700		\$313,694	2.07%
2017				\$4,050,586	\$11,959,549	\$22,935,371	\$37,615,350	\$56,630,888	\$80,554,862	\$109,835,920	\$144,722,368		\$320,202	2.11%
2018				\$3,576,279	\$10,988,522	\$20,999,731	\$34,047,039	\$50,522,595	\$70,727,908	\$94,821,879	\$122,766,181		\$326,955	1.91%
2019				\$3,625,119	\$12,052,740	\$23,647,226	\$39,007,886	\$58,698,267	\$83,187,716	\$112,782,245	\$147,548,959		\$333,200	2.29%
2020				\$3,533,731	\$12,542,057	\$24,808,675	\$40,858,406	\$61,130,527	\$85,911,868	\$115,263,984	\$148,951,413		\$340,814	1.36%
2021				\$3,470,006	\$13,599,600	\$27,938,964	\$47,380,286	\$72,779,104	\$104,862,234	\$144,116,263	\$190,663,931		\$345,456	7.04%
2022				\$2,842,446	\$12,193,894	\$25,536,755	\$43,747,465	\$67,675,534	\$98,053,845	\$135,388,850	\$179,837,681		\$369,764	6.45%
2023				\$2,642,289	\$12,873,101	\$27,725,198	\$48,310,790	\$75,748,500	\$111,058,323	\$155,027,453	\$208,053,845		\$393,630	3.35%
2024				\$2,339,881	\$13,150,289	\$29,037,918	\$51,301,961	\$81,281,103	\$120,238,513	\$169,210,023	\$228,821,730		\$406,825	2.89%

Table D5.6b - Fixed Distributions (Aggressive- $\$60,000/\text{yr}$): WW All Value Equity Portfolio (70% US/30% Int'l)

Initial investment $\$1,000,000$. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,077,092	\$1,068,806	\$1,060,270	\$1,051,488	\$1,042,465	\$1,033,207	\$1,023,719	\$1,014,007	\$1,004,075	\$993,930	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,112,404	\$1,117,167	\$1,121,328	\$1,124,880	\$1,127,815	\$1,130,128	\$1,131,812	\$1,132,863	\$1,133,277	\$1,133,052	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,117,436	\$1,134,759	\$1,151,500	\$1,167,625	\$1,183,102	\$1,197,899	\$1,211,987	\$1,225,334	\$1,237,911	\$1,249,691	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,091,901	\$1,089,066	\$1,085,038	\$1,079,828	\$1,073,451	\$1,065,925	\$1,057,271	\$1,047,514	\$1,036,679	\$1,024,797	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,052,690	\$1,013,615	\$974,426	\$935,244	\$896,184	\$857,355	\$818,864	\$780,807	\$743,277	\$706,361	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,102,353	\$1,097,204	\$1,089,346	\$1,078,822	\$1,065,689	\$1,050,017	\$1,031,889	\$1,011,400	\$988,656	\$963,774	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,161,654	\$1,180,044	\$1,195,030	\$1,206,463	\$1,214,209	\$1,218,161	\$1,218,230	\$1,214,354	\$1,206,492	\$1,194,630	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,116,790	\$1,153,094	\$1,186,518	\$1,216,744	\$1,243,463	\$1,266,379	\$1,285,208	\$1,299,685	\$1,309,564	\$1,314,618	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,083,874	\$1,139,367	\$1,192,881	\$1,243,918	\$1,291,970	\$1,336,519	\$1,377,045	\$1,413,030	\$1,443,961	\$1,469,334	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,061,887	\$1,140,475	\$1,218,921	\$1,296,566	\$1,372,699	\$1,446,563	\$1,517,355	\$1,584,233	\$1,646,322	\$1,702,719	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,024,585	\$1,128,282	\$1,234,433	\$1,342,216	\$1,450,701	\$1,558,847	\$1,665,505	\$1,769,421	\$1,869,244	\$1,963,531	\$647,554	\$122,069	12.52%
1981	\$871,481	\$984,540	\$1,101,380	\$1,221,191	\$1,343,034	\$1,465,838	\$1,588,402	\$1,709,400	\$1,827,382	\$1,940,788	\$2,047,951	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,052,374	\$1,190,078	\$1,329,017	\$1,467,912	\$1,605,366	\$1,739,870	\$1,869,813	\$1,993,500	\$2,109,164	\$2,214,987	\$407,400	\$149,602	3.83%
1983	\$827,942	\$998,839	\$1,180,180	\$1,371,039	\$1,570,221	\$1,776,244	\$1,987,330	\$2,201,388	\$2,416,015	\$2,628,492	\$2,835,788	\$308,819	\$155,332	3.79%
1984	\$763,535	\$953,494	\$1,152,748	\$1,359,946	\$1,573,459	\$1,791,370	\$2,011,471	\$2,231,272	\$2,448,005	\$2,658,642	\$2,859,914	\$156,848	\$161,220	3.95%
1985	\$711,642	\$953,122	\$1,213,322	\$1,491,199	\$1,785,261	\$2,093,531	\$2,413,512	\$2,742,157	\$3,075,852	\$3,410,402	\$3,741,025		\$167,586	3.80%
1986	\$617,763	\$901,887	\$1,211,892	\$1,546,961	\$1,905,700	\$2,286,071	\$2,685,340	\$3,100,014	\$3,525,808	\$3,957,600	\$4,389,413		\$173,952	1.10%
1987	\$461,788	\$766,057	\$1,102,852	\$1,471,229	\$1,869,391	\$2,294,595	\$2,743,063	\$3,209,913	\$3,689,108	\$4,173,437	\$4,654,524		\$175,862	4.43%
1988	\$297,360	\$636,097	\$1,025,511	\$1,467,229	\$1,961,885	\$2,508,897	\$3,106,234	\$3,750,190	\$4,435,162	\$5,153,452	\$5,895,089		\$183,660	4.42%
1989	\$119,647	\$508,847	\$964,824	\$1,491,275	\$2,090,788	\$2,764,512	\$3,511,806	\$4,329,872	\$5,213,386	\$6,154,132	\$7,140,672		\$191,777	4.65%
1990		\$328,597	\$792,102	\$1,300,139	\$1,849,893	\$2,437,110	\$3,055,978	\$3,699,042	\$4,357,167	\$5,019,544	\$5,673,755		\$200,690	6.11%
1991		\$134,819	\$684,540	\$1,302,606	\$1,987,677	\$2,736,429	\$3,543,292	\$4,400,229	\$5,296,547	\$6,218,788	\$7,150,683		\$212,944	3.06%
1992			\$503,856	\$1,180,423	\$1,938,258	\$2,774,826	\$3,684,988	\$4,660,684	\$5,690,657	\$6,760,247	\$7,851,272		\$219,469	2.90%
1993			\$316,157	\$1,103,381	\$2,011,768	\$3,043,447	\$4,197,317	\$5,468,388	\$6,847,136	\$8,318,904	\$9,863,370		\$225,836	2.75%
1994			\$82,199	\$856,401	\$1,759,198	\$2,794,693	\$3,963,792	\$5,263,451	\$6,685,915	\$8,217,986	\$9,840,340		\$232,042	2.67%
1995				\$730,196	\$1,809,767	\$3,063,934	\$4,497,159	\$6,109,119	\$7,893,593	\$9,837,361	\$11,919,122		\$238,249	2.54%
1996				\$521,261	\$1,699,927	\$3,098,936	\$4,730,348	\$6,601,109	\$8,711,481	\$11,053,362	\$13,608,558		\$244,297	3.32%
1997				\$293,891	\$1,594,665	\$3,159,861	\$5,008,149	\$7,152,705	\$9,599,196	\$12,343,581	\$15,369,786		\$252,414	1.70%
1998				\$39,915	\$1,432,070	\$3,096,114	\$5,045,747	\$7,287,383	\$9,818,055	\$12,623,251	\$15,674,796		\$256,711	1.61%
1999				\$1,244,124	\$3,052,583	\$5,220,615	\$7,767,702	\$10,703,176	\$14,023,089	\$17,706,935			\$260,849	2.68%
2000					\$1,062,551	\$3,013,069	\$5,326,829	\$8,017,102	\$11,085,689	\$14,519,951	\$18,289,820		\$267,851	3.39%
2001					\$846,710	\$2,945,063	\$5,426,063	\$8,298,603	\$11,558,090	\$15,183,389	\$19,133,909		\$276,923	1.55%
2002					\$585,053	\$2,701,742	\$5,112,565	\$7,801,785	\$10,739,997	\$13,882,736	\$17,169,612		\$281,220	2.38%
2003					\$358,775	\$3,026,605	\$6,280,076	\$10,149,993	\$14,647,468	\$19,758,199	\$25,436,787		\$287,905	1.88%
2004					\$72,985	\$3,106,935	\$6,936,680	\$11,639,556	\$17,272,818	\$23,864,450	\$31,403,186		\$293,316	3.26%
2005						\$3,008,151	\$7,189,448	\$12,410,162	\$18,761,534	\$26,304,291	\$35,055,756		\$302,865	3.42%
2006						\$3,051,128	\$7,933,363	\$14,220,631	\$22,094,188	\$31,707,774	\$43,168,383		\$313,210	2.54%
2007						\$2,848,179	\$7,859,084	\$14,197,531	\$21,998,168	\$31,359,137	\$42,324,488		\$321,167	4.08%
2008						\$2,041,724	\$5,750,698	\$9,957,225	\$14,605,240	\$19,606,971	\$24,841,800		\$334,275	0.09%
2009						\$2,033,781	\$6,647,520	\$12,155,865	\$18,537,036	\$25,717,217	\$33,563,230		\$334,580	2.72%
2010						\$1,941,502	\$7,350,003	\$13,969,738	\$21,810,534	\$30,814,145	\$40,841,238		\$343,685	1.50%
2011						\$1,584,175	\$6,843,818	\$13,078,715	\$20,231,720	\$28,181,240	\$36,735,665		\$348,826	2.96%
2012						\$1,369,844	\$7,374,382	\$14,706,575	\$23,355,341	\$33,228,144	\$44,137,991		\$359,160	1.74%
2013						\$1,148,684	\$8,290,337	\$17,541,493	\$29,074,433	\$42,963,208	\$59,148,426		\$365,413	1.50%
2014						\$800,371	\$8,155,859	\$17,695,421	\$29,598,412	\$43,941,902	\$60,663,946		\$370,900	0.76%
2015						\$418,499	\$7,586,819	\$16,780,797	\$28,128,292	\$41,652,790	\$57,241,727		\$373,706	0.73%
2016						\$46,620	\$8,115,657	\$18,747,566	\$32,194,690	\$48,594,475	\$67,922,416		\$376,432	2.07%
2017							\$8,579,993	\$20,677,444	\$36,342,087	\$55,879,295	\$79,416,336		\$384,242	2.11%
2018							\$7,475,923	\$18,202,206	\$31,692,837	\$48,045,169	\$67,186,854		\$392,346	1.91%
2019							\$8,187,232	\$20,820,495	\$36,979,952	\$56,869,746	\$80,487,743		\$399,840	2.29%
2020							\$8,219,063	\$21,381,448	\$37,923,938	\$57,878,071	\$81,027,074		\$408,977	1.36%
2021							\$9,127,456	\$25,104,063	\$45,968,020	\$72,063,474	\$103,427,222		\$414,547	7.04%
2022							\$8,080,990	\$23,048,160	\$42,719,183	\$67,455,671	\$97,324,658		\$443,717	6.45%
2023							\$8,478,584	\$25,416,690	\$48,042,714	\$76,923,114	\$112,294,020		\$472,356	3.35%
2024							\$8,557,181	\$26,893,695	\$51,674,721	\$83,647,024	\$123,207,178		\$488,190	2.89%

Table D6.3 - Fixed Distributions (Very Conservative-\$30,000/yr): US All Value Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,110,779	\$1,101,433	\$1,091,726	\$1,081,666	\$1,071,263	\$1,060,524	\$1,049,460	\$1,038,080	\$1,026,394	\$1,014,411	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,175,001	\$1,170,240	\$1,164,610	\$1,158,123	\$1,150,792	\$1,142,632	\$1,133,659	\$1,123,891	\$1,113,347	\$1,102,047	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,214,275	\$1,217,501	\$1,219,585	\$1,220,524	\$1,220,314	\$1,218,953	\$1,216,446	\$1,212,797	\$1,208,014	\$1,202,107	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,218,809	\$1,190,165	\$1,160,489	\$1,129,884	\$1,098,456	\$1,066,309	\$1,033,549	\$1,000,281	\$966,610	\$932,638	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,234,865	\$1,175,754	\$1,117,228	\$1,059,473	\$1,002,663	\$946,957	\$892,498	\$839,418	\$787,831	\$737,840	\$761,565	\$36,764	12.34%
1975	\$1,372,093	\$1,359,230	\$1,342,566	\$1,322,244	\$1,298,431	\$1,271,314	\$1,241,099	\$1,208,008	\$1,172,277	\$1,134,153	\$1,093,889	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,522,658	\$1,551,220	\$1,574,816	\$1,593,210	\$1,606,206	\$1,613,650	\$1,615,429	\$1,611,477	\$1,601,771	\$1,586,331	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,530,915	\$1,572,290	\$1,608,870	\$1,640,287	\$1,666,210	\$1,686,344	\$1,700,437	\$1,708,283	\$1,709,723	\$1,704,645	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,570,861	\$1,631,880	\$1,688,224	\$1,739,277	\$1,784,455	\$1,823,208	\$1,855,029	\$1,879,466	\$1,896,122	\$1,904,665	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,657,105	\$1,758,912	\$1,858,474	\$1,954,794	\$2,046,844	\$2,133,579	\$2,213,950	\$2,286,914	\$2,351,452	\$2,406,578	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,737,368	\$1,875,207	\$2,013,278	\$2,150,219	\$2,284,567	\$2,414,775	\$2,539,231	\$2,656,274	\$2,764,221	\$2,861,391	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,855,439	\$2,015,966	\$2,177,615	\$2,338,803	\$2,497,813	\$2,652,811	\$2,801,869	\$2,942,990	\$3,074,131	\$3,193,237	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,265,604	\$2,473,273	\$2,682,477	\$2,891,092	\$3,096,816	\$3,297,193	\$3,489,643	\$3,671,499	\$3,840,044	\$3,992,556	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,441,640	\$2,744,343	\$3,062,725	\$3,394,765	\$3,737,965	\$4,089,342	\$4,445,425	\$4,802,271	\$5,155,477	\$5,500,224	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,688,730	\$3,015,826	\$3,355,975	\$3,706,424	\$4,063,938	\$4,424,811	\$4,784,888	\$5,139,603	\$5,484,026	\$5,812,921	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,138,581	\$3,563,981	\$4,012,195	\$4,480,171	\$4,964,134	\$5,459,575	\$5,961,255	\$6,463,235	\$6,958,914	\$7,441,097	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,505,005	\$3,991,698	\$4,503,293	\$5,035,961	\$5,585,030	\$6,144,986	\$6,709,492	\$7,271,432	\$7,822,979	\$8,355,689	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,570,757	\$4,075,284	\$4,600,132	\$5,139,359	\$5,685,969	\$6,231,968	\$6,768,462	\$7,285,789	\$7,773,708	\$8,221,612	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,797,770	\$4,439,615	\$5,129,315	\$5,861,990	\$6,630,997	\$7,427,843	\$8,242,158	\$9,061,722	\$9,872,565	\$10,659,142	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,227,283	\$4,997,740	\$5,834,264	\$6,732,162	\$7,684,464	\$8,681,756	\$9,712,071	\$10,760,864	\$11,811,065	\$12,843,238	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,392,577	\$5,057,528	\$5,742,977	\$6,439,598	\$7,136,708	\$7,822,424	\$8,483,884	\$9,107,525	\$9,679,425	\$10,185,688	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,028,006	\$5,925,895	\$6,881,314	\$7,884,388	\$8,922,608	\$9,980,860	\$11,041,549	\$12,084,844	\$13,089,040	\$14,031,042	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,352,703	\$6,435,268	\$7,615,944	\$8,886,953	\$10,236,763	\$11,649,860	\$13,106,643	\$14,583,462	\$16,052,834	\$17,483,853	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,822,765	\$7,094,451	\$8,501,366	\$10,038,089	\$11,694,564	\$13,455,618	\$15,300,601	\$17,203,194	\$19,131,425	\$21,047,918	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,523,293	\$6,767,327	\$8,147,286	\$9,658,501	\$11,291,714	\$13,032,569	\$14,861,219	\$16,752,095	\$18,673,882	\$20,589,735	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,338,009	\$7,914,748	\$9,701,060	\$11,699,160	\$13,905,337	\$16,308,880	\$18,891,088	\$21,624,432	\$24,471,956	\$27,386,974	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,533,535	\$8,327,040	\$10,404,696	\$12,780,809	\$15,463,365	\$18,452,270	\$21,737,550	\$25,297,621	\$29,097,716	\$33,088,606	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,977,248	\$9,111,142	\$11,648,508	\$14,626,313	\$18,075,751	\$22,019,428	\$26,468,230	\$31,417,997	\$36,846,116	\$42,708,231	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,373,546	\$9,638,782	\$12,312,548	\$15,423,810	\$18,992,860	\$23,028,243	\$27,523,539	\$32,454,163	\$37,774,394	\$43,414,863	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,344,710	\$9,728,496	\$12,573,849	\$15,920,928	\$19,801,463	\$24,235,078	\$29,252,318	\$34,755,568	\$40,785,080	\$47,245,400	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,027,491	\$10,682,526	\$13,849,780	\$17,572,256	\$21,882,992	\$26,800,925	\$32,326,478	\$38,437,075	\$45,082,850	\$52,182,906	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$8,568,672	\$11,525,975	\$15,077,156	\$19,274,895	\$24,160,036	\$29,756,432	\$36,065,446	\$43,060,374	\$50,681,156	\$58,829,827	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,199,360	\$12,164,647	\$15,612,067	\$19,552,904	\$23,981,557	\$28,871,995	\$34,174,636	\$39,813,961	\$45,687,202	\$51,664,415	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$9,715,600	\$13,371,171	\$17,831,585	\$23,179,482	\$29,481,645	\$36,780,943	\$45,087,360	\$54,370,413	\$64,548,131	\$75,482,461	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,034,804	\$14,110,594	\$19,196,287	\$25,429,508	\$32,936,887	\$41,823,463	\$52,160,364	\$63,971,241	\$77,218,161	\$91,787,946	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$10,132,879	\$14,420,417	\$19,820,241	\$26,497,825	\$34,610,252	\$44,294,322	\$55,652,393	\$68,736,390	\$83,530,750	\$99,935,381	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$10,430,505	\$15,164,080	\$21,253,637	\$28,942,776	\$38,478,719	\$50,098,300	\$64,009,999	\$80,372,208	\$99,268,349	\$120,679,962	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,084,915	\$15,947,706	\$22,074,100	\$29,648,387	\$38,842,706	\$49,802,871	\$62,631,707	\$77,370,531	\$93,979,783	\$112,320,198	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$11,219,806	\$15,379,106	\$20,225,467	\$25,757,638	\$31,941,893	\$38,706,635	\$45,938,530	\$53,480,850	\$61,134,674	\$68,663,420	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$11,534,160	\$16,361,526	\$22,212,953	\$29,148,807	\$37,189,060	\$46,301,300	\$56,389,820	\$67,287,119	\$78,749,218	\$90,456,155	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$12,247,952	\$17,799,789	\$24,699,196	\$33,072,632	\$43,001,184	\$54,501,751	\$67,508,390	\$81,855,793	\$97,267,129	\$113,348,623	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$12,866,447	\$18,577,432	\$25,553,100	\$33,866,446	\$43,535,012	\$54,504,772	\$66,636,016	\$79,693,224	\$93,340,968	\$107,147,700	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$13,233,717	\$19,541,862	\$27,438,758	\$37,080,267	\$48,566,621	\$61,918,639	\$77,054,241	\$93,767,881	\$111,715,871	\$130,410,700	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$13,082,722	\$20,180,200	\$29,538,372	\$41,562,949	\$56,636,503	\$75,079,749	\$97,105,408	\$122,767,293	\$151,908,855	\$184,116,836	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$13,264,190	\$20,660,814	\$30,470,511	\$43,145,732	\$59,120,631	\$78,769,359	\$102,355,540	\$129,975,600	\$161,500,427	\$196,521,520	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$13,109,917	\$20,406,978	\$30,004,266	\$42,298,715	\$57,655,380	\$76,366,792	\$98,605,556	\$124,373,338	\$153,450,947	\$185,355,606	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$13,473,049	\$21,511,264	\$32,357,940	\$46,601,125	\$64,827,364	\$87,571,500	\$115,253,201	\$148,102,951	\$186,082,694	\$228,808,845	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$13,640,423	\$22,136,408	\$33,762,747	\$49,240,127	\$69,315,175	\$94,706,204	\$126,030,949	\$163,718,217	\$207,908,327	\$258,350,586	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$13,365,847	\$21,510,186	\$32,442,965	\$46,716,981	\$67,358,193	\$87,358,222	\$114,520,145	\$146,746,186	\$183,068,353	\$223,789,415	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$14,375,114	\$23,593,057	\$36,181,065	\$52,883,648	\$74,451,031	\$101,574,428	\$134,803,046	\$174,446,433	\$220,469,281	\$272,389,398	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$15,336,243	\$25,259,469	\$38,721,828	\$56,429,245	\$79,044,669	\$107,108,553	\$140,943,823	\$180,552,560	\$225,515,537	\$274,909,214	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$15,746,283	\$26,844,564	\$42,477,046	\$63,801,830	\$92,031,703	\$128,335,960	\$173,706,629	\$228,793,488	\$293,719,118	\$367,892,893	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$14,088,195	\$24,331,408	\$38,877,571	\$58,867,225	\$85,508,246	\$119,981,327	\$163,308,791	\$216,190,412	\$278,817,033	\$350,680,648	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$14,606,131	\$25,689,305	\$41,643,407	\$63,850,937	\$93,813,919	\$133,049,964	\$182,940,734	\$244,534,741	\$318,315,017	\$403,952,477	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$14,814,058	\$26,490,184	\$43,491,012	\$67,413,147	\$100,027,240	\$143,169,044	\$198,572,827	\$267,646,669	\$351,199,071	\$449,138,685	\$86,673,777	\$244,095	2.89%

