

Flexible Distributions

The second common distribution strategy is normally referred to as flexible or variable. These tables show the distributions of 3, 4, 5 and 6 percent based on the ending balance of the previous year. This strategy is often used by investors who have “more than enough” and don’t have to consider inflation. These portfolios use a 50/50 U.S./International allocation.

Table F1.4 - Flexible Distributions (Conservative-4.0%/yr): S&P 500 Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,066,709	\$40,000	\$40,000	\$1,055,799	\$40,000	\$40,000	\$1,044,687	\$40,000	\$40,000	\$998,351	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,135,786	\$42,668	\$82,668	\$1,130,279	\$42,232	\$82,232	\$1,124,269	\$41,787	\$81,787	\$1,095,317	\$39,934	\$79,934	\$1,095,970	\$39,946	\$79,946
1972	\$1,208,028	\$45,431	\$128,100	\$1,216,634	\$45,211	\$127,443	\$1,224,658	\$44,971	\$126,758	\$1,250,667	\$43,813	\$123,747	\$1,251,783	\$43,839	\$123,785
1973	\$1,130,175	\$48,321	\$176,421	\$1,113,960	\$48,665	\$176,108	\$1,097,129	\$48,986	\$175,745	\$1,024,243	\$50,027	\$173,773	\$1,025,469	\$50,071	\$173,856
1974	\$1,007,035	\$45,207	\$221,628	\$956,345	\$44,558	\$220,667	\$906,911	\$43,885	\$219,630	\$722,893	\$40,970	\$214,743	\$723,982	\$41,019	\$214,875
1975	\$1,162,580	\$40,281	\$261,909	\$1,129,375	\$38,254	\$258,921	\$1,095,228	\$36,276	\$255,906	\$951,942	\$28,916	\$243,659	\$953,654	\$28,959	\$243,834
1976	\$1,305,187	\$46,503	\$308,412	\$1,280,609	\$45,175	\$304,096	\$1,254,096	\$43,809	\$299,715	\$1,131,477	\$38,078	\$281,736	\$1,133,847	\$38,146	\$281,980
1977	\$1,238,197	\$52,207	\$360,620	\$1,202,409	\$51,224	\$353,320	\$1,165,349	\$50,164	\$349,879	\$1,007,931	\$45,259	\$326,996	\$1,010,347	\$45,354	\$327,334
1978	\$1,257,856	\$49,528	\$410,148	\$1,223,559	\$48,096	\$403,416	\$1,187,584	\$46,614	\$396,493	\$1,030,916	\$40,317	\$367,313	\$1,033,696	\$40,414	\$367,748
1979	\$1,347,360	\$50,314	\$460,462	\$1,323,975	\$48,942	\$452,359	\$1,298,002	\$47,503	\$443,996	\$1,171,671	\$41,237	\$408,549	\$1,175,178	\$41,348	\$409,096
1980	\$1,517,698	\$53,894	\$514,356	\$1,523,456	\$52,959	\$505,318	\$1,524,984	\$51,920	\$495,917	\$1,488,890	\$46,867	\$455,416	\$1,493,785	\$47,007	\$456,103
1981	\$1,520,293	\$60,708	\$575,064	\$1,502,985	\$60,938	\$566,256	\$1,481,572	\$60,999	\$556,916	\$1,358,761	\$59,556	\$514,972	\$1,363,639	\$59,751	\$515,854
1982	\$1,825,500	\$60,812	\$635,876	\$1,796,707	\$60,119	\$626,375	\$1,762,850	\$59,263	\$616,179	\$1,583,209	\$54,350	\$569,322	\$1,589,363	\$54,546	\$570,400
1983	\$1,999,705	\$73,020	\$708,896	\$1,991,872	\$71,868	\$698,244	\$1,977,738	\$70,514	\$686,693	\$1,861,515	\$63,328	\$632,651	\$1,869,302	\$63,575	\$633,974
1984	\$2,137,684	\$79,988	\$788,884	\$2,113,543	\$79,675	\$777,919	\$2,082,660	\$79,110	\$765,802	\$1,898,469	\$74,461	\$707,111	\$1,906,980	\$74,772	\$708,747
1985	\$2,555,255	\$85,507	\$874,392	\$2,552,235	\$84,542	\$862,460	\$2,540,379	\$83,306	\$849,109	\$2,408,145	\$75,939	\$783,050	\$2,419,650	\$76,279	\$785,026
1986	\$2,861,095	\$102,210	\$976,602	\$2,866,759	\$102,089	\$964,550	\$2,861,782	\$101,615	\$950,724	\$2,738,013	\$96,326	\$879,376	\$2,751,909	\$96,786	\$881,812
1987	\$2,913,348	\$114,444	\$1,091,046	\$2,922,973	\$114,670	\$1,079,220	\$2,918,761	\$114,471	\$1,065,195	\$2,765,153	\$109,521	\$988,896	\$2,780,021	\$110,076	\$991,888
1988	\$3,099,565	\$116,534	\$1,207,580	\$3,137,440	\$116,919	\$1,196,139	\$3,160,592	\$116,750	\$1,181,946	\$3,099,838	\$110,606	\$1,099,502	\$3,117,430	\$111,201	\$1,103,089
1989	\$3,584,501	\$123,983	\$1,331,562	\$3,682,816	\$125,498	\$1,321,637	\$3,765,182	\$126,424	\$1,308,369	\$3,911,816	\$123,994	\$1,223,496	\$3,935,169	\$124,697	\$1,227,786
1990	\$3,601,315	\$143,380	\$1,474,942	\$3,654,946	\$147,313	\$1,468,949	\$3,690,201	\$150,607	\$1,458,977	\$3,637,690	\$156,473	\$1,379,969	\$3,660,510	\$157,407	\$1,385,193
1991	\$4,190,527	\$144,053	\$1,618,995	\$4,307,441	\$146,198	\$1,615,147	\$4,403,806	\$147,608	\$1,606,585	\$4,554,752	\$145,508	\$1,525,476	\$4,584,670	\$146,420	\$1,531,613
1992	\$4,317,547	\$167,621	\$1,786,616	\$4,440,427	\$172,298	\$1,787,445	\$4,542,010	\$176,152	\$1,782,737	\$4,704,556	\$182,190	\$1,707,666	\$4,736,871	\$183,387	\$1,715,000
1993	\$4,563,052	\$172,702	\$1,959,318	\$4,692,968	\$177,617	\$1,965,062	\$4,800,213	\$181,680	\$1,964,417	\$4,969,795	\$188,182	\$1,895,849	\$5,005,421	\$189,475	\$1,904,475
1994	\$4,315,363	\$182,522	\$2,141,840	\$4,459,479	\$187,719	\$2,152,780	\$4,582,967	\$192,009	\$2,156,426	\$4,832,537	\$198,792	\$2,094,640	\$4,868,639	\$200,217	\$2,104,692
1995	\$5,134,750	\$172,615	\$2,314,454	\$5,399,715	\$178,379	\$2,331,160	\$5,646,727	\$183,319	\$2,339,744	\$6,380,688	\$193,301	\$2,287,942	\$6,430,233	\$194,746	\$2,299,437
1996	\$5,468,420	\$205,390	\$2,519,844	\$5,851,356	\$215,989	\$2,547,148	\$6,225,569	\$225,869	\$2,565,614	\$7,529,655	\$255,228	\$2,543,169	\$7,590,361	\$257,209	\$2,556,647
1997	\$6,140,786	\$218,737	\$2,738,581	\$6,719,478	\$234,054	\$2,781,202	\$7,309,296	\$249,023	\$2,814,636	\$9,637,293	\$301,186	\$2,844,355	\$9,717,840	\$303,614	\$2,860,261
1998	\$6,867,926	\$245,631	\$2,984,213	\$7,649,755	\$268,779	\$3,049,982	\$8,465,761	\$292,372	\$3,107,008	\$11,892,348	\$385,492	\$3,229,847	\$11,995,274	\$388,714	\$3,248,975
1999	\$7,150,493	\$274,717	\$3,258,930	\$8,114,573	\$305,990	\$3,355,972	\$9,147,854	\$338,630	\$3,445,639	\$13,814,812	\$475,694	\$3,705,541	\$13,938,493	\$479,811	\$3,728,786
2000	\$7,067,431	\$286,020	\$3,544,949	\$7,860,436	\$324,583	\$3,680,555	\$8,682,369	\$365,914	\$3,811,553	\$12,051,126	\$552,592	\$4,258,134	\$12,162,699	\$557,540	\$4,286,325
2001	\$6,788,366	\$282,697	\$3,827,647	\$7,400,542	\$314,417	\$3,994,972	\$8,008,617	\$347,295	\$4,158,847	\$10,190,908	\$482,045	\$4,740,179	\$10,288,382	\$486,508	\$4,772,833
2002	\$6,343,461	\$271,535	\$4,099,181	\$6,674,532	\$296,022	\$4,290,994	\$6,966,558	\$320,345	\$4,479,192	\$7,618,677	\$407,636	\$5,147,815	\$7,693,908	\$411,535	\$5,184,369
2003	\$6,888,755	\$253,738	\$4,352,920	\$7,408,697	\$266,981	\$4,557,975	\$7,902,546	\$278,662	\$4,757,854	\$9,409,503	\$304,747	\$5,452,562	\$9,505,211	\$307,756	\$5,492,125
2004	\$7,022,040	\$275,550	\$4,628,470	\$7,607,550	\$296,348	\$4,854,323	\$8,173,777	\$316,102	\$5,073,956	\$10,012,839	\$376,380	\$5,828,942	\$10,117,693	\$380,208	\$5,872,334
2005	\$6,948,564	\$280,882	\$4,909,351	\$7,551,219	\$304,302	\$5,158,625	\$8,137,701	\$326,951	\$5,400,907	\$10,081,543	\$400,514	\$6,229,456	\$10,190,162	\$404,708	\$6,277,041
2006	\$7,195,038	\$277,943	\$5,187,294	\$7,912,555	\$302,049	\$5,460,674	\$8,628,692	\$325,508	\$5,726,415	\$11,203,780	\$403,262	\$6,632,717	\$11,327,847	\$407,606	\$6,684,648
2007	\$7,466,734	\$287,802	\$5,475,096	\$8,180,591	\$316,502	\$5,777,176	\$8,886,288	\$345,148	\$6,071,653	\$11,343,130	\$448,151	\$7,080,869	\$11,472,168	\$453,114	\$7,137,762
2008	\$6,304,187	\$298,669	\$5,773,765	\$6,545,630	\$327,224	\$6,104,400	\$6,733,362	\$355,452	\$6,427,015	\$6,858,503	\$453,725	\$7,534,594	\$6,938,692	\$458,887	\$7,596,648
2009	\$6,729,113	\$252,167	\$6,025,932	\$7,146,028	\$261,825	\$6,366,225	\$7,515,092	\$269,334	\$6,696,349	\$8,324,119	\$274,340	\$7,808,934	\$8,423,926	\$277,548	\$7,874,196
2010	\$7,093,757	\$269,165	\$6,295,097	\$7,599,414	\$285,841	\$6,652,066	\$8,058,829	\$300,604	\$6,996,953	\$9,192,179	\$332,965	\$8,141,899	\$9,305,157	\$336,957	\$8,211,153
2011	\$7,199,349	\$283,750	\$6,578,847	\$7,672,319	\$303,977	\$6,956,043	\$8,091,755	\$322,353	\$7,319,306	\$9,008,165	\$367,687	\$8,509,586	\$9,121,615	\$372,206	\$8,583,359
2012	\$7,451,266	\$287,974	\$6,866,821	\$8,040,634	\$306,893	\$7,262,935	\$8,585,672	\$323,670	\$7,642,976	\$10,028,822	\$360,327	\$8,869,912	\$10,158,137	\$364,865	\$8,948,224
2013	\$7,839,482	\$298,051	\$7,164,872	\$8,732,748	\$321,625	\$7,584,561	\$9,624,510	\$343,427	\$7,986,403	\$12,742,154	\$401,153	\$9,271,065	\$12,910,240	\$406,325	\$9,354,549
2014	\$8,039,019	\$313,579	\$7,478,451	\$9,049,654	\$349,310	\$7,933,871	\$10,078,481	\$384,980	\$8,371,383	\$13,902,785	\$509,686	\$9,780,751	\$14,090,363	\$516,410	\$9,870,959
2015	\$7,815,159	\$321,561	\$7,800,012	\$8,803,258	\$361,986	\$8,295,857	\$9,808,374	\$403,139	\$8,774,523	\$13,527,311	\$556,111	\$10,336,863	\$13,713,936	\$563,615	\$10,434,574
2016	\$7,961,977	\$312,606	\$8,112,618	\$9,051,599	\$352,130	\$8,647,987	\$10,176,994	\$392,335	\$9,166,858	\$14,535,038	\$541,092	\$10,877,955	\$14,739,947	\$548,557	\$10,983,131
2017	\$8,353,606	\$318,479	\$8,431,097	\$9,670,921	\$362,064	\$9,010,051	\$11,072,157	\$407,080	\$9,573,937	\$16,994,916	\$581,402	\$11,459,357	\$17,239,591	\$589,598	\$11,572,729
2018	\$7,937,356	\$334,144	\$8,765,241	\$9,141,787	\$386,837	\$9,396,888	\$10,409,864	\$442,886	\$10,016,824	\$15,595,106	\$679,797	\$12,139,153	\$15,824,396	\$689,584	\$12,262,313
2019	\$8,908,508	\$317,494	\$9,082,736	\$10,468,657	\$365,671	\$9,762,559	\$12,160,078	\$416,395	\$10,433,218	\$19,679,453	\$623,804	\$12,762,958	\$19,974,654	\$632,976	\$12,895,288
2020	\$9,670,810	\$356,340	\$9,439,076	\$11,469,770	\$418,746	\$10,181,306	\$13,438,035	\$486,403	\$10,919,621	\$22,368,223	\$787,178	\$13,550,136	\$22,710,491	\$798,986	\$13,694,275
2021	\$10,355,190	\$386,832	\$9,825,908	\$12,582,920	\$458,791	\$10,640,096	\$15,101,690	\$537,521	\$11,457,143	\$27,637,549	\$894,729	\$14,444,865	\$28,068,695	\$890,420	\$14,602,694
