

Fixed Contribution Tables

This group of Fixed Contribution Tables assumes the use of a 70% U.S and 30% International.

Table C1 - Fixed Contributions (\$1,000/yr): S&P 500 Equity Portfolio

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,076	\$1,071	\$1,065	\$1,059	\$1,053	\$1,047	\$1,041	\$1,035	\$1,028	\$1,022	\$1,022	\$1,000
1971	\$2,248	\$2,253	\$2,257	\$2,261	\$2,265	\$2,268	\$2,270	\$2,272	\$2,274	\$2,275	\$2,275	\$2,276	\$1,030
1972	\$3,466	\$3,507	\$3,549	\$3,590	\$3,631	\$3,672	\$3,713	\$3,753	\$3,794	\$3,834	\$3,873	\$3,875	\$1,061
1973	\$4,800	\$4,756	\$4,711	\$4,664	\$4,616	\$4,567	\$4,518	\$4,467	\$4,415	\$4,362	\$4,308	\$4,311	\$1,093
1974	\$6,305	\$6,062	\$5,825	\$5,593	\$5,366	\$5,145	\$4,929	\$4,719	\$4,514	\$4,316	\$4,124	\$4,127	\$1,126
1975	\$8,122	\$8,033	\$7,939	\$7,839	\$7,736	\$7,628	\$7,516	\$7,400	\$7,282	\$7,161	\$7,038	\$7,044	\$1,159
1976	\$10,381	\$10,386	\$10,382	\$10,369	\$10,347	\$10,318	\$10,280	\$10,235	\$10,182	\$10,123	\$10,057	\$10,067	\$1,194
1977	\$11,932	\$11,824	\$11,707	\$11,581	\$11,447	\$11,306	\$11,159	\$11,005	\$10,846	\$10,682	\$10,513	\$10,526	\$1,230
1978	\$13,815	\$13,735	\$13,642	\$13,537	\$13,420	\$13,292	\$13,154	\$13,007	\$12,850	\$12,685	\$12,512	\$12,529	\$1,267
1979	\$16,140	\$16,218	\$16,281	\$16,328	\$16,359	\$16,375	\$16,377	\$16,364	\$16,338	\$16,298	\$16,245	\$16,270	\$1,305
1980	\$18,704	\$19,214	\$19,712	\$20,195	\$20,662	\$21,112	\$21,544	\$21,957	\$22,350	\$22,722	\$23,072	\$23,112	\$1,344
1981	\$22,183	\$22,425	\$22,638	\$22,822	\$22,976	\$23,101	\$23,197	\$23,262	\$23,297	\$23,303	\$23,280	\$23,324	\$1,384
1982	\$29,808	\$30,011	\$30,169	\$30,283	\$30,352	\$30,376	\$30,355	\$30,291	\$30,183	\$30,033	\$29,842	\$29,904	\$1,426
1983	\$33,936	\$34,569	\$35,161	\$35,709	\$36,212	\$36,667	\$37,074	\$37,430	\$37,736	\$37,990	\$38,191	\$38,279	\$1,469
1984	\$40,493	\$40,945	\$41,336	\$41,664	\$41,927	\$42,126	\$42,258	\$42,325	\$42,326	\$42,263	\$42,136	\$42,241	\$1,513
1985	\$50,071	\$51,144	\$52,153	\$53,094	\$53,963	\$54,757	\$55,471	\$56,104	\$56,653	\$57,116	\$57,492	\$57,648	\$1,558
1986	\$59,260	\$60,739	\$62,141	\$63,459	\$64,686	\$65,816	\$66,845	\$67,766	\$68,577	\$69,273	\$69,852	\$70,057	\$1,605
1987	\$63,619	\$65,495	\$67,247	\$68,859	\$70,318	\$71,611	\$72,724	\$73,648	\$74,370	\$74,884	\$75,183	\$75,421	\$1,653
1988	\$69,784	\$72,436	\$74,990	\$77,429	\$79,731	\$81,878	\$83,850	\$85,629	\$87,199	\$88,543	\$89,648	\$89,953	\$1,702
1989	\$80,957	\$85,261	\$89,553	\$93,806	\$97,989	\$102,073	\$106,026	\$109,815	\$113,409	\$116,776	\$119,884	\$120,320	\$1,754
1990	\$90,675	\$94,331	\$97,857	\$101,225	\$104,402	\$107,361	\$110,071	\$112,505	\$114,637	\$116,444	\$117,903	\$118,361	\$1,806
1991	\$106,235	\$111,935	\$117,594	\$123,169	\$128,613	\$133,882	\$138,926	\$143,700	\$148,156	\$152,248	\$155,932	\$156,575	\$1,860
1992	\$115,697	\$121,889	\$128,039	\$134,101	\$140,024	\$145,758	\$151,249	\$156,446	\$161,298	\$165,754	\$169,766	\$170,508	\$1,916
1993	\$129,400	\$136,235	\$143,021	\$149,705	\$156,232	\$162,546	\$168,587	\$174,299	\$179,623	\$184,504	\$188,888	\$189,761	\$1,974
1994	\$126,986	\$134,253	\$141,535	\$148,778	\$155,925	\$162,916	\$169,691	\$176,186	\$182,340	\$188,088	\$193,372	\$194,314	\$2,033
1995	\$148,966	\$160,148	\$171,690	\$183,535	\$195,618	\$207,864	\$220,193	\$232,514	\$244,734	\$256,750	\$268,457	\$269,831	\$2,094
1996	\$156,195	\$170,749	\$186,142	\$202,339	\$219,292	\$236,940	\$255,206	\$273,999	\$293,214	\$312,731	\$332,414	\$334,201	\$2,157
1997	\$168,981	\$188,839	\$210,427	\$233,786	\$258,937	\$285,881	\$314,597	\$345,037	\$377,126	\$410,757	\$445,793	\$448,307	\$2,221
1998	\$184,804	\$210,348	\$238,663	\$269,892	\$304,152	\$341,533	\$382,091	\$425,841	\$472,751	\$522,737	\$575,654	\$579,056	\$2,288
1999	\$188,050	\$217,870	\$251,636	\$289,680	\$332,323	\$379,869	\$432,594	\$490,734	\$554,476	\$623,946	\$699,192	\$703,515	\$2,357
2000	\$211,862	\$240,443	\$272,025	\$306,722	\$344,615	\$385,743	\$430,101	\$477,626	\$528,196	\$581,624	\$637,648	\$641,770	\$2,427
2001	\$231,142	\$257,295	\$285,425	\$315,463	\$347,300	\$380,781	\$415,702	\$451,812	\$488,809	\$526,344	\$564,023	\$567,827	\$2,500
2002	\$260,319	\$280,150	\$300,298	\$320,532	\$340,598	\$360,225	\$379,121	\$396,992	\$413,537	\$428,462	\$441,485	\$444,583	\$2,575
2003	\$271,993	\$299,174	\$327,739	\$357,476	\$388,126	\$419,380	\$450,884	\$482,244	\$513,029	\$542,781	\$571,027	\$575,181	\$2,652
2004	\$283,067	\$313,435	\$345,674	\$379,593	\$414,943	\$451,413	\$488,636	\$526,187	\$563,591	\$600,329	\$635,849	\$640,644	\$2,732
2005	\$290,811	\$322,796	\$356,884	\$392,891	\$430,570	\$469,605	\$509,619	\$550,169	\$590,753	\$630,820	\$669,775	\$675,006	\$2,814
2006	\$301,927	\$338,855	\$378,833	\$421,755	\$467,440	\$515,620	\$565,942	\$617,964	\$671,153	\$724,892	\$778,486	\$784,773	\$2,898
2007	\$333,984	\$373,264	\$415,553	\$460,687	\$508,418	\$558,407	\$610,224	\$663,350	\$717,173	\$771,005	\$824,082	\$830,960	\$2,985
2008	\$364,774	\$387,155	\$409,082	\$430,169	\$450,014	\$468,211	\$484,359	\$498,080	\$509,028	\$516,899	\$521,448	\$525,945	\$3,075
2009	\$372,148	\$404,476	\$437,493	\$470,744	\$503,717	\$535,853	\$566,557	\$595,213	\$621,205	\$643,938	\$662,853	\$668,733	\$3,167
2010	\$396,389	\$434,997	\$474,917	\$515,640	\$556,572	\$597,044	\$636,328	\$673,652	\$708,224	\$739,257	\$765,997	\$772,991	\$3,262
2011	\$430,363	\$469,944	\$510,458	\$551,317	\$591,855	\$631,341	\$668,993	\$704,007	\$735,577	\$762,927	\$785,339	\$792,715	\$3,360
2012	\$444,268	\$491,147	\$540,087	\$590,504	\$641,694	\$692,848	\$743,059	\$791,353	\$836,709	\$878,095	\$914,504	\$923,331	\$3,461
2013	\$431,660	\$492,462	\$558,835	\$630,506	\$707,004	\$787,653	\$871,555	\$957,597	\$1,044,462	\$1,130,647	\$1,214,502	\$1,226,544	\$3,565
2014	\$445,517	\$513,236	\$588,158	\$670,188	\$759,014	\$854,074	\$954,542	\$1,059,311	\$1,166,998	\$1,275,950	\$1,384,277	\$1,398,378	\$3,671
2015	\$452,905	\$521,919	\$598,292	\$681,911	\$772,430	\$869,246	\$971,476	\$1,077,946	\$1,187,192	\$1,297,478	\$1,406,821	\$1,421,539	\$3,782
2016	\$466,578	\$542,317	\$627,075	\$720,942	\$823,754	\$935,051	\$1,054,049	\$1,179,605	\$1,310,212	\$1,443,998	\$1,578,750	\$1,595,697	\$3,895
2017	\$478,019	\$565,199	\$664,919	\$777,871	\$904,494	\$1,044,908	\$1,198,840	\$1,365,562	\$1,543,834	\$1,731,871	\$1,927,320	\$1,948,534	\$4,012
2018	\$485,911	\$571,407	\$668,555	\$777,808	\$899,343	\$1,032,991	\$1,178,180	\$1,333,883	\$1,498,579	\$1,670,231	\$1,846,296	\$1,867,137	\$4,132
2019	\$527,424	\$632,560	\$754,833	\$895,631	\$1,056,074	\$1,236,900	\$1,438,354	\$1,660,068	\$1,900,961	\$2,159,146	\$2,431,868	\$2,459,983	\$4,256
2020	\$575,838	\$697,805	\$841,044	\$1,007,524	\$1,198,899	\$1,416,363	\$1,660,482	\$1,931,033	\$2,226,848	\$2,545,682	\$2,884,111	\$2,918,264	\$4,384
2021	\$586,514	\$727,618	\$897,914	\$1,101,406	\$1,342,025	\$1,623,422	\$1,948,727	\$2,320,267	\$2,739,266	\$3,205,538	\$3,717,198	\$3,762,260	\$4,515
2022	\$532,684	\$654,484	\$799,904	\$971,700	\$1,172,401	\$1,404,136	\$1,668,423	\$1,965,960	\$2,296,398	\$2,658,139	\$3,048,162	\$3,086,005	\$4,651
2023	\$560,248	\$700,934	\$872,521	\$1,079,665	\$1,327,045	\$1,619,142	\$1,959,956	\$2,352,692	\$2,799,397	\$3,300,592	\$3,854,900	\$3,903,840	\$4,790
2024	\$577,424	\$736,180	\$934,118	\$1,178,476	\$1,477,001	\$1,837,708	\$2,268,561	\$2,777,049	\$3,369,683	\$4,051,406	\$4,824,965	\$4,887,588	\$4,934
2025	\$620,141	\$797,719	\$1,021,564	\$1,300,971	\$1,646,120	\$2,067,837	\$2,577,238	\$3,185,242	\$3,901,949	\$4,735,899	\$5,693,230	\$5,768,757	\$5,082

Table C2b - Fixed Contributions (\$1,000/yr): WW UBH Equity Portfolio (70% US/30% Int'l)