Table D6.4 - Fixed Distributions (Conservative-\$40,000/yr): US All Value Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,099,327	\$1,090,078	\$1,080,471	\$1,070,515	\$1,060,219	\$1,049,591	\$1,038,641	\$1,027,378	\$1,015,812	\$1,003,953	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,151,037	\$1,146,270	\$1,140,647	\$1,134,180	\$1,126,881	\$1,118,765	\$1,109,849	\$1,100,150	\$1,089,688	\$1,078,481	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,177,212	\$1,180,177	\$1,182,020	\$1,182,734	\$1,182,317	\$1,180,769	\$1,178,093	\$1,174,294	\$1,169,379	\$1,163,360	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,168,902	\$1,141,303	\$1,112,691	\$1,083,170	\$1,052,842	\$1,021,810	\$990,178	\$958,050	\$925,526	\$892,707	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,169,926	\$1,113,452	\$1,057,522	\$1,002,319	\$948,012	\$894,756	\$842,693	\$791,949	\$742,638	\$694,860	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,269,600	\$1,252,543	\$1,231,952	\$1,207,989	\$1,180,838	\$1,150,699	\$1,117,788	\$1,082,335	\$1,044,580	\$1,004,771	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,401,834	\$1,426,080	\$1,445,421	\$1,459,628	\$1,468,514	\$1,471,930	\$1,469,769	\$1,461,968	\$1,448,507	\$1,429,409	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,389,617	\$1,425,418	\$1,456,422	\$1,482,271	\$1,502,643	\$1,517,253	\$1,525,856	\$1,528,253	\$1,524,290	\$1,513,861	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,403,575	\$1,456,844	\$1,505,355	\$1,548,512	\$1,585,747	\$1,616,528	\$1,640,369	\$1,656,833	\$1,665,540	\$1,666,176	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,454,751	\$1,543,793	\$1,630,108	\$1,712,709	\$1,790,582	\$1,862,697	\$1,928,020	\$1,985,527	\$2,034,215	\$2,073,121	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,494,954	\$1,615,151	\$1,734,702	\$1,852,250	\$1,966,346	\$2,075,459	\$2,177,998	\$2,272,331	\$2,356,807	\$2,429,779	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,560,443	\$1,700,217	\$1,840,025	\$1,978,288	\$2,113,302	\$2,243,251	\$2,366,233	\$2,480,281	\$2,583,390	\$2,673,551	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,858,539	\$2,039,202	\$2,220,019	\$2,398,881	\$2,573,512	\$2,741,490	\$2,900,283	\$3,047,279	\$3,179,825	\$3,295,275	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,958,484	\$2,217,426	\$2,488,530	\$2,769,610	\$3,058,017	\$3,350,623	\$3,643,826	\$3,933,561	\$4,215,324	\$4,484,207	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,107,915	\$2,388,840	\$2,679,555	\$2,977,224	\$3,278,544	\$3,579,759	\$3,876,686	\$4,164,750	\$4,439,037	\$4,694,350	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,405,127	\$2,767,908	\$3,148,553	\$3,543,814	\$3,949,735	\$4,361,649	\$4,774,185	\$5,181,298	\$5,576,315	\$5,951,999	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,629,277	\$3,044,501	\$3,479,200	\$3,929,372	\$4,390,201	\$4,856,057	\$5,320,528	\$5,776,460	\$6,216,031	\$6,630,849	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,625,015	\$3,055,872	\$3,502,646	\$3,959,537	\$4,419,770	\$4,875,662	\$5,318,723	\$5,739,802	\$6,129,272	\$6,477,253	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,731,935	\$3,269,351	\$3,845,826	\$4,456,245	\$5,093,829	\$5,750,064	\$6,414,699	\$7,075,794	\$7,719,835	\$8,331,938	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,973,677	\$3,614,499	\$4,309,518	\$5,053,579	\$5,839,363	\$6,657,253	\$7,495,248	\$8,338,975	\$9,171,769	\$9,974,866	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,022,679	\$3,594,516	\$4,182,321	\$4,777,189	\$5,368,981	\$5,946,489	\$6,497,660	\$7,009,874	\$7,470,284	\$7,866,197	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,379,351	\$4,132,345	\$4,932,663	\$5,770,597	\$6,634,006	\$7,508,362	\$8,376,901	\$9,220,882	\$10,019,969	\$10,752,726	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,518,614	\$4,410,329	\$5,383,171	\$6,428,936	\$7,535,905	\$8,688,660	\$9,868,021	\$11,051,141	\$12,211,760	\$13,320,658	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,742,787	\$4,779,987	\$5,928,857	\$7,182,890	\$8,531,188	\$9,958,049	\$11,442,680	\$12,959,075	\$14,476,111	\$15,957,874	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,472,748	\$4,485,373	\$5,610,234	\$6,841,500	\$8,168,987	\$9,577,718	\$11,047,603	\$12,553,287	\$14,064,200	\$15,544,854	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,886,560	\$5,150,787	\$6,587,358	\$8,195,671	\$9,969,390	\$11,895,469	\$13,953,290	\$16,113,961	\$18,339,853	\$20,584,464	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,914,003	\$5,330,009	\$6,978,340	\$8,868,072	\$11,001,945	\$13,374,730	\$15,971,603	\$18,766,601	\$21,721,275	\$24,783,664	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,078,902	\$5,734,696	\$7,717,777	\$10,055,309	\$12,768,121	\$15,868,033	\$19,354,934	\$23,213,719	\$27,411,216	\$31,893,300	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,207,112	\$5,969,851	\$8,065,719	\$10,515,381	\$13,330,775	\$16,512,296	\$20,045,177	\$23,900,165	\$28,023,968	\$32,344,228	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,089,781	\$5,930,141	\$8,145,588	\$10,765,829	\$13,811,864	\$17,292,577	\$21,201,825	\$25,511,277	\$30,173,950	\$35,114,238	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,354,205	\$6,403,760	\$8,869,948	\$11,784,509	\$15,169,022	\$19,031,094	\$23,360,356	\$28,124,467	\$33,265,411	\$38,696,406	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,528,801	\$6,798,299	\$9,550,512	\$12,824,904	\$16,648,959	\$21,033,463	\$25,967,534	\$31,413,682	\$37,303,277	\$43,532,831	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,738,619	\$7,063,303	\$9,786,485	\$12,913,905	\$16,435,526	\$20,322,418	\$24,524,091	\$28,966,580	\$33,551,614	\$38,157,132	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,878,162	\$7,643,337	\$11,060,560	\$15,193,434	\$20,089,592	\$25,773,358	\$32,273,934	\$39,437,583	\$47,280,439	\$55,622,684	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,910,591	\$7,946,817	\$11,793,544	\$16,558,498	\$22,336,741	\$29,200,864	\$37,189,741	\$46,296,350	\$56,455,371	\$67,531,547	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,827,552	\$8,000,824	\$12,063,573	\$17,145,847	\$23,366,828	\$30,823,768	\$39,578,996	\$49,645,486	\$60,971,756	\$73,427,204	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,829,043	\$8,283,815	\$12,813,342	\$18,609,805	\$25,863,474	\$34,749,362	\$45,410,398	\$57,937,410	\$72,346,621	\$88,555,841	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,981,159	\$8,577,551	\$13,185,226	\$18,949,308	\$26,000,499	\$34,441,996	\$44,334,322	\$55,678,741	\$68,400,267	\$82,331,660	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,889,943	\$8,142,154	\$11,967,433	\$16,361,224	\$21,289,588	\$26,684,566	\$32,441,050	\$38,413,775	\$44,429,023	\$50,269,442	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,870,262	\$8,517,627	\$13,006,036	\$18,382,260	\$24,656,315	\$31,790,951	\$39,692,327	\$48,203,087	\$57,099,145	\$66,091,382	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,002,892	\$9,112,817	\$14,317,766	\$20,718,941	\$28,375,935	\$37,290,160	\$47,388,708	\$58,510,477	\$70,396,647	\$82,687,635	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,083,625	\$9,359,944	\$14,675,804	\$21,089,325	\$28,608,801	\$37,178,641	\$46,667,353	\$56,859,419	\$67,452,894	\$78,064,363	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,052,987	\$9,687,633	\$15,611,389	\$22,950,170	\$31,779,271	\$42,102,474	\$53,831,770	\$66,770,120	\$80,600,018	\$94,880,630	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$4,821,064	\$9,844,557	\$16,654,621	\$25,577,616	\$36,914,533	\$50,906,385	\$67,693,462	\$87,271,085	\$109,445,923	\$133,798,184	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$4,703,919	\$9,916,994	\$17,032,051	\$26,412,821	\$38,401,266	\$53,280,241	\$71,228,794	\$92,272,825	\$116,235,393	\$142,692,500	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$4,465,879	\$9,636,228	\$16,628,078	\$25,761,617	\$37,324,529	\$51,535,837	\$68,504,242	\$88,184,018	\$110,332,939	\$134,477,911	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$4,394,769	\$9,985,234	\$17,773,313	\$28,231,097	\$41,821,832	\$58,954,818	\$79,929,105	\$104,868,811	\$133,655,142	\$165,862,438	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$4,250,633	\$10,102,035	\$18,386,820	\$29,681,511	\$44,575,245	\$63,620,582	\$87,268,924	\$115,792,714	\$149,199,385	\$187,145,008	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$3,965,806	\$9,647,589	\$17,518,531	\$28,024,068	\$41,587,754	\$58,564,484	\$79,183,957	\$103,487,957	\$131,267,241	\$162,005,894	\$6,705,135	\$261,564	1.91%
2019		\$4,038,993	\$10,385,940	\$19,359,048	\$31,556,557	\$47,572,835	\$67,940,496	\$93,057,072	\$123,099,974	\$157,936,641	\$197,040,026	\$8,465,851	\$266,560	2.29%
2020		\$4,076,145	\$10,922,271	\$20,542,816	\$33,510,921	\$50,356,922	\$71,498,562	\$97,158,478	\$127,275,826	\$161,422,435	\$198,736,823	\$9,703,526	\$272,651	1.36%
2021		\$3,954,824	\$11,407,572	\$22,351,524	\$37,715,247	\$58,462,090	\$85,502,897	\$119,578,499	\$161,116,769	\$210,075,214	\$265,786,956	\$12,136,833	\$276,365	7.04%
2022		\$3,320,502	\$10,155,421	\$20,292,716	\$34,645,790	\$54,173,891	\$79,798,079	\$112,286,003	\$152,109,643	\$199,286,599	\$253,222,576	\$9,699,475	\$295,811	6.45%
2023		\$3,169,225	\$10,491,539	\$21,529,870	\$37,387,345	\$59,254,135	\$88,314,505	\$125,613,214	\$171,884,045	\$227,351,153	\$291,523,164	\$11,885,042	\$314,904	3.35%
2024		\$2,933,268	\$10,583,576	\$22,275,762	\$39,279,711	\$62,995,446	\$94,855,051	\$136,175,158	\$187,960,876	\$250,671,177	\$323,966,902	\$14,418,498	\$325,460	2.89%

Table D6.5 - Fixed Distributions (Moderate-\$50,000/yr): US All Value Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,087,876	\$1,078,723	\$1,069,216	\$1,059,364	\$1,049,175	\$1,038,658	\$1,027,822	\$1,016,677	\$1,005,231	\$993,495	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,127,073	\$1,122,300	\$1,116,684	\$1,110,236	\$1,102,969	\$1,094,899	\$1,086,040	\$1,076,410	\$1,066,028	\$1,054,915	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,140,149	\$1,142,854	\$1,144,454	\$1,144,944	\$1,144,321	\$1,142,585	\$1,139,740	\$1,135,790	\$1,130,744	\$1,124,612	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,118,995	\$1,092,440	\$1,064,893	\$1,036,456	\$1,007,228	\$977,312	\$946,808	\$915,818	\$884,441	\$852,776	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,104,987	\$1,051,150	\$997,817	\$945,166	\$893,361	\$842,556	\$792,867	\$744,480	\$697,445	\$651,880	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,179,970	\$1,162,520	\$1,141,660	\$1,117,548	\$1,090,362	\$1,060,299	\$1,027,567	\$992,392	\$955,007	\$915,652	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,281,010	\$1,300,940	\$1,316,026	\$1,326,047	\$1,330,822	\$1,330,209	\$1,324,108	\$1,312,458	\$1,295,243	\$1,272,487	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,248,319	\$1,278,546	\$1,303,974	\$1,324,255	\$1,339,077	\$1,348,162	\$1,351,275	\$1,348,223	\$1,338,857	\$1,323,076	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,236,288	\$1,281,808	\$1,322,487	\$1,357,746	\$1,387,038	\$1,409,848	\$1,425,708	\$1,434,199	\$1,434,959	\$1,427,686	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,252,396	\$1,328,675	\$1,401,742	\$1,470,624	\$1,534,321	\$1,591,815	\$1,642,090	\$1,684,139	\$1,716,979	\$1,739,664	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,252,539	\$1,355,095	\$1,456,126	\$1,554,282	\$1,648,125	\$1,736,143	\$1,816,766	\$1,888,389	\$1,949,392	\$1,998,166	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,265,447	\$1,384,468	\$1,502,434	\$1,617,774	\$1,728,792	\$1,833,692	\$1,930,597	\$2,017,571	\$2,092,649	\$2,153,864	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,451,475	\$1,605,132	\$1,757,561	\$1,906,670	\$2,050,207	\$2,185,787	\$2,310,923	\$2,423,059	\$2,519,606	\$2,597,994	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,475,328	\$1,690,510	\$1,914,334	\$2,144,456	\$2,378,069	\$2,611,904	\$2,842,226	\$3,064,851	\$3,275,171	\$3,468,190	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,527,099	\$1,761,853	\$2,003,136	\$2,248,025	\$2,493,150	\$2,734,707	\$2,968,483	\$3,189,897	\$3,394,049	\$3,575,780	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,671,674	\$1,971,835	\$2,284,912	\$2,607,458	\$2,935,336	\$3,263,723	\$3,587,115	\$3,899,362	\$4,193,716	\$4,462,902	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,753,549	\$2,097,303	\$2,455,106	\$2,822,784	\$3,195,372	\$3,567,129	\$3,931,564	\$4,281,488	\$4,609,083	\$4,906,009	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,679,272	\$2,036,460	\$2,405,161	\$2,779,716	\$3,153,572	\$3,519,356	\$3,868,984	\$4,193,815	\$4,484,835	\$4,732,893	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,666,100	\$2,099,086	\$2,562,336	\$3,050,501	\$3,556,660	\$4,072,284	\$4,587,240	\$5,089,865	\$5,567,106	\$6,004,735	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,720,070	\$2,231,258	\$2,784,772	\$3,374,996	\$3,994,263	\$4,632,749	\$5,278,426	\$5,917,086	\$6,532,473	\$7,106,495	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,652,780	\$2,131,505	\$2,621,666	\$3,114,780	\$3,601,253	\$4,070,554	\$4,511,437	\$4,912,224	\$5,261,143	\$5,546,705	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,730,697	\$2,338,795	\$2,984,011	\$3,656,806	\$4,345,405	\$5,035,865	\$5,712,252	\$6,356,919	\$6,950,898	\$7,474,410	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,684,524	\$2,385,391	\$3,150,398	\$3,970,920	\$4,835,048	\$5,727,459	\$6,629,399	\$7,518,820	\$8,370,686	\$9,157,463	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,662,809	\$2,465,522	\$3,356,348	\$4,327,691	\$5,367,812	\$6,460,481	\$7,584,758	\$8,714,955	\$9,820,798	\$10,867,830		\$188,196	2.75%
1994	\$732,884	\$1,422,204	\$2,203,419	\$3,073,182	\$4,024,499	\$5,046,260	\$6,122,867	\$7,233,988	\$8,354,479	\$9,454,518	\$10,499,972		\$193,369	2.67%
1995	\$617,300	\$1,435,111	\$2,386,826	\$3,473,656	\$4,692,183	\$6,033,442	\$7,482,057	\$9,015,492	\$10,603,489	\$12,207,751	\$13,781,955		\$198,541	2.54%
1996	\$427,696	\$1,294,470	\$2,332,979	\$3,551,983	\$4,955,335	\$6,540,524	\$8,297,191	\$10,205,657	\$12,235,581	\$14,344,833	\$16,478,722		\$203,581	3.32%
1997	\$231,942	\$1,180,556	\$2,358,250	\$3,787,045	\$5,484,306	\$7,460,492	\$9,716,638	\$12,241,638	\$15,009,441	\$17,976,316	\$21,078,369		\$210,345	1.70%
1998	\$19,449	\$1,040,679	\$2,300,921	\$3,818,891	\$5,606,951	\$7,668,690	\$9,996,348	\$12,568,215	\$15,346,167	\$18,273,542	\$21,273,593		\$213,926	1.61%
1999		\$834,852	\$2,131,785	\$3,717,326	\$5,610,731	\$7,822,264	\$10,350,077	\$13,176,933	\$16,266,985	\$19,562,821	\$22,983,075		\$217,374	2.68%
2000		\$680,918	\$2,124,994	\$3,890,116	\$5,996,762	\$8,455,052	\$11,261,263	\$14,394,233	\$17,811,859	\$21,447,972	\$25,209,907		\$223,210	3.39%
2001		\$488,929	\$2,070,624	\$4,023,869	\$6,374,912	\$9,137,883	\$12,310,495	\$15,869,621	\$19,766,990	\$23,925,398	\$28,235,835		\$230,769	1.55%
2002		\$277,877	\$1,961,959	\$3,960,904	\$6,274,905	\$8,889,495	\$11,772,842	\$14,873,546	\$18,119,199	\$21,416,026	\$24,649,849		\$234,350	2.38%
2003		\$40,724	\$1,915,503	\$4,289,535	\$7,207,387	\$10,697,538	\$14,765,773	\$19,388,248	\$24,504,753	\$30,012,747	\$35,762,907		\$239,920	1.88%
2004		\$1,783,040	\$4,390,802	\$7,687,488	\$11,736,595	\$16,578,264	\$22,219,118	\$28,621,459	\$35,692,580	\$43,275,148	\$51,943,300		\$244,430	3.26%
2005		\$1,581,230	\$4,306,905	\$7,793,869	\$12,123,404	\$17,353,214	\$23,505,600	\$30,554,583	\$38,412,762	\$46,919,027	\$55,762,907		\$252,387	3.42%
2006		\$1,403,549	\$4,373,048	\$8,276,834	\$13,248,229	\$19,400,424	\$26,810,797	\$35,502,612	\$45,424,893	\$56,431,720	\$68,143,500		\$261,008	2.54%
2007		\$1,207,395	\$4,296,353	\$8,250,230	\$13,158,293	\$19,081,121	\$26,036,938	\$33,986,950	\$42,820,751	\$52,343,123	\$63,143,500		\$267,639	4.08%
2008		\$905,203	\$3,709,400	\$6,964,811	\$10,637,283	\$14,662,497	\$18,943,569	\$23,350,700	\$27,723,371	\$31,875,464	\$36,762,907		\$278,562	0.09%
2009		\$673,728	\$3,799,118	\$7,615,713	\$12,123,570	\$17,280,602	\$22,994,833	\$29,119,056	\$35,449,072	\$41,726,608	\$48,143,500		\$278,817	2.72%
2010			\$425,844	\$3,936,335	\$8,365,249	\$13,750,686	\$20,078,570	\$27,269,026	\$35,165,161	\$43,526,165	\$52,026,646		\$286,405	1.50%
2011			\$142,457	\$3,798,508	\$8,312,203	\$13,682,590	\$19,852,509	\$26,698,689	\$34,025,615	\$41,564,819	\$48,981,026		\$290,688	2.96%
2012				\$3,784,021	\$8,820,072	\$14,991,920	\$22,286,310	\$30,609,299	\$39,772,358	\$49,484,165	\$59,350,561		\$299,300	1.74%
2013				\$3,770,871	\$9,592,283	\$17,192,563	\$26,733,022	\$38,281,515	\$51,774,876	\$66,982,990	\$83,479,533		\$304,511	1.50%
2014				\$3,593,592	\$9,679,910	\$17,681,902	\$27,791,123	\$40,102,048	\$54,570,049	\$70,970,358	\$88,863,480		\$309,084	0.76%
2015				\$3,251,890	\$9,224,519	\$16,993,678	\$26,704,883	\$38,402,929	\$51,994,697	\$67,214,931	\$83,600,215		\$311,422	0.73%
2016				\$3,188,685	\$9,861,068	\$18,816,300	\$30,338,136	\$44,605,008	\$61,634,671	\$81,227,591	\$102,916,032		\$313,694	2.07%
2017				\$3,010,894	\$10,122,895	\$19,835,314	\$32,534,961	\$48,506,899	\$67,867,212	\$90,490,442	\$115,939,430		\$320,202	2.11%
2018				\$2,594,097	\$9,331,155	\$18,308,315	\$29,770,746	\$43,847,769	\$60,499,728	\$79,466,130	\$100,222,374		\$326,955	1.91%
2019				\$2,537,032	\$10,229,466	\$20,694,638	\$34,306,564	\$51,311,099	\$71,753,515	\$95,404,001	\$121,690,654		\$333,200	2.29%
2020				\$2,363,804	\$10,592,598	\$21,669,175	\$35,888,571	\$53,373,134	\$73,999,093	\$97,329,334	\$122,564,433		\$340,814	1.36%
2021				\$2,226,001	\$11,628,663	\$24,892,478	\$42,669,833	\$65,450,369	\$93,440,050	\$126,431,311	\$163,681,018		\$345,456	7.04%
2022				\$1,707,861	\$10,424,354	\$22,839,536	\$39,614,831	\$61,263,216	\$88,028,875	\$119,756,166	\$155,764,504		\$369,764	6.45%
2023				\$1,416,333	\$10,923,754	\$24,694,351	\$43,579,046	\$68,285,695	\$99,233,349	\$136,387,289	\$179,093,850		\$393,630	3.35%
2024				\$1,060,513	\$11,146,274	\$25,963,651	\$46,541,058	\$73,777,489	\$108,275,083	\$150,143,284	\$198,795,118		\$406,825	2.89%