2022	\$8,652,524	\$414,208	\$10,240,116	\$10,415,965	\$503,317	\$11,143,413	\$12,380,493	\$604,068	\$12,061,210	\$21,726,864	\$1,105,502	\$15,550,367	\$22,072,549	\$1,122,748	\$15,725,442
2023	\$9,365,831	\$346,101	\$10,586,217	\$11,493,640	\$416,639	\$11,560,052	\$13,924,831	\$495,220	\$12,556,430	\$26,340,808	\$869,075	\$16,419,441	\$26,767,783	\$882,902	\$16,608,344
2024	\$9,971,822	\$374,633	\$10,960,850	\$12,487,371	\$459,746	\$12,019,797	\$15,436,260	\$556,993	\$13,113,423	\$31,613,956	\$1,053,632	\$17,473,074	\$32,135,872	\$1,070,711	\$17,679,055

Table F1.6 - Flexible Distributions (Aggressive-6.0%/yr): S&P 500 Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,044,486	\$60,000	\$60,000	\$1,033,803	\$60,000	\$60,000	\$1,022,923	\$60,000	\$60,000	\$977,552	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,088,954	\$62,669	\$122,669	\$1,083,675	\$62,028	\$122,028	\$1,077,912	\$61,375	\$121,375	\$1,050,154	\$58,653	\$118,653	\$1,050,781	\$58,671	\$118,671
1972	\$1,134,088	\$65,337	\$188,006	\$1,142,167	\$65,020	\$187,049	\$1,149,700	\$64,675	\$186,050	\$1,174,117	\$63,009	\$181,662	\$1,175,165	\$63,047	\$181,718
1973	\$1,038,896	\$68,045	\$256,052	\$1,023,991	\$68,530	\$255,579	\$1,008,519	\$68,982	\$255,032	\$941,520	\$70,447	\$252,109	\$942,647	\$70,510	\$252,227
1974	\$906,416	\$62,334	\$318,385	\$860,791	\$61,439	\$317,018	\$816,297	\$60,511	\$315,543	\$650,665	\$56,491	\$308,601	\$651,645	\$56,559	\$308,786
1975	\$1,024,619	\$54,385	\$372,770	\$995,355	\$51,647	\$368,666	\$965,260	\$48,978	\$364,521	\$838,977	\$39,040	\$347,640	\$840,486	\$39,099	\$347,885
1976	\$1,126,338	\$61,477	\$434,248	\$1,105,129	\$59,721	\$428,387	\$1,082,249	\$57,916	\$422,437	\$976,432	\$50,339	\$397,979	\$978,477	\$50,429	\$398,314
1977	\$1,046,267	\$67,580	\$501,828	\$1,016,027	\$66,308	\$494,695	\$984,711	\$64,935	\$487,372	\$851,694	\$58,586	\$456,565	\$853,736	\$58,709	\$457,023
1978	\$1,040,736	\$62,776	\$564,604	\$1,012,359	\$60,962	\$555,656	\$982,593	\$59,083	\$546,454	\$852,968	\$51,102	\$507,667	\$855,268	\$51,224	\$508,247
1979	\$1,091,566	\$62,444	\$627,048	\$1,072,620	\$60,742	\$616,398	\$1,051,578	\$58,956	\$605,410	\$949,231	\$51,178	\$558,845	\$952,072	\$51,316	\$559,563
1980	\$1,203,949	\$65,494	\$692,542	\$1,208,517	\$64,357	\$680,755	\$1,209,729	\$63,095	\$668,505	\$1,181,096	\$56,954	\$615,799	\$1,184,979	\$57,124	\$616,687
1981	\$1,180,883	\$72,237	\$764,779	\$1,167,439	\$72,511	\$753,266	\$1,150,806	\$72,584	\$741,088	\$1,055,413	\$70,866	\$686,664	\$1,059,202	\$71,099	\$687,786
1982	\$1,388,410	\$70,853	\$835,632	\$1,366,511	\$70,046	\$823,312	\$1,340,761	\$69,048	\$810,137	\$1,204,133	\$63,325	\$749,989	\$1,208,813	\$63,552	\$751,338
1983	\$1,489,219	\$83,305	\$918,937	\$1,483,385	\$81,991	\$905,303	\$1,472,860	\$80,446	\$890,582	\$1,386,306	\$72,248	\$822,237	\$1,392,105	\$72,529	\$823,867
1984	\$1,558,809	\$89,353	\$1,008,290	\$1,541,205	\$89,003	\$994,306	\$1,518,685	\$88,372	\$978,954	\$1,384,372	\$83,178	\$905,415	\$1,390,579	\$83,526	\$907,393
1985	\$1,824,484	\$93,529	\$1,101,818	\$1,822,328	\$92,472	\$1,086,778	\$1,813,863	\$91,121	\$1,070,075	\$1,719,446	\$83,062	\$988,478	\$1,727,661	\$83,435	\$990,828
1986	\$2,000,298	\$109,469	\$1,211,287	\$2,004,259	\$109,340	\$1,196,118	\$2,000,779	\$108,832	\$1,178,907	\$1,914,247	\$103,167	\$1,091,645	\$1,923,963	\$103,660	\$1,094,488
1987	\$1,994,397	\$120,018	\$1,331,305	\$2,000,986	\$120,256	\$1,316,374	\$1,998,102	\$120,047	\$1,298,954	\$1,892,946	\$114,855	\$1,206,499	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,077,670	\$119,664	\$1,450,969	\$2,103,058	\$120,059	\$1,436,433	\$2,118,577	\$119,886	\$1,418,840	\$2,077,853	\$113,577	\$1,320,076	\$2,089,645	\$114,187	\$1,324,113
1989	\$2,352,671	\$124,660	\$1,575,629	\$2,417,199	\$126,183	\$1,562,616	\$2,471,260	\$127,115	\$1,545,954	\$2,567,502	\$124,671	\$1,444,747	\$2,582,830	\$125,379	\$1,449,492
1990	\$2,314,462	\$141,160	\$1,716,789	\$2,348,930	\$145,032	\$1,707,648	\$2,371,587	\$148,276	\$1,694,230	\$2,337,840	\$154,050	\$1,598,797	\$2,352,505	\$154,970	\$1,604,461
1991	\$2,637,026	\$138,868	\$1,855,657	\$2,710,597	\$140,936	\$1,848,584	\$2,771,238	\$142,295	\$1,836,525	\$2,866,225	\$140,270	\$1,739,068	\$2,885,053	\$141,150	\$1,745,612
1992	\$2,660,353	\$158,222	\$2,013,879	\$2,736,068	\$162,636	\$2,011,220	\$2,798,661	\$166,274	\$2,002,799	\$2,898,818	\$171,974	\$1,911,041	\$2,918,730	\$173,103	\$1,918,715
1993	\$2,753,051	\$159,621	\$2,173,500	\$2,831,435	\$164,164	\$2,175,384	\$2,896,139	\$167,920	\$2,170,719	\$2,998,454	\$173,929	\$2,084,970	\$3,019,949	\$175,124	\$2,093,839
1994	\$2,549,370	\$165,183	\$2,338,683	\$2,634,509	\$169,886	\$2,345,270	\$2,707,461	\$173,768	\$2,344,487	\$2,854,899	\$179,907	\$2,264,878	\$2,876,227	\$181,197	\$2,275,036
1995	\$2,970,239	\$152,962	\$2,491,645	\$3,123,510	\$158,071	\$2,503,341	\$3,266,396	\$162,448	\$2,506,935	\$3,690,962	\$171,294	\$2,436,172	\$3,719,623	\$172,574	\$2,447,609
1996	\$3,097,352	\$178,214	\$2,669,860	\$3,314,250	\$187,411	\$2,690,751	\$3,526,207	\$195,984	\$2,702,919	\$4,264,850	\$221,458	\$2,657,629	\$4,299,235	\$223,177	\$2,670,787
1997	\$3,405,723	\$185,841	\$2,855,701	\$3,726,670	\$198,855	\$2,889,606	\$4,053,787	\$211,572	\$2,914,491	\$5,344,910	\$255,891	\$2,913,520	\$5,389,583	\$257,954	\$2,928,741
1998	\$3,729,646	\$204,343	\$3,060,044	\$4,154,220	\$223,600	\$3,113,206	\$4,597,354	\$243,227	\$3,157,719	\$6,458,172	\$320,695	\$3,234,215	\$6,514,066	\$323,375	\$3,252,116
1999	\$3,802,197	\$223,779	\$3,283,823	\$4,314,836	\$229,253	\$3,362,460	\$4,864,272	\$275,841	\$3,433,560	\$7,345,876	\$387,490	\$3,621,705	\$7,411,642	\$390,844	\$3,642,960
2000	\$3,679,737	\$228,132	\$3,511,955	\$4,092,624	\$258,890	\$3,621,350	\$4,520,573	\$291,856	\$3,725,416	\$6,274,554	\$440,753	\$4,062,458	\$6,332,646	\$444,699	\$4,087,658
2001	\$3,460,805	\$220,784	\$3,732,739	\$3,772,901	\$245,557	\$3,866,907	\$4,082,906	\$271,234	\$3,996,651	\$5,195,469	\$376,473	\$4,438,931	\$5,245,162	\$379,959	\$4,467,617
2002	\$3,166,611	\$207,648	\$3,940,387	\$3,331,880	\$226,374	\$4,093,281	\$3,477,657	\$244,974	\$4,241,625	\$3,803,190	\$311,728	\$4,750,659	\$3,840,745	\$314,710	\$4,782,327
2003	\$3,367,176	\$189,997	\$4,130,384	\$3,621,320	\$199,913	\$4,293,194	\$3,862,710	\$208,659	\$4,450,284	\$4,599,300	\$228,191	\$4,978,851	\$4,646,082	\$230,445	\$5,012,771
2004	\$3,360,818	\$202,031	\$4,332,414	\$3,641,049	\$217,729	\$4,510,473	\$3,912,051	\$231,763	\$4,682,047	\$4,792,244	\$275,958	\$5,254,809	\$4,842,429	\$278,765	\$5,291,536
2005	\$3,256,368	\$201,649	\$4,534,063	\$3,538,795	\$218,463	\$4,728,936	\$3,813,643	\$234,723	\$4,916,770	\$4,724,603	\$287,535	\$5,542,343	\$4,775,507	\$290,546	\$5,582,082
2006	\$3,301,628	\$195,382	\$4,729,445	\$3,630,878	\$212,328	\$4,941,264	\$3,959,496	\$228,819	\$5,145,589	\$5,141,141	\$283,476	\$5,825,820	\$5,198,073	\$286,530	\$5,868,612
2007	\$3,354,921	\$198,098	\$4,927,543	\$3,675,668	\$217,853	\$5,159,117	\$3,992,749	\$237,570	\$5,383,158	\$5,096,646	\$308,468	\$6,134,288	\$5,154,625	\$311,884	\$6,180,497
2008	\$2,773,558	\$201,295	\$5,128,838	\$2,879,782	\$220,540	\$5,379,657	\$2,962,376	\$239,565	\$5,622,723	\$3,017,432	\$305,799	\$6,440,087	\$3,052,712	\$309,278	\$6,489,774
2009	\$2,898,829	\$166,414	\$5,295,252	\$3,078,432	\$172,787	\$5,552,444	\$3,237,421	\$177,743	\$5,800,466	\$3,585,941	\$181,046	\$6,621,133	\$3,628,936	\$183,163	\$6,672,937
2010	\$2,992,249	\$173,930	\$5,469,182	\$3,205,543	\$184,706	\$5,737,150	\$3,399,330	\$194,245	\$5,994,711	\$3,877,394	\$215,156	\$6,836,289	\$3,925,050	\$217,736	\$6,890,673
2011	\$2,973,523	\$179,535	\$5,648,717	\$3,168,872	\$192,333	\$5,929,482	\$3,342,110	\$203,960	\$6,198,671	\$3,720,612	\$232,644	\$7,068,933	\$3,767,470	\$235,503	\$7,126,176
2012	\$3,013,455	\$178,411	\$5,827,128	\$3,251,809	\$190,132	\$6,119,614	\$3,472,234	\$200,527	\$6,399,198	\$4,055,875	\$223,237	\$7,292,170	\$4,108,173	\$226,048	\$7,352,224
2013	\$3,104,407	\$180,807	\$6,007,935	\$3,458,137	\$195,109	\$6,314,723	\$3,811,272	\$208,334	\$6,607,532	\$5,045,848	\$243,353	\$7,535,522	\$5,112,409	\$246,490	\$7,598,715
2014	\$3,117,102	\$186,264	\$6,194,200	\$3,508,972	\$207,488	\$6,522,211	\$3,907,896	\$228,676	\$6,836,208	\$5,390,757	\$302,751	\$7,838,273	\$5,463,490	\$306,745	\$7,905,459
2015	\$2,967,169	\$187,026	\$6,381,226	\$3,342,319	\$210,538	\$6,732,749	\$3,723,930	\$234,474	\$7,070,682	\$5,135,894	\$323,445	\$8,161,718	\$5,206,749	\$327,809	\$8,233,269
2016	\$2,959,934	\$178,030	\$6,559,256	\$3,365,011	\$200,539	\$6,933,289	\$3,783,386	\$223,436	\$7,294,117	\$5,403,527	\$308,154	\$8,469,872	\$5,479,704	\$312,405	\$8,545,674
2017	\$3,040,827	\$177,596	\$6,736,852	\$3,320,348	\$201,901	\$7,135,189	\$4,030,417	\$227,003	\$7,521,121	\$6,186,383	\$324,212	\$8,794,084	\$6,275,448	\$328,782	\$8,874,456
2018	\$2,829,113	\$182,450	\$6,919,302	\$3,258,408	\$211,221	\$7,346,410	\$3,710,389	\$241,825	\$7,762,946	\$5,558,566	\$371,183	\$9,165,267	\$5,640,292	\$376,527	\$9,250,983
2019	\$3,109,109	\$169,747	\$7,089,048	\$3,653,609	\$195,505	\$7,541,915	\$4,243,922	\$222,623	\$7,985,569	\$6,868,218	\$333,514	\$9,498,781	\$6,971,244	\$338,417	\$9,589,400
2020	\$3,304,840	\$186,547	\$7,275,595	\$3,919,605	\$219,217	\$7,761,131	\$4,592,228	\$254,635	\$8,240,204	\$7,643,973	\$412,093	\$9,910,874	\$7,760,937	\$418,275	\$10,007,675
2021	\$3,464,993	\$198,290	\$7,473,885	\$4,210,423	\$235,176	\$7,996,308	\$5,053,239	\$275,534	\$8,515,738	\$9,247,914	\$458,638	\$10,369,512	\$9,392,182	\$465,656	\$10,473,331