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,075	\$1,068	\$1,061	\$1,054	\$1,047	\$1,040	\$1,033	\$1,025	\$1,018	\$1,010	\$1,022	\$1,000
1971	\$2,248	\$2,265	\$2,282	\$2,299	\$2,315	\$2,331	\$2,346	\$2,361	\$2,375	\$2,389	\$2,403	\$2,276	\$1,030
1972	\$3,466	\$3,522	\$3,579	\$3,635	\$3,692	\$3,749	\$3,807	\$3,864	\$3,921	\$3,979	\$4,036	\$3,875	\$1,061
1973	\$4,800	\$4,759	\$4,715	\$4,670	\$4,623	\$4,575	\$4,526	\$4,474	\$4,421	\$4,368	\$4,312	\$4,311	\$1,093
1974	\$6,305	\$6,042	\$5,788	\$5,540	\$5,300	\$5,068	\$4,843	\$4,625	\$4,414	\$4,211	\$4,015	\$4,127	\$1,126
1975	\$8,122	\$8,071	\$8,013	\$7,949	\$7,879	\$7,803	\$7,721	\$7,635	\$7,545	\$7,450	\$7,352	\$7,044	\$1,159
1976	\$10,381	\$10,503	\$10,615	\$10,717	\$10,810	\$10,893	\$10,966	\$11,030	\$11,084	\$11,130	\$11,167	\$10,067	\$1,194
1977	\$11,932	\$12,229	\$12,521	\$12,808	\$13,090	\$13,366	\$13,636	\$13,900	\$14,158	\$14,409	\$14,653	\$10,526	\$1,230
1978	\$13,815	\$14,337	\$14,864	\$15,395	\$15,930	\$16,468	\$17,008	\$17,550	\$18,093	\$18,637	\$19,180	\$12,529	\$1,267
1979	\$16,140	\$16,974	\$17,834	\$18,721	\$19,634	\$20,572	\$21,535	\$22,523	\$23,534	\$24,569	\$25,627	\$16,270	\$1,305
1980	\$18,704	\$20,009	\$21,383	\$22,825	\$24,338	\$25,922	\$27,576	\$29,302	\$31,098	\$32,966	\$34,903	\$23,112	\$1,344
1981	\$22,183	\$23,563	\$25,007	\$26,515	\$28,088	\$29,724	\$31,422	\$33,182	\$35,002	\$36,880	\$38,815	\$23,324	\$1,384
1982	\$29,808	\$31,285	\$32,808	\$34,377	\$35,986	\$37,634	\$39,317	\$41,030	\$42,770	\$44,533	\$46,313	\$29,904	\$1,426
1983	\$33,936	\$36,284	\$38,766	\$41,386	\$44,144	\$47,042	\$50,081	\$53,261	\$56,581	\$60,040	\$63,636	\$38,279	\$1,469
1984	\$40,493	\$42,939	\$45,501	\$48,179	\$50,970	\$53,872	\$56,882	\$59,996	\$63,209	\$66,516	\$69,910	\$42,241	\$1,513
1985	\$50,071	\$53,668	\$57,487	\$61,535	\$65,815	\$70,331	\$75,084	\$80,077	\$85,308	\$90,776	\$96,479	\$57,648	\$1,558
1986	\$59,260	\$63,908	\$68,883	\$74,196	\$79,856	\$85,874	\$92,258	\$99,015	\$106,150	\$113,666	\$121,566	\$70,057	\$1,605
1987	\$63,619	\$68,968	\$74,683	\$80,770	\$87,229	\$94,061	\$101,258	\$108,812	\$116,705	\$124,917	\$133,422	\$75,421	\$1,653
1988	\$69,784	\$76,790	\$84,416	\$92,694	\$101,652	\$111,314	\$121,701	\$132,827	\$144,702	\$157,326	\$170,692	\$89,953	\$1,702
1989	\$80,957	\$89,588	\$99,055	\$109,408	\$120,695	\$132,962	\$146,249	\$160,591	\$176,014	\$192,537	\$210,165	\$120,320	\$1,754
1990	\$90,675	\$97,580	\$104,911	\$112,662	\$120,824	\$129,378	\$138,302	\$147,564	\$157,126	\$166,942	\$176,957	\$118,361	\$1,806
1991	\$106,235	\$115,585	\$125,631	\$136,383	\$147,844	\$160,009	\$172,864	\$186,383	\$200,530	\$215,255	\$230,497	\$156,575	\$1,860
1992	\$115,697	\$125,984	\$137,054	\$148,920	\$161,588	\$175,055	\$189,305	\$204,313	\$220,039	\$236,429	\$253,416	\$170,508	\$1,916
1993	\$129,400	\$142,547	\$156,890	\$172,484	\$189,372	\$207,593	\$227,168	\$248,107	\$270,401	\$294,023	\$318,925	\$189,761	\$1,974
1994	\$126,986	\$140,353	\$155,006	\$171,012	\$188,432	\$207,318	\$227,711	\$249,636	\$273,101	\$298,095	\$324,583	\$194,314	\$2,033
1995	\$148,966	\$165,261	\$183,210	\$202,917	\$224,474	\$247,968	\$273,468	\$301,029	\$330,686	\$362,448	\$396,296	\$269,831	\$2,094
1996	\$156,195	\$175,415	\$196,880	\$220,775	\$247,287	\$276,596	\$308,876	\$344,285	\$382,963	\$425,026	\$470,555	\$334,201	\$2,157
1997	\$168,981	\$190,883	\$215,501	\$243,088	\$273,896	\$308,179	\$346,185	\$388,149	\$434,287	\$484,790	\$539,813	\$448,307	\$2,221
1998	\$184,804	\$208,116	\$234,169	\$263,175	\$295,338	\$330,847	\$369,870	\$412,546	\$458,977	\$509,215	\$563,262	\$579,056	\$2,288
1999	\$188,050	\$215,055	\$245,736	\$280,467	\$319,632	\$363,615	\$412,792	\$467,520	\$528,125	\$594,889	\$668,034	\$703,515	\$2,357
2000	\$211,862	\$240,049	\$271,788	\$307,387	\$347,151	\$391,370	\$440,312	\$494,211	\$553,256	\$617,577	\$687,234	\$641,770	\$2,427
2001	\$231,142	\$260,532	\$293,386	\$329,951	\$370,452	\$415,089	\$464,019	\$517,349	\$575,126	\$637,318	\$703,807	\$567,827	\$2,500
2002	\$260,319	\$287,539	\$317,213	\$349,381	\$384,041	\$421,143	\$460,585	\$502,204	\$545,771	\$590,989	\$637,488	\$444,583	\$2,575
2003	\$271,993	\$310,994	\$355,099	\$404,738	\$460,316	\$522,203	\$590,706	\$666,060	\$748,398	\$837,732	\$933,930	\$575,181	\$2,652
2004	\$283,067	\$329,340	\$382,672	\$443,861	\$513,726	\$593,077	\$682,702	\$783,329	\$895,598	\$1,020,023	\$1,156,950	\$640,644	\$2,732
2005	\$290,811	\$341,393	\$400,277	\$468,525	\$547,243	\$637,570	\$740,645	\$857,577	\$989,406	\$1,137,051	\$1,301,264	\$675,006	\$2,814
2006	\$301,927	\$360,857	\$430,807	\$513,487	\$610,764	\$724,648	\$857,265	\$1,010,824	\$1,187,566	\$1,389,706	\$1,619,352	\$784,773	\$2,898
2007	\$333,984	\$395,147	\$467,012	\$551,061	\$648,867	\$762,070	\$892,341	\$1,041,336	\$1,210,643	\$1,401,716	\$1,615,796	\$830,960	\$2,985
2008	\$364,774	\$408,774	\$457,191	\$510,046	\$567,252	\$628,595	\$693,719	\$762,106	\$833,071	\$905,754	\$979,121	\$525,945	\$3,075
2009	\$372,148	\$431,028	\$497,848	\$573,095	\$657,129	\$750,137	\$852,084	\$962,668	\$1,081,277	\$1,206,949	\$1,338,341	\$668,733	\$3,167
2010	\$396,389	\$466,680	\$547,730	\$640,457	\$745,649	\$863,899	\$995,531	\$1,140,523	\$1,298,433	\$1,468,325	\$1,648,705	\$772,991	\$3,262
2011	\$430,363	\$500,362	\$579,810	\$669,195	\$768,809	\$878,689	\$998,558	\$1,127,766	\$1,265,243	\$1,409,463	\$1,558,419	\$792,715	\$3,360
2012	\$444,268	\$524,360	\$616,822	\$722,668	\$842,730	\$977,575	\$1,127,422	\$1,292,046	\$1,470,685	\$1,661,966	\$1,863,835	\$923,331	\$3,461
2013	\$431,660	\$523,583	\$633,026	\$762,316	\$913,761	\$1,089,546	\$1,291,591	\$1,521,401	\$1,779,879	\$2,067,143	\$2,382,328	\$1,226,544	\$3,565
2014	\$445,517	\$542,176	\$657,802	\$795,043	\$956,569	\$1,144,948	\$1,362,510	\$1,611,163	\$1,892,197	\$2,206,068	\$2,552,169	\$1,398,378	\$3,671
2015	\$452,905	\$549,148	\$663,912	\$799,667	\$958,863	\$1,143,805	\$1,356,509	\$1,598,528	\$1,870,761	\$2,173,243	\$2,504,944	\$1,421,539	\$3,782
2016	\$466,578	\$572,245	\$699,875	\$852,816	\$1,034,517	\$1,248,395	\$1,497,657	\$1,785,089	\$2,112,806	\$2,481,972	\$2,892,503	\$1,595,697	\$3,895
2017	\$478,019	\$594,087	\$736,474	\$909,821	\$1,119,115	\$1,369,557	\$1,666,370	\$2,014,552	\$2,418,562	\$2,881,943	\$3,406,899	\$1,948,534	\$4,012
2018	\$485,911	\$595,491	\$728,020	\$886,997	\$1,076,011	\$1,298,594	\$1,558,031	\$1,857,122	\$2,197,917	\$2,581,413	\$3,007,240	\$1,867,137	\$4,132
2019	\$527,424	\$655,007	\$811,538	\$1,002,035	\$1,231,833	\$1,506,414	\$1,831,173	\$2,211,118	\$2,650,496	\$3,152,364	\$3,718,115	\$2,459,983	\$4,256
2020	\$575,838	\$715,197	\$885,636	\$1,092,173	\$1,339,951	\$1,633,995	\$1,978,894	\$2,378,420	\$2,835,076	\$3,349,609	\$3,920,505	\$2,918,264	\$4,384
2021	\$586,514	\$745,203	\$944,152	\$1,191,387	\$1,495,676	\$1,866,295	\$2,312,664	\$2,843,849	\$3,467,924	\$4,191,196	\$5,017,320	\$3,762,260	\$4,515
2022	\$532,684	\$674,385	\$851,466	\$1,070,744	\$1,339,568	\$1,665,581	\$2,056,374	\$2,519,021	\$3,059,507	\$3,682,043	\$4,388,315	\$3,086,005	\$4,651
2023	\$560,248	\$716,898	\$915,049	\$1,163,433	\$1,471,698	\$1,850,178	\$2,309,513	\$2,860,114	\$3,511,456	\$4,271,221	\$5,144,285	\$3,903,840	\$4,790
2024	\$577,424	\$743,918	\$956,329	\$1,224,893	\$1,561,119	\$1,977,568	\$2,487,474	\$3,104,169	\$3,840,299	\$4,706,829	\$5,711,839	\$4,887,588	\$4,934
2025	\$620,141	\$806,242	\$1,046,292	\$1,353,217	\$1,741,856	\$2,228,798	\$2,832,015	\$3,570,251	\$4,462,122	\$5,524,908	\$6,773,032	\$5,768,757	\$5,082