Table D6.6 - Fixed Distributions (Aggressive-\$60,000/yr): US All Value Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,076,425	\$1,067,368	\$1,057,961	\$1,048,213	\$1,038,131	\$1,027,725	\$1,017,003	\$1,005,975	\$994,650	\$983,037	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,103,109	\$1,098,330	\$1,092,720	\$1,086,292	\$1,079,058	\$1,071,032	\$1,062,230	\$1,052,669	\$1,042,369	\$1,031,349	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,103,086	\$1,105,530	\$1,106,888	\$1,107,153	\$1,106,324	\$1,104,401	\$1,101,387	\$1,097,287	\$1,092,109	\$1,085,865	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,069,089	\$1,043,577	\$1,017,095	\$989,741	\$961,614	\$932,813	\$903,437	\$873,586	\$843,356	\$812,845	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,040,048	\$988,848	\$938,111	\$888,012	\$838,710	\$790,355	\$743,082	\$697,011	\$652,252	\$608,900	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,090,340	\$1,072,497	\$1,051,367	\$1,027,106	\$999,886	\$969,898	\$937,347	\$902,450	\$865,434	\$826,534	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,160,186	\$1,175,801	\$1,186,630	\$1,192,465	\$1,193,130	\$1,188,489	\$1,178,447	\$1,162,948	\$1,141,979	\$1,115,566	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,107,021	\$1,131,674	\$1,151,526	\$1,166,239	\$1,175,510	\$1,179,072	\$1,176,695	\$1,168,193	\$1,153,424	\$1,132,292	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,069,001	\$1,106,772	\$1,139,618	\$1,166,981	\$1,188,329	\$1,203,169	\$1,211,048	\$1,211,566	\$1,204,377	\$1,189,197	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,050,042	\$1,113,556	\$1,173,376	\$1,228,540	\$1,278,059	\$1,320,933	\$1,356,160	\$1,382,752	\$1,399,743	\$1,406,207	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,010,125	\$1,095,039	\$1,177,549	\$1,256,313	\$1,329,904	\$1,396,827	\$1,455,534	\$1,504,447	\$1,541,978	\$1,566,554	\$647,554	\$122,069	12.52%
1981	\$871,481	\$970,450	\$1,068,718	\$1,164,844	\$1,257,259	\$1,344,281	\$1,424,133	\$1,494,961	\$1,554,862	\$1,601,908	\$1,634,178	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,044,410	\$1,171,062	\$1,295,104	\$1,414,459	\$1,526,902	\$1,630,085	\$1,721,564	\$1,798,838	\$1,859,388	\$1,900,713	\$407,400	\$149,602	3.83%
1983	\$827,942	\$992,172	\$1,163,593	\$1,340,139	\$1,519,301	\$1,698,121	\$1,873,185	\$2,040,626	\$2,196,141	\$2,335,019	\$2,452,173	\$308,819	\$155,332	3.79%
1984	\$763,535	\$946,284	\$1,134,867	\$1,326,716	\$1,518,825	\$1,707,756	\$1,889,655	\$2,060,281	\$2,215,044	\$2,349,060	\$2,457,209	\$156,848	\$161,220	3.95%
1985	\$711,642	\$938,220	\$1,175,761	\$1,421,271	\$1,671,101	\$1,920,937	\$2,165,797	\$2,400,044	\$2,617,425	\$2,811,117	\$2,973,805		\$167,586	3.80%
1986	\$617,763	\$877,822	\$1,150,105	\$1,431,013	\$1,716,196	\$2,000,543	\$2,278,201	\$2,542,601	\$2,786,515	\$3,002,135	\$3,181,169		\$173,952	1.10%
1987	\$461,788	\$733,530	\$1,017,047	\$1,307,676	\$1,599,895	\$1,887,373	\$2,163,049	\$2,419,246	\$2,647,828	\$2,840,399	\$2,988,533		\$175,862	4.43%
1988	\$297,360	\$600,265	\$928,821	\$1,278,847	\$1,644,756	\$2,019,492	\$2,394,505	\$2,759,782	\$3,103,937	\$3,414,376	\$3,677,532		\$183,660	4.42%
1989	\$119,647	\$466,464	\$848,017	\$1,260,027	\$1,696,412	\$2,149,162	\$2,608,246	\$3,061,603	\$3,495,197	\$3,893,176	\$4,238,123		\$191,777	4.65%
1990		\$282,881	\$668,494	\$1,061,011	\$1,452,370	\$1,833,526	\$2,194,619	\$2,525,213	\$2,814,573	\$3,052,003	\$3,227,214		\$200,690	6.11%
1991		\$82,043	\$545,245	\$1,035,360	\$1,543,016	\$2,056,803	\$2,563,367	\$3,047,603	\$3,492,956	\$3,881,827	\$4,196,095		\$212,944	3.06%
1992			\$360,453	\$917,626	\$1,512,903	\$2,134,190	\$2,766,258	\$3,390,777	\$3,986,499	\$4,529,613	\$4,994,267		\$219,469	2.90%
1993			\$151,057	\$783,838	\$1,472,492	\$2,204,437	\$2,962,913	\$3,726,837	\$4,470,836	\$5,165,484	\$5,777,787		\$225,836	2.75%
1994				\$536,131	\$1,207,499	\$1,923,534	\$2,668,016	\$3,420,372	\$4,155,671	\$4,844,836	\$5,455,091		\$232,042	2.67%
1995				\$359,953	\$1,188,694	\$2,097,495	\$3,068,645	\$4,077,695	\$5,093,018	\$6,075,648	\$6,979,446		\$238,249	2.54%
1996				\$125,627	\$1,042,597	\$2,079,103	\$3,219,651	\$4,439,711	\$5,704,562	\$6,968,392	\$8,173,780		\$244,297	3.32%
1997					\$913,302	\$2,152,862	\$3,565,243	\$5,128,342	\$6,805,163	\$8,541,416	\$10,263,438		\$252,414	1.70%
1998					\$698,522	\$2,006,605	\$3,480,400	\$5,090,553	\$6,792,168	\$8,523,116	\$10,202,958		\$256,711	1.61%
1999					\$455,632	\$1,832,665	\$3,407,576	\$5,152,741	\$7,022,694	\$8,951,692	\$10,851,912		\$260,849	2.68%
2000					\$209,015	\$1,741,082	\$3,491,432	\$5,428,110	\$7,499,251	\$9,630,533	\$11,723,408		\$267,851	3.39%
2001						\$1,626,806	\$3,587,527	\$5,771,709	\$8,120,298	\$10,547,518	\$12,938,840		\$276,923	1.55%
2002						\$1,343,464	\$3,223,266	\$5,223,001	\$7,271,818	\$9,280,438	\$11,142,567		\$281,220	2.38%
2003						\$1,305,485	\$3,758,188	\$6,538,562	\$9,571,923	\$12,745,056	\$15,903,130		\$287,905	1.88%
2004						\$1,136,449	\$3,955,665	\$7,248,495	\$10,946,568	\$14,929,790	\$19,018,750		\$293,316	3.26%
2005							\$879,980	\$3,882,659	\$7,432,203	\$11,463,679	\$15,853,768		\$302,865	3.42%
2006							\$632,984	\$4,051,487	\$8,211,196	\$13,067,813	\$18,503,165		\$313,210	2.54%
2007								\$3,720,247	\$7,739,553	\$12,295,160	\$17,241,235		\$321,167	4.08%
2008								\$2,640,428	\$5,446,089	\$8,285,624	\$11,017,720		\$334,275	0.09%
2009								\$2,770,253	\$6,297,340	\$10,035,024	\$13,799,000		\$334,580	2.72%
2010								\$2,866,979	\$7,149,344	\$11,819,845	\$16,655,682		\$343,685	1.50%
2011								\$2,526,377	\$6,730,026	\$11,191,810	\$15,676,745		\$348,826	2.96%
2012								\$2,470,146	\$7,386,828	\$12,774,596	\$18,368,311		\$359,160	1.74%
2013								\$2,559,658	\$8,869,569	\$16,278,667	\$24,520,058		\$365,413	1.50%
2014								\$2,302,005	\$8,975,301	\$16,867,274	\$25,705,324		\$370,900	0.76%
2015								\$1,873,928	\$8,301,615	\$15,805,377	\$24,096,923		\$373,706	0.73%
2016								\$1,721,455	\$9,280,912	\$18,400,531	\$28,800,040		\$376,432	2.07%
2017								\$1,449,339	\$9,744,874	\$19,941,709	\$31,781,499		\$384,242	2.11%
2018								\$977,008	\$8,511,581	\$17,511,499	\$27,665,019		\$392,346	1.91%
2019								\$672,632	\$9,565,126	\$20,407,056	\$32,871,361		\$399,840	2.29%
2020								\$278,580	\$9,587,789	\$20,722,360	\$33,236,233		\$408,977	1.36%
2021									\$11,322,239	\$25,763,330	\$42,787,407		\$414,547	7.04%
2022									\$10,240,429	\$23,948,106	\$40,225,732		\$443,717	6.45%
2023									\$10,958,176	\$26,582,653	\$45,423,425		\$472,356	3.35%
2024									\$11,379,819	\$28,589,290	\$49,615,390		\$488,190	2.89%

Table D7.3b - Fixed Distributions (Very Conservative-\$30,000/yr): WW All SCV Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,108,726	\$1,097,365	\$1,085,682	\$1,073,684	\$1,061,381	\$1,048,783	\$1,035,898	\$1,022,737	\$1,009,309	\$995,624	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,186,864	\$1,194,008	\$1,200,298	\$1,205,720	\$1,210,259	\$1,213,905	\$1,216,645	\$1,218,471	\$1,219,377	\$1,219,355	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,228,163	\$1,245,424	\$1,261,657	\$1,276,817	\$1,290,862	\$1,303,754	\$1,315,455	\$1,325,931	\$1,335,150	\$1,343,084	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,229,254	\$1,210,630	\$1,190,518	\$1,168,999	\$1,146,154	\$1,122,070	\$1,096,836	\$1,070,545	\$1,043,291	\$1,015,169	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,231,282	\$1,168,858	\$1,107,295	\$1,046,782	\$987,494	\$929,589	\$873,207	\$818,474	\$765,498	\$714,372	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,365,516	\$1,354,631	\$1,339,551	\$1,320,424	\$1,297,424	\$1,270,750	\$1,240,622	\$1,207,281	\$1,170,984	\$1,132,002	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,516,516	\$1,538,218	\$1,554,296	\$1,564,591	\$1,568,990	\$1,567,435	\$1,559,918	\$1,546,484	\$1,527,227	\$1,502,291	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,557,356	\$1,626,437	\$1,691,722	\$1,752,554	\$1,808,288	\$1,858,299	\$1,901,992	\$1,938,807	\$1,968,225	\$1,989,779	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,616,577	\$1,727,614	\$1,837,978	\$1,946,669	\$2,052,634	\$2,154,770	\$2,251,942	\$2,342,989	\$2,426,743	\$2,502,035	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,707,123	\$1,865,805	\$2,029,081	\$2,195,816	\$2,364,712	\$2,534,314	\$2,703,017	\$2,869,069	\$3,030,591	\$3,185,581	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,797,647	\$2,006,196	\$2,225,748	\$2,455,111	\$2,692,791	\$2,936,985	\$3,185,578	\$3,436,141	\$3,685,938	\$3,931,940	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,930,927	\$2,181,233	\$2,447,636	\$2,729,016	\$3,023,862	\$3,330,247	\$3,645,808	\$3,967,735	\$4,292,768	\$4,617,201	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,353,550	\$2,665,563	\$2,996,228	\$3,343,877	\$3,706,348	\$4,080,963	\$4,464,516	\$4,853,269	\$5,242,960	\$5,628,821	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,548,678	\$2,985,374	\$3,467,636	\$3,996,206	\$4,571,078	\$5,191,362	\$5,855,155	\$6,559,411	\$7,299,822	\$8,070,702	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,803,378	\$3,271,962	\$3,782,869	\$4,335,497	\$4,928,372	\$5,559,045	\$6,223,998	\$6,918,554	\$7,636,814	\$8,371,602	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,304,991	\$3,942,571	\$4,654,343	\$5,442,665	\$6,308,775	\$7,252,556	\$8,272,294	\$9,364,394	\$10,523,235	\$11,740,844	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,719,837	\$4,483,567	\$5,342,511	\$6,300,763	\$7,361,103	\$8,524,681	\$9,790,672	\$11,155,935	\$12,614,663	\$14,158,051	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,831,025	\$4,675,913	\$5,631,592	\$6,701,885	\$7,888,442	\$9,190,229	\$10,603,004	\$12,118,813	\$13,725,505	\$15,406,323	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$4,091,743	\$5,133,589	\$6,348,140	\$7,749,899	\$9,351,512	\$11,162,865	\$13,190,071	\$15,434,359	\$17,890,901	\$20,547,599	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,558,163	\$5,784,026	\$7,224,280	\$8,899,175	\$10,827,066	\$13,023,265	\$15,498,726	\$18,258,573	\$21,300,521	\$24,613,203	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,734,660	\$5,844,856	\$7,090,760	\$8,473,721	\$9,991,645	\$11,638,377	\$13,403,119	\$15,269,930	\$17,217,320	\$19,218,006	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,404,918	\$6,806,779	\$8,412,718	\$10,231,727	\$12,268,568	\$14,522,675	\$16,987,040	\$19,647,126	\$22,479,879	\$25,452,901	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,718,532	\$7,296,224	\$9,124,178	\$11,217,700	\$13,587,579	\$16,238,644	\$19,168,247	\$22,364,726	\$25,805,933	\$29,457,906	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$6,279,017	\$8,189,184	\$10,454,604	\$13,109,801	\$16,185,508	\$19,706,472	\$23,688,959	\$28,138,037	\$33,044,697	\$38,382,943	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$6,009,394	\$7,945,996	\$10,270,738	\$13,028,146	\$16,260,213	\$20,003,985	\$24,288,721	\$29,132,671	\$34,539,535	\$40,494,732	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,834,451	\$9,120,494	\$11,879,455	\$15,168,949	\$19,044,308	\$23,555,622	\$28,744,215	\$34,638,591	\$41,249,917	\$48,567,187	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$7,020,720	\$9,521,444	\$12,584,245	\$16,288,906	\$20,715,533	\$25,941,136	\$32,035,354	\$39,055,310	\$47,039,647	\$56,001,852	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$7,398,531	\$10,137,080	\$13,513,164	\$17,622,314	\$22,561,741	\$28,426,471	\$35,304,428	\$43,270,418	\$52,379,061	\$62,656,776	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,780,496	\$10,613,198	\$14,055,756	\$18,183,145	\$23,066,065	\$28,766,514	\$35,332,566	\$42,792,477	\$51,148,271	\$60,369,093	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,999,415	\$10,841,848	\$14,607,258	\$19,202,083	\$24,732,419	\$31,298,815	\$38,989,813	\$47,874,251	\$57,992,490	\$69,346,799	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,493,042	\$11,808,745	\$15,884,206	\$20,822,240	\$26,722,205	\$33,674,236	\$41,752,323	\$51,006,333	\$61,453,198	\$73,067,625	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$9,082,048	\$12,779,008	\$17,359,346	\$22,948,262	\$29,667,333	\$37,627,298	\$46,919,337	\$57,604,997	\$69,705,064	\$83,187,863	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,832,821	\$13,707,943	\$18,410,833	\$24,028,388	\$30,634,344	\$38,281,964	\$46,996,001	\$56,764,259	\$67,529,285	\$79,180,795	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$10,500,848	\$15,395,053	\$21,702,520	\$29,691,040	\$39,641,802	\$51,837,789	\$66,548,112	\$84,008,142	\$104,395,636	\$127,803,449	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,916,641	\$16,444,418	\$23,312,915	\$33,313,247	\$45,521,252	\$60,886,283	\$79,913,371	\$103,097,788	\$130,891,366	\$163,660,509	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$11,070,576	\$16,934,161	\$24,809,149	\$35,189,350	\$48,633,438	\$65,754,836	\$87,203,558	\$113,638,450	\$145,688,596	\$183,903,226	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$11,439,082	\$17,923,527	\$26,838,626	\$38,859,264	\$54,776,633	\$75,494,166	\$102,012,915	\$135,403,253	\$176,759,890	\$227,137,680	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$12,174,598	\$18,884,098	\$27,926,057	\$39,876,848	\$55,386,863	\$75,167,110	\$99,965,912	\$130,533,915	\$167,576,124	\$211,690,494	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$12,350,376	\$18,273,355	\$25,698,603	\$34,824,394	\$45,824,937	\$58,832,120	\$73,914,962	\$91,075,920	\$110,139,670	\$130,914,397	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$12,749,152	\$19,582,079	\$28,508,074	\$39,911,813	\$54,174,671	\$71,646,901	\$92,612,945	\$117,250,968	\$145,588,752	\$177,459,165	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$13,580,219	\$21,410,311	\$31,905,929	\$45,641,414	\$63,214,437	\$85,209,724	\$112,150,639	\$144,439,346	\$182,287,899	\$225,644,547	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$14,205,597	\$22,131,211	\$32,505,902	\$45,758,515	\$62,296,239	\$82,466,648	\$106,512,380	\$134,520,855	\$166,372,823	\$201,694,890	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$14,635,245	\$23,330,069	\$34,984,577	\$50,216,106	\$69,651,868	\$93,883,483	\$123,408,390	\$158,559,910	\$199,429,840	\$245,789,723	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$14,467,123	\$24,061,180	\$37,558,042	\$56,047,188	\$80,758,605	\$113,019,472	\$154,182,806	\$205,524,784	\$268,110,303	\$342,630,497	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$14,608,008	\$24,402,208	\$38,160,794	\$56,977,229	\$82,078,753	\$114,779,565	\$156,405,610	\$208,188,139	\$271,126,278	\$345,823,139	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$14,474,733	\$24,195,940	\$37,765,494	\$56,202,916	\$80,633,681	\$112,238,236	\$152,174,614	\$201,473,140	\$260,904,968	\$330,830,374	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$14,879,623	\$25,485,672	\$40,644,226	\$61,709,804	\$90,236,796	\$127,931,181	\$176,565,155	\$237,849,217	\$313,259,956	\$403,827,334	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$15,087,671	\$26,272,220	\$42,482,343	\$65,315,407	\$96,647,424	\$138,592,942	\$193,420,983	\$263,417,924	\$350,691,739	\$456,918,105	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$14,731,159	\$25,311,879	\$40,265,695	\$60,809,010	\$88,298,497	\$124,171,082	\$169,850,153	\$226,615,664	\$295,440,015	\$376,797,222	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$15,832,709	\$27,685,077	\$44,673,468	\$68,315,981	\$100,336,334	\$142,596,865	\$196,987,016	\$265,262,607	\$348,836,480	\$448,528,563	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$16,944,536	\$29,781,862	\$48,098,876	\$73,414,462	\$107,382,044	\$151,684,181	\$207,878,156	\$277,193,483	\$360,290,472	\$456,999,006	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$17,400,207	\$31,617,584	\$52,636,034	\$82,692,651	\$124,386,266	\$180,580,933	\$254,230,211	\$348,111,060	\$464,466,276	\$604,569,441	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$15,576,048	\$28,646,872	\$48,109,844	\$76,122,358	\$115,208,638	\$168,171,071	\$237,923,117	\$327,231,660	\$438,366,623	\$572,670,690	\$65,294,051	\$221,858	6.45%
2023	\$7,191,522	\$16,225,288	\$30,477,759	\$52,069,612	\$83,653,372	\$128,418,154	\$189,991,375	\$272,281,649	\$379,171,351	\$514,090,168	\$679,463,178	\$59,551,759	\$236,178	3.35%
2024	\$7,098,511	\$16,454,098	\$31,360,855	\$54,148,214	\$87,764,783	\$135,788,438	\$202,356,870	\$291,987,351	\$409,258,103	\$558,334,748	\$742,345,330	\$86,673,777	\$244,095	2.89%