2022	\$2,834,939	\$207,900	\$7,681,785	\$3,412,718	\$252,625	\$8,248,933	\$4,056,382	\$303,194	\$8,818,932	\$7,118,655	\$554,875	\$10,924,387	\$7,231,916	\$563,531	\$11,036,862
2023	\$3,004,719	\$170,096	\$7,851,881	\$3,687,356	\$204,763	\$8,453,696	\$4,467,324	\$243,383	\$9,062,315	\$8,450,582	\$427,119	\$11,351,506	\$8,587,562	\$433,915	\$11,470,777
2024	\$3,132,483	\$180,283	\$8,032,164	\$3,922,700	\$221,241	\$8,674,937	\$4,849,045	\$268,039	\$9,330,355	\$9,931,000	\$507,035	\$11,858,541	\$10,094,951	\$515,254	\$11,986,031

Table F3.3a - Flexible Distributions (Very Conservative-3.0%/yr): WW 4-Fund Equity Portfolio (50% US/50% Int'l)

Initial investment \$1,000,000. Set percentage of account value is withdrawn at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,070,587	\$30,000	\$30,000	\$1,058,041	\$30,000	\$30,000	\$1,045,400	\$30,000	\$30,000	\$993,977	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,228,735	\$32,118	\$62,118	\$1,240,775	\$31,741	\$61,741	\$1,252,407	\$31,362	\$61,362	\$1,294,568	\$29,819	\$59,819	\$1,118,922	\$30,272	\$60,272
1972	\$1,356,376	\$36,862	\$98,980	\$1,395,126	\$37,223	\$98,964	\$1,434,168	\$37,572	\$98,934	\$1,592,518	\$38,837	\$98,656	\$1,291,310	\$33,568	\$93,839
1973	\$1,280,193	\$40,691	\$139,671	\$1,288,115	\$41,854	\$140,818	\$1,294,993	\$43,025	\$141,959	\$1,311,641	\$47,776	\$146,432	\$1,068,869	\$38,739	\$132,579
1974	\$1,127,045	\$38,406	\$178,077	\$1,087,084	\$38,643	\$179,462	\$1,047,182	\$38,850	\$180,809	\$889,845	\$39,349	\$185,781	\$762,483	\$32,066	\$164,645
1975	\$1,356,619	\$33,811	\$211,888	\$1,348,437	\$32,613	\$212,074	\$1,337,948	\$31,415	\$212,225	\$1,274,121	\$26,695	\$212,476	\$1,014,831	\$22,874	\$187,519
1976	\$1,536,270	\$40,699	\$252,587	\$1,541,378	\$40,453	\$252,527	\$1,543,397	\$40,138	\$252,363	\$1,520,650	\$38,224	\$250,700	\$1,219,152	\$30,445	\$217,964
1977	\$1,660,009	\$46,088	\$298,675	\$1,698,612	\$46,241	\$298,769	\$1,734,532	\$46,302	\$298,665	\$1,847,526	\$45,619	\$296,320	\$1,097,677	\$36,575	\$254,539
1978	\$1,855,480	\$49,800	\$348,475	\$1,943,105	\$50,958	\$349,727	\$2,030,375	\$52,036	\$350,701	\$2,367,655	\$55,426	\$351,745	\$1,134,742	\$32,930	\$287,469
1979	\$1,973,969	\$55,664	\$404,139	\$2,079,265	\$58,293	\$408,020	\$2,185,099	\$60,911	\$411,612	\$2,604,070	\$71,030	\$422,775	\$1,303,493	\$34,042	\$321,511
1980	\$2,212,172	\$59,219	\$463,359	\$2,372,022	\$62,378	\$470,398	\$2,536,671	\$65,553	\$477,165	\$3,230,769	\$78,122	\$500,897	\$1,674,147	\$39,105	\$360,616
1981	\$2,331,297	\$66,365	\$529,724	\$2,486,971	\$71,161	\$541,559	\$2,645,709	\$76,100	\$553,265	\$3,296,134	\$96,923	\$597,820	\$1,544,207	\$50,224	\$410,840
1982	\$2,753,415	\$69,939	\$599,663	\$2,905,112	\$74,609	\$616,168	\$3,056,204	\$79,371	\$632,636	\$3,635,260	\$98,884	\$696,704	\$1,818,568	\$46,326	\$457,167
1983	\$3,149,934	\$82,602	\$682,265	\$3,391,389	\$87,153	\$703,321	\$3,640,416	\$91,686	\$724,323	\$4,690,435	\$109,058	\$805,762	\$2,161,157	\$54,557	\$511,724
1984	\$3,395,166	\$94,498	\$776,763	\$3,626,396	\$101,742	\$805,063	\$3,861,106	\$109,212	\$833,535	\$4,807,008	\$140,713	\$946,475	\$2,227,685	\$64,835	\$576,558
1985	\$4,277,738	\$101,855	\$878,618	\$4,665,262	\$108,792	\$913,855	\$5,071,385	\$115,833	\$949,368	\$6,855,133	\$144,210	\$1,090,685	\$2,856,016	\$66,831	\$643,389
1986	\$5,124,099	\$128,332	\$1,006,950	\$5,688,038	\$139,958	\$1,053,813	\$6,292,685	\$152,142	\$1,101,510	\$9,112,191	\$205,654	\$1,296,339	\$3,282,031	\$85,680	\$729,069
1987	\$5,477,092	\$153,723	\$1,160,673	\$6,150,205	\$170,641	\$1,224,454	\$6,877,518	\$188,781	\$1,290,290	\$10,313,306	\$273,366	\$1,569,705	\$3,350,095	\$98,461	\$827,530
1988	\$6,087,596	\$164,313	\$1,324,986	\$6,953,654	\$184,506	\$1,408,960	\$7,909,441	\$206,326	\$1,496,616	\$12,685,491	\$309,399	\$1,879,104	\$3,795,825	\$100,503	\$928,033
1989	\$6,913,645	\$182,628	\$1,507,614	\$7,959,387	\$208,610	\$1,617,570	\$9,123,497	\$237,283	\$1,733,899	\$15,071,428	\$380,565	\$2,259,669	\$4,841,427	\$113,875	\$1,041,908
1990	\$6,626,297	\$207,409	\$1,715,023	\$7,426,284	\$238,782	\$1,856,351	\$8,283,871	\$273,705	\$2,007,604	\$12,229,697	\$452,143	\$2,711,812	\$4,550,426	\$145,243	\$1,187,151
1991	\$7,591,953	\$198,789	\$1,913,812	\$8,562,157	\$227,789	\$2,079,140	\$9,609,146	\$248,516	\$2,256,120	\$14,506,007	\$366,891	\$3,078,703	\$5,758,629	\$136,513	\$1,323,664
1992	\$7,725,010	\$227,759	\$2,141,571	\$8,666,937	\$256,865	\$2,336,004	\$9,675,511	\$288,274	\$2,544,395	\$14,290,851	\$435,180	\$3,513,883	\$6,011,780	\$172,759	\$1,496,422
1993	\$8,740,179	\$231,750	\$2,373,321	\$9,946,713	\$260,008	\$2,596,013	\$11,262,401	\$290,265	\$2,834,660	\$17,583,130	\$428,726	\$3,942,608	\$6,418,783	\$180,353	\$1,676,776
1994	\$8,523,060	\$262,205	\$2,635,526	\$9,795,207	\$298,401	\$2,894,414	\$11,199,318	\$337,872	\$3,172,532	\$18,165,384	\$527,494	\$4,470,102	\$6,308,413	\$192,563	\$1,869,339
1995	\$9,699,316	\$255,692	\$2,891,218	\$11,188,307	\$293,856	\$3,188,270	\$12,838,668	\$335,980	\$3,508,511	\$21,115,885	\$544,962	\$5,015,064	\$8,418,598	\$189,252	\$2,058,592
1996	\$10,120,408	\$290,979	\$3,182,198	\$11,788,564	\$335,649	\$3,523,919	\$13,659,240	\$385,160	\$3,893,671	\$23,337,804	\$633,477	\$5,648,540	\$10,040,977	\$252,558	\$2,311,150
1997	\$10,506,459	\$303,612	\$3,485,810	\$12,243,745	\$353,657	\$3,877,576	\$14,191,434	\$409,777	\$4,303,449	\$24,252,757	\$700,134	\$6,348,675	\$12,989,241	\$301,229	\$2,612,379
1998	\$11,176,808	\$315,194	\$3,801,001	\$13,061,650	\$367,312	\$4,244,889	\$15,175,009	\$425,743	\$4,729,192	\$26,051,236	\$727,583	\$7,076,257	\$16,200,361	\$389,677	\$3,002,056
1999	\$11,650,175	\$335,304	\$4,136,308	\$13,841,181	\$391,850	\$4,636,738	\$16,346,037	\$455,250	\$5,184,442	\$29,925,099	\$781,537	\$7,857,794	\$19,020,891	\$486,011	\$3,488,067
2000	\$12,012,011	\$349,505	\$4,485,813	\$14,103,307	\$415,235	\$5,051,974	\$16,457,590	\$490,381	\$5,674,823	\$28,682,847	\$897,753	\$8,755,547	\$16,770,480	\$570,627	\$4,058,694
2001	\$12,027,434	\$360,360	\$4,846,173	\$13,953,809	\$423,099	\$5,475,073	\$16,083,685	\$493,728	\$6,168,551	\$26,577,226	\$860,485	\$9,616,033	\$14,333,858	\$503,114	\$4,561,808
2002	\$12,029,404	\$360,823	\$5,206,996	\$13,672,141	\$418,614	\$5,893,687	\$15,431,234	\$482,511	\$6,651,061	\$23,331,412	\$797,317	\$10,413,349	\$10,830,875	\$430,016	\$4,991,824
2003	\$14,011,664	\$360,882	\$5,567,879	\$16,517,799	\$410,164	\$6,303,851	\$19,331,335	\$462,937	\$7,113,998	\$33,695,337	\$699,942	\$11,113,292	\$13,520,066	\$324,926	\$5,316,750
2004	\$15,099,221	\$420,350	\$5,988,228	\$18,131,333	\$495,534	\$6,799,385	\$21,611,953	\$579,940	\$7,693,938	\$40,480,654	\$1,010,860	\$12,124,152	\$14,541,160	\$405,602	\$5,722,352
2005	\$15,531,834	\$452,977	\$6,441,205	\$18,840,525	\$543,940	\$7,343,325	\$22,683,334	\$648,359	\$8,342,297	\$44,178,104	\$1,214,420	\$13,338,572	\$14,797,868	\$436,235	\$6,158,587
2006	\$16,721,843	\$465,955	\$6,907,160	\$20,669,474	\$565,216	\$7,908,541	\$25,355,019	\$680,500	\$9,022,797	\$53,150,755	\$1,325,343	\$14,663,915	\$16,621,336	\$443,936	\$6,602,523
2007	\$17,343,241	\$501,655	\$7,408,815	\$21,296,610	\$620,084	\$8,528,625	\$25,947,588	\$760,651	\$9,783,448	\$52,832,557	\$1,594,523	\$16,258,437	\$17,008,442	\$498,640	\$7,101,163
2008	\$14,475,254	\$520,297	\$7,929,113	\$16,741,663	\$638,898	\$9,167,523	\$19,191,944	\$778,428	\$10,561,875	\$30,278,971	\$1,584,977	\$17,843,414	\$10,394,346	\$510,253	\$7,611,416
2009	\$16,125,614	\$434,258	\$8,363,370	\$19,214,247	\$502,250	\$9,669,773	\$22,674,730	\$575,758	\$11,137,634	\$39,869,457	\$908,369	\$18,751,783	\$12,750,716	\$311,830	\$7,923,247
2010	\$17,519,058	\$483,768	\$8,847,139	\$21,153,006	\$576,427	\$10,246,201	\$25,281,158	\$680,242	\$11,817,875	\$46,499,519	\$1,196,084	\$19,947,867	\$14,231,289	\$382,521	\$8,305,768
2011	\$17,147,259	\$525,572	\$9,372,710	\$20,350,108	\$634,590	\$10,880,791	\$23,896,249	\$758,435	\$12,576,310	\$40,792,367	\$1,394,986	\$21,342,852	\$14,095,899	\$426,939	\$8,732,707
2012	\$18,104,793	\$514,418	\$9,887,128	\$21,803,149	\$610,503	\$11,491,294	\$25,973,511	\$716,887	\$13,293,198	\$46,850,048	\$1,223,771	\$22,566,623	\$15,861,185	\$422,877	\$9,155,584
2013	\$19,188,476	\$543,144	\$10,430,272	\$23,836,276	\$654,094	\$12,145,389	\$29,286,086	\$779,205	\$14,072,403	\$59,688,377	\$1,405,501	\$23,972,125	\$20,368,375	\$475,836	\$9,631,419
2014	\$18,952,492	\$575,654	\$11,005,926	\$23,507,988	\$715,088	\$12,860,477	\$28,837,186	\$878,583	\$14,950,986	\$58,354,090	\$1,790,651	\$25,762,776	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,387,528	\$568,575	\$11,574,501	\$22,751,975	\$705,240	\$13,565,717	\$27,836,997	\$865,116	\$15,816,101	\$55,641,799	\$1,750,623	\$27,513,399	\$22,089,464	\$673,854	\$10,916,325
2016	\$19,056,620	\$551,626	\$12,126,127	\$23,833,942	\$682,559	\$14,248,276	\$29,468,863	\$835,110	\$16,651,211	\$61,305,224	\$1,689,254	\$29,182,653	\$23,989,405	\$662,684	\$11,579,009
2017	\$20,161,419	\$571,699	\$12,697,825	\$25,664,883	\$715,018	\$14,963,294	\$32,296,470	\$884,066	\$17,535,277	\$72,058,502	\$1,839,157	\$31,021,810	\$28,349,866	\$719,682	\$12,298,691
2018	\$18,542,929	\$604,843	\$13,302,668	\$23,233,348	\$769,946	\$15,733,241	\$28,769,764	\$968,894	\$18,504,171	\$60,035,181	\$2,161,755	\$33,183,565	\$26,293,701	\$850,496	\$13,149,187
2019	\$20,455,506	\$556,288	\$13,858,956	\$25,965,140	\$697,000	\$16,430,241	\$32,563,290	\$863,093	\$19,367,264	\$71,269,535	\$1,801,055	\$34,984,620	\$33,535,465	\$788,811	\$13,937,998