Table C3b - Fixed Contributions (\$1,000/yr): WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,075	\$1,069	\$1,062	\$1,055	\$1,048	\$1,041	\$1,034	\$1,027	\$1,019	\$1,012	\$1,022	\$1,000
1971	\$2,248	\$2,270	\$2,291	\$2,312	\$2,333	\$2,353	\$2,373	\$2,393	\$2,412	\$2,431	\$2,449	\$2,276	\$1,030
1972	\$3,466	\$3,532	\$3,599	\$3,667	\$3,735	\$3,803	\$3,872	\$3,941	\$4,011	\$4,080	\$4,151	\$3,875	\$1,061
1973	\$4,800	\$4,766	\$4,730	\$4,692	\$4,652	\$4,611	\$4,568	\$4,524	\$4,478	\$4,430	\$4,380	\$4,311	\$1,093
1974	\$6,305	\$6,066	\$5,832	\$5,604	\$5,381	\$5,163	\$4,952	\$4,746	\$4,545	\$4,351	\$4,162	\$4,127	\$1,126
1975	\$8,122	\$8,107	\$8,084	\$8,054	\$8,016	\$7,972	\$7,921	\$7,864	\$7,801	\$7,732	\$7,659	\$7,044	\$1,159
1976	\$10,381	\$10,520	\$10,650	\$10,770	\$10,879	\$10,978	\$11,066	\$11,145	\$11,213	\$11,271	\$11,319	\$10,067	\$1,194
1977	\$11,932	\$12,232	\$12,527	\$12,816	\$13,099	\$13,376	\$13,646	\$13,908	\$14,163	\$14,411	\$14,650	\$10,526	\$1,230
1978	\$13,815	\$14,382	\$14,957	\$15,540	\$16,130	\$16,727	\$17,329	\$17,935	\$18,546	\$19,160	\$19,776	\$12,529	\$1,267
1979	\$16,140	\$16,922	\$17,726	\$18,551	\$19,398	\$20,264	\$21,151	\$22,055	\$22,978	\$23,918	\$24,874	\$16,270	\$1,305
1980	\$18,704	\$19,916	\$21,186	\$22,514	\$23,900	\$25,344	\$26,845	\$28,405	\$30,020	\$31,692	\$33,418	\$23,112	\$1,344
1981	\$22,183	\$23,435	\$24,738	\$26,091	\$27,493	\$28,943	\$30,439	\$31,980	\$33,564	\$35,188	\$36,850	\$23,324	\$1,384
1982	\$29,808	\$31,237	\$32,710	\$34,223	\$35,775	\$37,361	\$38,979	\$40,624	\$42,294	\$43,983	\$45,687	\$29,904	\$1,426
1983	\$33,936	\$36,240	\$38,672	\$41,237	\$43,934	\$46,766	\$49,733	\$52,835	\$56,071	\$59,441	\$62,942	\$38,279	\$1,469
1984	\$40,493	\$42,799	\$45,204	\$47,708	\$50,306	\$52,998	\$55,777	\$58,641	\$61,584	\$64,600	\$67,683	\$42,241	\$1,513
1985	\$50,071	\$53,694	\$57,541	\$61,620	\$65,934	\$70,488	\$75,284	\$80,324	\$85,608	\$91,136	\$96,906	\$57,648	\$1,558
1986	\$59,260	\$64,100	\$69,294	\$74,857	\$80,803	\$87,143	\$93,891	\$101,055	\$108,646	\$116,670	\$125,133	\$70,057	\$1,605
1987	\$63,619	\$69,275	\$75,342	\$81,832	\$88,749	\$96,095	\$103,869	\$112,062	\$120,661	\$129,648	\$138,995	\$75,421	\$1,653
1988	\$69,784	\$77,110	\$85,116	\$93,840	\$103,317	\$113,579	\$124,653	\$136,561	\$149,318	\$162,930	\$177,394	\$89,953	\$1,702
1989	\$80,957	\$89,990	\$99,940	\$110,867	\$122,831	\$135,889	\$150,093	\$165,487	\$182,110	\$199,989	\$219,141	\$120,320	\$1,754
1990	\$90,675	\$98,167	\$106,172	\$114,691	\$123,720	\$133,248	\$143,255	\$153,714	\$164,588	\$175,832	\$187,390	\$118,361	\$1,806
1991	\$106,235	\$116,241	\$127,055	\$138,697	\$151,180	\$164,510	\$178,680	\$193,672	\$209,455	\$225,984	\$243,196	\$156,575	\$1,860
1992	\$115,697	\$126,662	\$138,531	\$151,328	\$165,070	\$179,764	\$195,407	\$211,979	\$229,449	\$247,768	\$266,868	\$170,508	\$1,916
1993	\$129,400	\$143,132	\$158,178	\$174,605	\$192,474	\$211,832	\$232,718	\$255,150	\$279,132	\$304,644	\$331,643	\$189,761	\$1,974
1994	\$126,986	\$141,375	\$157,271	\$174,769	\$193,963	\$214,935	\$237,757	\$262,488	\$289,164	\$317,805	\$348,398	\$194,314	\$2,033
1995	\$148,966	\$166,952	\$186,984	\$209,221	\$233,820	\$260,930	\$290,692	\$323,228	\$358,644	\$397,015	\$438,389	\$269,831	\$2,094
1996	\$156,195	\$177,080	\$200,643	\$227,146	\$256,855	\$290,041	\$326,972	\$367,908	\$413,092	\$462,748	\$517,064	\$334,201	\$2,157
1997	\$168,981	\$193,078	\$220,505	\$251,625	\$286,821	\$326,487	\$371,025	\$420,837	\$476,315	\$537,835	\$605,740	\$448,307	\$2,221
1998	\$184,804	\$211,724	\$242,386	\$277,187	\$316,533	\$360,838	\$410,510	\$465,943	\$527,503	\$595,517	\$670,253	\$579,056	\$2,288
1999	\$188,050	\$218,704	\$254,190	\$295,132	\$342,197	\$396,086	\$457,531	\$527,281	\$606,084	\$694,673	\$793,742	\$703,515	\$2,357
2000	\$211,862	\$243,361	\$279,387	\$320,435	\$367,016	\$419,649	\$478,846	\$545,103	\$618,881	\$700,588	\$790,559	\$641,770	\$2,427
2001	\$231,142	\$263,348	\$299,811	\$340,910	\$387,017	\$438,483	\$495,622	\$558,703	\$627,924	\$703,403	\$785,150	\$567,827	\$2,500
2002	\$260,319	\$290,006	\$322,715	\$358,548	\$397,562	\$439,760	\$485,085	\$533,407	\$584,514	\$638,106	\$693,791	\$444,583	\$2,575
2003	\$271,993	\$313,839	\$361,658	\$416,034	\$477,536	\$546,704	\$624,022	\$709,893	\$804,612	\$908,331	\$1,021,033	\$575,181	\$2,652
2004	\$283,067	\$331,783	\$388,409	\$453,919	\$529,326	\$615,650	\$713,898	\$825,025	\$949,895	\$1,089,236	\$1,243,583	\$640,644	\$2,732
2005	\$290,811	\$343,230	\$404,647	\$476,276	\$559,393	\$655,318	\$765,385	\$890,902	\$1,033,105	\$1,193,101	\$1,371,806	\$675,006	\$2,814
2006	\$301,927	\$362,093	\$433,828	\$518,976	\$619,558	\$737,751	\$875,863	\$1,036,289	\$1,221,460	\$1,433,769	\$1,675,482	\$784,773	\$2,898
2007	\$333,984	\$396,741	\$470,868	\$558,005	\$659,902	\$778,392	\$915,350	\$1,072,646	\$1,252,078	\$1,455,302	\$1,683,736	\$830,960	\$2,985
2008	\$364,774	\$410,237	\$460,632	\$516,056	\$576,498	\$641,816	\$711,718	\$785,741	\$863,248	\$943,372	\$1,025,101	\$525,945	\$3,075
2009	\$372,148	\$431,376	\$498,917	\$575,362	\$661,191	\$756,720	\$862,055	\$977,042	\$1,101,217	\$1,233,764	\$1,373,473	\$668,733	\$3,167
2010	\$396,389	\$466,549	\$547,690	\$640,815	\$746,814	\$866,394	\$1,000,007	\$1,147,773	\$1,309,400	\$1,484,105	\$1,670,549	\$772,991	\$3,262
2011	\$430,363	\$499,533	\$578,185	\$666,851	\$765,879	\$875,372	\$995,127	\$1,124,583	\$1,262,763	\$1,408,241	\$1,559,114	\$792,715	\$3,360
2012	\$444,268	\$523,184	\$614,365	\$718,847	\$837,497	\$970,933	\$1,119,435	\$1,282,860	\$1,460,544	\$1,651,231	\$1,853,000	\$923,331	\$3,461
2013	\$431,660	\$524,939	\$636,608	\$769,287	\$925,643	\$1,108,277	\$1,319,585	\$1,561,599	\$1,835,793	\$2,142,874	\$2,482,568	\$1,226,544	\$3,565
2014	\$445,517	\$542,006	\$657,689	\$795,333	\$957,759	\$1,147,724	\$1,367,776	\$1,620,082	\$1,906,226	\$2,226,985	\$2,582,099	\$1,398,378	\$3,671
2015	\$452,905	\$548,922	\$663,634	\$799,608	\$959,410	\$1,145,488	\$1,360,021	\$1,604,754	\$1,880,793	\$2,188,403	\$2,526,793	\$1,421,539	\$3,782
2016	\$466,578	\$572,505	\$700,773	\$854,893	\$1,038,511	\$1,255,280	\$1,508,683	\$1,801,817	\$2,137,142	\$2,516,186	\$2,939,247	\$1,595,697	\$3,895
2017	\$478,019	\$594,780	\$738,464	\$913,967	\$1,126,593	\$1,381,927	\$1,685,656	\$2,043,308	\$2,459,942	\$2,939,762	\$3,485,674	\$1,948,534	\$4,012
2018	\$485,911	\$595,900	\$729,265	\$889,676	\$1,080,924	\$1,306,779	\$1,570,796	\$1,876,075	\$2,224,985	\$2,618,850	\$3,057,624	\$1,867,137	\$4,132
2019	\$527,424	\$655,621	\$813,274	\$1,005,594	\$1,238,146	\$1,516,677	\$1,846,878	\$2,234,074	\$2,682,839	\$3,196,553	\$3,776,908	\$2,459,983	\$4,256
2020	\$575,838	\$718,256	\$893,400	\$1,106,826	\$1,364,307	\$1,671,581	\$2,034,019	\$2,456,205	\$2,941,447	\$3,491,237	\$4,104,676	\$2,918,264	\$4,384
2021	\$586,514	\$749,013	\$954,016	\$1,210,394	\$1,527,954	\$1,917,213	\$2,389,024	\$2,954,058	\$3,622,111	\$4,401,257	\$5,296,856	\$3,762,260	\$4,515
2022	\$532,684	\$679,409	\$864,348	\$1,095,352	\$1,381,032	\$1,730,529	\$2,153,151	\$2,657,871	\$3,252,685	\$3,943,831	\$4,734,897	\$3,086,005	\$4,651
2023	\$560,248	\$724,491	\$934,721	\$1,201,425	\$1,536,461	\$1,952,858	\$2,464,447	\$3,085,292	\$3,828,901	\$4,707,216	\$5,729,379	\$3,903,840	\$4,790
2024	\$577,424	\$753,619	\$981,661	\$1,274,226	\$1,645,945	\$2,113,260	\$2,694,093	\$3,407,265	\$4,271,633	\$5,304,908	\$6,522,170	\$4,887,588	\$4,934
2025	\$620,141	\$818,575	\$1,078,801	\$1,417,142	\$1,852,861	\$2,408,161	\$3,107,931	\$3,979,189	\$5,050,138	\$6,348,763	\$7,900,953	\$5,768,757	\$5,082