Table D7.4b - Fixed Distributions (Conservative-\$40,000/yr): WW All SCV Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,097,296	\$1,086,052	\$1,074,489	\$1,062,615	\$1,050,439	\$1,037,971	\$1,025,219	\$1,012,193	\$998,904	\$985,360	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,162,635	\$1,169,505	\$1,175,530	\$1,180,696	\$1,184,991	\$1,188,401	\$1,190,916	\$1,192,529	\$1,193,231	\$1,193,017	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,190,780	\$1,207,454	\$1,223,113	\$1,237,712	\$1,251,211	\$1,263,571	\$1,274,755	\$1,284,731	\$1,293,467	\$1,300,935	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,179,175	\$1,161,426	\$1,142,215	\$1,121,620	\$1,099,722	\$1,076,605	\$1,052,358	\$1,027,070	\$1,000,835	\$973,747	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,166,921	\$1,107,662	\$1,049,176	\$991,650	\$935,256	\$880,151	\$826,475	\$774,351	\$723,889	\$675,180	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,275,864	\$1,264,572	\$1,249,218	\$1,229,944	\$1,206,918	\$1,180,332	\$1,150,400	\$1,117,355	\$1,081,446	\$1,042,935	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,396,726	\$1,415,227	\$1,428,245	\$1,435,622	\$1,437,253	\$1,433,079	\$1,423,095	\$1,407,344	\$1,385,919	\$1,358,960	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,414,113	\$1,475,526	\$1,532,993	\$1,585,866	\$1,633,507	\$1,675,302	\$1,710,661	\$1,739,032	\$1,759,900	\$1,772,801	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,445,355	\$1,544,247	\$1,641,902	\$1,737,318	\$1,829,438	\$1,917,159	\$1,999,342	\$2,074,826	\$2,142,439	\$2,201,009	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,500,460	\$1,641,378	\$1,785,659	\$1,932,117	\$2,079,406	\$2,226,021	\$2,370,306	\$2,510,459	\$2,644,547	\$2,770,515	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,549,738	\$1,734,106	\$1,927,443	\$2,128,446	\$2,335,513	\$2,546,732	\$2,759,880	\$2,972,421	\$3,181,511	\$3,384,018	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,628,496	\$1,849,148	\$2,083,174	\$2,329,280	\$2,585,780	\$2,850,567	\$3,121,098	\$3,394,383	\$3,666,977	\$3,934,991	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,938,455	\$2,213,777	\$2,504,530	\$2,808,863	\$3,124,435	\$3,448,389	\$3,777,346	\$4,107,394	\$4,434,105	\$4,752,547	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$2,054,836	\$2,434,333	\$2,852,675	\$3,309,943	\$3,805,426	\$4,337,487	\$4,903,430	\$5,499,374	\$6,120,125	\$6,759,068	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,211,923	\$2,620,996	\$3,066,027	\$3,545,888	\$4,058,563	\$4,601,044	\$5,169,236	\$5,757,873	\$6,360,452	\$6,969,188	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,552,278	\$3,103,030	\$3,717,236	\$4,396,121	\$5,139,709	\$5,946,584	\$6,813,645	\$7,735,860	\$8,706,031	\$9,714,560	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,816,232	\$3,473,574	\$4,212,452	\$5,035,436	\$5,943,662	\$6,936,513	\$8,011,275	\$9,162,789	\$10,383,103	\$11,661,136	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,846,963	\$3,570,341	\$4,389,038	\$5,305,338	\$6,319,303	\$7,428,295	\$8,626,477	\$9,904,342	\$11,248,276	\$12,640,189	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,981,403	\$3,861,210	\$4,889,193	\$6,076,642	\$7,432,721	\$8,963,586	\$10,671,391	\$12,553,222	\$14,599,968	\$16,795,181	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,255,112	\$4,286,447	\$5,501,580	\$6,916,547	\$8,545,108	\$10,397,610	\$12,479,697	\$14,790,884	\$17,323,035	\$20,058,781	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,315,160	\$4,270,413	\$5,342,790	\$6,532,137	\$7,834,908	\$9,243,589	\$10,746,170	\$12,325,693	\$13,959,916	\$15,621,130	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,705,742	\$4,897,102	\$6,264,503	\$7,814,100	\$9,547,776	\$11,462,110	\$13,547,332	\$15,786,326	\$18,153,742	\$20,615,283	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,844,005	\$5,175,839	\$6,723,302	\$8,497,827	\$10,506,199	\$12,749,182	\$15,220,086	\$17,903,342	\$20,773,156	\$23,792,331	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$4,137,142	\$5,728,971	\$7,625,508	\$9,854,407	\$12,439,002	\$15,396,172	\$18,733,944	\$22,448,896	\$26,523,455	\$30,923,198	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,883,191	\$5,486,471	\$7,421,788	\$9,725,366	\$12,430,107	\$15,563,209	\$19,143,401	\$23,177,834	\$27,658,711	\$32,559,773	\$3,385,048	\$154,695	2.67%
1995	\$2,790,553	\$4,321,355	\$6,208,189	\$8,499,136	\$11,241,306	\$14,478,449	\$18,248,036	\$22,577,807	\$27,481,844	\$32,956,251	\$38,974,584	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$4,349,565	\$6,396,755	\$8,922,595	\$11,992,961	\$15,672,363	\$20,020,502	\$25,088,007	\$30,911,390	\$37,507,246	\$44,865,857	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,486,959	\$6,720,277	\$9,495,760	\$12,892,544	\$16,989,347	\$21,860,557	\$27,571,306	\$34,171,540	\$41,689,123	\$50,122,130	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,618,761	\$6,944,669	\$9,792,040	\$13,222,571	\$17,292,524	\$22,048,426	\$27,522,065	\$33,724,889	\$40,641,997	\$48,226,005	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,531,634	\$7,002,694	\$10,089,144	\$13,879,442	\$18,459,698	\$23,908,529	\$30,290,767	\$37,650,053	\$46,000,486	\$55,317,619	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,823,016	\$7,525,678	\$10,876,668	\$14,961,220	\$19,859,432	\$25,640,659	\$32,356,855	\$40,034,982	\$48,668,740	\$58,209,973	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$5,042,285	\$8,038,493	\$11,787,759	\$16,394,364	\$21,957,003	\$28,561,802	\$36,273,974	\$45,128,294	\$55,118,707	\$66,187,590	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$5,338,787	\$8,515,418	\$12,403,396	\$17,074,327	\$22,586,152	\$28,976,280	\$36,254,106	\$44,393,269	\$53,324,166	\$62,927,321	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$5,578,184	\$9,447,105	\$14,508,194	\$20,986,710	\$29,115,633	\$39,124,135	\$51,222,291	\$65,581,980	\$82,314,247	\$101,443,811	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$5,675,031	\$9,977,216	\$15,784,727	\$23,443,416	\$33,332,672	\$45,853,460	\$61,410,092	\$79,410,898	\$102,315,368	\$129,803,850	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$5,628,372	\$10,159,993	\$16,366,307	\$24,662,507	\$35,513,980	\$49,424,839	\$66,918,775	\$88,510,861	\$114,669,328	\$145,766,922	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$5,680,321	\$10,630,890	\$17,590,279	\$27,124,704	\$39,893,252	\$56,640,603	\$78,179,398	\$105,359,456	\$139,021,180	\$179,931,106	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$5,900,511	\$11,074,260	\$18,189,035	\$27,729,876	\$40,239,145	\$56,301,800	\$76,521,282	\$101,484,491	\$131,714,846	\$167,613,296	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$5,839,807	\$10,594,224	\$16,632,702	\$24,122,953	\$33,208,137	\$43,989,930	\$56,509,669	\$70,728,713	\$86,509,604	\$103,599,999	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$5,877,727	\$11,216,633	\$18,322,892	\$27,523,602	\$39,138,155	\$53,452,146	\$70,685,203	\$90,953,895	\$114,311,876	\$140,310,457	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$6,099,020	\$12,119,687	\$20,373,157	\$31,347,748	\$45,545,994	\$63,450,372	\$85,478,150	\$111,926,243	\$142,908,567	\$178,290,182	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$6,216,464	\$12,388,303	\$20,632,124	\$31,314,694	\$44,778,807	\$61,308,199	\$81,086,066	\$104,149,572	\$130,344,062	\$159,281,913	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$6,236,639	\$12,911,742	\$22,069,614	\$34,236,831	\$49,942,321	\$69,674,956	\$93,829,486	\$122,642,733	\$156,123,941	\$193,985,288	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$5,999,078	\$13,168,249	\$23,554,539	\$38,079,054	\$57,775,258	\$83,746,309	\$117,096,800	\$158,836,330	\$209,755,204	\$270,276,513	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$5,883,240	\$13,205,901	\$23,798,831	\$38,587,242	\$58,602,965	\$84,938,776	\$118,676,858	\$160,789,271	\$212,011,340	\$272,692,984	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$5,655,034	\$12,946,375	\$23,420,425	\$37,941,521	\$57,457,256	\$82,949,566	\$115,361,901	\$155,501,562	\$203,919,422	\$260,773,256	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$5,628,430	\$13,476,967	\$25,060,494	\$41,522,627	\$64,169,103	\$94,419,715	\$133,726,323	\$183,452,564	\$244,714,520	\$318,186,970	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$5,518,639	\$13,732,351	\$26,049,230	\$43,814,003	\$68,599,517	\$102,164,553	\$146,371,184	\$203,053,967	\$273,836,905	\$359,900,072	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$5,200,472	\$13,076,021	\$24,555,506	\$40,669,716	\$62,561,538	\$91,428,467	\$128,434,549	\$174,590,188	\$230,602,355	\$296,703,052	\$6,705,135	\$261,564	1.91%
2019		\$5,375,810	\$14,121,993	\$27,082,252	\$45,540,713	\$70,948,361	\$104,858,274	\$148,820,483	\$204,232,883	\$272,149,783	\$353,056,787	\$8,465,851	\$266,560	2.29%
2020		\$5,532,982	\$15,009,110	\$28,998,005	\$48,792,506	\$75,793,092	\$111,410,351	\$156,923,736	\$213,298,303	\$280,968,880	\$359,610,399	\$9,703,526	\$272,651	1.36%
2021		\$5,464,826	\$15,750,474	\$31,566,979	\$54,802,383	\$87,644,169	\$132,486,721	\$191,767,347	\$267,721,966	\$362,061,345	\$475,582,986	\$12,136,833	\$276,365	7.04%
2022		\$4,686,878	\$14,101,530	\$28,703,132	\$50,310,766	\$81,048,066	\$123,257,934	\$179,346,483	\$251,546,482	\$341,600,091	\$450,374,987	\$9,699,475	\$295,811	6.45%
2023		\$4,624,324	\$14,789,694	\$30,876,349	\$55,114,415	\$90,174,672	\$139,090,304	\$205,089,155	\$291,318,449	\$400,454,617	\$534,208,277	\$11,855,042	\$314,904	3.35%
2024		\$4,426,074	\$15,003,498	\$31,920,107	\$57,648,569	\$95,186,844	\$147,986,414	\$219,779,983	\$314,285,228	\$434,772,247	\$583,501,592	\$14,418,498	\$325,460	2.89%

Table D7.5b - Fixed Distributions (Moderate-\$50,000/yr): WW All SCV Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,085,866	\$1,074,739	\$1,063,297	\$1,051,546	\$1,039,497	\$1,027,159	\$1,014,539	\$1,001,649	\$988,498	\$975,096	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,138,406	\$1,145,001	\$1,150,762	\$1,155,673	\$1,159,722	\$1,162,897	\$1,165,188	\$1,166,587	\$1,167,085	\$1,166,679	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,153,396	\$1,169,485	\$1,184,569	\$1,198,608	\$1,211,560	\$1,223,388	\$1,234,056	\$1,243,532	\$1,251,784	\$1,258,786	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,129,096	\$1,112,223	\$1,093,912	\$1,074,241	\$1,053,290	\$1,031,140	\$1,007,879	\$983,596	\$958,380	\$932,325	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,102,560	\$1,046,466	\$991,057	\$936,517	\$883,017	\$830,713	\$779,742	\$730,229	\$682,280	\$635,989	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,186,212	\$1,174,513	\$1,158,885	\$1,139,464	\$1,116,412	\$1,089,914	\$1,060,178	\$1,027,428	\$991,907	\$953,868	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,276,936	\$1,292,237	\$1,302,193	\$1,306,654	\$1,305,515	\$1,298,723	\$1,286,271	\$1,268,204	\$1,244,611	\$1,215,629	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,270,869	\$1,324,615	\$1,374,264	\$1,419,177	\$1,458,726	\$1,492,304	\$1,519,330	\$1,539,257	\$1,551,575	\$1,555,824	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,274,133	\$1,360,881	\$1,445,827	\$1,527,967	\$1,606,242	\$1,679,547	\$1,746,742	\$1,806,663	\$1,858,135	\$1,899,983	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,293,797	\$1,416,952	\$1,542,237	\$1,668,419	\$1,794,100	\$1,917,728	\$2,037,595	\$2,151,849	\$2,258,504	\$2,355,450	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,301,829	\$1,462,017	\$1,629,138	\$1,801,782	\$1,978,235	\$2,156,479	\$2,334,182	\$2,508,700	\$2,677,085	\$2,836,097	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,326,065	\$1,517,063	\$1,718,712	\$1,929,544	\$2,147,698	\$2,370,887	\$2,596,389	\$2,821,030	\$3,041,186	\$3,252,781	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,523,359	\$1,761,992	\$2,012,832	\$2,273,849	\$2,542,522	\$2,815,815	\$3,090,175	\$3,361,519	\$3,625,250	\$3,876,274	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,560,994	\$1,883,293	\$2,237,714	\$2,623,679	\$3,039,773	\$3,483,611	\$3,951,706	\$4,439,337	\$4,940,428	\$5,447,435	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,620,467	\$1,970,031	\$2,349,185	\$2,756,279	\$3,188,755	\$3,643,044	\$4,114,474	\$4,597,191	\$5,084,090	\$5,566,774	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,799,565	\$2,263,489	\$2,780,129	\$3,349,577	\$3,970,642	\$4,640,612	\$5,355,005	\$6,107,327	\$6,888,827	\$7,688,275	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,912,627	\$2,463,580	\$3,082,393	\$3,770,109	\$4,526,221	\$5,348,345	\$6,231,878	\$7,169,643	\$8,151,542	\$9,164,222	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,862,900	\$2,464,768	\$3,146,485	\$3,908,791	\$4,750,165	\$5,666,361	\$6,649,950	\$7,689,871	\$8,771,046	\$9,874,055	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,871,062	\$2,588,830	\$3,430,246	\$4,403,384	\$5,513,930	\$6,764,306	\$8,152,711	\$9,672,085	\$11,309,035	\$13,042,763	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,952,060	\$2,788,869	\$3,778,881	\$4,933,920	\$6,263,150	\$7,771,955	\$9,460,668	\$11,323,195	\$13,345,549	\$15,504,358	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,895,660	\$2,695,971	\$3,594,821	\$4,590,554	\$5,678,171	\$6,848,802	\$8,089,221	\$9,381,456	\$10,702,512	\$12,024,253	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$2,006,566	\$2,987,424	\$4,116,289	\$5,396,473	\$6,826,985	\$8,401,545	\$10,107,624	\$11,925,526	\$13,827,605	\$15,777,666	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,969,477	\$3,055,453	\$4,322,425	\$5,777,953	\$7,424,820	\$9,259,721	\$11,271,926	\$13,441,958	\$15,740,379	\$18,126,757	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,995,267	\$3,268,758	\$4,796,412	\$6,599,013	\$8,692,495	\$11,085,872	\$13,778,928	\$16,759,755	\$20,002,213	\$23,463,453		\$188,196	2.75%
1994	\$732,884	\$1,756,989	\$3,026,947	\$4,572,837	\$6,422,586	\$8,600,001	\$11,122,433	\$13,998,080	\$17,222,997	\$20,777,886	\$24,624,814		\$193,369	2.67%
1995	\$617,300	\$1,808,259	\$3,295,884	\$5,118,817	\$7,313,663	\$9,912,591	\$12,940,451	\$16,411,399	\$20,325,097	\$24,662,584	\$29,381,981		\$198,541	2.54%
1996	\$427,696	\$1,678,410	\$3,272,067	\$5,260,945	\$7,697,015	\$10,629,194	\$14,099,868	\$18,140,661	\$22,767,470	\$27,974,844	\$33,729,862		\$203,581	3.32%
1997	\$231,942	\$1,575,387	\$3,303,474	\$5,478,357	\$8,162,774	\$11,416,953	\$15,294,643	\$19,838,185	\$25,072,661	\$30,999,185	\$37,587,484		\$210,345	1.70%
1998	\$19,449	\$1,457,027	\$3,276,140	\$5,528,325	\$8,261,998	\$11,518,982	\$15,330,338	\$19,711,565	\$24,657,302	\$30,135,722	\$36,082,917		\$213,926	1.61%
1999		\$1,263,854	\$3,163,541	\$5,571,029	\$8,556,801	\$12,186,976	\$16,518,242	\$21,591,722	\$27,425,855	\$34,008,482	\$41,288,439		\$217,374	2.68%
2000		\$1,152,990	\$3,242,610	\$5,869,130	\$9,100,200	\$12,996,659	\$17,607,082	\$22,961,386	\$29,063,630	\$35,884,282	\$43,352,322		\$223,210	3.39%
2001		\$1,002,523	\$3,297,978	\$6,216,172	\$9,840,466	\$14,246,673	\$19,496,306	\$25,628,611	\$32,651,590	\$40,532,351	\$49,187,316		\$230,769	1.55%
2002		\$844,752	\$3,322,893	\$6,395,958	\$10,120,265	\$14,537,960	\$19,670,596	\$25,512,210	\$32,022,278	\$39,119,047	\$46,673,847		\$234,350	2.38%
2003		\$655,520	\$3,499,156	\$7,313,867	\$12,282,379	\$18,589,464	\$26,410,481	\$35,896,470	\$47,155,818	\$60,232,858	\$75,084,173		\$239,920	1.88%
2004		\$433,421	\$3,510,014	\$7,796,540	\$13,573,585	\$21,144,092	\$30,820,638	\$42,906,813	\$57,672,009	\$75,319,369	\$95,947,191		\$244,430	3.26%
2005		\$186,169	\$3,385,824	\$7,923,466	\$14,135,665	\$22,394,522	\$33,094,842	\$46,633,992	\$63,383,272	\$83,650,060	\$107,630,618		\$252,387	3.42%
2006			\$3,338,252	\$8,341,931	\$15,390,143	\$25,009,871	\$37,787,039	\$54,345,881	\$75,315,658	\$101,282,471	\$132,724,532		\$261,008	2.54%
2007			\$3,264,423	\$8,452,012	\$15,582,903	\$25,091,427	\$37,436,490	\$53,076,652	\$72,435,067	\$95,853,569	\$123,536,099		\$267,639	4.08%
2008			\$2,915,094	\$7,566,802	\$13,421,513	\$20,591,337	\$29,147,739	\$39,104,376	\$50,399,506	\$62,879,538	\$76,285,600		\$278,562	0.09%
2009			\$2,851,187	\$8,137,710	\$15,135,391	\$24,101,638	\$35,257,391	\$48,757,462	\$64,656,822	\$82,874,999	\$103,161,748		\$278,817	2.72%
2010			\$2,829,063	\$8,840,385	\$17,054,083	\$27,877,551	\$41,691,020	\$58,805,661	\$79,413,141	\$103,529,234	\$130,935,817		\$286,405	1.50%
2011			\$2,645,394	\$8,758,346	\$16,870,874	\$27,261,376	\$40,149,751	\$55,659,752	\$73,778,289	\$94,315,302	\$116,868,937		\$290,688	2.96%
2012			\$2,493,416	\$9,154,650	\$18,257,555	\$30,232,774	\$45,466,429	\$64,250,582	\$86,725,557	\$112,818,042	\$142,180,854		\$299,300	1.74%
2013			\$2,275,319	\$9,551,035	\$20,110,919	\$34,791,910	\$54,473,147	\$80,010,793	\$112,147,876	\$151,400,105	\$197,922,530		\$304,511	1.50%
2014			\$2,009,593	\$9,436,868	\$20,197,254	\$35,127,176	\$55,097,988	\$80,948,107	\$113,390,404	\$152,896,403	\$199,562,829		\$309,084	0.76%
2015			\$1,696,809	\$9,075,355	\$19,680,127	\$34,280,832	\$53,660,896	\$78,549,188	\$109,529,984	\$146,933,875	\$190,716,137		\$311,422	0.73%
2016			\$1,468,262	\$9,476,762	\$21,335,449	\$38,101,411	\$60,908,250	\$90,887,490	\$129,055,911	\$176,169,085	\$232,546,605		\$313,694	2.07%
2017			\$1,192,482	\$9,616,117	\$22,312,600	\$40,551,610	\$65,736,165	\$99,321,385	\$142,690,010	\$196,982,072	\$262,882,040		\$320,202	2.11%
2018			\$840,162	\$8,845,316	\$20,530,421	\$36,824,578	\$58,685,852	\$87,018,944	\$122,564,712	\$165,764,695	\$216,608,881		\$326,955	1.91%
2019			\$558,908	\$9,491,037	\$22,765,446	\$41,560,388	\$67,119,684	\$100,653,950	\$143,203,158	\$195,463,087	\$257,585,011		\$333,200	2.29%
2020			\$236,358	\$9,897,133	\$24,170,551	\$44,204,140	\$71,136,520	\$105,969,315	\$149,403,123	\$201,647,288	\$262,221,793		\$340,814	1.36%
2021				\$10,497,924	\$26,912,114	\$50,902,072	\$84,392,510	\$129,304,483	\$187,332,873	\$259,656,414	\$346,596,532		\$345,456	7.04%
2022				\$9,296,420	\$24,499,174	\$46,887,498	\$78,344,797	\$120,769,848	\$175,861,303	\$244,833,560	\$328,079,284		\$369,764	6.45%
2023				\$9,683,086	\$26,573,459	\$51,931,190	\$88,189,233	\$137,896,661	\$203,465,547	\$286,819,065	\$388,953,376		\$393,630	3.35%
2024				\$9,692,001	\$27,532,355	\$54,585,250	\$93,615,958	\$147,572,614	\$219,312,352	\$311,209,746	\$424,657,853		\$406,825	2.89%

Table D7.6b - Fixed Distributions (Aggressive-\$60,000/yr): WW All SCV Equity Portfolio (70% US/30% Int'l)