2020	\$21,675,149	\$613,665	\$14,472,621	\$27,499,950	\$778,954	\$17,209,195	\$34,434,143	\$976,899	\$20,344,163	\$74,055,021	\$2,138,086	\$37,122,706	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$23,203,293	\$650,254	\$15,122,875	\$30,080,244	\$824,998	\$18,034,194	\$38,479,141	\$1,033,024	\$21,377,187	\$89,990,593	\$2,221,651	\$39,344,357	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$20,286,731	\$696,099	\$15,818,974	\$26,284,719	\$902,407	\$18,936,601	\$33,595,485	\$1,154,374	\$22,531,561	\$78,077,524	\$2,699,718	\$42,044,075	\$38,227,777	\$1,443,343	\$17,543,180
2023	\$21,719,297	\$608,602	\$16,427,576	\$28,531,141	\$788,542	\$19,725,143	\$36,965,482	\$1,007,865	\$23,539,426	\$90,537,413	\$2,342,326	\$44,386,400	\$46,842,435	\$1,146,833	\$18,690,013
2024	\$22,301,980	\$651,579	\$17,079,155	\$29,550,450	\$855,934	\$20,581,077	\$38,614,430	\$1,108,964	\$24,648,390	\$97,775,093	\$2,716,122	\$47,102,523	\$56,822,150	\$1,405,273	\$20,095,286

Table F4.5 - Flexible Distributions (Moderate-5.0%/yr): US 4-Fund Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,039,808	\$50,000	\$50,000	\$1,024,943	\$50,000	\$50,000	\$1,009,843	\$50,000	\$50,000	\$947,343	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,099,157	\$51,990	\$101,990	\$1,089,861	\$51,247	\$101,247	\$1,079,840	\$50,492	\$100,492	\$1,032,902	\$47,367	\$97,367	\$1,073,257	\$49,412	\$99,412
1972	\$1,130,426	\$54,958	\$156,948	\$1,127,647	\$54,493	\$155,740	\$1,123,917	\$53,992	\$154,484	\$1,099,665	\$51,645	\$149,012	\$1,213,071	\$53,663	\$153,075
1973	\$1,006,591	\$56,521	\$213,470	\$972,547	\$56,382	\$212,123	\$938,365	\$56,196	\$210,680	\$801,969	\$54,983	\$203,996	\$983,404	\$60,654	\$213,729
1974	\$906,453	\$50,330	\$263,799	\$848,568	\$48,627	\$260,750	\$792,882	\$46,918	\$257,598	\$592,890	\$40,098	\$244,094	\$687,052	\$49,170	\$262,899
1975	\$1,080,725	\$45,323	\$309,122	\$1,045,277	\$42,428	\$303,178	\$1,008,532	\$39,644	\$297,242	\$852,967	\$29,644	\$273,738	\$895,581	\$34,353	\$297,252
1976	\$1,275,116	\$54,036	\$363,158	\$1,263,972	\$52,264	\$355,442	\$1,249,441	\$50,427	\$347,669	\$1,160,371	\$42,648	\$316,387	\$1,053,710	\$44,779	\$342,031
1977	\$1,275,701	\$63,756	\$426,914	\$1,271,665	\$63,199	\$418,641	\$1,264,042	\$62,472	\$410,141	\$1,199,595	\$58,019	\$374,405	\$929,158	\$52,685	\$394,716
1978	\$1,323,562	\$63,785	\$490,699	\$1,331,581	\$63,583	\$482,224	\$1,335,346	\$63,202	\$473,343	\$1,307,821	\$59,980	\$434,385	\$940,728	\$46,458	\$441,174
1979	\$1,455,067	\$66,178	\$556,877	\$1,492,012	\$66,579	\$548,803	\$1,524,692	\$66,767	\$540,110	\$1,607,129	\$65,391	\$499,776	\$1,058,345	\$47,036	\$488,210
1980	\$1,603,624	\$72,753	\$629,630	\$1,674,786	\$74,601	\$623,404	\$1,742,225	\$76,235	\$616,345	\$1,961,320	\$80,356	\$580,133	\$1,331,264	\$52,917	\$541,128
1981	\$1,667,292	\$80,181	\$709,812	\$1,735,504	\$83,739	\$707,143	\$1,799,187	\$87,111	\$703,456	\$1,995,368	\$98,066	\$678,199	\$1,202,619	\$66,563	\$607,691
1982	\$2,016,841	\$83,365	\$793,176	\$2,099,569	\$86,775	\$793,918	\$2,176,422	\$89,959	\$793,416	\$2,408,357	\$99,768	\$777,967	\$1,387,088	\$60,131	\$667,822
1983	\$2,278,585	\$100,842	\$894,018	\$2,425,143	\$104,978	\$898,897	\$2,569,825	\$108,821	\$902,237	\$3,100,982	\$120,418	\$898,385	\$1,614,405	\$69,354	\$737,176
1984	\$2,391,990	\$113,929	\$1,007,947	\$2,521,941	\$121,257	\$1,020,154	\$2,646,780	\$128,491	\$1,030,728	\$3,067,069	\$155,049	\$1,053,434	\$1,629,791	\$80,720	\$817,896
1985	\$2,821,955	\$119,600	\$1,127,547	\$3,003,500	\$126,097	\$1,146,251	\$3,181,655	\$132,339	\$1,163,067	\$3,821,523	\$153,353	\$1,206,787	\$2,046,400	\$81,490	\$899,386
1986	\$3,072,181	\$141,098	\$1,268,645	\$3,266,190	\$150,175	\$1,296,426	\$3,455,427	\$159,083	\$1,322,150	\$4,120,921	\$191,076	\$1,397,864	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,023,426	\$153,609	\$1,422,254	\$3,198,669	\$163,309	\$1,459,735	\$3,363,486	\$172,771	\$1,494,921	\$3,863,710	\$206,046	\$1,603,910	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,284,103	\$151,171	\$1,573,425	\$3,532,568	\$159,933	\$1,619,669	\$3,776,429	\$168,174	\$1,663,095	\$4,630,718	\$193,185	\$1,797,095	\$2,555,005	\$115,123	\$1,231,987
1989	\$3,649,206	\$164,205	\$1,737,630	\$3,955,237	\$176,628	\$1,796,297	\$4,259,989	\$188,821	\$1,851,917	\$5,375,288	\$231,536	\$2,028,631	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,430,794	\$182,460	\$1,920,090	\$3,621,106	\$197,762	\$1,994,059	\$3,796,571	\$212,999	\$2,064,916	\$4,885,653	\$268,764	\$2,297,395	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,051,477	\$171,540	\$2,091,630	\$4,358,033	\$181,055	\$2,175,114	\$4,655,481	\$189,829	\$2,254,745	\$5,649,789	\$214,283	\$2,511,678	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,322,310	\$202,574	\$2,294,204	\$4,703,931	\$217,902	\$2,393,016	\$5,083,296	\$232,774	\$2,487,519	\$6,451,887	\$282,489	\$2,794,167	\$3,723,027	\$182,067	\$1,848,281
1993	\$4,624,264	\$216,115	\$2,510,319	\$5,061,261	\$235,197	\$2,628,212	\$5,500,478	\$254,165	\$2,741,684	\$7,138,896	\$322,594	\$3,116,762	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,290,744	\$231,213	\$2,741,533	\$4,708,785	\$253,063	\$2,881,276	\$5,130,885	\$275,024	\$3,016,707	\$6,726,775	\$356,945	\$3,473,707	\$3,747,286	\$194,656	\$2,229,088
1995	\$4,999,422	\$214,537	\$2,956,070	\$5,568,164	\$235,439	\$3,116,715	\$6,157,142	\$256,544	\$3,273,252	\$8,554,752	\$336,339	\$3,810,045	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,236,547	\$249,971	\$3,206,041	\$5,924,922	\$278,408	\$3,395,123	\$6,654,819	\$307,857	\$3,581,109	\$9,829,262	\$427,738	\$4,237,783	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,745,746	\$261,827	\$3,467,868	\$6,627,845	\$296,246	\$3,691,369	\$7,588,127	\$332,741	\$3,913,850	\$12,077,290	\$491,463	\$4,729,246	\$7,248,300	\$286,053	\$2,947,388
1998	\$5,899,959	\$287,987	\$3,755,156	\$6,797,029	\$331,392	\$4,022,761	\$7,766,657	\$379,406	\$4,293,256	\$12,178,471	\$603,865	\$5,333,111	\$8,853,785	\$362,415	\$3,309,803
1999	\$5,982,727	\$294,988	\$4,050,154	\$6,994,126	\$339,851	\$4,362,613	\$8,108,377	\$388,333	\$4,681,589	\$13,448,051	\$608,924	\$5,942,034	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,172,163	\$299,136	\$4,349,290	\$7,168,236	\$349,706	\$4,712,319	\$8,254,198	\$405,419	\$5,087,008	\$13,300,132	\$672,403	\$6,614,437	\$8,791,308	\$509,046	\$4,261,539
2001	\$6,327,927	\$308,608	\$4,657,898	\$7,340,901	\$358,412	\$5,070,731	\$8,439,310	\$412,710	\$5,499,718	\$13,441,503	\$665,007	\$7,279,443	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,021,555	\$316,396	\$4,974,294	\$6,791,099	\$367,045	\$5,437,776	\$7,585,133	\$421,965	\$5,921,683	\$10,693,078	\$672,075	\$7,951,518	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,764,066	\$301,078	\$5,275,372	\$7,881,338	\$339,555	\$5,777,331	\$9,091,707	\$379,257	\$6,300,940	\$14,538,515	\$534,654	\$8,486,172	\$6,657,979	\$272,299	\$5,341,356
2004	\$7,004,480	\$338,203	\$5,613,575	\$8,273,912	\$394,067	\$6,171,398	\$9,674,709	\$454,585	\$6,755,525	\$16,309,185	\$726,926	\$9,213,098	\$7,013,173	\$332,899	\$5,674,255
2005	\$6,928,609	\$350,224	\$5,963,800	\$8,228,686	\$413,696	\$6,585,093	\$9,672,491	\$483,735	\$7,239,261	\$16,625,401	\$815,459	\$10,028,557	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,174,987	\$346,430	\$6,310,230	\$8,644,484	\$411,434	\$6,996,528	\$10,307,021	\$483,625	\$7,722,885	\$18,734,583	\$831,270	\$10,859,827	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,134,555	\$358,749	\$6,668,979	\$8,493,620	\$432,224	\$7,428,752	\$10,004,741	\$515,351	\$8,238,236	\$17,285,340	\$936,729	\$11,796,557	\$7,706,118	\$384,464	\$6,758,869
2008	\$5,958,060	\$356,728	\$7,025,707	\$6,717,181	\$424,661	\$7,853,433	\$7,485,449	\$500,237	\$8,738,473	\$10,249,105	\$864,267	\$12,660,824	\$4,612,327	\$385,306	\$7,144,174
2009	\$6,429,757	\$297,903	\$7,323,610	\$7,446,879	\$335,859	\$8,189,292	\$8,518,160	\$374,272	\$9,112,746	\$12,842,193	\$512,455	\$13,173,279	\$5,541,271	\$230,616	\$7,374,791
2010	\$6,932,936	\$321,488	\$7,645,098	\$8,163,140	\$372,344	\$8,561,636	\$9,486,922	\$425,908	\$9,538,654	\$15,148,630	\$642,110	\$13,815,388	\$6,057,187	\$277,064	\$7,651,854
2011	\$6,841,382	\$346,647	\$7,991,745	\$7,974,115	\$408,157	\$8,969,793	\$9,169,698	\$474,346	\$10,013,000	\$13,972,453	\$757,432	\$14,572,820	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,095,895	\$342,069	\$8,333,814	\$8,400,426	\$398,706	\$9,368,499	\$9,809,673	\$458,485	\$10,471,485	\$15,868,856	\$698,623	\$15,271,443	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,546,530	\$354,795	\$8,688,609	\$9,270,054	\$420,021	\$9,788,520	\$11,230,250	\$490,484	\$10,961,968	\$21,001,248	\$793,443	\$16,064,885	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,506,048	\$377,327	\$9,065,935	\$9,270,206	\$463,503	\$10,252,023	\$11,289,927	\$561,513	\$11,523,481	\$21,539,646	\$1,050,062	\$17,114,948	\$8,795,873	\$407,201	\$8,979,477