Table C4 - Fixed Contributions (\$1,000/yr): US 4-Fund Equity Portfolio

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,074	\$1,067	\$1,059	\$1,050	\$1,042	\$1,034	\$1,025	\$1,016	\$1,008	\$998	\$1,022	\$1,000
1971	\$2,248	\$2,252	\$2,256	\$2,259	\$2,261	\$2,262	\$2,262	\$2,262	\$2,261	\$2,259	\$2,257	\$2,276	\$1,030
1972	\$3,466	\$3,490	\$3,512	\$3,534	\$3,555	\$3,575	\$3,594	\$3,611	\$3,628	\$3,644	\$3,658	\$3,875	\$1,061
1973	\$4,800	\$4,698	\$4,595	\$4,492	\$4,388	\$4,283	\$4,178	\$4,073	\$3,968	\$3,863	\$3,758	\$4,311	\$1,093
1974	\$6,305	\$6,030	\$5,764	\$5,504	\$5,253	\$5,009	\$4,773	\$4,545	\$4,325	\$4,113	\$3,909	\$4,127	\$1,126
1975	\$8,122	\$8,080	\$8,030	\$7,972	\$7,906	\$7,833	\$7,753	\$7,668	\$7,577	\$7,482	\$7,382	\$7,044	\$1,159
1976	\$10,381	\$10,592	\$10,793	\$10,984	\$11,164	\$11,334	\$11,494	\$11,643	\$11,781	\$11,910	\$12,029	\$10,067	\$1,194
1977	\$11,932	\$12,218	\$12,495	\$12,763	\$13,022	\$13,272	\$13,513	\$13,743	\$13,965	\$14,176	\$14,378	\$10,526	\$1,230
1978	\$13,815	\$14,259	\$14,697	\$15,128	\$15,551	\$15,965	\$16,369	\$16,761	\$17,142	\$17,511	\$17,867	\$12,529	\$1,267
1979	\$16,140	\$16,935	\$17,746	\$18,572	\$19,409	\$20,258	\$21,117	\$21,983	\$22,856	\$23,734	\$24,615	\$16,270	\$1,305
1980	\$18,704	\$19,948	\$21,242	\$22,585	\$23,975	\$25,409	\$26,887	\$28,404	\$29,958	\$31,546	\$33,164	\$23,112	\$1,344
1981	\$22,183	\$23,496	\$24,853	\$26,253	\$27,692	\$29,168	\$30,676	\$32,213	\$33,774	\$35,356	\$36,953	\$23,324	\$1,384
1982	\$29,808	\$31,502	\$33,250	\$35,048	\$36,890	\$38,773	\$40,690	\$42,635	\$44,602	\$46,585	\$48,575	\$29,904	\$1,426
1983	\$33,936	\$36,583	\$39,389	\$42,357	\$45,487	\$48,777	\$52,229	\$55,838	\$59,602	\$63,516	\$67,575	\$38,279	\$1,469
1984	\$40,493	\$43,157	\$45,942	\$48,845	\$51,861	\$54,983	\$58,205	\$61,517	\$64,911	\$68,376	\$71,900	\$42,241	\$1,513
1985	\$50,071	\$53,780	\$57,698	\$61,825	\$66,158	\$70,693	\$75,423	\$80,341	\$85,436	\$90,698	\$96,112	\$57,648	\$1,558
1986	\$59,260	\$63,498	\$67,961	\$72,645	\$77,545	\$82,650	\$87,951	\$93,435	\$99,085	\$104,886	\$110,816	\$70,057	\$1,605
1987	\$63,619	\$68,005	\$72,548	\$77,227	\$82,015	\$86,882	\$91,792	\$96,705	\$101,578	\$106,363	\$111,009	\$75,421	\$1,653
1988	\$69,784	\$75,729	\$82,024	\$88,656	\$95,607	\$102,850	\$110,351	\$118,069	\$125,954	\$133,947	\$141,983	\$89,953	\$1,702
1989	\$80,957	\$88,400	\$96,351	\$104,802	\$113,738	\$123,136	\$132,960	\$143,165	\$153,696	\$164,483	\$175,445	\$120,320	\$1,754
1990	\$90,675	\$96,405	\$102,290	\$108,288	\$114,355	\$120,437	\$126,478	\$132,412	\$138,174	\$143,690	\$148,887	\$118,361	\$1,806
1991	\$106,235	\$115,076	\$124,385	\$134,125	\$144,248	\$154,696	\$165,396	\$176,263	\$187,201	\$198,101	\$208,840	\$156,575	\$1,860
1992	\$115,697	\$126,686	\$138,422	\$150,883	\$164,032	\$177,817	\$192,167	\$206,995	\$222,192	\$237,630	\$253,161	\$170,508	\$1,916
1993	\$129,400	\$142,314	\$156,200	\$171,049	\$186,833	\$203,507	\$221,002	\$239,228	\$258,069	\$277,384	\$297,007	\$189,761	\$1,974
1994	\$126,986	\$139,854	\$153,732	\$168,617	\$184,489	\$201,309	\$219,015	\$237,522	\$256,720	\$276,473	\$296,614	\$194,314	\$2,033
1995	\$148,966	\$166,305	\$185,324	\$206,082	\$228,617	\$252,940	\$279,036	\$306,853	\$336,304	\$367,257	\$399,532	\$269,831	\$2,094
1996	\$156,195	\$176,965	\$200,144	\$225,889	\$254,338	\$285,606	\$319,777	\$356,896	\$396,959	\$439,905	\$485,611	\$334,201	\$2,157
1997	\$168,981	\$194,998	\$224,634	\$258,239	\$296,161	\$338,735	\$386,271	\$439,044	\$497,275	\$561,118	\$630,638	\$448,307	\$2,221
1998	\$184,804	\$213,153	\$245,340	\$281,689	\$322,502	\$368,050	\$418,550	\$474,156	\$534,937	\$600,856	\$671,754	\$579,056	\$2,288
1999	\$188,050	\$219,876	\$256,574	\$298,668	\$346,680	\$401,116	\$462,445	\$531,074	\$607,326	\$691,409	\$783,383	\$703,515	\$2,357
2000	\$211,862	\$245,843	\$284,727	\$328,974	\$379,021	\$435,268	\$498,059	\$567,650	\$644,193	\$727,701	\$818,025	\$641,770	\$2,427
2001	\$231,142	\$268,024	\$310,115	\$357,856	\$411,644	\$471,818	\$538,632	\$612,226	\$692,601	\$779,587	\$872,817	\$567,827	\$2,500
2002	\$260,319	\$293,790	\$330,706	\$371,096	\$414,908	\$461,992	\$512,094	\$564,838	\$619,722	\$676,110	\$733,236	\$444,583	\$2,575
2003	\$271,993	\$317,153	\$368,798	\$427,437	\$493,507	\$567,340	\$649,128	\$738,884	\$836,405	\$941,235	\$1,052,630	\$575,181	\$2,652
2004	\$283,067	\$334,321	\$393,807	\$462,370	\$540,808	\$629,832	\$730,015	\$841,742	\$965,151	\$1,100,073	\$1,245,973	\$640,644	\$2,732
2005	\$290,811	\$345,024	\$408,296	\$481,628	\$565,982	\$662,242	\$771,153	\$893,266	\$1,028,864	\$1,177,896	\$1,339,904	\$675,006	\$2,814
2006	\$301,927	\$362,975	\$435,321	\$520,480	\$619,994	\$735,383	\$868,078	\$1,019,338	\$1,190,162	\$1,381,179	\$1,592,542	\$784,773	\$2,898
2007	\$333,984	\$396,445	\$469,494	\$554,306	\$652,007	\$763,618	\$889,988	\$1,031,718	\$1,189,079	\$1,361,929	\$1,549,621	\$830,960	\$2,985
2008	\$364,774	\$411,091	\$461,885	\$516,976	\$576,018	\$638,480	\$703,634	\$770,548	\$838,085	\$904,926	\$969,590	\$525,945	\$3,075
2009	\$372,148	\$431,834	\$499,227	\$574,533	\$657,733	\$748,541	\$846,349	\$950,196	\$1,058,735	\$1,170,224	\$1,282,535	\$668,733	\$3,167
2010	\$396,389	\$468,174	\$550,677	\$644,509	\$750,029	\$867,251	\$995,774	\$1,134,693	\$1,282,548	\$1,437,272	\$1,596,176	\$772,991	\$3,262
2011	\$430,363	\$503,461	\$586,401	\$679,437	\$782,508	\$895,168	\$1,016,525	\$1,145,184	\$1,279,217	\$1,416,161	\$1,553,038	\$792,715	\$3,360
2012	\$444,268	\$527,608	\$623,864	\$733,828	\$857,966	\$996,320	\$1,148,399	\$1,313,077	\$1,488,517	\$1,672,113	\$1,860,474	\$923,331	\$3,461
2013	\$431,660	\$531,617	\$651,917	\$795,271	\$964,267	\$1,161,197	\$1,387,847	\$1,645,261	\$1,933,486	\$2,251,319	\$2,596,073	\$1,226,544	\$3,565
2014	\$445,517	\$551,021	\$678,737	\$831,817	\$1,013,338	\$1,226,108	\$1,472,441	\$1,753,881	\$2,070,912	\$2,422,657	\$2,806,593	\$1,398,378	\$3,671
2015	\$452,905	\$557,486	\$683,504	\$833,803	\$1,011,080	\$1,217,691	\$1,455,425	\$1,725,245	\$2,027,013	\$2,359,228	\$2,718,775	\$1,421,539	\$3,782
2016	\$466,578	\$583,694	\$727,367	\$901,852	\$1,111,456	\$1,360,301	\$1,652,041	\$1,989,504	\$2,374,300	\$2,806,393	\$3,283,683	\$1,595,697	\$3,895
2017	\$478,019	\$604,492	\$761,692	\$955,176	\$1,190,791	\$1,474,435	\$1,811,727	\$2,207,593	\$2,665,770	\$3,188,241	\$3,774,644	\$1,948,534	\$4,012
2018	\$485,911	\$606,592	\$754,603	\$934,237	\$1,149,781	\$1,405,266	\$1,704,142	\$2,048,913	\$2,440,709	\$2,878,859	\$3,360,461	\$1,867,137	\$4,132
2019	\$527,424	\$667,872	\$842,776	\$1,058,318	\$1,320,937	\$1,637,011	\$2,012,460	\$2,452,226	\$2,959,684	\$3,535,980	\$4,179,356	\$2,459,983	\$4,256
2020	\$575,838	\$731,328	\$924,934	\$1,163,204	\$1,452,741	\$1,799,785	\$2,209,678	\$2,686,225	\$3,230,978	\$3,842,490	\$4,515,597	\$2,918,264	\$4,384
2021	\$586,514	\$764,407	\$992,292	\$1,280,981	\$1,642,272	\$2,088,508	\$2,631,927	\$3,283,782	\$4,053,223	\$4,946,002	\$5,963,033	\$3,762,260	\$4,515
2022	\$532,684	\$693,688	\$899,865	\$1,160,871	\$1,487,157	\$1,889,544	\$2,378,601	\$2,963,812	\$3,652,547	\$4,448,871	\$5,352,270	\$3,086,005	\$4,651
2023	\$560,248	\$738,384	\$969,654	\$1,266,503	\$1,642,794	\$2,113,380	\$2,693,416	\$3,397,378	\$4,237,774	\$5,223,588	\$6,358,522	\$3,903,840	\$4,790
2024	\$577,424	\$768,892	\$1,020,528	\$1,347,531	\$1,767,238	\$2,298,744	\$2,962,200	\$3,777,732	\$4,763,939	\$5,936,000	\$7,303,413	\$4,887,588	\$4,934
2025	\$620,141	\$829,255	\$1,105,737	\$1,467,191	\$1,933,904	\$2,528,476	\$3,275,078	\$4,198,250	\$5,321,215	\$6,663,660	\$8,239,081	\$5,768,757	\$5,082

Table C5b - Fixed Contributions (\$1,000/yr): WW All Value Equity Portfolio (70% US/30% Int'l)

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,077	\$1,073	\$1,068	\$1,063	\$1,058	\$1,053	\$1,048	\$1,042	\$1,037	\$1,031	\$1,022	\$1,000
1971	\$2,248	\$2,266	\$2,283	\$2,300	\$2,316	\$2,332	\$2,347	\$2,362	\$2,376	\$2,390	\$2,403	\$2,276	\$1,030
1972	\$3,466	\$3,517	\$3,569	\$3,620	\$3,671	\$3,722	\$3,772	\$3,822	\$3,871	\$3,921	\$3,969	\$3,875	\$1,061
1973	\$4,800	\$4,775	\$4,747	\$4,717	\$4,686	\$4,652	\$4,616	\$4,578	\$4,539	\$4,497	\$4,453	\$4,311	\$1,093
1974	\$6,305	\$6,082	\$5,862	\$5,647	\$5,437	\$5,230	\$5,029	\$4,831	\$4,639	\$4,451	\$4,268	\$4,127	\$1,126
1975	\$8,122	\$8,154	\$8,177	\$8,192	\$8,199	\$8,197	\$8,187	\$8,170	\$8,145	\$8,113	\$8,074	\$7,044	\$1,159
1976	\$10,381	\$10,627	\$10,866	\$11,096	\$11,317	\$11,529	\$11,731	\$11,923	\$12,105	\$12,276	\$12,436	\$10,067	\$1,194
1977	\$11,932	\$12,362	\$12,792	\$13,223	\$13,653	\$14,083	\$14,511	\$14,936	\$15,358	\$15,776	\$16,190	\$10,526	\$1,230
1978	\$13,815	\$14,473	\$15,146	\$15,834	\$16,535	\$17,249	\$17,975	\$18,711	\$19,457	\$20,211	\$20,972	\$12,529	\$1,267
1979	\$16,140	\$17,110	\$18,123	\$19,177	\$20,272	\$21,409	\$22,588	\$23,807	\$25,066	\$26,365	\$27,703	\$16,270	\$1,305
1980	\$18,704	\$20,062	\$21,499	\$23,015	\$24,613	\$26,292	\$28,054	\$29,898	\$31,826	\$33,836	\$35,928	\$23,112	\$1,344
1981	\$22,183	\$23,728	\$25,362	\$27,087	\$28,904	\$30,814	\$32,818	\$34,916	\$37,107	\$39,390	\$41,764	\$23,324	\$1,384
1982	\$29,808	\$31,527	\$33,324	\$35,199	\$37,149	\$39,173	\$41,268	\$43,431	\$45,657	\$47,942	\$50,282	\$29,904	\$1,426
1983	\$33,936	\$36,662	\$39,586	\$42,717	\$46,062	\$49,628	\$53,423	\$57,451	\$61,717	\$66,227	\$70,983	\$38,279	\$1,469
1984	\$40,493	\$43,357	\$46,402	\$49,630	\$53,045	\$56,648	\$60,440	\$64,420	\$68,588	\$72,939	\$77,471	\$42,241	\$1,513
1985	\$50,071	\$54,314	\$58,895	\$63,831	\$69,137	\$74,828	\$80,919	\$87,423	\$94,351	\$101,713	\$109,517	\$57,648	\$1,558
1986	\$59,260	\$64,607	\$70,417	\$76,715	\$83,528	\$90,881	\$98,799	\$107,306	\$116,422	\$126,169	\$136,563	\$70,057	\$1,605
1987	\$63,619	\$69,871	\$76,669	\$84,035	\$91,990	\$100,552	\$109,730	\$119,531	\$129,952	\$140,981	\$152,601	\$75,421	\$1,653
1988	\$69,784	\$78,100	\$87,344	\$97,589	\$108,910	\$121,380	\$135,069	\$150,041	\$166,356	\$184,062	\$203,197	\$89,953	\$1,702
1989	\$80,957	\$91,331	\$102,977	\$116,013	\$130,562	\$146,748	\$164,695	\$184,523	\$206,347	\$230,272	\$256,391	\$120,320	\$1,754
1990	\$90,675	\$99,259	\$108,587	\$118,685	\$129,570	\$141,253	\$153,734	\$167,003	\$181,037	\$195,799	\$211,234	\$118,361	\$1,806
1991	\$106,235	\$117,733	\$130,385	\$144,255	\$159,401	\$175,871	\$193,700	\$212,911	\$233,506	\$255,469	\$278,760	\$156,575	\$1,860
1992	\$115,697	\$128,782	\$143,260	\$159,220	\$176,745	\$195,910	\$216,775	\$239,385	\$263,765	\$289,917	\$317,815	\$170,508	\$1,916
1993	\$129,400	\$146,168	\$165,028	\$186,174	\$209,798	\$236,088	\$265,228	\$297,388	\$332,719	\$371,346	\$413,363	\$189,761	\$1,974
1994	\$126,986	\$144,016	\$163,279	\$184,997	\$209,398	\$236,711	\$267,161	\$300,966	\$338,325	\$379,418	\$424,390	\$194,314	\$2,033
1995	\$148,966	\$169,900	\$193,746	\$220,823	\$251,465	\$286,014	\$324,816	\$368,214	\$416,537	\$470,093	\$529,156	\$269,831	\$2,094
1996	\$156,195	\$180,049	\$207,542	\$239,134	\$275,318	\$316,616	\$363,570	\$416,741	\$476,693	\$543,983	\$619,147	\$334,201	\$2,157
1997	\$168,981	\$196,023	\$227,413	\$263,742	\$305,649	\$353,820	\$408,981	\$471,889	\$543,323	\$624,066	\$714,891	\$448,307	\$2,221
1998	\$184,804	\$213,728	\$247,119	\$285,525	\$329,523	\$379,707	\$436,677	\$501,029	\$573,331	\$654,103	\$743,796	\$579,056	\$2,288
1999	\$188,050	\$220,195	\$257,791	\$301,606	\$352,469	\$411,264	\$478,913	\$556,368	\$644,584	\$744,496	\$856,986	\$703,515	\$2,357
2000	\$211,862	\$246,309	\$286,347	\$332,706	\$386,161	\$447,519	\$517,609	\$597,256	\$687,265	\$788,386	\$901,283	\$641,770	\$2,427
2001	\$231,142	\$268,411	\$311,616	\$361,488	\$418,789	\$484,292	\$558,764	\$642,943	\$737,503	\$843,025	\$959,957	\$567,827	\$2,500
2002	\$260,319	\$296,546	\$337,625	\$383,954	\$435,901	\$493,777	\$557,825	\$628,191	\$704,900	\$787,834	\$876,706	\$444,583	\$2,575
2003	\$271,993	\$321,785	\$380,415	\$449,128	\$529,244	\$622,130	\$729,168	\$851,713	\$991,040	\$1,148,274	\$1,324,325	\$575,181	\$2,652
2004	\$283,067	\$341,087	\$410,740	\$493,987	\$592,994	\$710,106	\$847,826	\$1,008,764	\$1,195,574	\$1,410,869	\$1,657,117	\$640,644	\$2,732
2005	\$290,811	\$353,658	\$429,882	\$521,924	\$632,525	\$764,711	\$921,778	\$1,107,240	\$1,324,768	\$1,578,091	\$1,870,879	\$675,006	\$2,814
2006	\$301,927	\$373,755	\$462,539	\$571,825	\$705,711	\$868,884	\$1,066,623	\$1,304,789	\$1,589,776	\$1,928,423	\$2,327,874	\$784,773	\$2,898
2007	\$333,984	\$408,849	\$500,417	\$611,899	\$746,929	\$909,565	\$1,104,254	\$1,335,789	\$1,609,217	\$1,929,719	\$2,302,440	\$830,960	\$2,985
2008	\$364,774	\$421,889	\$487,486	\$562,253	\$646,774	\$741,476	\$846,572	\$962,007	\$1,087,392	\$1,221,955	\$1,364,485	\$525,945	\$3,075
2009	\$372,148	\$445,059	\$531,321	\$632,621	\$750,613	\$886,833	\$1,042,593	\$1,218,864	\$1,416,140	\$1,634,301	\$1,872,466	\$668,733	\$3,167
2010	\$396,389	\$482,022	\$584,892	\$707,524	\$852,485	\$1,022,271	\$1,219,167	\$1,445,072	\$1,701,299	\$1,988,359	\$2,305,728	\$772,991	\$3,262
2011	\$430,363	\$514,876	\$614,512	\$730,957	\$865,749	\$1,020,165	\$1,195,084	\$1,390,836	\$1,607,051	\$1,842,507	\$2,094,999	\$792,715	\$3,360
2012	\$444,268	\$540,472	\$655,934	\$793,341	\$955,353	\$1,144,453	\$1,362,768	\$1,611,856	\$1,892,477	\$2,204,337	\$2,545,848	\$923,331	\$3,461
2013	\$431,660	\$542,767	\$680,926	\$851,396	\$1,059,932	\$1,312,652	\$1,615,815	\$1,975,536	\$2,397,397	\$2,885,982	\$3,444,332	\$1,226,544	\$3,565
2014	\$445,517	\$559,946	\$702,356	\$878,207	\$1,093,474	\$1,354,501	\$1,667,783	\$2,039,651	\$2,475,873	\$2,981,162	\$3,558,610	\$1,398,378	\$3,671
2015	\$452,905	\$565,402	\$704,530	\$875,188	\$1,082,635	\$1,332,321	\$1,629,651	\$1,979,675	\$2,386,690	\$2,853,791	\$3,382,350	\$1,421,539	\$3,782
2016	\$466,578	\$591,334	\$748,126	\$943,599	\$1,185,123	\$1,480,640	\$1,838,410	\$2,266,642	\$2,773,004	\$3,364,015	\$4,044,322	\$1,595,697	\$3,895
2017	\$478,019	\$613,786	\$786,998	\$1,006,272	\$1,281,460	\$1,623,548	\$2,044,436	\$2,556,562	\$3,172,354	\$3,903,497	\$4,759,994	\$1,948,534	\$4,012
2018	\$485,911	\$613,009	\$772,369	\$970,495	\$1,214,515	\$1,511,997	\$1,870,655	\$2,297,950	\$2,800,570	\$3,383,795	\$4,050,776	\$1,867,137	\$4,132
2019	\$527,424	\$672,869	\$857,347	\$1,089,344	\$1,378,349	\$1,734,651	\$2,169,012	\$2,692,171	\$3,314,189	\$4,043,608	\$4,886,470	\$2,459,983	\$4,256
2020	\$575,838	\$732,654	\$930,218	\$1,176,637	\$1,480,595	\$1,850,997	\$2,296,451	\$2,824,596	\$3,441,270	\$4,149,555	\$4,948,748	\$2,918,264	\$4,384
2021	\$586,514	\$763,761	\$992,630	\$1,285,338	\$1,655,703	\$2,118,844	\$2,690,642	\$3,386,927	\$4,222,350	\$5,208,962	\$6,354,508	\$3,762,260	\$4,515
2022	\$532,684	\$696,652	\$909,438	\$1,182,897	\$1,530,507	\$1,967,102	\$2,508,355	\$3,169,989	\$3,966,671	\$4,910,608	\$6,009,845	\$3,086,005	\$4,651
2023	\$560,248	\$739,771	\$975,307	\$1,281,347	\$1,674,678	\$2,174,167	\$2,800,236	\$3,574,004	\$4,516,003	\$5,644,471	\$6,973,224	\$3,903,840	\$4,790
2024	\$577,424	\$767,086	\$1,017,861	\$1,346,255	\$1,771,646	\$2,316,120	\$3,003,988	\$3,860,896	\$4,912,439	\$6,182,244	\$7,689,518	\$4,887,588	\$4,934
2025	\$620,141	\$833,287	\$1,118,874	\$1,497,936	\$1,995,733	\$2,641,790	\$3,469,555	\$4,515,533	\$5,817,773	\$7,413,570	\$9,336,360	\$5,768,757	\$5,082