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,074,435	\$1,063,426	\$1,052,104	\$1,040,477	\$1,028,555	\$1,016,346	\$1,003,860	\$991,106	\$978,093	\$964,832	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,114,177	\$1,120,498	\$1,125,993	\$1,130,649	\$1,134,453	\$1,137,393	\$1,139,460	\$1,140,644	\$1,140,940	\$1,140,341	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,116,013	\$1,131,515	\$1,146,025	\$1,159,503	\$1,171,909	\$1,183,205	\$1,193,357	\$1,202,332	\$1,210,101	\$1,216,637	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,079,018	\$1,063,019	\$1,045,609	\$1,026,863	\$1,006,857	\$985,675	\$963,401	\$940,121	\$915,924	\$890,902	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,038,199	\$985,270	\$932,938	\$881,384	\$830,779	\$781,275	\$733,010	\$686,106	\$640,671	\$596,797	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,096,560	\$1,084,454	\$1,068,552	\$1,048,984	\$1,025,906	\$999,496	\$969,956	\$937,502	\$902,368	\$864,801	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,157,147	\$1,169,246	\$1,176,141	\$1,177,685	\$1,173,778	\$1,164,367	\$1,149,448	\$1,129,063	\$1,103,302	\$1,072,298	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,127,625	\$1,173,705	\$1,215,535	\$1,252,488	\$1,283,945	\$1,309,307	\$1,327,999	\$1,339,482	\$1,343,250	\$1,338,846	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,102,910	\$1,177,514	\$1,249,752	\$1,318,616	\$1,383,047	\$1,441,936	\$1,494,142	\$1,538,500	\$1,573,831	\$1,598,957	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,087,134	\$1,192,525	\$1,298,815	\$1,404,720	\$1,508,795	\$1,609,435	\$1,704,884	\$1,793,239	\$1,872,460	\$1,940,385	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,053,920	\$1,189,927	\$1,330,833	\$1,475,117	\$1,620,957	\$1,766,226	\$1,908,484	\$2,044,980	\$2,172,659	\$2,288,175	\$647,554	\$122,069	12.52%
1981	\$871,481	\$1,023,634	\$1,184,978	\$1,354,250	\$1,529,809	\$1,709,615	\$1,891,207	\$2,071,679	\$2,247,678	\$2,415,395	\$2,570,572	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,108,264	\$1,310,206	\$1,521,134	\$1,738,835	\$1,960,608	\$2,183,241	\$2,403,004	\$2,615,643	\$2,816,395	\$3,000,000	\$407,400	\$149,602	3.83%
1983	\$827,942	\$1,067,153	\$1,332,253	\$1,622,753	\$1,937,415	\$2,274,120	\$2,629,735	\$2,999,981	\$3,379,300	\$3,760,732	\$4,135,802	\$308,819	\$155,332	3.79%
1984	\$763,535	\$1,029,012	\$1,319,065	\$1,632,343	\$1,966,671	\$2,318,947	\$2,685,043	\$3,059,712	\$3,436,509	\$3,807,729	\$4,164,359	\$156,848	\$161,220	3.95%
1985	\$711,642	\$1,046,853	\$1,423,949	\$1,843,022	\$2,303,033	\$2,801,575	\$3,334,640	\$3,896,366	\$4,478,793	\$5,071,623	\$5,661,990		\$167,586	3.80%
1986	\$617,763	\$1,009,022	\$1,453,587	\$1,952,334	\$2,504,782	\$3,108,779	\$3,760,178	\$4,452,481	\$5,176,497	\$5,919,982	\$6,667,307		\$173,952	1.10%
1987	\$461,788	\$878,838	\$1,359,196	\$1,903,932	\$2,512,244	\$3,181,026	\$3,904,428	\$4,673,423	\$5,475,401	\$6,293,816	\$7,107,921		\$175,862	4.43%
1988	\$297,360	\$760,722	\$1,316,450	\$1,971,299	\$2,730,127	\$3,595,139	\$4,565,026	\$5,634,031	\$6,790,948	\$8,018,102	\$9,290,345		\$183,660	4.42%
1989	\$119,647	\$649,008	\$1,291,291	\$2,056,182	\$2,951,292	\$3,981,192	\$5,146,299	\$6,441,639	\$7,855,506	\$9,368,062	\$10,949,936		\$191,777	4.65%
1990		\$476,160	\$1,121,528	\$1,846,851	\$2,648,970	\$3,521,434	\$4,454,014	\$5,432,272	\$6,437,220	\$7,445,108	\$8,427,376		\$200,690	6.11%
1991		\$307,390	\$1,077,747	\$1,968,074	\$2,978,847	\$4,106,193	\$5,340,981	\$6,667,916	\$8,064,725	\$9,501,467	\$10,940,049		\$212,944	3.06%
1992		\$94,950	\$935,067	\$1,921,548	\$3,058,080	\$4,343,440	\$5,770,259	\$7,323,765	\$8,980,575	\$10,707,602	\$12,461,182		\$219,469	2.90%
1993			\$808,546	\$1,967,317	\$3,343,619	\$4,945,989	\$6,775,572	\$8,823,913	\$11,070,614	\$13,480,971	\$16,003,708		\$225,836	2.75%
1994			\$567,422	\$1,723,887	\$3,119,807	\$4,769,896	\$6,681,657	\$8,852,759	\$11,268,159	\$13,897,062	\$16,689,855		\$232,042	2.67%
1995			\$383,578	\$1,738,499	\$3,386,019	\$5,346,732	\$7,632,866	\$10,244,992	\$13,168,350	\$16,368,918	\$19,789,379		\$238,249	2.54%
1996			\$147,378	\$1,599,295	\$3,401,070	\$5,586,025	\$8,179,234	\$11,193,315	\$14,623,549	\$18,442,442	\$22,593,867		\$244,297	3.32%
1997				\$1,460,954	\$3,433,003	\$5,844,560	\$8,728,729	\$12,105,063	\$15,973,783	\$20,309,246	\$25,052,838		\$252,414	1.70%
1998				\$1,264,609	\$3,301,425	\$5,745,441	\$8,612,250	\$11,901,064	\$15,589,714	\$19,629,448	\$23,939,829		\$256,711	1.61%
1999				\$1,052,915	\$3,234,160	\$5,914,255	\$9,127,956	\$12,892,676	\$17,201,656	\$22,016,478	\$27,259,259		\$260,849	2.68%
2000				\$861,592	\$3,239,180	\$6,133,886	\$9,573,506	\$13,565,918	\$18,092,279	\$23,099,824	\$28,494,671		\$267,851	3.39%
2001				\$644,585	\$3,286,568	\$6,536,343	\$10,430,810	\$14,983,248	\$20,174,887	\$25,945,994	\$32,187,043		\$276,923	1.55%
2002				\$388,521	\$3,166,204	\$6,489,768	\$10,364,912	\$14,770,315	\$19,651,288	\$24,913,928	\$30,420,373		\$281,220	2.38%
2003				\$119,541	\$3,578,049	\$8,063,296	\$13,696,828	\$20,570,649	\$28,729,655	\$38,151,469	\$48,724,535		\$287,905	1.88%
2004				\$3,703,755	\$8,955,512	\$15,787,815	\$24,403,533	\$34,959,120	\$47,533,371	\$62,090,532	\$79,789,379		\$293,316	3.26%
2005					\$3,608,823	\$9,275,064	\$16,764,846	\$26,349,209	\$38,255,683	\$52,630,791	\$69,494,315		\$302,865	3.42%
2006					\$3,655,583	\$10,126,491	\$18,933,476	\$30,512,363	\$45,271,861	\$63,543,761	\$85,517,958		\$313,210	2.54%
2007					\$3,435,931	\$9,943,709	\$18,571,179	\$29,632,021	\$43,385,642	\$59,992,292	\$79,458,901		\$321,167	4.08%
2008					\$2,720,072	\$7,974,537	\$14,305,549	\$21,699,082	\$30,070,299	\$39,249,472	\$48,971,201		\$334,275	0.09%
2009					\$2,747,180	\$9,065,122	\$17,062,635	\$26,829,721	\$38,359,749	\$51,518,122	\$66,013,040		\$334,580	2.72%
2010					\$2,760,417	\$10,209,108	\$19,931,667	\$32,133,171	\$46,900,038	\$64,149,902	\$83,581,452		\$343,685	1.50%
2011					\$2,427,053	\$9,743,944	\$18,991,302	\$30,233,438	\$43,407,006	\$58,286,541	\$74,455,960		\$348,826	2.96%
2012					\$2,278,280	\$10,523,228	\$21,257,902	\$34,671,678	\$50,808,381	\$69,512,143	\$90,376,419		\$359,160	1.74%
2013					\$2,142,785	\$11,808,563	\$25,199,984	\$42,924,787	\$65,459,421	\$93,045,006	\$125,568,546		\$365,413	1.50%
2014					\$1,807,267	\$11,651,388	\$25,257,200	\$43,219,356	\$65,991,536	\$93,781,465	\$126,432,673		\$370,900	0.76%
2015					\$1,418,732	\$11,104,407	\$24,372,226	\$41,736,475	\$63,558,406	\$89,948,329	\$120,659,019		\$373,706	0.73%
2016					\$1,148,272	\$12,033,719	\$27,396,784	\$48,048,657	\$74,659,258	\$107,623,649	\$146,906,241		\$376,432	2.07%
2017					\$811,196	\$12,503,703	\$29,307,776	\$52,271,585	\$82,326,052	\$120,127,238	\$165,864,007		\$384,242	2.11%
2018					\$391,127	\$11,087,618	\$25,943,237	\$45,603,340	\$70,539,236	\$100,927,035	\$136,514,711		\$392,346	1.91%
2019					\$12,172,415	\$29,381,094	\$52,487,417	\$82,173,433	\$118,776,390	\$162,113,236			\$399,840	2.29%
2020						\$12,615,188	\$30,862,690	\$55,014,895	\$85,507,942	\$122,325,696	\$164,833,186		\$408,977	1.36%
2021						\$14,159,975	\$36,298,298	\$66,841,619	\$106,943,779	\$157,251,484	\$217,610,077		\$414,547	7.04%
2022						\$12,726,928	\$33,431,661	\$62,193,214	\$100,176,125	\$148,067,028	\$205,783,581		\$443,717	6.45%
2023						\$13,687,708	\$37,288,163	\$70,704,167	\$115,612,646	\$173,183,514	\$243,698,474		\$472,356	3.35%
2024						\$13,983,656	\$39,245,502	\$75,365,245	\$124,339,476	\$187,647,245	\$265,814,114		\$488,190	2.89%

Table D8.3 - Fixed Distributions (Very Conservative-\$30,000/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,105,197	\$1,090,181	\$1,074,726	\$1,058,850	\$1,042,575	\$1,025,920	\$1,008,905	\$991,552	\$973,881	\$955,915	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,172,788	\$1,165,368	\$1,156,649	\$1,146,659	\$1,135,429	\$1,122,993	\$1,109,391	\$1,094,663	\$1,078,852	\$1,062,007	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,207,070	\$1,202,483	\$1,196,182	\$1,188,192	\$1,178,549	\$1,167,292	\$1,154,466	\$1,140,121	\$1,124,313	\$1,107,101	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,196,457	\$1,145,998	\$1,095,176	\$1,044,220	\$993,349	\$942,769	\$892,676	\$843,254	\$794,672	\$747,086	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,212,476	\$1,132,202	\$1,053,901	\$977,891	\$904,444	\$833,795	\$766,134	\$701,614	\$640,347	\$582,410	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,342,565	\$1,307,665	\$1,267,839	\$1,223,571	\$1,175,371	\$1,123,768	\$1,069,302	\$1,012,517	\$953,951	\$894,131	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,511,649	\$1,525,865	\$1,531,826	\$1,529,409	\$1,518,595	\$1,499,464	\$1,472,197	\$1,437,066	\$1,394,433	\$1,344,737	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,534,881	\$1,577,185	\$1,611,378	\$1,636,864	\$1,653,146	\$1,659,827	\$1,656,623	\$1,643,361	\$1,619,986	\$1,586,557	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,586,894	\$1,661,481	\$1,728,297	\$1,786,125	\$1,833,821	\$1,870,338	\$1,894,745	\$1,906,254	\$1,904,228	\$1,888,202	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,681,524	\$1,806,579	\$1,927,263	\$2,041,563	\$2,147,404	\$2,242,682	\$2,325,301	\$2,393,216	\$2,444,470	\$2,477,239	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,767,985	\$1,936,407	\$2,103,795	\$2,267,411	\$2,424,294	\$2,571,313	\$2,705,217	\$2,822,702	\$2,920,481	\$2,995,357	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,899,333	\$2,105,943	\$2,314,455	\$2,521,633	\$2,723,874	\$2,917,268	\$3,097,651	\$3,260,684	\$3,401,936	\$3,516,984	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,336,970	\$2,622,610	\$2,914,662	\$3,208,835	\$3,500,230	\$3,783,390	\$4,052,377	\$4,300,863	\$4,522,250	\$4,709,801	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,537,475	\$2,952,687	\$3,399,374	\$3,873,804	\$4,370,838	\$4,883,827	\$5,404,556	\$5,923,212	\$6,428,413	\$6,907,275	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,783,513	\$3,218,468	\$3,677,767	\$4,156,058	\$4,646,647	\$5,141,483	\$5,631,201	\$6,105,190	\$6,551,734	\$6,958,182	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$3,251,761	\$3,807,704	\$4,401,908	\$5,028,315	\$5,678,962	\$6,343,907	\$7,011,216	\$7,667,017	\$8,295,615	\$8,879,696	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,617,642	\$4,230,908	\$4,880,191	\$5,557,723	\$6,253,734	\$6,956,438	\$7,652,094	\$8,325,152	\$8,958,458	\$9,533,564	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,672,827	\$4,287,491	\$4,926,260	\$5,577,765	\$6,228,493	\$6,862,982	\$7,464,126	\$8,013,615	\$8,492,488	\$8,881,798	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,918,068	\$4,697,095	\$5,536,923	\$6,426,905	\$7,352,686	\$8,296,907	\$9,235,221	\$10,144,650	\$10,995,974	\$11,758,488	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$4,333,665	\$5,219,114	\$6,173,460	\$7,184,288	\$8,234,912	\$9,304,274	\$10,367,048	\$11,393,972	\$12,352,439	\$13,207,365	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,484,011	\$5,234,870	\$6,093,986	\$7,044,482	\$8,076,568	\$9,143,058	\$10,240,027	\$11,367,588	\$12,527,762	\$13,719,615	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$5,163,406	\$6,205,306	\$7,305,509	\$8,444,173	\$9,596,831	\$10,734,707	\$11,825,322	\$12,833,384	\$13,721,975	\$14,453,997	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,541,223	\$6,844,799	\$8,272,689	\$9,807,214	\$11,423,042	\$13,086,881	\$14,757,565	\$16,386,591	\$17,919,192	\$19,295,943	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$6,060,823	\$7,625,362	\$9,376,197	\$11,299,464	\$13,371,188	\$15,556,244	\$17,807,745	\$20,066,987	\$22,264,088	\$24,319,415	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,770,398	\$7,324,465	\$9,075,689	\$11,012,925	\$13,114,741	\$15,348,152	\$17,667,756	\$20,015,417	\$22,320,648	\$24,501,819	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$6,605,270	\$8,519,737	\$10,712,727	\$13,179,060	\$15,900,394	\$18,842,941	\$21,955,571	\$25,168,543	\$28,393,087	\$31,522,079	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,820,867	\$8,990,118	\$11,534,935	\$14,466,049	\$17,779,177	\$21,451,132	\$25,436,100	\$29,662,407	\$34,030,134	\$38,409,997	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$7,297,485	\$9,867,442	\$12,967,588	\$16,638,659	\$20,905,175	\$25,768,942	\$31,202,135	\$37,140,371	\$43,476,318	\$50,054,501	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$7,645,708	\$10,254,510	\$13,338,263	\$16,911,772	\$20,969,541	\$25,480,424	\$30,382,612	\$35,579,457	\$40,936,718	\$46,281,824	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$7,651,117	\$10,440,241	\$13,792,050	\$17,739,220	\$22,292,914	\$27,435,667	\$33,114,292	\$39,233,423	\$45,650,436	\$52,172,575	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$8,358,811	\$11,447,048	\$15,148,398	\$19,493,473	\$24,487,884	\$30,104,579	\$36,276,412	\$42,889,674	\$49,779,390	\$56,727,314	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$9,007,509	\$12,579,597	\$16,939,920	\$22,147,667	\$28,232,594	\$35,183,814	\$42,938,418	\$51,370,931	\$60,284,842	\$69,407,610	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$9,712,170	\$13,382,061	\$17,738,379	\$22,790,604	\$28,512,145	\$34,832,303	\$41,629,646	\$48,727,835	\$55,894,955	\$62,847,284	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$10,359,071	\$14,992,002	\$20,831,766	\$28,018,764	\$36,656,473	\$46,790,739	\$58,387,266	\$71,309,081	\$85,296,325	\$99,951,261	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$10,744,439	\$15,941,865	\$22,666,840	\$31,158,701	\$41,628,312	\$54,230,011	\$69,028,512	\$85,962,559	\$104,808,169	\$125,145,395	\$14,167,847	\$146,658	3.26%
2005	\$6,793,189	\$10,851,309	\$16,283,632	\$23,368,017	\$32,380,297	\$43,570,174	\$57,130,106	\$73,157,982	\$91,615,402	\$112,284,702	\$134,729,130	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$11,191,083	\$17,172,479	\$25,145,885	\$35,509,089	\$48,652,093	\$64,919,394	\$84,561,469	\$107,676,763	\$134,147,255	\$163,572,772	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$11,856,663	\$17,932,751	\$25,821,812	\$35,806,336	\$48,130,207	\$62,963,407	\$80,361,009	\$100,219,065	\$122,231,393	\$145,852,541	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$12,052,062	\$17,426,548	\$23,917,218	\$31,543,951	\$40,258,161	\$49,927,193	\$60,322,588	\$71,114,676	\$81,875,843	\$92,094,319	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$12,426,608	\$18,632,072	\$26,439,744	\$35,978,403	\$47,294,436	\$60,320,779	\$74,848,178	\$90,503,163	\$106,737,582	\$122,834,351	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$13,275,430	\$20,494,327	\$29,860,290	\$41,641,199	\$56,014,737	\$73,018,760	\$92,500,465	\$114,070,845	\$137,072,373	\$160,568,482	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$13,933,914	\$21,331,404	\$30,740,204	\$42,329,762	\$56,157,843	\$72,127,815	\$89,950,103	\$109,114,494	\$128,880,381	\$148,291,445	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$14,345,254	\$22,460,878	\$33,034,116	\$46,369,548	\$62,660,991	\$81,932,071	\$103,976,468	\$128,306,157	\$154,117,629	\$180,286,472	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$14,208,838	\$23,261,203	\$35,688,545	\$52,191,925	\$73,419,865	\$99,875,442	\$131,803,512	\$169,066,852	\$211,025,499	\$256,438,618	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$14,382,709	\$23,711,241	\$36,541,019	\$53,603,490	\$75,574,798	\$102,977,931	\$136,064,036	\$174,682,376	\$218,154,225	\$265,171,323	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$14,198,137	\$23,338,305	\$35,767,080	\$52,105,196	\$72,891,722	\$98,491,746	\$128,989,708	\$164,078,841	\$202,962,053	\$244,283,298	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$14,670,142	\$24,837,749	\$39,094,183	\$58,397,340	\$83,677,540	\$115,718,290	\$155,004,916	\$201,551,240	\$254,722,759	\$313,082,969	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$14,794,508	\$25,330,474	\$40,210,397	\$60,497,947	\$87,247,590	\$121,377,684	\$163,505,740	\$213,755,624	\$271,555,896	\$335,458,019	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$14,486,789	\$24,550,538	\$38,456,914	\$57,002,404	\$80,905,088	\$110,688,782	\$146,545,609	\$188,190,101	\$234,724,822	\$284,543,116	\$34,268,809	\$196,173	1.91%
2019	\$7,834,195	\$15,561,411	\$26,825,439	\$42,601,387	\$63,900,754	\$91,667,190	\$126,634,318	\$169,152,220	\$218,998,020	\$275,195,515	\$335,876,955	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$16,668,612	\$28,908,704	\$45,985,696	\$68,887,946	\$98,458,162	\$135,223,381	\$179,201,084	\$229,706,058	\$285,192,725	\$343,173,975	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$17,213,410	\$31,041,526	\$51,189,271	\$79,373,376	\$117,312,740	\$166,498,907	\$227,893,584	\$301,575,661	\$386,381,408	\$479,602,178	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$15,440,814	\$28,243,268	\$47,079,953	\$73,666,060	\$109,750,374	\$156,892,231	\$216,160,966	\$287,778,272	\$370,746,023	\$462,524,346	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$16,093,625	\$30,083,736	\$51,039,493	\$81,119,272	\$122,609,938	\$177,670,336	\$247,966,060	\$334,213,242	\$435,678,216	\$549,711,656	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$16,330,319	\$30,993,538	\$53,169,969	\$85,287,994	\$129,966,225	\$189,737,709	\$266,645,638	\$361,726,148	\$474,427,382	\$602,051,868	\$86,673,777	\$244,095	2.89%

Table D8.4 - Fixed Distributions (Conservative-\$40,000/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,093,804	\$1,078,942	\$1,063,646	\$1,047,934	\$1,031,827	\$1,015,343	\$998,504	\$981,330	\$963,841	\$946,060	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,148,807	\$1,141,372	\$1,132,656	\$1,122,688	\$1,111,499	\$1,099,123	\$1,085,599	\$1,070,966	\$1,055,268	\$1,038,552	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,170,138	\$1,165,434	\$1,159,044	\$1,150,996	\$1,141,323	\$1,130,064	\$1,117,265	\$1,102,975	\$1,087,250	\$1,070,148	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,147,298	\$1,098,612	\$1,049,564	\$1,000,376	\$951,263	\$902,428	\$854,063	\$806,348	\$759,449	\$713,517	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,148,267	\$1,071,327	\$996,281	\$923,438	\$853,066	\$785,392	\$720,602	\$658,846	\$600,233	\$544,838	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,253,179	\$1,218,192	\$1,178,458	\$1,134,448	\$1,086,660	\$1,035,610	\$981,823	\$925,828	\$868,149	\$809,299	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,390,443	\$1,400,035	\$1,401,508	\$1,394,748	\$1,379,742	\$1,356,574	\$1,325,426	\$1,286,570	\$1,240,361	\$1,187,233	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,391,752	\$1,426,595	\$1,453,272	\$1,471,203	\$1,479,901	\$1,478,982	\$1,468,166	\$1,447,288	\$1,416,293	\$1,375,238	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,416,395	\$1,479,797	\$1,535,128	\$1,581,197	\$1,616,885	\$1,641,172	\$1,653,154	\$1,652,063	\$1,637,289	\$1,608,387	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,474,812	\$1,582,229	\$1,684,256	\$1,778,879	\$1,864,019	\$1,937,574	\$1,997,451	\$2,041,609	\$2,068,099	\$2,075,100	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,520,262	\$1,664,956	\$1,806,920	\$1,943,384	\$2,071,370	\$2,187,730	\$2,289,213	\$2,372,519	\$2,434,375	\$2,471,606	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,596,866	\$1,774,060	\$1,950,799	\$2,123,769	\$2,289,307	\$2,443,451	\$2,581,997	\$2,700,579	\$2,794,751	\$2,860,086	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,917,615	\$2,161,889	\$2,408,955	\$2,654,368	\$2,893,090	\$3,119,542	\$3,327,676	\$3,511,076	\$3,663,072	\$3,776,879	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$2,037,412	\$2,388,115	\$2,762,400	\$3,155,802	\$3,562,419	\$3,974,812	\$4,383,952	\$4,779,192	\$5,148,299	\$5,477,530	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,186,523	\$2,555,694	\$2,942,112	\$3,339,931	\$3,741,965	\$4,139,689	\$4,523,275	\$4,881,676	\$5,202,762	\$5,473,505	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,499,055	\$2,968,701	\$3,466,666	\$3,986,096	\$4,518,225	\$5,052,313	\$5,575,638	\$6,073,557	\$6,529,634	\$6,925,849	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,724,088	\$3,243,896	\$3,789,642	\$4,352,889	\$4,923,214	\$5,488,214	\$6,033,573	\$6,543,214	\$6,999,523	\$7,383,658	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,712,545	\$3,235,717	\$3,775,087	\$4,319,258	\$4,854,837	\$5,366,652	\$5,838,087	\$6,251,535	\$6,588,976	\$6,832,665	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,833,905	\$3,485,352	\$4,183,415	\$4,916,673	\$5,670,154	\$6,425,272	\$7,159,949	\$7,848,929	\$8,464,321	\$8,976,381	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$3,068,179	\$3,808,388	\$4,601,489	\$5,434,242	\$6,289,327	\$7,145,297	\$7,976,741	\$8,754,684	\$9,447,241	\$10,200,558	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$3,108,155	\$3,757,940	\$4,409,484	\$5,046,452	\$5,650,807	\$6,203,338	\$6,684,328	\$7,074,332	\$7,355,045	\$7,510,230	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,498,691	\$4,375,293	\$5,295,345	\$6,238,972	\$7,182,007	\$8,096,359	\$8,950,666	\$9,711,235	\$10,343,269	\$10,812,338	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,675,799	\$4,748,779	\$5,919,632	\$7,169,291	\$8,471,405	\$9,792,149	\$11,090,422	\$12,318,516	\$13,423,301	\$14,347,968	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,936,010	\$5,208,515	\$6,629,106	\$8,180,886	\$9,837,171	\$11,560,612	\$13,302,767	\$15,004,251	\$16,595,586	\$17,998,867	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,670,382	\$4,929,398	\$6,345,424	\$7,903,813	\$9,579,899	\$11,337,903	\$13,130,260	\$14,897,526	\$16,599,001	\$18,064,189	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$4,104,337	\$5,640,810	\$7,399,629	\$9,369,692	\$11,526,862	\$13,831,911	\$16,228,906	\$18,644,251	\$20,986,638	\$23,148,141	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$4,146,808	\$5,864,467	\$7,882,063	\$10,200,453	\$12,805,132	\$15,662,613	\$18,717,058	\$21,887,477	\$25,065,874	\$28,116,762	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$4,336,781	\$6,341,088	\$8,767,780	\$11,640,433	\$14,964,942	\$18,723,286	\$22,867,011	\$27,310,865	\$31,927,155	\$36,541,511	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$4,442,557	\$6,496,480	\$8,930,770	\$11,748,183	\$14,931,026	\$18,436,261	\$22,191,051	\$26,089,275	\$29,989,575	\$33,715,543	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$4,345,811	\$6,520,023	\$9,144,207	\$12,234,939	\$15,786,626	\$19,764,894	\$24,100,154	\$28,681,993	\$33,355,115	\$37,917,678	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$4,633,805	\$7,043,346	\$9,943,903	\$13,349,425	\$17,248,456	\$21,597,088	\$26,312,302	\$31,266,454	\$36,283,719	\$41,139,391	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,875,233	\$7,629,606	\$11,014,141	\$15,064,306	\$19,785,130	\$25,140,810	\$31,044,414	\$37,348,718	\$43,839,405	\$50,232,033	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$5,134,631	\$8,006,358	\$11,431,864	\$15,406,505	\$19,890,765	\$24,803,153	\$30,014,697	\$35,345,995	\$40,567,854	\$45,406,387	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$5,351,229	\$8,849,740	\$13,308,051	\$18,823,684	\$25,454,197	\$33,197,803	\$41,972,710	\$51,597,433	\$61,773,191	\$72,073,386	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$5,424,276	\$9,293,421	\$14,368,748	\$20,824,715	\$28,799,792	\$38,369,559	\$49,515,679	\$62,092,292	\$75,794,077	\$90,127,916	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$5,349,709	\$9,375,476	\$14,703,305	\$21,536,001	\$30,041,187	\$40,321,361	\$52,378,694	\$66,076,655	\$81,101,746	\$96,929,902	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$5,379,511	\$9,760,909	\$15,702,492	\$23,501,628	\$33,432,123	\$45,706,910	\$60,431,221	\$77,547,890	\$96,778,292	\$117,564,398	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$5,552,278	\$10,063,567	\$16,006,933	\$23,589,134	\$32,970,509	\$44,231,536	\$57,334,797	\$72,085,141	\$88,092,153	\$104,740,274	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$5,494,714	\$9,652,902	\$14,715,110	\$20,681,299	\$27,486,993	\$34,989,820	\$42,960,146	\$51,078,112	\$68,939,230	\$86,070,181	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$5,511,999	\$10,179,905	\$16,133,365	\$23,488,679	\$32,162,749	\$42,145,549	\$53,175,591	\$64,872,632	\$76,702,163	\$87,985,974	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$5,722,871	\$11,047,240	\$18,079,300	\$27,014,785	\$37,959,576	\$50,885,112	\$65,584,001	\$81,632,147	\$98,365,019	\$114,876,049	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$5,839,368	\$11,353,025	\$18,480,597	\$27,339,606	\$37,941,548	\$50,154,318	\$63,669,675	\$77,982,037	\$92,385,232	\$105,993,009	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$5,840,514	\$11,801,388	\$19,717,545	\$29,812,979	\$42,203,015	\$56,841,275	\$73,467,900	\$91,567,097	\$110,343,455	\$128,726,607	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$5,615,200	\$12,067,771	\$21,155,757	\$33,413,897	\$49,307,595	\$69,146,922	\$92,984,574	\$120,507,016	\$150,933,100	\$182,938,999	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$5,505,475	\$12,146,031	\$21,519,745	\$34,185,111	\$50,628,170	\$71,172,079	\$95,869,915	\$124,390,599	\$155,913,221	\$189,049,793	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$5,257,183	\$11,802,787	\$20,927,107	\$33,102,806	\$48,710,897	\$67,956,523	\$90,773,858	\$116,730,715	\$144,947,851	\$174,051,131	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$5,242,148	\$12,393,970	\$22,719,031	\$36,952,471	\$55,774,597	\$79,699,809	\$108,938,917	\$143,245,778	\$181,767,002	\$222,920,817	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$5,094,979	\$12,475,090	\$23,218,329	\$38,141,793	\$58,020,308	\$83,467,548	\$114,785,438	\$151,792,652	\$193,651,889	\$238,724,286	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$4,796,483	\$11,929,858	\$22,063,313	\$35,807,638	\$53,680,645	\$76,001,437	\$102,767,836	\$133,530,268	\$167,281,678	\$202,387,856	\$6,705,135	\$261,564	1.91%
2019		\$4,934,040	\$12,848,672	\$24,271,952	\$39,982,436	\$60,669,214	\$86,801,822	\$118,475,088	\$155,244,748	\$195,978,384	\$238,753,331	\$8,465,851	\$266,560	2.29%
2020		\$5,059,535	\$13,656,779	\$26,030,784	\$42,946,403	\$65,015,951	\$92,547,518	\$125,376,082	\$162,701,471	\$202,966,082	\$243,810,175	\$9,703,526	\$272,651	1.36%
2021		\$5,001,699	\$14,471,351	\$28,798,501	\$49,313,218	\$77,299,844	\$113,786,766	\$159,276,027	\$213,436,681	\$274,805,391	\$340,555,936	\$12,136,833	\$276,365	7.04%
2022		\$4,276,404	\$12,990,522	\$26,328,692	\$45,620,342	\$72,176,596	\$107,085,429	\$150,942,402	\$203,539,197	\$263,552,552	\$328,295,896	\$9,699,475	\$295,811	6.45%
2023		\$4,193,122	\$12,915,479	\$28,343,799	\$50,049,707	\$80,454,937	\$121,093,023	\$172,979,247	\$236,209,763	\$309,538,088	\$390,005,601	\$11,855,042	\$314,904	3.35%
2024		\$3,984,986	\$13,803,944	\$29,328,134	\$52,437,367	\$85,106,475	\$129,147,530	\$185,842,944	\$255,489,230	\$336,902,715	\$426,972,715	\$14,418,498	\$325,460	2.89%