2015	\$7,088,333	\$375,302	\$9,441,237	\$8,719,224	\$463,510	\$10,715,533	\$10,574,152	\$564,496	\$12,087,977	\$19,795,309	\$1,076,982	\$18,191,930	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,375,171	\$354,417	\$9,795,654	\$9,225,257	\$453,961	\$11,151,494	\$11,373,725	\$528,708	\$12,616,685	\$22,683,096	\$989,765	\$19,181,696	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,480,323	\$368,759	\$10,164,413	\$9,472,356	\$461,263	\$11,612,757	\$11,821,891	\$568,686	\$13,185,371	\$24,742,447	\$1,134,155	\$20,315,850	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,837,418	\$374,016	\$10,538,429	\$8,552,050	\$473,618	\$12,086,375	\$10,539,134	\$591,095	\$13,776,466	\$20,901,974	\$1,237,122	\$21,552,973	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,436,576	\$341,871	\$10,880,300	\$9,437,558	\$427,602	\$12,513,977	\$11,796,247	\$526,957	\$14,303,422	\$24,667,366	\$1,045,099	\$22,598,071	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,745,023	\$371,829	\$11,252,128	\$9,831,918	\$471,878	\$12,985,855	\$12,278,985	\$589,812	\$14,893,235	\$25,293,707	\$1,233,368	\$23,831,440	\$13,313,662	\$591,654	\$11,880,149
2021	\$8,293,283	\$387,251	\$11,639,380	\$10,813,315	\$491,596	\$13,477,451	\$13,867,910	\$613,949	\$15,507,184	\$31,703,305	\$1,264,685	\$25,096,125	\$16,283,418	\$665,683	\$12,545,832
2022	\$7,113,349	\$414,664	\$12,054,044	\$9,272,361	\$540,666	\$14,018,117	\$11,884,424	\$693,396	\$16,200,580	\$27,011,140	\$1,585,165	\$26,681,290	\$12,671,505	\$814,171	\$13,360,003
2023	\$7,441,958	\$355,667	\$12,409,711	\$9,828,521	\$463,618	\$14,481,735	\$12,760,186	\$594,221	\$16,794,801	\$30,459,658	\$1,350,557	\$28,031,847	\$15,206,893	\$633,575	\$13,993,578
2024	\$7,583,353	\$372,098	\$12,781,809	\$10,133,258	\$491,426	\$14,973,161	\$13,308,517	\$638,009	\$17,432,810	\$33,212,520	\$1,522,983	\$29,554,830	\$18,066,356	\$760,345	\$14,753,923

Table F7.5a - Flexible Distributions (Moderate-5.0%/yr): WW All SCV Equity Portfolio (50% US/50% Int'l)
 Initial investment \$1,000,000. Set percentage of account value is withdrawn at **BEGINNING OF YEAR**. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,061,010	\$50,000	\$50,000	\$1,051,442	\$50,000	\$50,000	\$1,041,621	\$50,000	\$50,000	\$999,913	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,193,850	\$53,051	\$103,051	\$1,208,963	\$52,572	\$102,572	\$1,223,564	\$52,081	\$102,081	\$1,276,361	\$49,996	\$99,996	\$1,073,257	\$49,412	\$99,412
1972	\$1,251,133	\$59,692	\$162,743	\$1,280,204	\$60,448	\$163,020	\$1,308,878	\$61,178	\$163,259	\$1,418,505	\$63,818	\$163,814	\$1,213,071	\$53,663	\$153,075
1973	\$1,146,437	\$62,557	\$225,300	\$1,144,922	\$64,010	\$227,030	\$1,142,111	\$65,444	\$228,703	\$1,118,038	\$70,925	\$234,739	\$983,404	\$60,654	\$213,729
1974	\$973,940	\$57,322	\$282,621	\$928,778	\$57,246	\$284,277	\$884,238	\$57,106	\$285,809	\$714,212	\$55,902	\$290,641	\$687,052	\$49,170	\$262,899
1975	\$1,218,730	\$48,697	\$331,318	\$1,214,636	\$46,439	\$330,715	\$1,207,609	\$44,212	\$330,021	\$1,151,704	\$35,711	\$326,351	\$895,581	\$34,353	\$297,252
1976	\$1,366,789	\$60,936	\$392,255	\$1,378,291	\$60,732	\$391,447	\$1,385,943	\$60,380	\$390,401	\$1,377,700	\$57,585	\$383,937	\$1,053,710	\$44,779	\$342,031
1977	\$1,543,812	\$68,339	\$460,594	\$1,613,392	\$68,915	\$460,362	\$1,681,067	\$69,297	\$459,698	\$1,923,597	\$68,885	\$452,822	\$929,158	\$52,685	\$394,716
1978	\$1,692,901	\$77,191	\$537,785	\$1,811,314	\$80,670	\$541,031	\$1,931,885	\$84,053	\$543,752	\$2,422,929	\$96,180	\$549,001	\$940,728	\$46,458	\$441,174
1979	\$1,845,855	\$84,645	\$622,430	\$2,008,893	\$90,566	\$631,597	\$2,179,052	\$96,594	\$640,346	\$2,918,710	\$121,146	\$670,148	\$1,058,345	\$47,036	\$488,210
1980	\$2,022,461	\$92,293	\$714,723	\$2,239,103	\$100,445	\$732,042	\$2,469,617	\$108,953	\$749,298	\$3,520,536	\$145,935	\$816,083	\$1,331,264	\$52,917	\$541,128
1981	\$2,192,498	\$101,123	\$815,846	\$2,444,786	\$111,955	\$843,997	\$2,715,557	\$123,481	\$872,779	\$3,977,767	\$176,027	\$992,110	\$1,202,619	\$66,563	\$607,691
1982	\$2,554,059	\$109,625	\$925,471	\$2,821,862	\$122,239	\$966,236	\$3,105,239	\$135,778	\$1,008,557	\$4,375,454	\$198,888	\$1,190,999	\$1,387,088	\$60,131	\$667,822
1983	\$2,946,332	\$127,703	\$1,053,174	\$3,345,619	\$141,093	\$1,107,329	\$3,783,294	\$155,262	\$1,163,819	\$5,937,304	\$218,773	\$1,409,771	\$1,614,405	\$69,354	\$737,176
1984	\$3,120,531	\$147,317	\$1,200,490	\$3,518,454	\$167,281	\$1,274,610	\$3,950,130	\$189,165	\$1,352,984	\$6,014,018	\$296,865	\$1,706,636	\$1,629,791	\$80,720	\$817,896
1985	\$3,885,679	\$156,027	\$1,356,517	\$4,483,280	\$175,923	\$1,450,533	\$5,150,124	\$197,506	\$1,550,490	\$8,586,097	\$300,701	\$2,007,337	\$2,046,400	\$81,490	\$899,386
1986	\$4,473,250	\$194,284	\$1,550,801	\$5,228,718	\$224,164	\$1,674,697	\$6,084,204	\$257,506	\$1,807,997	\$10,665,230	\$429,305	\$2,436,642	\$2,303,162	\$102,320	\$1,001,706
1987	\$4,757,309	\$223,663	\$1,774,463	\$5,645,365	\$261,436	\$1,936,133	\$6,662,945	\$304,210	\$2,112,207	\$12,241,420	\$533,262	\$2,969,904	\$2,302,453	\$115,158	\$1,116,864
1988	\$5,300,342	\$237,865	\$2,012,329	\$6,434,964	\$282,268	\$2,218,401	\$7,769,260	\$333,147	\$2,445,354	\$15,612,415	\$612,071	\$3,581,975	\$2,555,005	\$115,123	\$1,231,987
1989	\$5,948,694	\$265,017	\$2,277,346	\$7,294,792	\$321,748	\$2,540,149	\$8,894,582	\$388,463	\$2,833,817	\$18,562,145	\$780,621	\$4,362,595	\$3,191,618	\$127,750	\$1,359,737
1990	\$5,479,496	\$297,435	\$2,574,781	\$6,509,405	\$364,740	\$2,904,889	\$7,685,715	\$444,729	\$3,278,546	\$14,042,093	\$928,107	\$5,290,703	\$2,937,929	\$159,581	\$1,519,318
1991	\$6,198,060	\$273,975	\$2,848,755	\$7,423,479	\$323,570	\$3,230,359	\$8,834,758	\$384,286	\$3,662,832	\$16,621,826	\$702,105	\$5,992,807	\$3,641,332	\$146,896	\$1,666,214
1992	\$6,267,038	\$309,903	\$3,158,658	\$7,493,258	\$371,174	\$3,601,533	\$8,901,466	\$441,738	\$4,104,570	\$16,604,654	\$831,091	\$6,823,899	\$3,723,027	\$182,067	\$1,848,281
1993	\$7,085,903	\$313,352	\$3,472,010	\$8,636,485	\$374,663	\$3,976,196	\$10,456,648	\$445,073	\$4,549,643	\$21,015,475	\$830,233	\$7,654,131	\$3,893,118	\$186,151	\$2,034,432
1994	\$6,830,090	\$354,295	\$3,826,305	\$8,425,631	\$431,824	\$4,408,020	\$10,324,049	\$522,832	\$5,072,475	\$21,744,586	\$1,050,774	\$8,704,905	\$3,747,286	\$194,656	\$2,229,088
1995	\$7,477,120	\$341,505	\$4,167,810	\$9,216,424	\$421,282	\$4,829,302	\$11,283,193	\$516,202	\$5,588,678	\$23,665,700	\$1,087,229	\$9,792,134	\$4,897,658	\$187,364	\$2,416,452
1996	\$7,571,160	\$373,856	\$4,541,666	\$9,401,658	\$460,821	\$5,290,123	\$11,594,342	\$564,160	\$6,152,838	\$25,015,154	\$1,183,285	\$10,975,419	\$5,721,060	\$244,883	\$2,661,335
1997	\$7,521,105	\$378,558	\$4,920,224	\$9,289,127	\$470,083	\$5,760,206	\$11,392,282	\$579,717	\$6,732,555	\$24,009,017	\$1,250,758	\$12,226,177	\$7,248,300	\$286,053	\$2,947,388
1998	\$7,497,902	\$376,055	\$5,296,279	\$9,184,039	\$464,456	\$6,224,662	\$11,164,837	\$569,614	\$7,302,169	\$22,598,454	\$1,200,451	\$13,426,628	\$8,853,785	\$362,415	\$3,309,803
1999	\$7,606,391	\$374,895	\$5,671,174	\$9,455,532	\$459,202	\$6,683,864	\$11,663,821	\$558,242	\$7,860,411	\$24,983,822	\$1,129,923	\$14,556,551	\$10,180,919	\$442,689	\$3,752,493
2000	\$7,816,197	\$380,320	\$6,051,494	\$9,643,793	\$472,777	\$7,156,641	\$11,805,475	\$583,191	\$8,443,602	\$24,489,350	\$1,249,191	\$15,805,742	\$8,791,308	\$509,046	\$4,261,539
2001	\$8,068,663	\$390,810	\$6,442,304	\$9,963,707	\$482,190	\$7,638,830	\$12,202,453	\$590,274	\$9,033,875	\$25,251,135	\$1,224,468	\$17,030,209	\$7,359,071	\$439,565	\$4,701,104
2002	\$8,166,287	\$403,433	\$6,845,737	\$9,961,530	\$498,185	\$8,137,016	\$12,046,423	\$610,123	\$9,643,998	\$23,599,971	\$1,262,557	\$18,292,766	\$5,445,971	\$367,954	\$5,069,057
2003	\$9,673,698	\$408,314	\$7,254,051	\$12,352,468	\$498,076	\$8,635,092	\$15,630,816	\$602,321	\$10,246,319	\$36,578,433	\$1,179,999	\$19,472,765	\$6,657,979	\$272,299	\$5,341,356
2004	\$10,421,511	\$483,685	\$7,737,736	\$13,622,310	\$617,623	\$9,252,716	\$17,641,958	\$781,541	\$11,027,860	\$45,203,792	\$1,828,922	\$21,301,686	\$7,013,173	\$332,899	\$5,674,255
2005	\$10,616,594	\$521,076	\$8,258,812	\$14,056,434	\$681,115	\$9,933,831	\$18,436,657	\$882,098	\$11,909,958	\$49,632,772	\$2,260,190	\$23,561,876	\$6,989,828	\$350,659	\$6,024,914
2006	\$11,236,204	\$530,830	\$8,789,641	\$15,171,498	\$702,822	\$10,636,653	\$20,289,721	\$921,833	\$12,831,791	\$58,932,325	\$2,481,639	\$26,043,514	\$7,689,271	\$349,491	\$6,374,405
2007	\$11,124,709	\$561,810	\$9,351,451	\$14,825,321	\$758,575	\$11,395,228	\$19,563,901	\$1,014,486	\$13,846,277	\$53,738,218	\$2,946,616	\$28,990,131	\$7,706,118	\$384,464	\$6,758,869
2008	\$9,209,565	\$556,235	\$9,907,687	\$11,595,687	\$741,266	\$12,136,494	\$14,441,755	\$978,195	\$14,824,472	\$31,109,432	\$2,686,911	\$31,677,041	\$4,612,327	\$385,306	\$7,144,174
2009	\$10,102,476	\$460,478	\$10,368,165	\$13,117,063	\$579,784	\$12,716,278	\$16,831,017	\$722,088	\$15,546,560	\$40,480,255	\$1,555,472	\$33,232,513	\$5,541,271	\$230,616	\$7,374,791
2010	\$10,928,823	\$505,124	\$10,873,289	\$14,433,440	\$655,853	\$13,372,131	\$18,824,217	\$841,551	\$16,388,110	\$47,974,140	\$2,024,013	\$35,256,526	\$6,057,187	\$277,064	\$7,651,854
2011	\$10,349,554	\$546,441	\$11,419,730	\$13,390,683	\$721,672	\$14,093,803	\$17,100,876	\$941,211	\$17,329,321	\$39,863,082	\$2,398,707	\$37,655,233	\$5,875,859	\$302,859	\$7,954,714
2012	\$10,842,560	\$517,478	\$11,937,208	\$14,279,513	\$669,534	\$14,763,337	\$18,556,555	\$855,044	\$18,184,365	\$46,237,165	\$1,993,154	\$39,648,387	\$6,475,392	\$293,793	\$8,248,507
2013	\$11,470,271	\$542,128	\$12,479,336	\$15,654,313	\$713,976	\$15,477,313	\$21,077,295	\$927,828	\$19,112,193	\$60,408,051	\$2,311,858	\$41,960,245	\$8,144,018	\$323,770	\$8,572,276
2014	\$11,035,992	\$573,514	\$13,052,849	\$15,017,153	\$782,716	\$16,260,029	\$20,157,068	\$1,053,865	\$20,166,058	\$56,986,275	\$3,020,403	\$44,980,648	\$8,795,873	\$407,201	\$8,979,477