Table C6 - Fixed Contributions (\$1,000/yr): US All Value Equity Portfolio

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,077	\$1,072	\$1,067	\$1,061	\$1,056	\$1,050	\$1,044	\$1,038	\$1,031	\$1,025	\$1,022	\$1,000
1971	\$2,248	\$2,252	\$2,254	\$2,256	\$2,257	\$2,257	\$2,257	\$2,255	\$2,253	\$2,250	\$2,246	\$2,276	\$1,030
1972	\$3,466	\$3,490	\$3,514	\$3,536	\$3,557	\$3,576	\$3,595	\$3,612	\$3,628	\$3,642	\$3,655	\$3,875	\$1,061
1973	\$4,800	\$4,716	\$4,629	\$4,541	\$4,451	\$4,359	\$4,267	\$4,173	\$4,079	\$3,983	\$3,887	\$4,311	\$1,093
1974	\$6,305	\$6,079	\$5,856	\$5,636	\$5,420	\$5,208	\$5,001	\$4,797	\$4,599	\$4,405	\$4,216	\$4,127	\$1,126
1975	\$8,122	\$8,167	\$8,202	\$8,225	\$8,238	\$8,241	\$8,233	\$8,217	\$8,191	\$8,157	\$8,114	\$7,044	\$1,159
1976	\$10,381	\$10,750	\$11,115	\$11,474	\$11,827	\$12,172	\$12,509	\$12,837	\$13,157	\$13,466	\$13,766	\$10,067	\$1,194
1977	\$11,932	\$12,402	\$12,872	\$13,342	\$13,810	\$14,276	\$14,739	\$15,197	\$15,650	\$16,097	\$16,538	\$10,526	\$1,230
1978	\$13,815	\$14,458	\$15,109	\$15,767	\$16,429	\$17,093	\$17,759	\$18,424	\$19,087	\$19,746	\$20,398	\$12,529	\$1,267
1979	\$16,140	\$17,163	\$18,226	\$19,329	\$20,470	\$21,648	\$22,861	\$24,109	\$25,388	\$26,696	\$28,032	\$16,270	\$1,305
1980	\$18,704	\$20,089	\$21,548	\$23,079	\$24,682	\$26,356	\$28,098	\$29,906	\$31,777	\$33,709	\$35,696	\$23,112	\$1,344
1981	\$22,183	\$23,804	\$25,516	\$27,317	\$29,208	\$31,187	\$33,251	\$35,399	\$37,627	\$39,930	\$42,305	\$23,324	\$1,384
1982	\$29,808	\$31,916	\$34,140	\$36,478	\$38,930	\$41,492	\$44,161	\$46,932	\$49,799	\$52,757	\$55,798	\$29,904	\$1,426
1983	\$33,936	\$37,176	\$40,692	\$44,496	\$48,602	\$53,022	\$57,767	\$62,846	\$68,269	\$74,040	\$80,167	\$38,279	\$1,469
1984	\$40,493	\$43,960	\$47,689	\$51,688	\$55,963	\$60,519	\$65,359	\$70,485	\$75,896	\$81,588	\$87,556	\$42,241	\$1,513
1985	\$50,071	\$54,692	\$59,702	\$65,120	\$70,961	\$77,240	\$83,968	\$91,155	\$98,807	\$106,929	\$115,520	\$57,648	\$1,558
1986	\$59,260	\$64,549	\$70,270	\$76,440	\$83,073	\$90,179	\$97,767	\$105,841	\$114,403	\$123,450	\$132,973	\$70,057	\$1,605
1987	\$63,619	\$69,145	\$75,050	\$81,329	\$87,972	\$94,961	\$102,269	\$109,862	\$117,698	\$125,724	\$133,879	\$75,421	\$1,653
1988	\$69,784	\$77,268	\$85,450	\$94,359	\$104,015	\$114,431	\$125,607	\$137,534	\$150,189	\$163,533	\$177,509	\$89,953	\$1,702
1989	\$80,957	\$90,120	\$100,209	\$111,273	\$123,351	\$136,472	\$150,655	\$165,901	\$182,196	\$199,507	\$217,775	\$120,320	\$1,754
1990	\$90,675	\$97,789	\$105,324	\$113,257	\$121,554	\$130,169	\$139,048	\$148,123	\$157,315	\$166,533	\$175,676	\$118,361	\$1,806
1991	\$106,235	\$116,746	\$128,115	\$140,345	\$153,426	\$167,329	\$182,008	\$197,396	\$213,401	\$229,912	\$246,790	\$156,575	\$1,860
1992	\$115,697	\$129,065	\$143,777	\$159,889	\$177,438	\$196,445	\$216,904	\$238,783	\$262,019	\$286,510	\$312,117	\$170,508	\$1,916
1993	\$129,400	\$145,515	\$163,437	\$183,276	\$205,126	\$229,059	\$255,124	\$283,335	\$313,669	\$346,057	\$380,378	\$189,761	\$1,974
1994	\$126,986	\$142,835	\$160,493	\$180,075	\$201,680	\$225,390	\$251,259	\$279,311	\$309,529	\$341,854	\$376,174	\$194,314	\$2,033
1995	\$148,966	\$169,801	\$193,372	\$219,922	\$249,685	\$282,881	\$319,706	\$360,320	\$404,838	\$453,313	\$505,732	\$269,831	\$2,094
1996	\$156,195	\$180,695	\$208,870	\$241,137	\$277,923	\$319,661	\$366,770	\$419,648	\$478,653	\$544,082	\$616,155	\$334,201	\$2,157
1997	\$168,981	\$199,095	\$234,408	\$275,656	\$323,631	\$379,170	\$443,144	\$516,442	\$599,946	\$694,503	\$800,893	\$448,307	\$2,221
1998	\$184,804	\$216,728	\$253,904	\$296,989	\$346,665	\$403,617	\$468,516	\$541,993	\$624,608	\$716,812	\$818,911	\$579,056	\$2,288
1999	\$188,050	\$222,142	\$262,168	\$308,937	\$363,298	\$426,130	\$498,308	\$580,686	\$674,051	\$779,086	\$896,322	\$703,515	\$2,357
2000	\$211,862	\$249,876	\$294,470	\$346,523	\$406,955	\$476,704	\$556,700	\$647,832	\$750,904	\$866,589	\$995,375	\$641,770	\$2,427
2001	\$231,142	\$274,018	\$324,517	\$383,675	\$452,573	\$532,307	\$623,955	\$728,531	\$846,931	\$979,871	\$1,127,822	\$567,827	\$2,500
2002	\$260,319	\$301,796	\$349,398	\$403,665	\$465,079	\$534,041	\$610,824	\$695,545	\$788,117	\$888,215	\$995,232	\$444,583	\$2,575
2003	\$271,993	\$326,555	\$391,463	\$468,210	\$558,353	\$663,467	\$785,087	\$924,634	\$1,083,327	\$1,262,081	\$1,461,393	\$575,181	\$2,652
2004	\$283,067	\$345,257	\$420,522	\$511,080	\$619,336	\$747,842	\$899,231	\$1,076,133	\$1,281,061	\$1,516,268	\$1,783,583	\$640,644	\$2,732
2005	\$290,811	\$356,825	\$437,281	\$534,764	\$652,108	\$792,364	\$958,725	\$1,154,441	\$1,382,682	\$1,646,387	\$1,948,060	\$675,006	\$2,814
2006	\$301,927	\$376,041	\$467,877	\$581,028	\$719,564	\$888,011	\$1,091,303	\$1,334,690	\$1,623,599	\$1,963,438	\$2,359,348	\$784,773	\$2,898
2007	\$333,984	\$408,994	\$500,408	\$611,112	\$744,253	\$903,175	\$1,091,337	\$1,312,190	\$1,569,018	\$1,864,748	\$2,201,711	\$830,960	\$2,985
2008	\$364,774	\$423,429	\$490,710	\$567,151	\$653,110	\$748,702	\$853,734	\$967,641	\$1,089,435	\$1,217,653	\$1,350,333	\$525,945	\$3,075
2009	\$372,148	\$445,123	\$531,093	\$631,426	\$747,329	\$879,735	\$1,029,181	\$1,195,679	\$1,378,578	\$1,576,443	\$1,786,947	\$668,733	\$3,167
2010	\$396,389	\$483,216	\$587,346	\$711,046	\$856,465	\$1,025,488	\$1,219,548	\$1,439,418	\$1,684,994	\$1,955,071	\$2,247,144	\$772,991	\$3,262
2011	\$430,363	\$518,429	\$622,530	\$744,295	\$885,085	\$1,045,837	\$1,226,897	\$1,427,838	\$1,647,296	\$1,882,815	\$2,130,746	\$792,715	\$3,360
2012	\$444,268	\$544,316	\$664,816	\$808,487	\$977,890	\$1,175,226	\$1,402,107	\$1,659,289	\$1,946,391	\$2,261,629	\$2,601,568	\$923,331	\$3,461
2013	\$431,660	\$549,207	\$696,658	\$879,911	\$1,105,340	\$1,379,564	\$1,709,133	\$2,100,096	\$2,557,465	\$3,084,583	\$3,682,428	\$1,226,544	\$3,565
2014	\$445,517	\$568,560	\$723,602	\$917,160	\$1,156,331	\$1,448,568	\$1,801,337	\$2,221,658	\$2,715,513	\$3,287,152	\$3,938,297	\$1,398,378	\$3,671
2015	\$452,905	\$573,763	\$725,010	\$912,461	\$1,142,312	\$1,420,883	\$1,754,270	\$2,147,887	\$2,605,905	\$3,130,613	\$3,721,733	\$1,421,539	\$3,782
2016	\$466,578	\$602,229	\$775,385	\$994,323	\$1,268,243	\$1,607,025	\$2,020,835	\$2,519,565	\$3,112,088	\$3,805,341	\$4,603,271	\$1,595,697	\$3,895
2017	\$478,019	\$622,601	\$809,204	\$1,047,807	\$1,349,754	\$1,727,550	\$2,194,475	\$2,763,995	\$3,448,920	\$4,260,329	\$5,206,262	\$1,948,534	\$4,012
2018	\$485,911	\$623,089	\$797,431	\$1,016,790	\$1,289,738	\$1,625,274	\$2,032,375	\$2,519,395	\$3,093,293	\$3,758,728	\$4,517,042	\$1,867,137	\$4,132
2019	\$527,424	\$684,780	\$887,353	\$1,145,509	\$1,470,825	\$1,875,765	\$2,373,162	\$2,975,455	\$3,693,694	\$4,536,303	\$5,507,661	\$2,459,983	\$4,256
2020	\$575,838	\$745,684	\$962,905	\$1,237,482	\$1,580,080	\$2,001,521	\$2,512,025	\$3,120,219	\$3,831,940	\$4,648,881	\$5,567,195	\$2,918,264	\$4,384
2021	\$586,514	\$780,725	\$1,036,485	\$1,369,561	\$1,797,945	\$2,341,413	\$3,020,701	\$3,856,257	\$4,866,506	\$6,065,659	\$7,461,140	\$3,762,260	\$4,515
2022	\$532,684	\$712,912	\$951,711	\$1,264,534	\$1,669,138	\$2,185,180	\$2,833,434	\$3,634,565	\$4,607,411	\$5,766,789	\$7,120,888	\$3,086,005	\$4,651
2023	\$560,248	\$756,654	\$1,019,634	\$1,367,764	\$1,822,759	\$2,409,120	\$3,153,329	\$4,082,487	\$5,222,307	\$6,594,463	\$8,213,327	\$3,903,840	\$4,790
2024	\$577,424	\$785,486	\$1,066,551	\$1,441,938	\$1,936,927	\$2,580,494	\$3,404,532	\$4,442,415	\$5,726,785	\$7,286,506	\$9,142,823	\$4,887,588	\$4,934
2025	\$620,141	\$846,849	\$1,154,833	\$1,568,496	\$2,117,026	\$2,834,189	\$3,757,547	\$4,926,903	\$6,381,830	\$8,158,190	\$10,283,664	\$5,768,757	\$5,082