Table D8.5 - Fixed Distributions (Moderate-\$50,000/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,082,410	\$1,067,703	\$1,052,566	\$1,037,018	\$1,021,078	\$1,004,767	\$988,103	\$971,108	\$953,801	\$936,205	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,124,827	\$1,117,376	\$1,108,663	\$1,098,718	\$1,087,569	\$1,075,253	\$1,061,806	\$1,047,269	\$1,031,684	\$1,015,098	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,133,206	\$1,128,385	\$1,121,906	\$1,113,799	\$1,104,096	\$1,092,836	\$1,080,065	\$1,065,830	\$1,050,187	\$1,033,195	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,098,140	\$1,051,227	\$1,003,951	\$956,531	\$909,176	\$862,087	\$815,451	\$769,442	\$724,225	\$679,948	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,084,059	\$1,010,452	\$938,660	\$868,985	\$801,687	\$736,988	\$675,070	\$616,078	\$560,119	\$507,266	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,793	\$1,128,719	\$1,089,077	\$1,045,326	\$997,950	\$947,452	\$894,343	\$839,139	\$782,348	\$724,467	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,269,237	\$1,274,205	\$1,271,190	\$1,260,087	\$1,240,889	\$1,213,685	\$1,178,656	\$1,136,073	\$1,086,289	\$1,029,729	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,248,624	\$1,276,005	\$1,295,167	\$1,305,542	\$1,306,657	\$1,298,136	\$1,279,710	\$1,251,215	\$1,212,599	\$1,163,919	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,245,897	\$1,298,114	\$1,341,959	\$1,376,269	\$1,399,949	\$1,412,006	\$1,411,562	\$1,397,873	\$1,370,350	\$1,328,571	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,268,101	\$1,357,879	\$1,441,250	\$1,516,194	\$1,580,634	\$1,632,466	\$1,669,601	\$1,690,003	\$1,691,727	\$1,672,962	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,272,539	\$1,393,505	\$1,510,044	\$1,619,358	\$1,718,445	\$1,804,148	\$1,873,209	\$1,922,336	\$1,948,269	\$1,947,855	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,294,398	\$1,442,178	\$1,587,142	\$1,725,904	\$1,854,740	\$1,969,634	\$2,066,343	\$2,140,474	\$2,187,565	\$2,203,189	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,498,260	\$1,701,169	\$1,903,247	\$2,099,900	\$2,285,950	\$2,455,693	\$2,602,974	\$2,721,288	\$2,803,894	\$2,843,956	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,537,349	\$1,823,543	\$2,125,425	\$2,437,800	\$2,754,000	\$3,065,798	\$3,363,348	\$3,635,171	\$3,868,185	\$4,047,784	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,589,532	\$1,892,920	\$2,206,458	\$2,523,803	\$2,837,282	\$3,137,894	\$3,415,349	\$3,658,161	\$3,853,790	\$3,988,827	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,746,348	\$2,129,699	\$2,531,425	\$2,943,876	\$3,357,487	\$3,760,719	\$4,140,060	\$4,480,097	\$4,763,653	\$4,972,002	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,830,535	\$2,256,883	\$2,699,093	\$3,148,054	\$3,592,694	\$4,019,990	\$4,415,052	\$4,761,277	\$5,040,589	\$5,233,752	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,752,262	\$2,183,943	\$2,623,915	\$3,060,751	\$3,481,180	\$3,870,322	\$4,212,048	\$4,489,455	\$4,685,465	\$4,783,532	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,749,742	\$2,273,610	\$2,829,907	\$3,406,442	\$3,987,622	\$4,554,447	\$5,084,677	\$5,553,207	\$5,932,669	\$6,194,274	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,802,693	\$2,397,662	\$3,029,517	\$3,684,196	\$4,343,742	\$4,986,320	\$5,586,435	\$6,115,396	\$6,542,044	\$6,833,751	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,732,300	\$2,281,010	\$2,824,982	\$3,348,423	\$3,834,046	\$4,263,618	\$4,618,629	\$4,881,076	\$5,034,329	\$5,064,045	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,833,977	\$2,545,280	\$3,285,180	\$4,033,771	\$4,767,184	\$5,458,011	\$6,076,010	\$6,589,087	\$6,964,562	\$7,170,679	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,810,374	\$2,652,758	\$3,566,576	\$4,531,368	\$5,519,768	\$6,497,417	\$7,423,280	\$8,250,441	\$8,927,411	\$9,399,992	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,811,197	\$2,791,668	\$3,882,014	\$5,062,308	\$6,303,154	\$7,564,980	\$8,797,790	\$9,941,514	\$10,927,084	\$11,678,319		\$188,196	2.75%
1994	\$732,884	\$1,570,366	\$2,534,331	\$3,615,158	\$4,794,700	\$6,045,057	\$7,327,654	\$8,592,764	\$9,779,636	\$10,817,354	\$11,626,558		\$193,369	2.67%
1995	\$617,300	\$1,603,404	\$2,761,884	\$4,086,532	\$5,560,324	\$7,153,329	\$8,820,882	\$10,502,241	\$12,119,958	\$13,580,189	\$14,774,202		\$198,541	2.54%
1996	\$427,696	\$1,472,748	\$2,738,816	\$4,229,192	\$5,934,858	\$7,831,086	\$9,874,094	\$11,998,016	\$14,112,547	\$16,101,615	\$17,823,527		\$203,581	3.32%
1997	\$231,942	\$1,376,077	\$2,814,733	\$4,567,972	\$6,642,208	\$9,024,709	\$11,677,630	\$14,531,887	\$17,481,359	\$20,377,991	\$23,028,521		\$210,345	1.70%
1998	\$19,449	\$1,239,407	\$2,738,450	\$4,523,278	\$6,584,594	\$8,892,511	\$11,392,097	\$13,999,490	\$16,599,094	\$19,042,432	\$21,149,261		\$213,926	1.61%
1999		\$1,040,506	\$2,599,804	\$4,496,364	\$6,730,658	\$9,280,339	\$12,094,121	\$15,086,017	\$18,130,564	\$21,059,794	\$23,662,781		\$217,374	2.68%
2000		\$908,800	\$2,639,643	\$4,739,409	\$7,205,376	\$10,009,029	\$13,089,597	\$16,348,192	\$19,643,234	\$22,788,049	\$25,551,469		\$223,210	3.39%
2001		\$742,957	\$2,679,615	\$5,088,362	\$7,980,945	\$11,337,666	\$15,097,806	\$19,150,411	\$23,326,506	\$27,393,968	\$31,056,456		\$230,769	1.55%
2002		\$557,092	\$2,630,655	\$5,125,348	\$8,022,407	\$11,269,384	\$14,774,003	\$18,399,749	\$21,964,156	\$25,240,752	\$27,965,491		\$234,350	2.38%
2003		\$343,387	\$2,707,479	\$5,784,337	\$9,628,605	\$14,251,921	\$19,604,866	\$25,558,274	\$31,885,785	\$38,250,057	\$44,195,510		\$239,920	1.88%
2004		\$104,113	\$2,644,978	\$6,070,656	\$10,490,729	\$15,971,272	\$22,509,108	\$30,002,726	\$38,222,025	\$46,779,986	\$55,110,438		\$244,430	3.26%
2005			\$2,467,321	\$6,038,594	\$10,691,704	\$16,512,201	\$23,512,615	\$31,599,405	\$40,537,908	\$49,918,789	\$59,130,675		\$252,387	3.42%
2006			\$2,349,339	\$6,259,098	\$11,494,167	\$18,212,153	\$26,494,427	\$36,300,972	\$47,419,017	\$59,409,329	\$71,556,023		\$261,008	2.54%
2007			\$2,194,383	\$6,192,054	\$11,371,933	\$17,810,812	\$25,499,664	\$34,308,585	\$43,951,217	\$53,952,912	\$63,628,007		\$267,639	4.08%
2008			\$1,879,256	\$5,513,002	\$9,818,648	\$14,715,824	\$20,052,446	\$25,597,705	\$31,041,548	\$36,002,617	\$40,046,043		\$278,562	0.09%
2009			\$1,727,739	\$5,826,986	\$10,938,955	\$17,031,063	\$23,970,318	\$31,503,004	\$39,242,101	\$46,666,743	\$53,137,597		\$278,817	2.72%
2010			\$1,600,153	\$6,298,310	\$12,388,372	\$19,904,414	\$28,751,464	\$38,667,537	\$49,193,449	\$59,657,664	\$69,183,615		\$286,405	1.50%
2011			\$1,374,647	\$6,220,989	\$12,349,451	\$19,725,253	\$28,180,822	\$37,389,246	\$46,849,580	\$55,890,084	\$63,694,573		\$290,688	2.96%
2012			\$1,141,899	\$6,400,974	\$13,256,410	\$21,745,039	\$31,750,478	\$42,959,332	\$54,828,037	\$66,569,281	\$77,166,742		\$299,300	1.74%
2013			\$874,338	\$6,622,970	\$14,635,869	\$25,195,325	\$38,418,402	\$54,165,637	\$71,947,181	\$90,840,701	\$109,439,380		\$304,511	1.50%
2014			\$580,821	\$6,498,472	\$14,766,732	\$25,681,542	\$39,366,226	\$55,675,794	\$74,098,822	\$93,672,217	\$112,928,262		\$309,084	0.76%
2015			\$267,269	\$6,087,135	\$14,100,416	\$24,530,072	\$37,421,301	\$52,558,008	\$69,382,589	\$86,933,648	\$103,818,964		\$311,422	0.73%
2016				\$6,343,878	\$15,507,602	\$27,871,654	\$43,681,329	\$62,872,918	\$84,940,316	\$108,811,245	\$132,758,666		\$313,694	2.07%
2017				\$6,226,262	\$15,785,639	\$28,793,026	\$45,557,412	\$66,065,135	\$89,829,681	\$115,747,883	\$141,990,554		\$320,202	2.11%
2018				\$5,669,712	\$14,612,873	\$26,456,203	\$41,314,093	\$58,990,063	\$78,870,436	\$99,838,533	\$120,232,596		\$326,955	1.91%
2019				\$5,942,516	\$16,064,119	\$29,671,238	\$46,969,326	\$67,797,956	\$91,491,476	\$116,761,253	\$141,629,708		\$333,200	2.29%
2020				\$6,075,873	\$17,004,861	\$31,573,741	\$49,871,656	\$71,551,081	\$95,696,884	\$120,739,439	\$144,446,376		\$340,814	1.36%
2021				\$6,407,732	\$19,253,061	\$37,286,947	\$61,074,625	\$90,658,471	\$125,297,700	\$163,229,373	\$201,509,694		\$345,456	7.04%
2022				\$5,577,431	\$17,574,623	\$34,602,819	\$57,278,627	\$85,723,838	\$119,300,122	\$156,359,081	\$194,067,447		\$369,764	6.45%
2023				\$5,648,106	\$18,980,143	\$38,299,935	\$64,515,711	\$97,992,434	\$138,206,284	\$183,397,959	\$230,299,545		\$393,630	3.35%
2024				\$5,486,299	\$19,586,740	\$40,246,726	\$68,557,351	\$105,040,249	\$149,252,313	\$199,378,047	\$251,893,562		\$406,825	2.89%

Table D8.6 - Fixed Distributions (Aggressive-\$60,000/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,071,016	\$1,056,464	\$1,041,487	\$1,026,102	\$1,010,330	\$994,190	\$977,702	\$960,885	\$943,761	\$926,350	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,100,846	\$1,093,379	\$1,084,670	\$1,074,747	\$1,063,640	\$1,051,383	\$1,038,014	\$1,023,572	\$1,008,100	\$991,644	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,096,274	\$1,091,335	\$1,084,769	\$1,076,603	\$1,066,869	\$1,055,609	\$1,042,864	\$1,028,685	\$1,013,125	\$996,242	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,048,981	\$1,003,841	\$958,338	\$912,686	\$867,090	\$821,746	\$776,838	\$732,536	\$689,001	\$646,379	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,019,850	\$949,577	\$881,039	\$814,531	\$750,308	\$688,584	\$629,538	\$573,310	\$520,005	\$469,694	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,074,407	\$1,039,246	\$999,696	\$956,203	\$909,239	\$859,294	\$806,864	\$752,450	\$696,546	\$639,635	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,148,031	\$1,148,374	\$1,140,871	\$1,125,426	\$1,102,036	\$1,070,795	\$1,031,886	\$985,577	\$932,217	\$872,225	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,105,495	\$1,125,416	\$1,137,061	\$1,139,881	\$1,133,412	\$1,117,291	\$1,091,253	\$1,055,141	\$1,008,905	\$952,600	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,075,398	\$1,116,430	\$1,148,791	\$1,171,340	\$1,183,013	\$1,182,841	\$1,169,970	\$1,143,682	\$1,103,411	\$1,048,756	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,061,389	\$1,133,528	\$1,198,243	\$1,253,510	\$1,297,249	\$1,327,357	\$1,341,750	\$1,338,396	\$1,315,356	\$1,270,823	\$611,130	\$107,745	13.29%
1980	\$924,049	\$1,024,816	\$1,122,054	\$1,213,169	\$1,295,332	\$1,365,521	\$1,420,565	\$1,457,206	\$1,472,154	\$1,462,163	\$1,424,104	\$647,554	\$122,069	12.52%
1981	\$871,481	\$991,931	\$1,110,296	\$1,223,485	\$1,328,040	\$1,420,173	\$1,495,817	\$1,550,690	\$1,580,369	\$1,580,380	\$1,546,291	\$485,161	\$137,347	8.92%
1982	\$917,055	\$1,078,905	\$1,240,448	\$1,397,540	\$1,545,433	\$1,678,810	\$1,791,844	\$1,878,272	\$1,931,500	\$1,944,716	\$1,911,033	\$407,400	\$149,602	3.83%
1983	\$827,942	\$1,037,286	\$1,258,970	\$1,488,451	\$1,719,798	\$1,945,581	\$2,156,783	\$2,342,744	\$2,491,151	\$2,588,072	\$2,618,039	\$308,819	\$155,332	3.79%
1984	\$763,535	\$992,541	\$1,230,146	\$1,470,803	\$1,707,675	\$1,932,600	\$2,136,100	\$2,307,423	\$2,434,647	\$2,504,817	\$2,504,150	\$156,848	\$161,220	3.95%
1985	\$711,642	\$993,642	\$1,290,696	\$1,596,183	\$1,901,657	\$2,196,750	\$2,469,124	\$2,704,481	\$2,886,638	\$2,997,673	\$3,018,156		\$167,586	3.80%
1986	\$617,763	\$936,982	\$1,269,870	\$1,608,544	\$1,943,219	\$2,262,173	\$2,551,766	\$2,796,530	\$2,979,340	\$3,081,654	\$3,083,846		\$173,952	1.10%
1987	\$461,788	\$791,980	\$1,132,169	\$1,472,742	\$1,802,244	\$2,107,523	\$2,373,993	\$2,586,009	\$2,727,375	\$2,781,954	\$2,734,399		\$175,862	4.43%
1988	\$297,360	\$665,579	\$1,061,867	\$1,476,399	\$1,896,210	\$2,305,090	\$2,683,622	\$3,009,405	\$3,257,485	\$3,401,016	\$3,412,166		\$183,660	4.42%
1989	\$119,647	\$537,207	\$986,936	\$1,457,546	\$1,934,150	\$2,398,158	\$2,827,343	\$3,196,129	\$3,476,109	\$3,636,846	\$3,646,944		\$191,777	4.65%
1990		\$356,445	\$804,080	\$1,240,480	\$1,650,393	\$2,017,285	\$2,323,898	\$2,552,930	\$2,687,820	\$2,713,612	\$2,617,860		\$200,690	6.11%
1991		\$169,262	\$715,268	\$1,275,016	\$1,828,570	\$2,352,361	\$2,819,664	\$3,201,354	\$3,466,939	\$3,585,856	\$3,529,020		\$212,944	3.06%
1992			\$556,738	\$1,213,519	\$1,893,444	\$2,568,131	\$3,202,684	\$3,756,138	\$4,182,366	\$4,431,521	\$4,452,017		\$219,469	2.90%
1993			\$374,822	\$1,134,923	\$1,943,729	\$2,769,136	\$3,569,348	\$4,292,812	\$4,878,778	\$5,258,582	\$5,357,771		\$225,836	2.75%
1994			\$139,264	\$884,893	\$1,685,588	\$2,510,216	\$3,317,405	\$4,055,269	\$4,661,746	\$5,065,707	\$5,188,928		\$232,042	2.67%
1995				\$773,435	\$1,750,956	\$2,779,796	\$3,809,852	\$4,775,577	\$5,595,665	\$6,173,740	\$6,400,264		\$238,249	2.54%
1996				\$576,320	\$1,669,262	\$2,857,040	\$4,085,575	\$5,278,975	\$6,337,616	\$7,137,356	\$7,530,293		\$244,297	3.32%
1997				\$368,164	\$1,643,982	\$3,084,477	\$4,631,974	\$6,196,764	\$7,651,854	\$8,828,827	\$9,515,531		\$252,414	1.70%
1998				\$115,786	\$1,421,005	\$2,853,995	\$4,347,933	\$5,807,930	\$7,108,912	\$8,095,290	\$8,582,980		\$256,711	1.61%
1999				\$1,226,377	\$2,774,052	\$4,423,349	\$6,071,880	\$7,579,134	\$8,764,473	\$9,407,884			\$260,849	2.68%
2000					\$1,061,328	\$2,769,601	\$4,582,107	\$6,384,081	\$8,020,014	\$9,292,378	\$9,963,546		\$267,851	3.39%
2001					\$897,584	\$2,890,202	\$5,054,802	\$7,256,408	\$9,304,293	\$10,948,532	\$11,880,880		\$276,923	1.55%
2002					\$638,309	\$2,648,004	\$4,744,853	\$6,784,800	\$8,582,316	\$9,913,650	\$10,524,595		\$281,220	2.38%
2003					\$433,525	\$3,049,645	\$6,011,929	\$9,143,778	\$12,174,137	\$14,726,923	\$16,317,635		\$287,905	1.88%
2004					\$156,743	\$3,142,753	\$6,648,656	\$10,489,833	\$14,351,757	\$17,765,895	\$20,092,959		\$293,316	3.26%
2005						\$2,983,214	\$6,703,870	\$10,820,117	\$14,999,161	\$18,735,833	\$21,331,448		\$302,865	3.42%
2006						\$2,992,182	\$7,281,943	\$12,170,723	\$17,290,144	\$22,040,366	\$25,547,648		\$313,210	2.54%
2007						\$2,651,114	\$6,767,792	\$11,282,373	\$15,817,294	\$19,813,672	\$22,515,740		\$321,167	4.08%
2008						\$1,944,656	\$5,115,072	\$8,235,263	\$11,004,984	\$13,066,004	\$14,021,905		\$334,275	0.09%
2009						\$1,899,376	\$5,795,088	\$9,830,417	\$13,611,570	\$16,631,324	\$18,289,220		\$334,580	2.72%
2010						\$1,849,253	\$6,617,817	\$11,751,074	\$16,754,751	\$20,950,309	\$23,491,182		\$343,685	1.50%
2011						\$1,508,958	\$6,207,326	\$11,108,818	\$15,717,123	\$19,394,935	\$21,396,136		\$348,826	2.96%
2012						\$1,287,063	\$6,659,682	\$12,450,764	\$18,088,977	\$22,795,107	\$25,606,877		\$359,160	1.74%
2013						\$1,083,055	\$7,689,882	\$15,346,700	\$23,387,345	\$30,748,302	\$35,939,761		\$365,413	1.50%
2014						\$734,913	\$7,560,373	\$15,481,672	\$23,807,045	\$31,431,213	\$36,806,732		\$370,900	0.76%
2015						\$349,247	\$6,886,078	\$14,342,159	\$22,034,463	\$28,919,445	\$33,586,798		\$373,706	0.73%
2016							\$7,662,849	\$16,806,919	\$26,634,854	\$35,855,488	\$42,596,515		\$376,432	2.07%
2017							\$7,647,276	\$17,344,833	\$27,866,709	\$37,843,876	\$45,256,822		\$384,242	2.11%
2018							\$6,626,748	\$15,212,290	\$24,210,603	\$32,395,389	\$38,077,336		\$392,346	1.91%
2019							\$7,136,830	\$17,120,824	\$27,738,204	\$37,544,122	\$44,506,085		\$399,840	2.29%
2020							\$7,195,794	\$17,726,080	\$28,692,297	\$38,512,795	\$45,082,577		\$408,977	1.36%
2021							\$8,362,484	\$22,040,914	\$37,158,720	\$51,653,355	\$62,463,452		\$414,547	7.04%
2022							\$7,471,826	\$20,505,274	\$35,061,048	\$49,165,610	\$59,838,997		\$443,717	6.45%
2023							\$7,938,398	\$23,005,620	\$40,202,805	\$57,257,831	\$70,593,489		\$472,356	3.35%
2024							\$7,967,172	\$24,237,554	\$43,015,395	\$61,853,380	\$76,814,409		\$488,190	2.89%