2015	\$10,475,115	\$551,800	\$13,604,649	\$14,216,075	\$750,858	\$17,010,886	\$19,027,803	\$1,007,853	\$21,173,911	\$53,095,427	\$2,849,314	\$47,829,961	\$8,471,713	\$439,794	\$9,419,271
2016	\$10,809,880	\$542,756	\$14,128,405	\$14,886,608	\$710,804	\$17,721,690	\$20,212,985	\$951,390	\$22,125,301	\$59,555,877	\$2,654,771	\$50,484,733	\$9,010,677	\$423,586	\$9,842,856
2017	\$11,058,001	\$540,494	\$14,668,899	\$15,449,456	\$744,330	\$18,466,021	\$21,280,622	\$1,010,649	\$23,135,950	\$66,370,682	\$2,977,794	\$53,462,527	\$10,428,956	\$450,534	\$10,293,390
2018	\$9,728,724	\$552,900	\$15,221,799	\$13,298,666	\$772,473	\$19,238,493	\$17,917,190	\$1,064,031	\$24,199,982	\$50,994,911	\$3,318,534	\$56,781,061	\$9,473,128	\$521,448	\$10,814,838
2019	\$10,430,258	\$486,436	\$15,708,235	\$14,412,983	\$664,933	\$19,903,427	\$19,622,107	\$895,859	\$25,095,841	\$57,987,512	\$2,549,746	\$59,330,806	\$11,833,082	\$473,656	\$11,288,495
2020	\$10,655,191	\$521,513	\$16,229,748	\$14,644,532	\$720,649	\$20,624,076	\$19,800,061	\$981,105	\$26,076,946	\$56,010,817	\$2,899,376	\$62,230,182	\$13,313,662	\$591,654	\$11,880,149
2021	\$11,259,915	\$532,760	\$16,762,507	\$15,841,281	\$732,227	\$21,356,302	\$21,918,772	\$990,003	\$27,066,949	\$67,845,792	\$2,890,541	\$65,030,723	\$16,283,418	\$665,683	\$12,545,832
2022	\$9,817,473	\$562,996	\$17,325,503	\$13,866,214	\$792,064	\$22,148,367	\$19,255,440	\$1,095,939	\$28,162,888	\$60,284,515	\$3,392,290	\$68,423,012	\$12,671,505	\$814,171	\$13,360,003
2023	\$10,265,699	\$490,874	\$17,816,377	\$14,687,582	\$693,311	\$22,841,677	\$20,655,485	\$962,772	\$29,125,660	\$67,845,320	\$3,014,226	\$71,437,238	\$15,206,893	\$633,575	\$13,993,578
2024	\$10,244,369	\$513,285	\$18,329,662	\$14,753,248	\$734,379	\$23,576,056	\$20,880,810	\$1,032,774	\$30,158,434	\$70,254,681	\$3,392,266	\$74,829,504	\$18,066,356	\$760,345	\$14,753,923

Table F8.5 - Flexible Distributions (Moderate-5.0%/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,037,018	\$50,000	\$50,000	\$1,021,078	\$50,000	\$50,000	\$1,004,767	\$50,000	\$50,000	\$936,205	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,099,761	\$51,851	\$101,851	\$1,089,514	\$51,054	\$101,054	\$1,078,130	\$50,238	\$100,238	\$1,021,963	\$46,810	\$96,810	\$1,073,257	\$49,412	\$99,412
1972	\$1,114,401	\$54,988	\$156,839	\$1,106,210	\$54,476	\$155,530	\$1,096,562	\$53,906	\$154,145	\$1,044,249	\$51,098	\$147,908	\$1,213,071	\$53,663	\$153,075
1973	\$957,659	\$55,720	\$212,559	\$911,927	\$55,311	\$210,840	\$866,465	\$54,828	\$208,973	\$690,533	\$52,212	\$200,121	\$983,404	\$60,654	\$213,729
1974	\$883,077	\$47,883	\$260,442	\$819,110	\$45,596	\$256,436	\$757,536	\$43,323	\$252,296	\$537,876	\$34,527	\$234,648	\$687,052	\$49,170	\$262,899
1975	\$1,095,978	\$44,154	\$304,596	\$1,059,637	\$40,955	\$297,392	\$1,020,485	\$37,877	\$290,173	\$844,346	\$26,894	\$261,541	\$895,581	\$34,353	\$297,252
1976	\$1,350,161	\$54,799	\$359,395	\$1,351,390	\$52,982	\$350,374	\$1,346,487	\$51,024	\$341,197	\$1,269,052	\$42,217	\$303,759	\$1,053,710	\$44,779	\$342,031
1977	\$1,415,638	\$67,508	\$426,903	\$1,441,533	\$67,569	\$417,943	\$1,461,093	\$67,324	\$408,522	\$1,473,135	\$63,453	\$367,211	\$929,158	\$52,685	\$394,716
1978	\$1,513,172	\$70,782	\$497,685	\$1,565,936	\$72,077	\$490,020	\$1,612,074	\$73,055	\$481,576	\$1,719,099	\$73,657	\$440,868	\$940,728	\$46,458	\$441,174
1979	\$1,694,196	\$75,659	\$573,343	\$1,794,750	\$78,297	\$568,317	\$1,890,816	\$80,604	\$562,180	\$2,205,541	\$85,955	\$526,823	\$1,058,345	\$47,036	\$488,210
1980	\$1,842,622	\$84,710	\$658,053	\$1,981,169	\$89,738	\$658,054	\$2,117,108	\$94,541	\$656,721	\$2,597,488	\$110,277	\$637,100	\$1,331,264	\$52,917	\$541,128
1981	\$2,007,559	\$92,131	\$750,184	\$2,176,341	\$99,058	\$757,113	\$2,344,471	\$105,855	\$762,576	\$2,965,322	\$129,874	\$766,974	\$1,202,619	\$66,563	\$607,691
1982	\$2,501,125	\$100,378	\$850,562	\$2,731,827	\$108,817	\$865,930	\$2,964,518	\$117,224	\$879,800	\$3,854,465	\$148,266	\$915,240	\$1,387,088	\$60,131	\$667,822
1983	\$2,939,612	\$125,056	\$975,618	\$3,314,285	\$136,591	\$1,002,521	\$3,711,632	\$148,226	\$1,028,026	\$5,460,258	\$192,723	\$1,107,964	\$1,614,405	\$69,354	\$737,176
1984	\$3,059,780	\$146,981	\$1,122,599	\$3,410,144	\$165,714	\$1,168,235	\$3,774,372	\$185,582	\$1,213,607	\$5,287,179	\$273,013	\$1,380,977	\$1,629,791	\$80,720	\$817,896
1985	\$3,589,221	\$152,989	\$1,275,588	\$4,032,077	\$170,507	\$1,338,743	\$4,497,518	\$188,719	\$1,402,326	\$6,488,011	\$264,359	\$1,645,336	\$2,046,400	\$81,490	\$899,386
1986	\$3,835,095	\$179,461	\$1,455,049	\$4,283,766	\$201,604	\$1,540,346	\$4,750,311	\$224,876	\$1,627,202	\$6,682,935	\$324,401	\$1,969,736	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,715,259	\$191,755	\$1,646,804	\$4,110,955	\$214,188	\$1,754,535	\$4,509,165	\$237,516	\$1,864,717	\$5,969,812	\$334,147	\$2,303,883	\$2,302,453	\$115,158	\$1,116,864
1988	\$4,134,890	\$185,763	\$1,832,567	\$4,679,291	\$205,548	\$1,960,082	\$5,248,450	\$225,458	\$2,090,175	\$7,586,623	\$298,491	\$2,602,373	\$2,555,005	\$115,123	\$1,231,987
1989	\$4,457,567	\$206,744	\$2,039,311	\$5,044,494	\$233,965	\$2,194,047	\$5,657,340	\$262,422	\$2,352,598	\$8,161,931	\$379,331	\$2,981,705	\$3,191,618	\$127,750	\$1,359,737
1990	\$4,031,763	\$222,878	\$2,262,190	\$4,399,324	\$252,225	\$2,446,272	\$4,754,996	\$282,867	\$2,635,465	\$5,890,003	\$408,097	\$3,389,801	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,872,343	\$201,588	\$2,463,778	\$5,448,726	\$219,966	\$2,666,238	\$6,033,820	\$237,750	\$2,873,215	\$8,210,950	\$294,500	\$3,684,301	\$3,641,332	\$146,896	\$1,666,214
1992	\$5,446,666	\$243,617	\$2,707,395	\$6,232,568	\$272,436	\$2,938,674	\$7,060,319	\$301,691	\$3,174,906	\$10,493,123	\$410,547	\$4,094,849	\$3,723,027	\$182,067	\$1,848,281
1993	\$6,031,092	\$272,333	\$2,979,728	\$6,999,923	\$311,628	\$3,250,303	\$8,042,295	\$353,016	\$3,527,922	\$12,637,594	\$524,656	\$4,619,505	\$3,893,118	\$186,151	\$2,034,432
1994	\$5,642,177	\$301,555	\$3,281,283	\$6,579,477	\$349,996	\$3,600,299	\$7,594,621	\$402,115	\$3,930,036	\$12,153,744	\$631,880	\$5,251,385	\$3,747,286	\$194,656	\$2,229,088
1995	\$6,484,482	\$282,109	\$3,563,392	\$7,647,615	\$328,974	\$3,929,273	\$8,927,014	\$379,731	\$4,309,767	\$14,926,804	\$607,687	\$5,859,072	\$4,897,658	\$187,364	\$2,416,452
1996	\$6,825,090	\$324,224	\$3,887,616	\$8,186,581	\$382,381	\$4,311,653	\$9,717,529	\$446,351	\$4,756,118	\$17,346,267	\$746,340	\$6,605,412	\$5,721,060	\$244,883	\$2,661,335
1997	\$7,523,258	\$341,255	\$4,228,870	\$9,210,054	\$409,329	\$4,720,982	\$11,155,487	\$485,876	\$5,241,995	\$21,545,563	\$867,313	\$7,472,725	\$7,248,300	\$286,053	\$2,947,388
1998	\$7,320,885	\$376,163	\$4,605,033	\$8,830,710	\$460,503	\$5,181,485	\$10,531,514	\$557,774	\$5,799,769	\$18,974,218	\$1,077,278	\$8,550,004	\$8,853,785	\$362,415	\$3,309,803
1999	\$7,351,820	\$366,044	\$4,971,077	\$8,974,428	\$441,536	\$5,623,021	\$10,828,093	\$526,576	\$6,326,345	\$20,377,218	\$948,711	\$9,478,711	\$10,180,919	\$442,689	\$3,752,493
2000	\$7,733,292	\$367,591	\$5,338,668	\$9,421,753	\$448,721	\$6,071,742	\$11,342,735	\$541,405	\$6,867,749	\$21,102,538	\$1,018,861	\$10,517,575	\$8,791,308	\$509,046	\$4,261,539
2001	\$8,406,643	\$386,665	\$5,725,333	\$10,378,090	\$471,088	\$6,542,830	\$12,651,844	\$567,137	\$7,434,886	\$24,588,639	\$1,055,127	\$11,572,702	\$7,359,071	\$439,565	\$4,701,104
2002	\$8,270,658	\$420,332	\$6,145,665	\$10,006,646	\$518,905	\$7,061,734	\$11,946,917	\$632,592	\$8,067,478	\$21,194,259	\$1,229,432	\$12,802,134	\$5,445,971	\$367,954	\$5,069,057
2003	\$9,720,948	\$413,533	\$6,559,198	\$12,283,755	\$500,332	\$7,562,066	\$15,309,313	\$597,346	\$8,664,824	\$32,095,157	\$1,059,713	\$13,861,847	\$6,657,979	\$272,299	\$5,341,356
2004	\$10,323,853	\$486,047	\$7,045,245	\$13,305,583	\$614,188	\$8,176,254	\$16,909,176	\$765,466	\$9,430,290	\$38,232,035	\$1,604,758	\$15,466,605	\$7,013,173	\$332,899	\$5,674,255
2005	\$10,241,952	\$516,193	\$7,561,438	\$13,278,246	\$665,279	\$8,841,533	\$16,970,155	\$845,459	\$10,275,749	\$39,149,253	\$1,911,602	\$17,378,207	\$6,989,828	\$350,659	\$6,024,914
2006	\$10,721,870	\$512,098	\$8,073,536	\$14,136,450	\$663,912	\$9,505,446	\$18,370,077	\$848,508	\$11,124,256	\$45,206,585	\$1,957,463	\$19,335,669	\$7,689,271	\$349,491	\$6,374,405
2007	\$10,317,702	\$536,094	\$8,609,639	\$13,329,566	\$706,823	\$10,212,268	\$16,967,737	\$918,504	\$12,042,760	\$38,331,416	\$2,260,329	\$21,595,999	\$7,706,118	\$384,464	\$6,758,869
2008	\$8,675,505	\$515,885	\$9,125,514	\$10,628,857	\$666,478	\$10,878,746	\$12,815,951	\$848,387	\$12,891,147	\$23,019,467	\$1,916,571	\$23,512,569	\$6,612,327	\$385,306	\$7,144,174
2009	\$9,450,472	\$433,775	\$9,559,289	\$11,911,727	\$531,443	\$11,410,189	\$14,759,168	\$640,798	\$13,531,945	\$29,221,027	\$1,150,973	\$24,663,543	\$5,541,271	\$230,616	\$7,374,791
2010	\$10,440,895	\$472,524	\$10,031,813	\$13,451,523	\$595,586	\$12,005,776	\$17,021,270	\$737,958	\$14,269,903	\$36,338,546	\$1,461,051	\$26,124,594	\$6,057,187	\$277,064	\$7,651,854
2011	\$10,125,274	\$522,045	\$10,553,858	\$12,851,610	\$672,576	\$12,678,352	\$16,011,149	\$851,064	\$15,120,966	\$31,916,771	\$1,816,927	\$27,941,521	\$5,875,859	\$302,859	\$7,954,714
2012	\$10,581,904	\$560,264	\$11,060,122	\$13,666,553	\$642,581	\$13,320,932	\$17,321,276	\$800,557	\$15,921,524	\$36,907,603	\$1,595,839	\$29,537,360	\$6,475,392	\$293,793	\$8,248,507