Table C7b - Fixed Contributions (\$1,000/yr): WW All SCV Equity Portfolio (70% US/30% Int'l)

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,076	\$1,070	\$1,063	\$1,057	\$1,050	\$1,043	\$1,036	\$1,029	\$1,022	\$1,014	\$1,022	\$1,000
1971	\$2,248	\$2,272	\$2,295	\$2,317	\$2,339	\$2,360	\$2,380	\$2,400	\$2,419	\$2,438	\$2,455	\$2,276	\$1,030
1972	\$3,466	\$3,515	\$3,563	\$3,610	\$3,657	\$3,702	\$3,747	\$3,791	\$3,833	\$3,874	\$3,914	\$3,875	\$1,061
1973	\$4,800	\$4,727	\$4,652	\$4,575	\$4,496	\$4,416	\$4,333	\$4,249	\$4,164	\$4,077	\$3,990	\$4,311	\$1,093
1974	\$6,305	\$6,026	\$5,755	\$5,492	\$5,236	\$4,988	\$4,747	\$4,515	\$4,291	\$4,074	\$3,866	\$4,127	\$1,126
1975	\$8,122	\$8,165	\$8,197	\$8,216	\$8,224	\$8,220	\$8,206	\$8,182	\$8,149	\$8,107	\$8,056	\$7,044	\$1,159
1976	\$10,381	\$10,659	\$10,925	\$11,178	\$11,417	\$11,643	\$11,854	\$12,051	\$12,233	\$12,400	\$12,553	\$10,067	\$1,194
1977	\$11,932	\$12,560	\$13,199	\$13,849	\$14,509	\$15,178	\$15,855	\$16,538	\$17,227	\$17,920	\$18,618	\$10,526	\$1,230
1978	\$13,815	\$14,780	\$15,791	\$16,846	\$17,947	\$19,092	\$20,281	\$21,513	\$22,788	\$24,106	\$25,465	\$12,529	\$1,267
1979	\$16,140	\$17,515	\$18,987	\$20,560	\$22,235	\$24,018	\$25,911	\$27,917	\$30,040	\$32,281	\$34,645	\$16,270	\$1,305
1980	\$18,704	\$20,538	\$22,530	\$24,689	\$27,023	\$29,539	\$32,246	\$35,151	\$38,261	\$41,583	\$45,123	\$23,112	\$1,344
1981	\$22,183	\$24,407	\$26,841	\$29,498	\$32,391	\$35,535	\$38,941	\$42,624	\$46,595	\$50,868	\$55,455	\$23,324	\$1,384
1982	\$29,808	\$32,574	\$35,589	\$38,869	\$42,427	\$46,277	\$50,431	\$54,901	\$59,700	\$64,837	\$70,323	\$29,904	\$1,426
1983	\$33,936	\$38,040	\$42,644	\$47,796	\$53,551	\$59,963	\$67,092	\$75,000	\$83,750	\$93,410	\$104,050	\$38,279	\$1,469
1984	\$40,493	\$44,830	\$49,649	\$54,989	\$60,892	\$67,402	\$74,561	\$82,413	\$91,002	\$100,373	\$110,570	\$42,241	\$1,513
1985	\$50,071	\$56,214	\$63,148	\$70,958	\$79,735	\$89,576	\$100,584	\$112,867	\$126,539	\$141,718	\$158,529	\$57,648	\$1,558
1986	\$59,260	\$66,718	\$75,176	\$84,749	\$95,559	\$107,738	\$121,427	\$136,774	\$153,936	\$173,080	\$194,379	\$70,057	\$1,605
1987	\$63,619	\$72,077	\$81,679	\$92,546	\$104,804	\$118,580	\$134,003	\$151,199	\$170,288	\$191,381	\$214,576	\$75,421	\$1,653
1988	\$69,784	\$80,661	\$93,281	\$107,885	\$124,734	\$144,110	\$166,314	\$191,663	\$220,486	\$253,120	\$289,901	\$89,953	\$1,702
1989	\$80,957	\$93,896	\$108,991	\$126,555	\$146,930	\$170,488	\$197,630	\$228,782	\$264,391	\$304,918	\$350,832	\$120,320	\$1,754
1990	\$90,675	\$101,594	\$113,916	\$127,767	\$143,271	\$160,543	\$179,693	\$200,814	\$223,983	\$249,250	\$276,638	\$118,361	\$1,806
1991	\$106,235	\$120,669	\$137,168	\$155,959	\$177,274	\$201,347	\$228,408	\$258,679	\$292,359	\$329,623	\$370,609	\$156,575	\$1,860
1992	\$115,697	\$132,315	\$151,448	\$173,401	\$198,490	\$227,042	\$259,386	\$295,846	\$336,730	\$382,321	\$432,862	\$170,508	\$1,916
1993	\$129,400	\$150,309	\$174,776	\$203,316	\$236,490	\$274,902	\$319,187	\$370,011	\$428,051	\$493,985	\$568,468	\$189,761	\$1,974
1994	\$126,986	\$148,568	\$174,038	\$204,007	\$239,152	\$280,210	\$327,981	\$383,312	\$447,093	\$520,236	\$603,659	\$194,314	\$2,033
1995	\$148,966	\$174,655	\$205,080	\$241,012	\$283,306	\$332,903	\$390,824	\$458,165	\$536,082	\$625,771	\$728,450	\$269,831	\$2,094
1996	\$156,195	\$184,890	\$219,226	\$260,201	\$308,945	\$366,720	\$434,927	\$515,097	\$608,883	\$718,044	\$844,414	\$334,201	\$2,157
1997	\$168,981	\$200,714	\$238,851	\$284,561	\$339,173	\$404,186	\$481,267	\$572,253	\$679,138	\$804,058	\$949,257	\$448,307	\$2,221
1998	\$184,804	\$217,177	\$255,638	\$301,175	\$354,872	\$417,908	\$491,541	\$577,092	\$675,913	\$789,355	\$918,721	\$579,056	\$2,288
1999	\$188,050	\$223,798	\$266,795	\$318,342	\$379,903	\$453,102	\$539,721	\$641,678	\$761,002	\$899,795	\$1,060,178	\$703,515	\$2,357
2000	\$211,862	\$250,526	\$296,783	\$351,928	\$417,397	\$494,760	\$585,710	\$692,034	\$815,579	\$958,206	\$1,121,723	\$641,770	\$2,427
2001	\$231,142	\$274,957	\$327,606	\$390,630	\$465,740	\$554,805	\$659,832	\$782,933	\$926,274	\$1,092,009	\$1,282,199	\$567,827	\$2,500
2002	\$260,319	\$305,080	\$358,022	\$420,345	\$493,317	\$578,244	\$676,435	\$789,152	\$917,546	\$1,062,595	\$1,225,013	\$444,583	\$2,575
2003	\$271,993	\$333,418	\$409,195	\$502,319	\$616,238	\$754,865	\$922,566	\$1,124,126	\$1,364,679	\$1,649,597	\$1,984,333	\$575,181	\$2,652
2004	\$283,067	\$354,341	\$444,137	\$556,865	\$697,766	\$872,993	\$1,089,666	\$1,355,897	\$1,680,772	\$2,074,273	\$2,547,119	\$640,644	\$2,732
2005	\$290,811	\$367,250	\$464,489	\$587,753	\$743,334	\$938,713	\$1,182,670	\$1,485,353	\$1,858,308	\$2,314,428	\$2,867,816	\$675,006	\$2,814
2006	\$301,927	\$387,893	\$499,220	\$642,909	\$827,594	\$1,063,802	\$1,364,213	\$1,743,891	\$2,220,473	\$2,814,278	\$3,548,297	\$784,773	\$2,898
2007	\$333,984	\$421,824	\$533,816	\$676,045	\$855,824	\$1,081,824	\$1,364,180	\$1,714,547	\$2,146,091	\$2,673,387	\$3,312,199	\$830,960	\$2,985
2008	\$364,774	\$436,993	\$524,199	\$628,817	\$753,401	\$900,552	\$1,072,805	\$1,272,485	\$1,501,536	\$1,761,311	\$2,052,354	\$525,945	\$3,075
2009	\$372,148	\$460,543	\$570,237	\$705,496	\$871,053	\$1,072,020	\$1,313,743	\$1,601,588	\$1,940,660	\$2,335,439	\$2,789,351	\$668,733	\$3,167
2010	\$396,389	\$500,668	\$632,437	\$797,853	\$1,003,925	\$1,258,438	\$1,569,785	\$1,946,694	\$2,397,835	\$2,931,293	\$3,553,906	\$772,991	\$3,262
2011	\$430,363	\$534,005	\$662,537	\$820,728	\$1,013,733	\$1,246,928	\$1,525,671	\$1,854,976	\$2,239,114	\$2,681,132	\$3,182,320	\$792,715	\$3,360
2012	\$444,268	\$560,741	\$707,718	\$891,831	\$1,120,518	\$1,401,874	\$1,744,397	\$2,156,614	\$2,646,565	\$3,221,150	\$3,885,360	\$923,331	\$3,461
2013	\$431,660	\$564,874	\$739,297	\$966,176	\$1,258,992	\$1,633,564	\$2,107,999	\$2,702,438	\$3,438,541	\$4,338,636	\$5,424,503	\$1,226,544	\$3,565
2014	\$445,517	\$581,498	\$759,315	\$990,266	\$1,287,843	\$1,667,797	\$2,148,052	\$2,748,402	\$3,489,945	\$4,394,173	\$5,481,705	\$1,398,378	\$3,671
2015	\$452,905	\$587,447	\$762,486	\$988,601	\$1,278,282	\$1,645,923	\$2,107,656	\$2,680,981	\$3,384,130	\$4,235,137	\$5,250,580	\$1,421,539	\$3,782
2016	\$466,578	\$615,817	\$813,449	\$1,073,353	\$1,412,353	\$1,850,402	\$2,410,568	\$3,118,769	\$4,003,141	\$5,092,968	\$6,417,105	\$1,595,697	\$3,895
2017	\$478,019	\$636,667	\$849,019	\$1,131,343	\$1,503,688	\$1,990,256	\$2,619,586	\$3,424,444	\$4,441,305	\$5,709,300	\$7,268,504	\$1,948,534	\$4,012
2018	\$485,911	\$633,920	\$828,205	\$1,081,311	\$1,408,142	\$1,825,966	\$2,354,220	\$3,014,040	\$3,827,469	\$4,816,259	\$6,000,271	\$1,867,137	\$4,132
2019	\$527,424	\$695,156	\$917,556	\$1,210,182	\$1,591,742	\$2,084,181	\$2,712,518	\$3,504,330	\$4,488,802	\$5,695,242	\$7,151,026	\$2,459,983	\$4,256
2020	\$575,838	\$758,288	\$998,974	\$1,313,542	\$1,720,237	\$2,239,643	\$2,894,060	\$3,706,440	\$4,698,808	\$5,890,158	\$7,293,826	\$2,918,264	\$4,384
2021	\$586,514	\$792,935	\$1,072,666	\$1,448,423	\$1,947,954	\$2,604,213	\$3,455,084	\$4,542,462	\$5,910,496	\$7,602,829	\$9,658,741	\$3,762,260	\$4,515
2022	\$532,684	\$723,386	\$983,176	\$1,333,918	\$1,802,459	\$2,420,843	\$3,226,081	\$4,259,297	\$5,564,032	\$7,183,543	\$9,156,996	\$3,086,005	\$4,651
2023	\$560,248	\$770,079	\$1,059,685	\$1,455,846	\$1,992,046	\$2,709,042	\$3,654,917	\$4,884,387	\$6,457,032	\$8,434,201	\$10,874,351	\$3,903,840	\$4,790
2024	\$577,424	\$797,880	\$1,104,226	\$1,526,146	\$2,101,090	\$2,875,068	\$3,902,913	\$5,247,710	\$6,979,024	\$9,169,594	\$11,890,187	\$4,887,588	\$4,934
2025	\$620,141	\$866,027	\$1,211,894	\$1,694,163	\$2,359,606	\$3,266,771	\$4,486,868	\$6,103,708	\$8,212,170	\$10,914,682	\$14,315,227	\$5,768,757	\$5,082