Table D9.3 - Fixed Distributions (Very Conservative-\$30,000/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,119,755	\$1,107,425	\$1,094,797	\$1,081,879	\$1,068,684	\$1,055,220	\$1,041,500	\$1,027,535	\$1,013,334	\$998,910	\$984,275	\$1,009,052	\$30,000	5.57%
1971	\$1,178,883	\$1,173,975	\$1,168,237	\$1,161,680	\$1,154,315	\$1,146,156	\$1,137,217	\$1,127,514	\$1,117,065	\$1,105,888	\$1,094,003	\$1,117,322	\$31,671	3.27%
1972	\$1,209,918	\$1,213,924	\$1,216,901	\$1,218,840	\$1,219,734	\$1,219,578	\$1,218,370	\$1,216,109	\$1,212,798	\$1,208,441	\$1,203,045	\$1,290,432	\$32,706	3.41%
1973	\$1,246,317	\$1,214,245	\$1,181,429	\$1,147,965	\$1,113,949	\$1,079,480	\$1,044,651	\$1,009,557	\$974,290	\$938,939	\$903,593	\$1,072,319	\$33,820	8.71%
1974	\$1,294,363	\$1,224,184	\$1,155,537	\$1,088,580	\$1,023,456	\$960,291	\$899,191	\$840,248	\$783,536	\$729,113	\$677,022	\$761,565	\$36,764	12.34%
1975	\$1,372,090	\$1,341,276	\$1,307,526	\$1,271,076	\$1,232,173	\$1,191,071	\$1,148,031	\$1,103,319	\$1,057,201	\$1,009,942	\$961,804	\$988,290	\$41,300	6.94%
1976	\$1,489,402	\$1,490,269	\$1,486,280	\$1,477,447	\$1,463,821	\$1,445,488	\$1,422,568	\$1,395,214	\$1,363,609	\$1,327,966	\$1,288,523	\$1,169,289	\$44,164	4.86%
1977	\$1,485,144	\$1,491,714	\$1,493,190	\$1,489,529	\$1,480,730	\$1,466,828	\$1,447,901	\$1,424,060	\$1,395,456	\$1,362,273	\$1,324,724	\$1,042,354	\$46,313	6.70%
1978	\$1,505,803	\$1,528,669	\$1,545,893	\$1,557,244	\$1,562,539	\$1,561,648	\$1,554,492	\$1,541,049	\$1,521,349	\$1,495,478	\$1,463,574	\$1,058,213	\$49,416	9.02%
1979	\$1,554,012	\$1,606,433	\$1,653,677	\$1,695,163	\$1,730,343	\$1,758,711	\$1,779,807	\$1,793,226	\$1,798,624	\$1,795,723	\$1,784,314	\$1,189,380	\$53,873	13.29%
1980	\$1,601,013	\$1,691,136	\$1,777,599	\$1,859,341	\$1,935,289	\$2,004,368	\$2,065,523	\$2,117,731	\$2,160,019	\$2,191,481	\$2,211,290	\$1,494,016	\$61,034	12.52%
1981	\$1,697,472	\$1,792,090	\$1,881,911	\$1,965,779	\$2,042,541	\$2,111,064	\$2,170,255	\$2,219,076	\$2,256,565	\$2,281,854	\$2,294,182	\$1,355,374	\$68,674	8.92%
1982	\$2,061,396	\$2,186,729	\$2,306,101	\$2,417,933	\$2,520,644	\$2,612,678	\$2,692,532	\$2,758,776	\$2,810,089	\$2,845,275	\$2,863,294	\$1,554,737	\$74,801	3.83%
1983	\$2,156,181	\$2,344,629	\$2,533,434	\$2,720,466	\$2,903,419	\$3,079,830	\$3,247,112	\$3,402,584	\$3,543,511	\$3,667,147	\$3,770,775	\$1,809,616	\$77,666	3.79%
1984	\$2,376,960	\$2,570,175	\$2,759,743	\$2,943,231	\$3,118,099	\$3,281,737	\$3,431,512	\$3,564,806	\$3,679,066	\$3,771,853	\$3,840,889	\$1,837,351	\$80,610	3.95%
1985	\$2,738,347	\$2,997,808	\$3,257,152	\$3,513,223	\$3,762,623	\$4,001,756	\$4,226,872	\$4,434,131	\$4,619,663	\$4,779,638	\$4,910,334	\$2,317,689	\$83,793	3.80%
1986	\$3,046,218	\$3,342,737	\$3,638,190	\$3,928,798	\$4,210,519	\$4,479,105	\$4,730,166	\$4,959,248	\$5,161,910	\$5,333,812	\$5,470,804	\$2,642,737	\$86,976	1.10%
1987	\$3,091,416	\$3,402,752	\$3,709,465	\$4,006,507	\$4,288,557	\$4,550,127	\$4,785,688	\$4,989,805	\$5,157,291	\$5,283,356	\$5,363,766	\$2,688,442	\$87,931	4.43%
1988	\$3,207,014	\$3,597,295	\$3,993,990	\$4,391,382	\$4,783,075	\$5,162,082	\$5,520,948	\$5,851,899	\$6,147,019	\$6,398,454	\$6,598,632	\$3,033,084	\$91,830	4.42%
1989	\$3,525,519	\$3,999,818	\$4,488,399	\$4,984,716	\$5,481,218	\$5,969,424	\$6,440,051	\$6,883,174	\$7,288,434	\$7,645,283	\$7,943,269	\$3,862,142	\$95,889	4.65%
1990	\$3,755,998	\$4,178,970	\$4,594,348	\$4,994,770	\$5,372,532	\$5,719,771	\$6,028,667	\$6,291,669	\$6,501,725	\$6,652,524	\$6,738,726	\$3,645,040	\$100,345	6.11%
1991	\$4,194,957	\$4,774,365	\$5,364,797	\$5,956,937	\$6,540,334	\$7,103,589	\$7,634,585	\$8,120,779	\$8,549,535	\$8,908,501	\$9,186,019	\$4,616,607	\$106,472	3.06%
1992	\$4,372,606	\$5,055,390	\$5,766,045	\$6,494,729	\$7,229,821	\$7,958,049	\$8,664,686	\$9,333,838	\$9,948,807	\$10,492,529	\$10,948,083	\$4,850,511	\$109,735	2.90%
1993	\$4,687,662	\$5,479,020	\$6,312,635	\$7,178,145	\$8,062,856	\$8,951,809	\$9,827,938	\$10,672,346	\$11,464,670	\$12,183,570	\$12,807,308	\$5,214,775	\$112,918	2.75%
1994	\$4,415,858	\$5,205,980	\$6,044,805	\$6,922,735	\$7,827,671	\$8,745,026	\$9,657,835	\$10,546,979	\$11,391,518	\$12,169,149	\$12,856,776	\$5,166,063	\$116,021	2.67%
1995	\$4,963,806	\$5,963,456	\$7,049,102	\$8,212,144	\$9,440,302	\$10,717,385	\$12,023,194	\$13,333,553	\$14,620,518	\$15,852,775	\$16,996,228	\$6,943,461	\$119,125	2.54%
1996	\$5,005,221	\$6,146,426	\$7,418,022	\$8,816,119	\$10,332,188	\$11,952,442	\$13,657,299	\$15,421,006	\$17,211,443	\$18,990,174	\$20,712,777	\$8,387,497	\$122,149	3.32%
1997	\$5,206,543	\$6,569,224	\$8,134,777	\$9,909,646	\$11,894,753	\$14,084,153	\$16,463,678	\$19,009,660	\$21,687,796	\$24,452,268	\$27,245,206	\$11,017,523	\$126,207	1.70%
1998	\$5,482,012	\$6,979,872	\$8,705,251	\$10,664,543	\$12,857,344	\$15,274,856	\$17,898,319	\$20,697,591	\$23,629,972	\$26,639,413	\$29,656,236	\$14,001,154	\$128,355	1.61%
1999	\$5,377,161	\$6,995,158	\$8,899,477	\$11,108,632	\$13,643,385	\$16,479,433	\$19,634,958	\$23,078,171	\$26,769,978	\$30,652,962	\$34,649,863	\$16,789,345	\$130,424	2.68%
2000	\$5,835,404	\$7,560,649	\$9,561,822	\$11,848,882	\$14,423,618	\$17,277,585	\$20,390,058	\$23,726,171	\$27,235,356	\$30,850,277	\$34,486,430	\$15,139,045	\$133,926	3.39%
2001	\$6,145,318	\$7,996,993	\$10,136,499	\$12,570,020	\$15,294,048	\$18,293,259	\$21,538,544	\$24,985,337	\$28,572,436	\$32,221,481	\$35,837,283	\$13,217,643	\$138,462	1.55%
2002	\$6,691,722	\$8,538,908	\$10,589,579	\$12,827,037	\$15,224,515	\$17,744,488	\$20,338,446	\$22,947,230	\$25,502,030	\$27,926,076	\$30,137,056	\$10,186,803	\$140,610	2.38%
2003	\$6,773,436	\$8,985,503	\$11,564,434	\$14,519,113	\$17,845,102	\$21,521,686	\$25,509,178	\$29,746,758	\$34,151,106	\$38,616,122	\$43,013,968	\$12,924,107	\$143,952	1.88%
2004	\$6,828,949	\$9,238,473	\$12,102,663	\$15,447,807	\$19,286,335	\$23,612,538	\$28,398,325	\$33,589,318	\$39,101,655	\$44,819,911	\$50,596,550	\$14,167,482	\$146,658	3.26%
2005	\$6,793,189	\$9,292,349	\$12,282,756	\$15,797,484	\$19,855,371	\$24,456,192	\$29,575,770	\$35,161,366	\$41,127,758	\$47,354,485	\$53,684,729	\$14,704,626	\$151,432	3.42%
2006	\$6,823,124	\$9,533,164	\$12,841,818	\$16,808,589	\$21,479,891	\$26,882,618	\$33,017,146	\$39,850,147	\$47,307,713	\$55,269,407	\$63,563,917	\$16,846,085	\$156,605	2.54%
2007	\$7,300,681	\$10,155,879	\$13,585,433	\$17,629,720	\$22,312,295	\$27,634,025	\$33,567,163	\$40,049,768	\$46,980,993	\$54,217,832	\$61,573,914	\$17,602,167	\$160,584	4.08%
2008	\$7,722,603	\$10,287,876	\$13,137,573	\$16,239,245	\$19,543,494	\$22,983,425	\$26,475,153	\$29,919,506	\$33,205,038	\$36,212,330	\$38,819,476	\$10,984,583	\$167,137	0.09%
2009	\$7,642,041	\$10,535,734	\$13,885,990	\$17,682,057	\$21,889,718	\$26,448,047	\$31,267,384	\$36,228,938	\$41,186,426	\$45,970,013	\$50,392,675	\$13,679,943	\$167,290	2.72%
2010	\$7,889,341	\$11,143,094	\$15,002,480	\$19,477,564	\$24,549,772	\$30,166,028	\$36,234,112	\$42,619,957	\$49,147,577	\$55,602,223	\$61,737,153	\$15,542,905	\$171,843	1.50%
2011	\$8,308,080	\$11,714,005	\$15,697,879	\$20,249,467	\$25,327,303	\$30,854,173	\$36,714,341	\$42,753,193	\$48,779,833	\$54,573,020	\$59,890,537	\$15,693,076	\$174,413	2.96%
2012	\$8,324,919	\$11,999,078	\$16,394,864	\$21,530,290	\$27,388,883	\$33,912,093	\$40,993,182	\$48,473,548	\$56,142,416	\$63,740,669	\$70,969,348	\$17,996,198	\$179,580	1.74%
2013	\$7,847,109	\$11,808,690	\$16,796,735	\$22,925,360	\$30,278,619	\$38,895,252	\$48,752,696	\$59,751,745	\$71,703,580	\$84,321,122	\$97,216,708	\$23,582,947	\$182,706	1.50%
2014	\$7,841,615	\$11,973,201	\$17,220,056	\$23,720,082	\$31,581,982	\$40,868,087	\$51,575,876	\$63,619,665	\$76,814,364	\$90,863,569	\$105,354,339	\$26,600,269	\$185,450	0.76%
2015	\$7,716,452	\$11,843,384	\$17,057,665	\$23,482,689	\$31,209,593	\$40,280,621	\$50,671,693	\$62,275,749	\$74,888,771	\$88,200,672	\$101,793,241	\$26,778,933	\$186,853	0.73%
2016	\$7,690,008	\$12,113,203	\$17,833,340	\$25,041,572	\$33,902,620	\$44,533,346	\$56,978,625	\$71,186,216	\$86,982,978	\$104,055,354	\$121,937,408	\$29,770,944	\$188,216	2.07%
2017	\$7,616,717	\$12,257,866	\$18,360,036	\$26,174,783	\$35,935,907	\$47,834,827	\$61,991,321	\$78,421,211	\$97,003,484	\$117,450,233	\$139,283,513	\$36,036,342	\$192,121	2.11%
2018	\$7,478,641	\$12,037,611	\$17,945,796	\$25,402,026	\$34,576,037	\$45,585,450	\$58,470,019	\$73,165,059	\$89,476,679	\$107,062,056	\$125,418,321	\$44,268,809	\$196,173	1.91%
2019	\$7,834,195	\$12,952,821	\$19,733,023	\$28,469,007	\$39,434,084	\$52,850,803	\$68,855,480	\$87,459,211	\$108,508,595	\$131,650,554	\$156,306,448	\$44,795,961	\$199,920	2.29%
2020	\$8,263,835	\$13,904,317	\$21,426,080	\$31,163,139	\$43,419,456	\$58,431,606	\$76,325,121	\$97,067,615	\$120,423,277	\$145,914,721	\$172,799,026	\$52,811,419	\$204,489	1.36%
2021	\$8,142,388	\$14,257,623	\$22,744,091	\$34,160,798	\$49,083,997	\$68,061,131	\$91,549,372	\$119,840,443	\$152,976,083	\$190,661,542	\$232,187,429	\$67,724,285	\$207,274	7.04%
2022	\$7,134,215	\$12,647,400	\$20,295,283	\$30,573,594	\$43,987,770	\$61,009,743	\$82,021,183	\$107,245,168	\$136,670,792	\$169,977,888	\$206,471,638	\$55,294,051	\$221,858	6.45%
2023	\$7,191,522	\$13,167,856	\$21,625,703	\$33,130,038	\$48,852,110	\$68,991,420	\$94,372,170	\$125,481,693	\$162,545,680	\$205,414,943	\$253,455,742	\$69,551,759	\$236,178	3.35%
2024	\$7,098,511	\$13,398,295	\$22,516,397	\$35,275,583	\$52,591,731	\$75,425,055	\$104,704,099	\$141,220,842	\$185,499,059	\$237,643,123	\$297,180,363	\$86,673,777	\$244,095	2.89%