2013	\$11,359,847	\$529,095	\$11,589,217	\$15,256,928	\$683,328	\$14,004,260	\$20,103,785	\$866,064	\$16,787,588	\$49,922,932	\$1,845,380	\$31,382,740	\$8,144,018	\$323,770	\$8,572,276
2014	\$11,123,251	\$567,992	\$12,157,209	\$14,957,275	\$762,846	\$14,767,106	\$19,728,498	\$1,005,189	\$17,792,777	\$49,077,338	\$2,496,147	\$33,878,887	\$8,795,873	\$407,201	\$8,979,477
2015	\$10,307,654	\$556,163	\$12,713,372	\$13,738,913	\$747,864	\$15,514,970	\$17,958,169	\$986,425	\$18,779,202	\$42,981,143	\$2,453,867	\$36,332,754	\$8,471,713	\$439,794	\$9,419,271
2016	\$11,014,558	\$515,383	\$13,228,754	\$15,022,062	\$686,946	\$16,201,916	\$20,882,536	\$897,908	\$19,677,110	\$52,372,340	\$2,149,057	\$38,481,811	\$9,010,677	\$423,586	\$9,842,856
2017	\$10,876,005	\$550,728	\$13,779,482	\$14,914,062	\$751,103	\$16,953,019	\$20,044,750	\$1,004,127	\$20,681,237	\$53,342,197	\$2,618,617	\$41,100,428	\$10,428,956	\$450,534	\$10,293,390
2018	\$9,766,885	\$543,800	\$14,323,282	\$13,167,992	\$745,703	\$17,698,722	\$17,393,680	\$1,002,237	\$21,683,475	\$43,008,912	\$2,667,110	\$43,767,538	\$9,473,128	\$521,448	\$10,814,838
2019	\$10,438,025	\$488,344	\$14,811,627	\$14,208,745	\$658,400	\$18,357,122	\$18,938,606	\$869,684	\$22,553,159	\$48,263,568	\$2,150,446	\$45,917,983	\$11,833,082	\$473,656	\$11,288,495
2020	\$10,724,356	\$521,901	\$15,333,528	\$14,530,716	\$710,437	\$19,067,559	\$19,243,047	\$946,930	\$23,500,089	\$46,875,041	\$2,413,178	\$48,331,162	\$13,313,662	\$591,654	\$11,880,149
2021	\$11,774,301	\$536,218	\$15,869,746	\$16,482,357	\$726,536	\$19,794,095	\$22,543,599	\$962,152	\$24,462,241	\$62,272,235	\$2,343,752	\$50,674,914	\$16,283,418	\$665,683	\$12,545,832
2022	\$10,410,388	\$588,715	\$16,458,461	\$14,676,614	\$824,118	\$20,618,212	\$20,207,658	\$1,127,180	\$25,589,421	\$57,078,488	\$3,113,612	\$53,788,525	\$12,671,505	\$814,171	\$13,360,003
2023	\$10,925,511	\$520,519	\$16,978,980	\$15,610,065	\$733,831	\$21,352,043	\$21,772,452	\$1,010,383	\$26,599,804	\$64,478,991	\$2,853,924	\$56,642,450	\$15,206,893	\$633,575	\$13,993,578
2024	\$10,945,561	\$546,276	\$17,525,256	\$15,750,655	\$780,503	\$22,132,546	\$22,119,064	\$1,088,623	\$27,688,427	\$67,117,178	\$3,223,950	\$59,866,399	\$18,066,356	\$760,345	\$14,753,923

Table F8.6 - Flexible Distributions (Aggressive-6.0%/yr): US All SCV Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,026,102	\$60,000	\$60,000	\$1,010,330	\$60,000	\$60,000	\$994,190	\$60,000	\$60,000	\$926,350	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,076,730	\$61,566	\$121,566	\$1,066,698	\$60,620	\$120,620	\$1,055,552	\$59,651	\$119,651	\$1,000,562	\$55,581	\$115,581	\$1,050,781	\$58,671	\$118,671
1972	\$1,079,578	\$64,604	\$186,170	\$1,071,644	\$64,002	\$184,622	\$1,062,297	\$63,333	\$182,985	\$1,011,618	\$60,034	\$175,615	\$1,175,165	\$63,047	\$181,718
1973	\$917,969	\$64,775	\$250,945	\$874,132	\$64,299	\$248,920	\$830,554	\$63,738	\$246,722	\$661,914	\$60,697	\$236,312	\$942,647	\$70,510	\$252,227
1974	\$837,568	\$55,078	\$306,023	\$776,897	\$52,448	\$301,368	\$718,496	\$49,833	\$296,556	\$510,156	\$39,715	\$276,027	\$651,645	\$56,559	\$308,786
1975	\$1,028,554	\$50,254	\$356,277	\$994,449	\$46,614	\$347,982	\$957,706	\$43,110	\$339,665	\$792,403	\$30,609	\$306,636	\$840,486	\$39,099	\$347,885
1976	\$1,253,762	\$61,713	\$417,990	\$1,254,904	\$59,667	\$407,649	\$1,250,351	\$57,462	\$397,128	\$1,178,445	\$47,544	\$354,180	\$978,477	\$50,429	\$398,314
1977	\$1,300,728	\$75,226	\$493,216	\$1,324,520	\$75,294	\$482,943	\$1,342,493	\$75,021	\$472,149	\$1,353,557	\$70,707	\$424,887	\$853,736	\$58,709	\$457,023
1978	\$1,375,709	\$78,044	\$571,259	\$1,423,679	\$79,471	\$562,414	\$1,465,626	\$80,550	\$552,698	\$1,562,929	\$81,213	\$506,100	\$855,268	\$51,224	\$508,247
1979	\$1,524,074	\$82,543	\$653,802	\$1,614,531	\$85,421	\$647,835	\$1,700,951	\$87,938	\$640,636	\$1,984,073	\$93,776	\$599,876	\$952,072	\$51,316	\$559,563
1980	\$1,640,148	\$91,444	\$745,246	\$1,763,471	\$96,872	\$744,707	\$1,884,473	\$102,057	\$742,693	\$2,312,067	\$119,044	\$718,920	\$1,184,979	\$57,124	\$616,687
1981	\$1,768,151	\$98,409	\$843,655	\$1,916,805	\$105,808	\$850,515	\$2,064,885	\$113,068	\$855,761	\$2,611,697	\$138,724	\$857,644	\$1,059,202	\$71,099	\$687,786
1982	\$2,179,669	\$106,089	\$949,744	\$2,380,721	\$115,008	\$965,524	\$2,583,505	\$123,893	\$979,654	\$3,359,072	\$156,702	\$1,014,346	\$1,208,813	\$63,552	\$751,338
1983	\$2,534,834	\$130,780	\$1,080,525	\$2,857,915	\$142,843	\$1,108,367	\$3,200,548	\$155,010	\$1,134,665	\$4,708,392	\$201,544	\$1,215,891	\$1,392,105	\$72,529	\$823,867
1984	\$2,610,682	\$152,090	\$1,232,615	\$2,909,621	\$171,475	\$1,279,842	\$3,220,390	\$192,033	\$1,326,698	\$4,511,154	\$282,504	\$1,498,394	\$1,390,579	\$83,526	\$907,393
1985	\$3,030,179	\$156,641	\$1,389,255	\$3,404,057	\$174,577	\$1,454,419	\$3,797,002	\$193,223	\$1,519,921	\$5,477,464	\$270,669	\$1,769,063	\$1,727,661	\$83,435	\$990,828
1986	\$3,203,674	\$181,811	\$1,571,066	\$3,578,475	\$204,243	\$1,658,662	\$3,968,206	\$227,820	\$1,747,741	\$5,582,638	\$328,648	\$2,097,711	\$1,923,963	\$103,660	\$1,094,488
1987	\$3,070,899	\$192,220	\$1,763,287	\$3,397,967	\$214,709	\$1,873,371	\$3,727,114	\$238,092	\$1,985,833	\$4,934,432	\$334,958	\$2,432,669	\$1,903,125	\$115,438	\$1,209,925
1988	\$3,381,775	\$184,254	\$1,947,541	\$3,827,020	\$203,878	\$2,077,249	\$4,292,515	\$223,627	\$2,209,460	\$6,204,820	\$296,066	\$2,728,735	\$2,089,645	\$114,187	\$1,324,113
1989	\$3,607,305	\$202,906	\$2,150,447	\$4,082,278	\$229,621	\$2,306,870	\$4,578,226	\$257,551	\$2,467,011	\$6,605,977	\$372,289	\$3,101,025	\$2,582,830	\$125,379	\$1,449,492
1990	\$3,228,377	\$216,438	\$2,366,885	\$3,522,696	\$244,937	\$2,551,807	\$3,807,495	\$274,694	\$2,741,705	\$4,716,336	\$396,305	\$3,497,329	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,860,391	\$193,703	\$2,560,588	\$4,317,063	\$211,362	\$2,763,169	\$4,780,637	\$228,450	\$2,970,154	\$6,505,592	\$282,980	\$3,780,309	\$2,885,053	\$141,150	\$1,745,612
1992	\$4,270,006	\$231,623	\$2,792,211	\$4,886,127	\$259,024	\$3,022,192	\$5,535,056	\$286,838	\$3,256,993	\$8,226,261	\$390,336	\$4,170,645	\$2,918,730	\$173,103	\$1,918,715
1993	\$4,678,406	\$256,200	\$3,048,412	\$5,429,942	\$293,168	\$3,315,360	\$6,238,525	\$332,103	\$3,589,096	\$9,803,166	\$493,576	\$4,664,221	\$3,019,949	\$175,124	\$2,093,839
1994	\$4,330,648	\$280,704	\$3,329,116	\$5,050,072	\$325,797	\$3,641,157	\$5,829,245	\$374,312	\$3,963,407	\$9,328,596	\$588,190	\$5,252,410	\$2,876,227	\$181,197	\$2,275,036
1995	\$4,924,768	\$259,839	\$3,588,955	\$5,808,132	\$303,004	\$3,944,161	\$6,779,797	\$349,755	\$4,313,162	\$11,336,456	\$559,716	\$5,812,126	\$3,719,623	\$172,574	\$2,447,609
1996	\$5,128,887	\$295,486	\$3,884,441	\$6,152,013	\$348,488	\$4,292,649	\$7,302,483	\$406,788	\$4,719,950	\$13,035,291	\$680,187	\$6,492,314	\$4,299,235	\$223,177	\$2,670,787
1997	\$5,594,031	\$307,733	\$4,192,174	\$6,848,274	\$369,121	\$4,661,770	\$8,294,830	\$438,149	\$5,158,099	\$16,020,527	\$782,117	\$7,274,431	\$5,389,583	\$257,954	\$2,928,741
1998	\$5,386,254	\$335,642	\$4,527,816	\$6,497,089	\$410,896	\$5,072,666	\$7,748,435	\$497,690	\$5,655,789	\$13,960,053	\$961,232	\$8,235,663	\$6,514,066	\$323,375	\$3,252,116
1999	\$5,352,077	\$332,175	\$4,850,991	\$6,533,324	\$389,825	\$5,462,491	\$7,882,980	\$464,906	\$6,120,695	\$14,834,480	\$837,603	\$9,073,266	\$7,411,642	\$390,844	\$3,642,960
2000	\$5,570,525	\$321,125	\$5,172,116	\$6,786,774	\$391,999	\$5,854,491	\$8,170,516	\$472,967	\$6,593,662	\$15,200,798	\$890,069	\$9,963,335	\$6,332,646	\$444,699	\$4,087,658
2001	\$5,991,817	\$334,231	\$5,506,347	\$7,396,962	\$407,206	\$6,261,697	\$9,017,576	\$490,231	\$7,083,893	\$17,525,501	\$912,048	\$10,875,383	\$5,245,162	\$379,959	\$4,467,617
2002	\$5,832,842	\$359,509	\$5,865,856	\$7,057,140	\$443,818	\$6,705,515	\$8,425,507	\$541,055	\$7,624,947	\$14,947,151	\$1,051,530	\$11,926,913	\$3,840,745	\$314,710	\$4,782,327
2003	\$6,783,488	\$349,971	\$6,125,827	\$8,571,870	\$423,428	\$7,128,943	\$10,683,170	\$505,530	\$8,130,478	\$22,396,696	\$896,829	\$12,823,742	\$4,646,082	\$230,445	\$5,012,771
2004	\$7,128,374	\$407,009	\$6,622,836	\$9,187,188	\$514,312	\$7,643,256	\$11,675,383	\$640,990	\$8,771,468	\$26,398,309	\$1,343,802	\$14,167,543	\$4,842,429	\$278,765	\$5,291,536
2005	\$6,997,383	\$427,702	\$7,050,539	\$9,071,804	\$551,231	\$8,194,487	\$11,594,146	\$700,523	\$9,471,991	\$26,747,083	\$1,583,899	\$15,751,442	\$4,775,507	\$290,546	\$5,582,082
2006	\$7,248,160	\$419,843	\$7,470,382	\$9,556,471	\$544,308	\$8,738,795	\$12,418,472	\$695,649	\$10,167,640	\$30,560,390	\$1,604,825	\$17,356,267	\$5,198,073	\$286,530	\$5,868,612
2007	\$6,901,515	\$434,890	\$7,905,271	\$8,916,151	\$573,388	\$9,312,183	\$11,349,726	\$745,108	\$10,912,748	\$25,639,898	\$1,833,623	\$19,189,890	\$5,154,625	\$311,884	\$6,180,497
2008	\$5,741,964	\$414,091	\$8,319,362	\$7,034,808	\$534,969	\$9,847,152	\$8,482,357	\$680,984	\$11,593,731	\$15,235,649	\$1,538,394	\$20,728,284	\$3,052,712	\$309,278	\$6,489,774
2009	\$6,189,042	\$344,518	\$8,663,880	\$7,800,899	\$422,088	\$10,269,241	\$9,665,666	\$508,941	\$12,102,673	\$19,136,628	\$914,139	\$21,642,423	\$3,628,936	\$183,163	\$6,672,937
2010	\$6,765,687	\$371,343	\$9,035,222	\$8,716,570	\$468,054	\$10,737,295	\$11,029,762	\$579,940	\$12,682,613	\$23,547,333	\$1,148,198	\$22,790,621	\$3,925,050	\$217,736	\$6,890,673
2011	\$6,492,100	\$505,941	\$9,441,164	\$8,240,166	\$522,994	\$11,260,289	\$10,265,992	\$661,786	\$13,344,398	\$20,464,323	\$1,412,840	\$24,203,461	\$3,767,470	\$235,503	\$7,126,176