Table C8 - Fixed Contributions (\$1,000/yr): US All SCV Equity Portfolio

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,074	\$1,066	\$1,058	\$1,049	\$1,040	\$1,031	\$1,022	\$1,012	\$1,002	\$992	\$1,022	\$1,000
1971	\$2,248	\$2,254	\$2,259	\$2,263	\$2,265	\$2,266	\$2,265	\$2,264	\$2,261	\$2,257	\$2,251	\$2,276	\$1,030
1972	\$3,466	\$3,481	\$3,494	\$3,505	\$3,515	\$3,522	\$3,526	\$3,529	\$3,530	\$3,529	\$3,525	\$3,875	\$1,061
1973	\$4,800	\$4,654	\$4,508	\$4,361	\$4,215	\$4,069	\$3,923	\$3,779	\$3,637	\$3,496	\$3,357	\$4,311	\$1,093
1974	\$6,305	\$6,019	\$5,739	\$5,465	\$5,198	\$4,939	\$4,687	\$4,443	\$4,208	\$3,982	\$3,765	\$4,127	\$1,126
1975	\$8,122	\$8,149	\$8,160	\$8,155	\$8,135	\$8,101	\$8,054	\$7,995	\$7,926	\$7,846	\$7,759	\$7,044	\$1,159
1976	\$10,381	\$10,785	\$11,179	\$11,560	\$11,928	\$12,281	\$12,619	\$12,942	\$13,250	\$13,542	\$13,819	\$10,067	\$1,194
1977	\$11,932	\$12,559	\$13,190	\$13,825	\$14,462	\$15,100	\$15,737	\$16,372	\$17,005	\$17,634	\$18,259	\$10,526	\$1,230
1978	\$13,815	\$14,729	\$15,671	\$16,636	\$17,623	\$18,629	\$19,652	\$20,688	\$21,734	\$22,788	\$23,847	\$12,529	\$1,267
1979	\$16,140	\$17,528	\$19,001	\$20,557	\$22,198	\$23,922	\$25,728	\$27,616	\$29,582	\$31,627	\$33,747	\$16,270	\$1,305
1980	\$18,704	\$20,533	\$22,501	\$24,609	\$26,860	\$29,256	\$31,794	\$34,475	\$37,297	\$40,256	\$43,349	\$23,112	\$1,344
1981	\$22,183	\$24,421	\$26,848	\$29,472	\$32,297	\$35,328	\$38,567	\$42,017	\$45,677	\$49,547	\$53,623	\$23,324	\$1,384
1982	\$29,808	\$32,914	\$36,309	\$40,004	\$44,012	\$48,342	\$53,004	\$58,004	\$63,347	\$69,034	\$75,067	\$29,904	\$1,426
1983	\$33,936	\$38,532	\$43,719	\$49,556	\$56,101	\$63,417	\$71,566	\$80,612	\$90,619	\$101,651	\$113,772	\$38,279	\$1,469
1984	\$40,493	\$45,274	\$50,601	\$56,516	\$63,058	\$70,265	\$78,175	\$86,823	\$96,241	\$106,456	\$117,492	\$42,241	\$1,513
1985	\$50,071	\$56,257	\$63,200	\$70,963	\$79,612	\$89,210	\$99,821	\$111,506	\$124,323	\$138,324	\$153,560	\$57,648	\$1,558
1986	\$59,260	\$66,034	\$73,587	\$81,975	\$91,253	\$101,473	\$112,681	\$124,922	\$138,232	\$152,643	\$168,176	\$70,057	\$1,605
1987	\$63,619	\$70,400	\$77,838	\$85,945	\$94,725	\$104,166	\$114,243	\$124,911	\$136,108	\$147,752	\$159,736	\$75,421	\$1,653
1988	\$69,784	\$78,815	\$88,951	\$100,268	\$112,830	\$126,688	\$141,875	\$158,402	\$176,252	\$195,374	\$215,681	\$89,953	\$1,702
1989	\$80,957	\$91,240	\$102,775	\$115,644	\$129,916	\$145,643	\$162,856	\$181,560	\$201,725	\$223,284	\$246,126	\$120,320	\$1,754
1990	\$90,675	\$98,507	\$106,934	\$115,930	\$125,449	\$135,426	\$145,776	\$156,396	\$167,161	\$177,926	\$188,525	\$118,361	\$1,806
1991	\$106,235	\$118,227	\$131,455	\$145,947	\$161,707	\$178,711	\$196,901	\$216,181	\$236,412	\$257,412	\$278,949	\$156,575	\$1,860
1992	\$115,697	\$131,648	\$149,654	\$169,857	\$192,377	\$217,301	\$244,674	\$274,489	\$306,675	\$341,088	\$377,501	\$170,508	\$1,916
1993	\$129,400	\$149,084	\$171,630	\$197,309	\$226,377	\$259,064	\$295,553	\$335,973	\$380,374	\$428,712	\$480,828	\$189,761	\$1,974
1994	\$126,986	\$146,711	\$169,410	\$195,389	\$224,942	\$258,340	\$295,817	\$337,549	\$383,639	\$434,094	\$488,803	\$194,314	\$2,033
1995	\$148,966	\$173,758	\$202,609	\$236,010	\$274,454	\$318,424	\$368,370	\$424,686	\$487,682	\$557,552	\$634,340	\$269,831	\$2,094
1996	\$156,195	\$185,027	\$219,143	\$259,314	\$306,354	\$361,107	\$424,419	\$497,107	\$579,928	\$673,522	\$778,367	\$334,201	\$2,157
1997	\$168,981	\$204,016	\$246,309	\$297,128	\$357,876	\$430,071	\$515,330	\$615,328	\$731,752	\$866,231	\$1,020,259	\$448,307	\$2,221
1998	\$184,804	\$219,948	\$261,697	\$311,013	\$368,896	\$436,360	\$514,391	\$603,902	\$705,669	\$820,265	\$947,983	\$579,056	\$2,288
1999	\$188,050	\$226,303	\$272,266	\$327,182	\$392,381	\$469,246	\$559,173	\$663,512	\$783,494	\$920,145	\$1,074,182	\$703,515	\$2,357
2000	\$211,862	\$254,211	\$304,971	\$365,450	\$437,030	\$521,127	\$619,139	\$732,380	\$861,996	\$1,008,870	\$1,173,509	\$641,770	\$2,427
2001	\$231,142	\$281,182	\$341,898	\$415,111	\$502,779	\$606,946	\$729,674	\$872,947	\$1,038,561	\$1,227,972	\$1,442,135	\$567,827	\$2,500
2002	\$260,319	\$310,693	\$370,499	\$440,968	\$523,305	\$618,620	\$727,849	\$851,657	\$990,336	\$1,143,690	\$1,310,921	\$444,583	\$2,575
2003	\$271,993	\$339,143	\$422,424	\$525,015	\$650,422	\$802,417	\$984,918	\$1,201,836	\$1,456,853	\$1,753,154	\$2,093,098	\$575,181	\$2,652
2004	\$283,067	\$359,619	\$456,466	\$578,186	\$730,022	\$917,847	\$1,148,067	\$1,427,451	\$1,762,875	\$2,160,967	\$2,627,639	\$640,644	\$2,732
2005	\$290,811	\$371,239	\$473,585	\$602,952	\$765,229	\$967,060	\$1,215,748	\$1,519,078	\$1,885,032	\$2,321,394	\$2,835,224	\$675,006	\$2,814
2006	\$301,927	\$391,440	\$507,284	\$656,230	\$846,304	\$1,086,835	\$1,388,417	\$1,762,773	\$2,222,466	\$2,780,456	\$3,449,438	\$784,773	\$2,898
2007	\$333,984	\$423,863	\$537,816	\$681,240	\$860,272	\$1,081,710	\$1,352,864	\$1,681,304	\$2,074,502	\$2,539,355	\$3,081,583	\$830,960	\$2,985
2008	\$364,774	\$440,135	\$530,594	\$638,064	\$764,299	\$910,742	\$1,078,338	\$1,267,337	\$1,477,078	\$1,705,792	\$1,950,427	\$525,945	\$3,075
2009	\$372,148	\$463,446	\$576,100	\$713,686	\$879,805	\$1,077,852	\$1,310,722	\$1,580,455	\$1,887,838	\$2,231,982	\$2,609,910	\$668,733	\$3,167
2010	\$396,389	\$505,452	\$643,033	\$814,789	\$1,026,712	\$1,284,832	\$1,594,800	\$1,961,356	\$2,387,682	\$2,874,681	\$3,420,227	\$772,991	\$3,262
2011	\$430,363	\$541,061	\$678,492	\$847,151	\$1,051,477	\$1,295,508	\$1,582,455	\$1,914,195	\$2,290,718	\$2,709,575	\$3,165,373	\$792,715	\$3,360
2012	\$444,268	\$567,847	\$724,058	\$919,328	\$1,160,378	\$1,453,847	\$1,805,759	\$2,220,862	\$2,701,848	\$3,248,503	\$3,856,848	\$923,331	\$3,461
2013	\$431,660	\$573,274	\$759,657	\$1,002,452	\$1,315,058	\$1,712,348	\$2,210,125	\$2,824,249	\$3,569,412	\$4,457,537	\$5,495,867	\$1,226,544	\$3,565
2014	\$445,517	\$591,685	\$784,303	\$1,035,488	\$1,359,173	\$1,770,805	\$2,286,755	\$2,923,389	\$3,695,759	\$4,615,912	\$5,690,875	\$1,398,378	\$3,671
2015	\$452,905	\$595,562	\$781,864	\$1,022,514	\$1,329,535	\$1,715,884	\$2,194,805	\$2,778,882	\$3,478,795	\$4,301,782	\$5,249,911	\$1,421,539	\$3,782
2016	\$466,578	\$627,622	\$842,910	\$1,127,643	\$1,499,644	\$1,979,090	\$2,587,880	\$3,348,531	\$4,282,556	\$5,408,279	\$6,738,147	\$1,595,697	\$3,895
2017	\$478,019	\$645,401	\$870,405	\$1,169,652	\$1,562,812	\$2,072,385	\$2,723,080	\$3,540,689	\$4,550,352	\$5,774,188	\$7,228,301	\$1,948,534	\$4,012
2018	\$485,911	\$644,584	\$854,269	\$1,128,175	\$1,481,313	\$1,930,035	\$2,491,233	\$3,181,131	\$4,013,664	\$4,998,468	\$6,138,582	\$1,867,137	\$4,132
2019	\$527,424	\$706,547	\$945,578	\$1,260,802	\$1,670,963	\$2,196,751	\$2,859,856	\$3,681,486	\$4,680,321	\$5,869,933	\$7,255,788	\$2,459,983	\$4,256
2020	\$575,838	\$771,480	\$1,031,424	\$1,372,108	\$1,811,733	\$2,369,332	\$3,063,315	\$3,909,440	\$4,918,257	\$6,092,169	\$7,422,375	\$2,918,264	\$4,384
2021	\$586,514	\$811,353	\$1,120,231	\$1,539,086	\$2,098,684	\$2,833,988	\$3,782,680	\$4,982,629	\$6,468,147	\$8,265,068	\$10,384,837	\$3,762,260	\$4,515
2022	\$532,684	\$741,723	\$1,031,022	\$1,426,151	\$1,957,713	\$2,660,814	\$3,573,690	\$4,735,237	\$6,181,304	\$7,939,719	\$10,024,247	\$3,086,005	\$4,651
2023	\$560,248	\$790,031	\$1,112,450	\$1,558,909	\$2,167,778	\$2,984,091	\$4,058,207	\$5,443,070	\$7,189,797	\$9,341,458	\$11,925,204	\$3,903,840	\$4,790
2024	\$577,424	\$819,011	\$1,160,505	\$1,636,843	\$2,291,138	\$3,174,537	\$4,344,920	\$5,864,007	\$7,792,512	\$10,183,159	\$13,071,638	\$4,887,588	\$4,934
2025	\$620,141	\$879,957	\$1,247,979	\$1,762,286	\$2,469,914	\$3,426,688	\$4,695,766	\$6,344,419	\$8,438,655	\$11,035,456	\$14,172,795	\$5,768,757	\$5,082

Table C9 - Fixed Contributions (\$1,000/yr): US 2-Fund Equity Portfolio

Annual contribution made at \$83.33/mo and grow at 3%/yr. Contributions at BEGINNING OF MONTH. Results reflect Fine Tuning Table returns.