Table D9.4 - Fixed Distributions (Conservative-\$40,000/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,108,211	\$1,096,009	\$1,083,510	\$1,070,726	\$1,057,666	\$1,044,342	\$1,030,763	\$1,016,941	\$1,002,887	\$988,612	\$974,127	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,149,995	\$1,144,234	\$1,137,665	\$1,130,300	\$1,122,153	\$1,113,237	\$1,103,568	\$1,093,165	\$1,082,044	\$1,070,226	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,176,822	\$1,179,495	\$1,181,144	\$1,181,762	\$1,181,346	\$1,179,892	\$1,177,400	\$1,173,873	\$1,169,316	\$1,163,734	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,164,470	\$1,132,817	\$1,100,527	\$1,067,693	\$1,034,412	\$1,000,775	\$966,877	\$932,807	\$898,653	\$864,501	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,159,694	\$1,094,093	\$1,030,103	\$967,864	\$907,499	\$849,114	\$792,798	\$738,625	\$686,651	\$636,919	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,252,540	\$1,219,268	\$1,183,394	\$1,145,158	\$1,104,807	\$1,062,596	\$1,018,782	\$973,624	\$927,379	\$880,302	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,371,406	\$1,365,130	\$1,354,133	\$1,338,465	\$1,318,213	\$1,293,495	\$1,264,461	\$1,231,293	\$1,194,198	\$1,153,409	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,352,971	\$1,351,554	\$1,345,116	\$1,333,657	\$1,317,215	\$1,295,867	\$1,269,724	\$1,238,936	\$1,203,681	\$1,164,172	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,364,159	\$1,376,601	\$1,383,272	\$1,384,000	\$1,378,662	\$1,367,188	\$1,349,564	\$1,325,825	\$1,296,062	\$1,260,417	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,407,679	\$1,446,140	\$1,478,749	\$1,504,974	\$1,524,325	\$1,536,357	\$1,540,682	\$1,536,969	\$1,524,954	\$1,504,441	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,451,375	\$1,523,253	\$1,589,953	\$1,650,424	\$1,703,618	\$1,748,509	\$1,784,104	\$1,809,462	\$1,823,708	\$1,826,054	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,501,978	\$1,576,610	\$1,644,917	\$1,705,779	\$1,758,102	\$1,800,833	\$1,832,976	\$1,853,614	\$1,861,921	\$1,857,184	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,785,562	\$1,884,680	\$1,975,775	\$2,057,317	\$2,127,810	\$2,185,809	\$2,229,950	\$2,258,977	\$2,271,764	\$2,267,341	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,869,874	\$2,024,903	\$2,176,381	\$2,321,999	\$2,459,303	\$2,585,720	\$2,698,598	\$2,795,235	\$2,872,929	\$2,929,017	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,000,717	\$2,157,348	\$2,306,661	\$2,446,176	\$2,573,357	\$2,685,649	\$2,780,525	\$2,855,533	\$2,908,340	\$2,936,782	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,277,541	\$2,489,922	\$2,696,789	\$2,894,786	\$3,080,371	\$3,249,870	\$3,399,532	\$3,525,594	\$3,624,347	\$3,692,208	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,482,305	\$2,724,422	\$2,959,368	\$3,183,185	\$3,391,728	\$3,580,736	\$3,745,900	\$3,882,946	\$3,987,722	\$4,056,283	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,472,566	\$2,724,095	\$2,964,695	\$3,189,373	\$3,393,018	\$3,570,522	\$3,716,921	\$3,827,536	\$3,898,130	\$3,925,060	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,553,397	\$2,872,315	\$3,188,368	\$3,495,431	\$3,786,870	\$4,055,658	\$4,294,537	\$4,496,194	\$4,653,464	\$4,759,558	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,770,812	\$3,160,063	\$3,551,583	\$3,938,064	\$4,311,370	\$4,662,673	\$4,982,622	\$5,261,558	\$5,489,763	\$5,657,750	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,826,029	\$3,168,542	\$3,495,040	\$3,798,374	\$4,071,300	\$4,306,683	\$4,472,497	\$4,638,133	\$4,722,467	\$4,746,244	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,146,646	\$3,617,967	\$4,086,100	\$4,541,184	\$4,972,547	\$5,368,941	\$5,718,830	\$6,010,734	\$6,233,593	\$6,377,171	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,251,674	\$3,809,224	\$4,376,084	\$4,941,085	\$5,491,594	\$6,013,731	\$6,492,658	\$6,912,959	\$7,259,081	\$7,515,845	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,437,769	\$4,085,496	\$4,752,796	\$5,427,267	\$6,094,474	\$6,738,128	\$7,340,384	\$7,882,227	\$8,343,974	\$8,705,867	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,186,952	\$3,834,502	\$4,507,346	\$5,193,509	\$5,878,765	\$6,546,773	\$7,179,338	\$7,756,723	\$8,258,227	\$8,662,676	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,549,945	\$4,372,522	\$5,248,774	\$6,165,736	\$7,106,819	\$8,051,764	\$8,976,740	\$9,854,614	\$10,655,403	\$11,346,932	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,564,003	\$4,508,090	\$5,542,398	\$6,656,125	\$7,833,445	\$9,053,074	\$10,287,992	\$11,505,362	\$12,666,701	\$13,728,339	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,705,395	\$4,841,514	\$6,128,446	\$7,561,387	\$9,128,638	\$10,810,396	\$12,577,633	\$14,391,163	\$16,200,984	\$17,946,006	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,830,018	\$5,078,020	\$6,495,251	\$8,075,448	\$9,804,132	\$11,657,241	\$13,599,935	\$15,585,688	\$17,555,795	\$19,439,411	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,733,897	\$5,089,795	\$6,666,108	\$8,464,952	\$10,479,151	\$12,690,020	\$15,065,193	\$17,556,647	\$20,099,092	\$22,608,942	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,917,750	\$5,357,368	\$7,004,297	\$8,853,006	\$10,887,958	\$13,081,832	\$15,393,953	\$17,769,081	\$20,136,733	\$22,411,199	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,022,245	\$5,564,214	\$7,320,278	\$9,280,597	\$11,424,098	\$13,716,809	\$16,110,527	\$18,542,015	\$20,932,881	\$23,190,319	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,167,911	\$5,696,077	\$7,360,982	\$9,135,768	\$10,983,963	\$12,859,443	\$14,706,936	\$16,463,167	\$18,058,663	\$19,420,237	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,255,666	\$6,093,677	\$8,206,850	\$10,583,397	\$13,196,338	\$16,001,277	\$18,934,742	\$21,913,353	\$24,834,088	\$27,575,856	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,243,691	\$6,251,928	\$8,610,715	\$11,319,843	\$14,361,700	\$17,697,624	\$21,264,688	\$24,973,271	\$28,705,816	\$32,317,152	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,133,100	\$6,217,845	\$8,684,278	\$11,536,546	\$14,760,368	\$18,318,802	\$22,148,411	\$26,156,218	\$30,217,904	\$34,177,699	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,095,006	\$6,363,682	\$9,108,229	\$12,351,973	\$16,098,384	\$20,324,858	\$24,976,501	\$29,960,415	\$35,141,092	\$40,337,596	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,205,235	\$6,588,048	\$9,418,595	\$12,703,205	\$16,426,383	\$20,545,689	\$24,987,122	\$29,641,483	\$34,362,286	\$38,965,775	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,101,646	\$6,232,033	\$8,551,539	\$11,014,135	\$13,558,605	\$16,109,277	\$18,577,882	\$20,866,618	\$22,872,389	\$24,492,086	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,037,693	\$6,433,215	\$9,162,840	\$12,190,919	\$15,458,328	\$18,881,072	\$22,350,468	\$25,735,248	\$28,885,812	\$31,640,680	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,094,914	\$6,786,916	\$9,937,459	\$13,521,551	\$17,483,675	\$21,734,203	\$26,147,717	\$30,563,866	\$34,791,250	\$38,614,654	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,124,812	\$6,938,843	\$10,180,680	\$13,807,982	\$17,747,266	\$21,892,001	\$26,103,002	\$30,211,577	\$34,025,747	\$37,339,546	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,041,890	\$7,077,825	\$10,664,624	\$14,777,768	\$19,355,661	\$24,294,873	\$29,447,786	\$34,623,445	\$39,592,307	\$44,095,264	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,795,813	\$7,080,645	\$11,191,221	\$16,175,528	\$22,039,182	\$28,731,937	\$36,135,227	\$44,052,361	\$52,203,159	\$60,224,832	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,655,388	\$7,083,808	\$11,415,678	\$16,716,288	\$23,006,935	\$30,249,230	\$38,300,066	\$47,049,055	\$56,110,537	\$65,122,279	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,422,734	\$6,844,486	\$11,142,559	\$16,369,834	\$22,533,687	\$29,581,327	\$37,386,303	\$45,737,990	\$54,336,033	\$62,791,720	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,296,426	\$6,970,274	\$11,708,481	\$17,615,989	\$24,750,938	\$33,103,985	\$42,577,387	\$52,966,109	\$63,943,698	\$75,055,922	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,126,156	\$6,987,689	\$12,063,123	\$18,505,842	\$26,424,697	\$35,858,520	\$46,748,702	\$58,912,296	\$72,018,903	\$85,575,168	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$2,858,873	\$6,645,374	\$11,539,629	\$17,650,239	\$25,035,514	\$33,681,523	\$43,480,122	\$54,209,467	\$65,520,019	\$76,929,281	\$6,705,135	\$261,564	1.91%
2019		\$2,836,513	\$7,093,101	\$12,734,375	\$19,941,445	\$28,843,094	\$39,485,145	\$51,797,668	\$65,563,189	\$80,390,064	\$95,699,820	\$8,465,851	\$266,560	2.29%
2020		\$2,796,345	\$7,483,178	\$13,739,715	\$21,769,490	\$31,710,041	\$43,595,850	\$57,319,653	\$72,596,513	\$88,936,172	\$105,629,875	\$9,703,526	\$272,651	1.36%
2021		\$2,623,116	\$7,724,864	\$14,857,242	\$24,413,683	\$36,744,287	\$52,101,732	\$70,576,800	\$92,028,121	\$116,013,395	\$141,731,922	\$12,136,833	\$276,365	7.04%
2022		\$2,097,097	\$6,694,484	\$13,117,536	\$21,711,931	\$32,779,127	\$46,526,865	\$63,011,082	\$82,073,851	\$103,284,306	\$125,891,724	\$9,699,475	\$295,811	6.45%
2023		\$1,890,842	\$6,886,407	\$14,057,103	\$23,891,471	\$36,854,064	\$53,324,237	\$73,519,268	\$97,406,099	\$124,609,642	\$154,329,260	\$11,855,042	\$314,904	3.35%
2024		\$1,622,859	\$6,900,444	\$14,649,263	\$25,497,386	\$40,076,788	\$58,953,604	\$82,535,048	\$110,956,201	\$143,954,570	\$180,745,656	\$14,418,498	\$325,460	2.89%

Table D9.5 - Fixed Distributions (Moderate-\$50,000/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,096,667	\$1,084,592	\$1,072,224	\$1,059,573	\$1,046,649	\$1,033,463	\$1,020,026	\$1,006,348	\$992,441	\$978,314	\$963,980	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,126,015	\$1,120,231	\$1,113,650	\$1,106,286	\$1,098,149	\$1,089,256	\$1,079,622	\$1,069,264	\$1,058,199	\$1,046,448	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,139,719	\$1,142,088	\$1,143,448	\$1,143,791	\$1,143,114	\$1,141,414	\$1,138,691	\$1,134,948	\$1,130,190	\$1,124,423	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,114,695	\$1,084,206	\$1,053,089	\$1,021,437	\$989,343	\$956,900	\$924,197	\$891,324	\$858,366	\$825,409	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,095,204	\$1,032,648	\$971,625	\$912,272	\$854,708	\$799,038	\$745,349	\$693,713	\$644,188	\$596,815	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,805	\$1,131,010	\$1,095,712	\$1,058,143	\$1,018,544	\$977,161	\$934,245	\$890,046	\$844,816	\$798,800	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,252,543	\$1,243,980	\$1,230,819	\$1,213,109	\$1,190,938	\$1,164,422	\$1,133,709	\$1,098,977	\$1,060,429	\$1,018,295	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,214,228	\$1,209,918	\$1,200,702	\$1,186,584	\$1,167,602	\$1,143,833	\$1,115,389	\$1,082,415	\$1,045,090	\$1,003,620	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,199,649	\$1,207,310	\$1,209,301	\$1,205,460	\$1,195,675	\$1,179,885	\$1,158,079	\$1,130,302	\$1,096,647	\$1,057,260	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,208,925	\$1,238,603	\$1,262,335	\$1,279,605	\$1,289,938	\$1,292,907	\$1,288,137	\$1,275,314	\$1,254,185	\$1,224,567	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,211,614	\$1,268,907	\$1,320,564	\$1,365,559	\$1,402,869	\$1,431,496	\$1,450,438	\$1,458,904	\$1,455,936	\$1,440,817	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,211,865	\$1,271,310	\$1,324,055	\$1,369,017	\$1,405,140	\$1,431,411	\$1,446,876	\$1,450,662	\$1,441,988	\$1,420,186	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,394	\$1,463,260	\$1,533,617	\$1,593,991	\$1,642,941	\$1,679,085	\$1,701,124	\$1,707,865	\$1,698,254	\$1,671,388	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,119	\$1,516,372	\$1,632,295	\$1,740,579	\$1,838,775	\$1,924,329	\$1,994,612	\$2,046,959	\$2,078,711	\$2,087,259	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,259	\$1,554,953	\$1,670,091	\$1,774,254	\$1,864,977	\$1,939,786	\$1,996,244	\$2,032,000	\$2,044,826	\$2,032,675	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,557,275	\$1,722,692	\$1,880,356	\$2,026,948	\$2,158,986	\$2,272,867	\$2,364,932	\$2,431,524	\$2,469,056	\$2,474,082	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,621,872	\$1,810,654	\$1,989,938	\$2,155,851	\$2,304,352	\$2,431,306	\$2,532,551	\$2,603,982	\$2,641,633	\$2,641,762	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,381	\$1,738,726	\$1,922,883	\$2,090,190	\$2,235,909	\$2,355,357	\$2,444,036	\$2,497,780	\$2,512,905	\$2,486,354	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,509,498	\$1,750,639	\$1,985,353	\$2,207,788	\$2,411,658	\$2,590,368	\$2,737,175	\$2,845,368	\$2,908,475	\$2,920,485	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,541,806	\$1,831,726	\$2,118,451	\$2,394,910	\$2,653,316	\$2,885,294	\$3,082,069	\$3,234,681	\$3,334,243	\$3,372,231	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,473,087	\$1,742,737	\$1,995,311	\$2,224,216	\$2,422,829	\$2,584,699	\$2,703,758	\$2,774,542	\$2,792,410	\$2,753,762	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,518,927	\$1,871,136	\$2,215,262	\$2,542,035	\$2,841,506	\$3,103,296	\$3,316,881	\$3,471,934	\$3,558,685	\$3,568,322	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,447,957	\$1,852,404	\$2,257,439	\$2,652,348	\$3,025,140	\$3,362,776	\$3,651,478	\$3,877,112	\$4,025,634	\$4,083,607	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,396,518	\$1,858,358	\$2,327,446	\$2,791,678	\$3,237,139	\$3,648,319	\$4,008,423	\$4,299,784	\$4,504,378	\$4,604,427		\$188,196	2.75%
1994	\$732,884	\$1,167,924	\$1,624,199	\$2,091,956	\$2,559,347	\$3,012,504	\$3,435,711	\$3,811,676	\$4,121,927	\$4,347,305	\$4,468,576		\$193,369	2.67%
1995	\$617,300	\$1,136,433	\$1,695,942	\$2,285,404	\$2,891,170	\$3,496,253	\$4,080,333	\$4,619,927	\$5,088,710	\$5,458,032	\$5,697,635		\$198,541	2.54%
1996	\$427,696	\$981,579	\$1,598,158	\$2,268,678	\$2,980,063	\$3,714,449	\$4,448,850	\$5,154,979	\$5,799,281	\$6,343,228	\$6,743,901		\$203,581	3.32%
1997	\$231,942	\$841,566	\$1,548,250	\$2,347,246	\$3,228,020	\$4,173,124	\$5,157,114	\$6,145,606	\$7,094,529	\$7,949,701	\$8,646,807		\$210,345	1.70%
1998	\$19,449	\$680,164	\$1,450,788	\$2,325,959	\$3,293,552	\$4,333,409	\$5,416,163	\$6,502,278	\$7,541,404	\$8,472,178	\$9,222,587		\$213,926	1.61%
1999		\$472,635	\$1,280,113	\$2,223,584	\$3,295,519	\$4,478,869	\$5,745,081	\$7,052,215	\$8,343,315	\$9,545,222	\$10,568,021		\$217,374	2.68%
2000		\$274,852	\$1,152,913	\$2,159,711	\$3,282,393	\$4,498,332	\$5,773,606	\$7,061,734	\$8,302,806	\$9,423,190	\$10,335,968		\$223,210	3.39%
2001		\$47,496	\$991,930	\$2,070,536	\$3,267,145	\$4,554,937	\$5,895,073	\$7,235,716	\$8,511,593	\$9,644,281	\$10,543,356		\$230,769	1.55%
2002			\$802,575	\$1,894,926	\$3,047,020	\$4,223,439	\$5,380,440	\$6,466,642	\$7,424,303	\$8,191,251	\$8,703,419		\$234,350	2.38%
2003			\$622,919	\$1,894,588	\$3,321,692	\$4,870,990	\$6,493,376	\$8,122,726	\$9,675,600	\$11,052,054	\$12,137,745		\$239,920	1.88%
2004			\$401,193	\$1,773,624	\$3,353,352	\$5,110,862	\$6,996,923	\$8,940,057	\$10,844,887	\$12,591,722	\$14,037,753		\$244,430	3.26%
2005			\$152,933	\$1,571,072	\$3,217,722	\$5,064,544	\$7,061,833	\$9,135,456	\$11,184,679	\$13,081,324	\$14,670,669		\$252,387	3.42%
2006				\$1,407,870	\$3,224,054	\$5,314,149	\$7,632,570	\$10,102,856	\$12,613,116	\$15,012,777	\$17,111,276		\$261,008	2.54%
2007				\$1,207,469	\$3,094,116	\$5,218,741	\$7,524,215	\$9,924,477	\$12,301,974	\$14,506,740	\$16,357,635		\$267,639	4.08%
2008				\$863,832	\$2,484,776	\$4,133,785	\$5,743,402	\$7,236,258	\$8,528,198	\$9,532,449	\$10,164,696		\$278,562	0.09%
2009				\$643,623	\$2,492,120	\$4,468,609	\$6,494,760	\$8,471,997	\$10,284,070	\$11,801,612	\$12,888,686		\$278,817	2.72%
2010				\$397,353	\$2,493,329	\$4,801,321	\$7,234,293	\$9,675,477	\$11,980,155	\$13,980,277	\$15,492,156		\$286,405	1.50%
2011				\$111,894	\$2,288,661	\$4,640,358	\$7,069,662	\$9,452,811	\$11,643,320	\$13,478,473	\$14,788,556		\$290,688	2.96%
2012					\$2,166,653	\$4,799,229	\$7,596,565	\$10,422,023	\$13,104,473	\$15,443,945	\$17,221,179		\$299,300	1.74%
2013					\$2,072,438	\$5,183,112	\$8,711,178	\$12,518,709	\$16,401,142	\$20,085,195	\$23,232,955		\$304,511	1.50%
2014					\$1,850,593	\$5,145,783	\$8,922,585	\$13,040,467	\$17,283,746	\$21,357,506	\$24,890,219		\$309,084	0.76%
2015					\$1,530,076	\$4,786,754	\$8,490,961	\$12,496,857	\$16,587,209	\$20,471,394	\$23,790,199		\$311,422	0.73%
2016					\$1,329,359	\$4,968,531	\$9,229,346	\$13,968,558	\$18,949,241	\$23,832,043	\$28,174,436		\$313,694	2.07%
2017					\$1,075,777	\$5,014,566	\$9,725,719	\$15,076,193	\$20,821,107	\$26,587,572	\$31,866,824		\$320,202	2.11%
2018					\$724,440	\$4,485,578	\$8,893,027	\$13,795,185	\$18,942,254	\$23,977,982	\$28,440,240		\$326,955	1.91%
2019					\$448,805	\$4,835,384	\$10,114,810	\$16,136,124	\$22,617,782	\$29,129,575	\$35,085,192		\$333,200	2.29%
2020					\$119,525	\$4,988,477	\$10,866,579	\$17,571,692	\$24,769,748	\$31,957,624	\$38,460,725		\$340,814	1.36%
2021						\$5,427,443	\$12,654,091	\$21,313,157	\$31,080,159	\$41,365,248	\$51,276,415		\$345,456	7.04%
2022						\$4,548,511	\$11,032,547	\$18,776,997	\$27,476,910	\$36,590,723	\$45,311,809		\$369,764	6.45%
2023						\$4,716,708	\$12,276,305	\$21,556,843	\$32,266,519	\$43,804,342	\$55,202,778		\$393,630	3.35%
2024						\$4,728,521	\$13,203,109	\$23,849,254	\$36,413,343	\$50,266,017	\$64,310,949		\$406,825	2.89%

Table D9.6 - Fixed Distributions (Aggressive-\$60,000/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Fixed initial distribution grows with inflation. Distribution at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI (%)
1970	\$1,085,123	\$1,073,175	\$1,060,937	\$1,048,419	\$1,035,632	\$1,022,585	\$1,009,289	\$995,755	\$981,994	\$968,016	\$953,833	\$977,844	\$60,000	5.57%
1971	\$1,107,047	\$1,102,035	\$1,096,227	\$1,089,635	\$1,082,271	\$1,074,146	\$1,065,276	\$1,055,676	\$1,045,363	\$1,034,355	\$1,022,671	\$1,045,440	\$63,342	3.27%
1972	\$1,099,563	\$1,102,616	\$1,104,682	\$1,105,752	\$1,105,820	\$1,104,882	\$1,102,936	\$1,099,982	\$1,096,023	\$1,091,064	\$1,085,112	\$1,165,999	\$65,411	3.41%
1973	\$1,093,534	\$1,064,920	\$1,035,594	\$1,005,651	\$975,181	\$944,275	\$913,024	\$881,517	\$849,841	\$818,080	\$786,317	\$937,274	\$67,639	8.71%
1974	\$1,091,526	\$1,030,714	\$971,204	\$913,148	\$856,679	\$801,916	\$748,961	\$697,899	\$648,802	\$601,726	\$556,712	\$635,214	\$73,528	12.34%
1975	\$1,104,764	\$1,075,069	\$1,042,752	\$1,008,030	\$971,128	\$932,280	\$891,726	\$849,707	\$806,469	\$762,253	\$717,299	\$758,253	\$82,599	6.94%
1976	\$1,140,033	\$1,133,679	\$1,122,830	\$1,107,504	\$1,087,754	\$1,063,663	\$1,035,348	\$1,002,956	\$966,660	\$926,661	\$883,181	\$829,694	\$88,329	4.86%
1977	\$1,077,932	\$1,075,485	\$1,068,282	\$1,056,289	\$1,039,511	\$1,017,988	\$991,799	\$961,053	\$925,894	\$886,498	\$843,068	\$684,152	\$92,626	6.70%
1978	\$1,026,886	\$1,035,139	\$1,038,019	\$1,035,330	\$1,026,921	\$1,012,689	\$992,581	\$966,594	\$934,778	\$897,231	\$854,103	\$623,798	\$98,833	9.02%
1979	\$983,764	\$1,010,170	\$1,031,066	\$1,045,921	\$1,054,235	\$1,055,552	\$1,049,457	\$1,035,593	\$1,013,659	\$983,416	\$944,693	\$611,130	\$107,745	13.29%
1980	\$924,049	\$971,853	\$1,014,561	\$1,051,176	\$1,080,693	\$1,102,119	\$1,114,483	\$1,116,851	\$1,108,347	\$1,088,164	\$1,055,581	\$647,554	\$122,069	12.52%
1981	\$871,481	\$921,753	\$966,009	\$1,003,192	\$1,032,255	\$1,052,178	\$1,061,989	\$1,060,777	\$1,047,710	\$1,022,055	\$983,188	\$485,161	\$137,347	8.92%
1982	\$917,055	\$983,227	\$1,041,839	\$1,091,458	\$1,130,664	\$1,158,073	\$1,172,362	\$1,172,297	\$1,156,753	\$1,124,743	\$1,075,435	\$407,400	\$149,602	3.83%
1983	\$827,942	\$920,365	\$1,007,841	\$1,088,210	\$1,159,159	\$1,218,248	\$1,262,938	\$1,290,626	\$1,298,682	\$1,284,493	\$1,245,501	\$308,819	\$155,332	3.79%
1984	\$763,535	\$861,801	\$952,558	\$1,033,520	\$1,102,332	\$1,156,596	\$1,193,922	\$1,211,964	\$1,208,466	\$1,181,312	\$1,128,569	\$156,848	\$161,220	3.95%
1985	\$711,642	\$837,008	\$955,463	\$1,063,922	\$1,159,111	\$1,237,600	\$1,295,865	\$1,330,333	\$1,337,455	\$1,313,765	\$1,255,955		\$167,586	3.80%
1986	\$617,763	\$761,439	\$896,885	\$1,020,508	\$1,128,516	\$1,216,976	\$1,281,876	\$1,319,203	\$1,325,018	\$1,295,543	\$1,227,242		\$173,952	1.10%
1987	\$461,788	\$612,195	\$753,356	\$881,072	\$991,007	\$1,078,800	\$1,140,192	\$1,171,151	\$1,168,025	\$1,127,680	\$1,047,648		\$175,862	4.43%
1988	\$297,360	\$465,600	\$628,963	\$782,338	\$920,145	\$1,036,446	\$1,125,078	\$1,179,813	\$1,194,542	\$1,163,485	\$1,081,412		\$183,660	4.42%
1989	\$119,647	\$312,800	\$503,390	\$685,318	\$851,757	\$995,262	\$1,107,916	\$1,181,517	\$1,207,805	\$1,178,723	\$1,086,712		\$191,777	4.65%
1990		\$120,146	\$316,931	\$495,582	\$650,058	\$774,358	\$862,716	\$909,803	\$910,950	\$862,352	\$761,280		\$200,690	6.11%
1991			\$124,306	\$344,425	\$542,886	\$710,465	\$837,651	\$914,932	\$933,133	\$883,777	\$759,474		\$212,944	3.06%
1992				\$138,794	\$363,612	\$558,686	\$711,821	\$810,299	\$841,264	\$792,187	\$651,369		\$219,469	2.90%
1993					\$156,089	\$379,804	\$558,509	\$676,461	\$717,341	\$664,782	\$502,986		\$225,836	2.75%
1994						\$146,244	\$324,649	\$444,025	\$487,132	\$436,383	\$274,477		\$232,042	2.67%
1995							\$108,903	\$263,115	\$322,805	\$260,661	\$48,339		\$238,249	2.54%
1996								\$21,965	\$93,199	\$19,754			\$244,297	3.32%
1997														1.70%
1998														1.61%
1999														2.68%
2000														3.39%
2001														1.55%
2002														2.38%
2003														1.88%
2004														3.26%
2005														3.42%
2006														2.54%
2007														4.08%
2008														0.09%
2009														2.72%
2010														1.50%
2011														2.96%
2012														1.74%
2013														1.50%
2014														0.76%
2015														0.73%
2016														2.07%
2017														2.11%
2018														1.91%
2019														2.29%
2020														1.36%
2021														7.04%
2022														6.45%
2023														3.35%
2024														2.89%