Year	100% Bonds	10% Eq 90% Bd	20% Eq 80% Bd	30% Eq 70% Bd	40% Eq 60% Bd	50% Eq 50% Bd	60% Eq 40% Bd	70% Eq 30% Bd	80% Eq 20% Bd	90% Eq 10% Bd	100% Equity	S&P 500 Index	Annual Contribution
1970	\$1,082	\$1,075	\$1,068	\$1,061	\$1,054	\$1,047	\$1,039	\$1,032	\$1,024	\$1,016	\$1,008	\$1,022	\$1,000
1971	\$2,248	\$2,254	\$2,258	\$2,262	\$2,266	\$2,268	\$2,270	\$2,271	\$2,271	\$2,270	\$2,269	\$2,276	\$1,030
1972	\$3,466	\$3,494	\$3,522	\$3,549	\$3,574	\$3,599	\$3,623	\$3,646	\$3,667	\$3,688	\$3,708	\$3,875	\$1,061
1973	\$4,800	\$4,705	\$4,609	\$4,512	\$4,414	\$4,315	\$4,217	\$4,117	\$4,018	\$3,918	\$3,818	\$4,311	\$1,093
1974	\$6,305	\$6,041	\$5,784	\$5,533	\$5,289	\$5,051	\$4,820	\$4,597	\$4,380	\$4,171	\$3,969	\$4,127	\$1,126
1975	\$8,122	\$8,092	\$8,053	\$8,005	\$7,948	\$7,884	\$7,813	\$7,735	\$7,651	\$7,561	\$7,466	\$7,044	\$1,159
1976	\$10,381	\$10,585	\$10,779	\$10,962	\$11,133	\$11,293	\$11,442	\$11,580	\$11,706	\$11,821	\$11,926	\$10,067	\$1,194
1977	\$11,932	\$12,187	\$12,432	\$12,666	\$12,889	\$13,101	\$13,302	\$13,492	\$13,670	\$13,836	\$13,992	\$10,526	\$1,230
1978	\$13,815	\$14,224	\$14,626	\$15,018	\$15,400	\$15,770	\$16,128	\$16,473	\$16,804	\$17,121	\$17,423	\$12,529	\$1,267
1979	\$16,140	\$16,861	\$17,591	\$18,327	\$19,069	\$19,814	\$20,562	\$21,309	\$22,056	\$22,799	\$23,539	\$16,270	\$1,305
1980	\$18,704	\$19,863	\$21,061	\$22,295	\$23,565	\$24,866	\$26,196	\$27,553	\$28,933	\$30,332	\$31,747	\$23,112	\$1,344
1981	\$22,183	\$23,401	\$24,652	\$25,932	\$27,239	\$28,570	\$29,920	\$31,285	\$32,661	\$34,044	\$35,430	\$23,324	\$1,384
1982	\$29,808	\$31,427	\$33,090	\$34,791	\$36,528	\$38,293	\$40,082	\$41,889	\$43,707	\$45,529	\$47,350	\$29,904	\$1,426
1983	\$33,936	\$36,493	\$39,194	\$42,039	\$45,027	\$48,158	\$51,428	\$54,836	\$58,376	\$62,044	\$65,833	\$38,279	\$1,469
1984	\$40,493	\$43,049	\$45,711	\$48,475	\$51,334	\$54,283	\$57,313	\$60,416	\$63,583	\$66,804	\$70,067	\$42,241	\$1,513
1985	\$50,071	\$53,630	\$57,375	\$61,303	\$65,410	\$69,690	\$74,136	\$78,739	\$83,489	\$88,374	\$93,381	\$57,648	\$1,558
1986	\$59,260	\$63,319	\$67,576	\$72,024	\$76,657	\$81,463	\$86,432	\$91,550	\$96,802	\$102,170	\$107,635	\$70,057	\$1,605
1987	\$63,619	\$67,890	\$72,299	\$76,822	\$81,431	\$86,097	\$90,783	\$95,452	\$100,059	\$104,559	\$108,902	\$75,421	\$1,653
1988	\$69,784	\$75,544	\$81,617	\$87,989	\$94,637	\$101,533	\$108,641	\$115,919	\$123,317	\$130,777	\$138,234	\$89,953	\$1,702
1989	\$80,957	\$88,183	\$95,871	\$104,010	\$112,580	\$121,553	\$130,894	\$140,553	\$150,474	\$160,588	\$170,814	\$120,320	\$1,754
1990	\$90,675	\$96,379	\$102,230	\$108,189	\$114,210	\$120,242	\$126,229	\$132,110	\$137,817	\$143,282	\$148,431	\$118,361	\$1,806
1991	\$106,235	\$115,019	\$124,257	\$133,914	\$143,942	\$154,284	\$164,869	\$175,614	\$186,426	\$197,198	\$207,813	\$156,575	\$1,860
1992	\$115,697	\$126,656	\$138,355	\$150,773	\$163,875	\$177,610	\$191,912	\$206,696	\$221,856	\$237,270	\$252,795	\$170,508	\$1,916
1993	\$129,400	\$142,494	\$156,592	\$171,691	\$187,769	\$204,786	\$222,681	\$241,369	\$260,741	\$280,662	\$300,970	\$189,761	\$1,974
1994	\$126,986	\$140,322	\$154,762	\$170,313	\$186,970	\$204,704	\$223,468	\$243,187	\$263,762	\$285,067	\$306,941	\$194,314	\$2,033
1995	\$148,966	\$166,788	\$186,405	\$207,895	\$231,314	\$256,698	\$284,051	\$313,348	\$344,522	\$377,465	\$412,017	\$269,831	\$2,094
1996	\$156,195	\$177,717	\$201,859	\$228,815	\$258,768	\$291,883	\$328,295	\$368,103	\$411,362	\$458,071	\$508,162	\$334,201	\$2,157
1997	\$168,981	\$196,253	\$227,552	\$263,318	\$304,002	\$350,056	\$401,920	\$460,013	\$524,712	\$596,334	\$675,118	\$448,307	\$2,221
1998	\$184,804	\$215,067	\$249,809	\$289,494	\$334,590	\$385,545	\$442,781	\$506,669	\$577,510	\$655,506	\$740,743	\$579,056	\$2,288
1999	\$188,050	\$222,026	\$261,671	\$307,709	\$360,893	\$421,999	\$491,798	\$571,037	\$660,412	\$760,529	\$871,867	\$703,515	\$2,357
2000	\$211,862	\$247,218	\$287,987	\$334,749	\$388,087	\$448,564	\$516,705	\$592,970	\$677,728	\$771,225	\$873,548	\$641,770	\$2,427
2001	\$231,142	\$268,968	\$312,382	\$361,920	\$418,091	\$481,361	\$552,126	\$630,684	\$717,206	\$811,701	\$913,983	\$567,827	\$2,500
2002	\$260,319	\$295,029	\$333,593	\$376,118	\$422,634	\$473,081	\$527,294	\$584,984	\$645,730	\$708,968	\$773,986	\$444,583	\$2,575
2003	\$271,993	\$318,535	\$372,127	\$433,421	\$503,019	\$581,439	\$669,081	\$766,180	\$872,768	\$988,624	\$1,113,237	\$575,181	\$2,652
2004	\$283,067	\$335,735	\$397,269	\$468,691	\$551,012	\$645,188	\$752,074	\$872,366	\$1,006,543	\$1,154,794	\$1,316,953	\$640,644	\$2,732
2005	\$290,811	\$346,169	\$411,145	\$486,909	\$574,630	\$675,432	\$790,340	\$920,222	\$1,065,713	\$1,227,139	\$1,404,439	\$675,006	\$2,814
2006	\$301,927	\$364,194	\$438,400	\$526,275	\$629,625	\$750,292	\$890,086	\$1,050,711	\$1,233,670	\$1,440,158	\$1,670,937	\$784,773	\$2,898
2007	\$333,984	\$397,750	\$472,759	\$560,388	\$662,011	\$778,939	\$912,356	\$1,063,247	\$1,232,303	\$1,419,833	\$1,625,663	\$830,960	\$2,985
2008	\$364,774	\$412,786	\$465,908	\$524,087	\$587,112	\$654,587	\$725,913	\$800,276	\$876,637	\$953,737	\$1,030,113	\$525,945	\$3,075
2009	\$372,148	\$432,955	\$502,088	\$579,927	\$666,659	\$762,219	\$866,244	\$978,017	\$1,096,433	\$1,219,969	\$1,346,674	\$668,733	\$3,167
2010	\$396,389	\$468,900	\$552,681	\$648,542	\$757,076	\$878,573	\$1,012,938	\$1,159,604	\$1,317,453	\$1,484,758	\$1,659,140	\$772,991	\$3,262
2011	\$430,363	\$504,244	\$588,567	\$683,784	\$790,073	\$907,253	\$1,034,721	\$1,171,382	\$1,315,605	\$1,465,192	\$1,617,383	\$792,715	\$3,360
2012	\$444,268	\$528,093	\$625,378	\$737,136	\$864,109	\$1,006,663	\$1,164,675	\$1,337,430	\$1,523,216	\$1,720,753	\$1,926,143	\$923,331	\$3,461
2013	\$431,660	\$531,313	\$651,562	\$795,323	\$965,474	\$1,164,693	\$1,395,266	\$1,658,851	\$1,956,234	\$2,287,058	\$2,649,570	\$1,226,544	\$3,565
2014	\$445,517	\$551,041	\$679,184	\$833,361	\$1,017,008	\$1,233,413	\$1,485,493	\$1,775,538	\$2,104,918	\$2,473,771	\$2,880,683	\$1,398,378	\$3,671
2015	\$452,905	\$557,499	\$683,944	\$835,348	\$1,014,767	\$1,225,028	\$1,468,510	\$1,746,895	\$2,060,891	\$2,409,947	\$2,791,973	\$1,421,539	\$3,782
2016	\$466,578	\$583,386	\$727,038	\$902,051	\$1,113,107	\$1,364,847	\$1,661,608	\$2,007,093	\$2,403,981	\$2,853,501	\$3,354,986	\$1,595,697	\$3,895
2017	\$478,019	\$603,940	\$760,762	\$954,289	\$1,190,743	\$1,476,563	\$1,818,113	\$2,221,303	\$2,691,119	\$3,231,077	\$3,842,613	\$1,948,534	\$4,012
2018	\$485,911	\$606,862	\$755,734	\$937,191	\$1,156,031	\$1,416,959	\$1,724,293	\$2,081,604	\$2,491,298	\$2,954,159	\$3,468,883	\$1,867,137	\$4,132
2019	\$527,424	\$668,500	\$844,870	\$1,063,227	\$1,330,713	\$1,654,655	\$2,042,193	\$2,499,803	\$3,032,707	\$3,644,198	\$4,334,914	\$2,459,983	\$4,256
2020	\$575,838	\$733,714	\$931,575	\$1,176,888	\$1,477,471	\$1,841,125	\$2,275,124	\$2,785,584	\$3,376,710	\$4,049,967	\$4,803,221	\$2,918,264	\$4,384
2021	\$586,514	\$768,358	\$1,003,230	\$1,303,499	\$1,683,076	\$2,157,095	\$2,741,362	\$3,451,541	\$4,302,055	\$5,304,714	\$6,467,088	\$3,762,260	\$4,515
2022	\$532,684	\$696,752	\$908,430	\$1,178,643	\$1,519,572	\$1,944,329	\$2,466,405	\$3,098,897	\$3,853,475	\$4,739,124	\$5,760,699	\$3,086,005	\$4,651
2023	\$560,248	\$744,176	\$985,595	\$1,299,173	\$1,701,810	\$2,212,377	\$2,851,180	\$3,639,080	\$4,596,232	\$5,740,427	\$7,085,051	\$3,903,840	\$4,790
2024	\$577,424	\$776,532	\$1,041,666	\$1,391,102	\$1,846,434	\$2,432,465	\$3,176,762	\$4,108,780	\$5,258,472	\$6,654,309	\$8,320,715	\$4,887,588	\$4,934
2025	\$620,141	\$837,880	\$1,129,682	\$1,516,729	\$2,024,280	\$2,681,642	\$3,521,748	\$4,580,241	\$5,893,924	\$7,498,503	\$9,425,590	\$5,768,757	\$5,082