2012	\$6,713,461	\$389,526	\$9,830,690	\$8,670,451	\$494,410	\$11,754,699	\$10,989,111	\$615,960	\$13,960,358	\$23,415,235	\$1,227,859	\$25,431,320	\$4,108,173	\$226,048	\$7,352,224
2013	\$7,131,147	\$402,808	\$10,233,497	\$9,577,541	\$520,227	\$12,274,926	\$12,620,157	\$659,347	\$14,619,705	\$31,339,135	\$1,404,914	\$26,836,234	\$5,112,409	\$246,490	\$7,598,715
2014	\$6,909,123	\$427,869	\$10,661,366	\$9,290,598	\$574,652	\$12,849,579	\$12,254,207	\$757,209	\$15,376,914	\$30,484,015	\$1,880,348	\$28,716,582	\$5,463,490	\$306,745	\$7,905,459
2015	\$6,335,126	\$414,547	\$11,075,914	\$8,443,992	\$557,436	\$13,407,014	\$11,037,163	\$735,252	\$16,112,166	\$26,416,385	\$1,829,041	\$30,545,623	\$5,206,749	\$327,809	\$8,233,269
2016	\$6,698,333	\$380,108	\$11,456,021	\$9,135,434	\$506,640	\$13,913,654	\$12,212,884	\$662,230	\$16,774,396	\$31,849,429	\$1,584,983	\$32,130,606	\$5,479,704	\$312,405	\$8,545,674
2017	\$6,544,452	\$401,900	\$11,857,921	\$8,974,285	\$548,126	\$14,461,780	\$12,061,590	\$732,773	\$17,507,169	\$32,097,767	\$1,910,966	\$34,041,572	\$6,275,448	\$328,782	\$8,874,456
2018	\$5,815,194	\$392,667	\$12,250,588	\$7,840,210	\$538,457	\$15,000,237	\$10,356,181	\$723,695	\$18,230,865	\$25,607,467	\$1,925,866	\$35,967,438	\$5,640,292	\$376,527	\$9,250,983
2019	\$6,149,372	\$348,912	\$12,599,500	\$8,370,823	\$470,413	\$15,470,650	\$11,157,334	\$621,371	\$18,852,236	\$28,433,600	\$1,536,448	\$37,503,886	\$6,971,244	\$338,417	\$9,589,400
2020	\$6,251,552	\$368,962	\$12,968,462	\$8,470,396	\$502,249	\$15,972,899	\$11,217,356	\$669,440	\$19,521,276	\$27,324,884	\$1,706,016	\$39,209,902	\$7,760,937	\$418,275	\$10,007,675
2021	\$6,791,349	\$375,093	\$13,343,555	\$9,506,929	\$508,224	\$16,481,123	\$13,003,018	\$673,041	\$20,194,717	\$35,918,266	\$1,639,493	\$40,849,395	\$9,392,182	\$465,656	\$10,473,331
2022	\$5,941,445	\$407,481	\$13,751,036	\$8,376,277	\$570,416	\$17,051,539	\$11,532,970	\$780,181	\$20,974,898	\$32,575,990	\$2,155,096	\$43,004,491	\$7,231,916	\$563,531	\$11,036,862
2023	\$6,169,801	\$356,487	\$14,107,523	\$8,815,240	\$502,577	\$17,554,115	\$12,295,233	\$691,978	\$21,666,876	\$36,412,260	\$1,954,559	\$44,959,051	\$8,587,562	\$433,915	\$11,470,777
2024	\$6,116,059	\$370,188	\$14,477,711	\$8,801,005	\$528,914	\$18,083,030	\$12,359,486	\$737,714	\$22,404,590	\$37,503,115	\$2,184,736	\$47,143,786	\$10,094,951	\$515,254	\$11,986,031

Table F9.3 - Flexible Distributions (Very Conservative-3.0%/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,068,684	\$30,000	\$30,000	\$1,055,220	\$30,000	\$30,000	\$1,041,500	\$30,000	\$30,000	\$984,275	\$30,000	\$30,000	\$1,009,052	\$30,000	\$30,000
1971	\$1,153,882	\$32,061	\$62,061	\$1,146,172	\$31,657	\$61,657	\$1,137,697	\$31,245	\$61,245	\$1,096,464	\$29,528	\$59,528	\$1,118,922	\$30,272	\$60,272
1972	\$1,217,184	\$34,616	\$96,677	\$1,217,756	\$34,385	\$96,042	\$1,217,327	\$34,131	\$95,376	\$1,205,621	\$32,894	\$92,422	\$1,291,310	\$33,568	\$93,839
1973	\$1,109,022	\$36,516	\$133,192	\$1,075,351	\$36,533	\$132,574	\$1,041,350	\$36,520	\$131,896	\$903,769	\$36,169	\$128,591	\$1,068,869	\$38,739	\$132,579
1974	\$1,022,094	\$33,271	\$166,463	\$960,636	\$32,261	\$164,835	\$901,174	\$31,240	\$163,136	\$684,697	\$27,113	\$155,704	\$762,483	\$32,066	\$164,645
1975	\$1,243,808	\$30,663	\$197,126	\$1,207,694	\$28,819	\$193,654	\$1,169,773	\$27,035	\$190,171	\$1,004,822	\$20,541	\$176,245	\$1,014,831	\$22,874	\$187,519
1976	\$1,486,599	\$37,314	\$234,440	\$1,476,438	\$36,231	\$229,885	\$1,462,278	\$35,093	\$225,265	\$1,368,614	\$30,145	\$206,389	\$1,219,152	\$30,445	\$217,964
1977	\$1,506,315	\$44,598	\$279,038	\$1,501,392	\$44,293	\$274,178	\$1,492,249	\$43,868	\$269,133	\$1,415,739	\$41,058	\$247,448	\$1,097,677	\$36,575	\$254,539
1978	\$1,595,084	\$45,189	\$324,228	\$1,604,549	\$45,042	\$319,220	\$1,608,956	\$44,767	\$313,900	\$1,575,994	\$42,472	\$289,920	\$1,134,742	\$32,930	\$287,469
1979	\$1,774,575	\$47,853	\$372,080	\$1,815,443	\$48,136	\$367,356	\$1,851,050	\$48,269	\$362,169	\$1,934,953	\$47,280	\$337,200	\$1,303,493	\$34,042	\$321,511
1980	\$1,995,608	\$53,237	\$425,317	\$2,079,107	\$54,463	\$421,820	\$2,157,752	\$55,531	\$417,701	\$2,408,420	\$58,049	\$395,248	\$1,674,147	\$39,105	\$360,616
1981	\$2,118,181	\$59,868	\$485,186	\$2,199,446	\$62,373	\$484,193	\$2,274,777	\$64,733	\$482,433	\$2,501,424	\$72,253	\$467,501	\$1,544,207	\$50,224	\$410,840
1982	\$2,631,955	\$63,545	\$548,731	\$2,737,392	\$65,983	\$550,176	\$2,835,262	\$68,243	\$550,676	\$3,130,351	\$75,043	\$542,544	\$1,818,568	\$46,326	\$457,167
1983	\$3,034,173	\$78,959	\$627,690	\$3,225,933	\$82,122	\$632,298	\$3,415,173	\$85,058	\$635,734	\$4,110,288	\$93,911	\$636,454	\$2,161,157	\$54,557	\$511,724
1984	\$3,251,027	\$91,025	\$718,715	\$3,423,912	\$96,778	\$729,076	\$3,589,966	\$102,455	\$738,189	\$4,149,827	\$123,309	\$759,763	\$2,227,685	\$64,835	\$576,558
1985	\$3,910,423	\$97,531	\$816,246	\$4,155,986	\$102,717	\$831,793	\$4,396,753	\$107,699	\$845,888	\$5,260,906	\$124,495	\$884,258	\$2,856,016	\$66,831	\$643,389
1986	\$4,345,075	\$117,313	\$933,558	\$4,612,429	\$124,680	\$956,473	\$4,872,937	\$131,903	\$977,791	\$5,788,072	\$157,827	\$1,042,085	\$3,282,031	\$85,680	\$729,069
1987	\$4,384,400	\$130,352	\$1,063,911	\$4,636,010	\$138,373	\$1,094,846	\$4,872,814	\$146,188	\$1,123,979	\$5,594,501	\$173,642	\$1,215,727	\$3,350,095	\$98,461	\$827,530
1988	\$4,847,060	\$131,532	\$1,195,443	\$5,206,812	\$139,080	\$1,233,926	\$5,559,494	\$146,184	\$1,270,164	\$6,792,300	\$167,835	\$1,383,562	\$3,795,825	\$100,503	\$928,033
1989	\$5,498,130	\$145,412	\$1,340,854	\$5,951,060	\$156,204	\$1,390,130	\$6,401,649	\$166,785	\$1,436,948	\$8,048,061	\$203,769	\$1,587,331	\$4,841,427	\$113,875	\$1,041,908
1990	\$5,324,919	\$164,944	\$1,505,798	\$5,625,677	\$178,532	\$1,568,662	\$5,904,943	\$192,049	\$1,628,998	\$6,707,533	\$241,442	\$1,828,773	\$4,550,426	\$145,243	\$1,187,151
1991	\$6,415,033	\$159,748	\$1,665,546	\$6,905,675	\$168,770	\$1,737,432	\$7,383,975	\$177,148	\$1,806,146	\$9,011,576	\$201,226	\$2,029,999	\$5,758,629	\$136,513	\$1,323,664
1992	\$6,995,950	\$192,451	\$1,857,997	\$7,621,982	\$207,170	\$1,944,603	\$8,247,397	\$221,519	\$2,027,665	\$10,543,929	\$270,347	\$2,300,346	\$6,011,780	\$172,759	\$1,496,422
1993	\$7,688,052	\$209,879	\$2,067,875	\$8,436,265	\$228,659	\$2,173,262	\$9,193,801	\$247,422	\$2,275,087	\$12,089,171	\$316,318	\$2,616,664	\$6,418,783	\$180,353	\$1,676,776
1994	\$7,345,585	\$230,642	\$2,298,517	\$8,099,119	\$253,088	\$2,426,350	\$8,868,327	\$275,814	\$2,550,901	\$11,879,404	\$362,675	\$2,979,339	\$6,308,413	\$192,563	\$1,869,339
1995	\$8,725,926	\$220,368	\$2,518,885	\$9,760,991	\$242,974	\$2,669,324	\$10,842,854	\$266,050	\$2,816,951	\$15,375,512	\$356,382	\$3,335,721	\$8,418,598	\$189,252	\$2,058,592
1996	\$9,385,247	\$261,778	\$2,780,662	\$10,680,992	\$292,830	\$2,962,153	\$12,069,660	\$325,286	\$3,142,237	\$18,307,101	\$461,265	\$3,796,987	\$10,040,977	\$252,558	\$2,311,150
1997	\$10,610,067	\$281,557	\$3,062,220	\$12,338,648	\$320,430	\$3,282,583	\$14,244,946	\$362,090	\$3,504,327	\$23,501,599	\$549,213	\$4,346,200	\$12,989,241	\$301,229	\$2,612,379
1998	\$11,245,988	\$318,302	\$3,380,522	\$13,099,713	\$370,159	\$3,652,743	\$15,139,693	\$427,348	\$3,931,675	\$24,931,357	\$705,048	\$5,051,248	\$16,200,361	\$389,677	\$3,002,056
1999	\$11,686,423	\$337,380	\$3,717,901	\$13,826,836	\$392,991	\$4,045,734	\$16,228,665	\$454,191	\$4,385,866	\$28,380,323	\$747,941	\$5,799,188	\$19,020,891	\$486,011	\$3,488,067
2000	\$12,110,972	\$350,593	\$4,068,494	\$14,176,831	\$414,805	\$4,460,539	\$16,459,453	\$486,860	\$4,872,726	\$27,505,380	\$851,410	\$6,650,598	\$16,770,480	\$570,627	\$4,058,694
2001	\$12,577,322	\$363,329	\$4,431,823	\$14,677,544	\$425,305	\$4,885,844	\$16,980,255	\$493,784	\$5,366,509	\$27,837,062	\$825,161	\$7,475,760	\$14,333,858	\$503,114	\$4,561,808
2002	\$12,257,226	\$377,320	\$4,809,143	\$13,917,095	\$440,326	\$5,326,170	\$15,655,317	\$509,408	\$5,875,917	\$22,796,502	\$835,112	\$8,310,871	\$10,830,875	\$430,016	\$4,991,824
2003	\$14,069,071	\$367,717	\$5,176,860	\$16,507,097	\$417,513	\$5,743,683	\$19,182,142	\$469,659	\$6,345,576	\$31,712,323	\$683,895	\$8,994,766	\$13,520,066	\$324,926	\$5,316,750
2004	\$14,871,397	\$422,072	\$5,598,932	\$17,687,988	\$495,213	\$6,238,896	\$20,833,832	\$575,464	\$6,921,041	\$36,307,342	\$951,370	\$9,946,136	\$14,541,160	\$405,602	\$5,722,352
2005	\$14,968,395	\$446,142	\$6,045,074	\$17,885,065	\$530,640	\$6,769,536	\$21,159,542	\$625,015	\$7,546,056	\$37,479,848	\$1,089,220	\$11,035,356	\$14,797,868	\$436,235	\$6,158,587
2006	\$15,832,155	\$449,052	\$6,494,126	\$19,192,649	\$536,552	\$7,306,088	\$23,034,945	\$634,786	\$8,180,842	\$43,171,603	\$1,124,395	\$12,159,752	\$16,621,336	\$443,936	\$6,602,523
2007	\$16,072,481	\$474,965	\$6,969,090	\$19,252,241	\$575,779	\$7,881,867	\$22,827,136	\$691,048	\$8,871,890	\$40,668,165	\$1,295,148	\$13,454,900	\$17,008,442	\$498,640	\$7,101,163
2008	\$13,758,721	\$482,174	\$7,451,265	\$15,626,378	\$577,567	\$8,459,434	\$17,551,524	\$684,814	\$9,556,704	\$24,937,888	\$1,220,045	\$14,674,945	\$10,394,346	\$510,253	\$7,611,416
2009	\$15,077,221	\$412,762	\$7,864,026	\$17,570,397	\$468,791	\$8,928,226	\$20,234,504	\$526,546	\$10,083,250	\$31,537,319	\$748,137	\$15,423,082	\$12,750,716	\$311,830	\$7,923,247
2010	\$16,531,915	\$452,317	\$8,316,343	\$19,566,305	\$527,112	\$9,455,338	\$22,870,928	\$607,035	\$10,690,285	\$37,606,178	\$946,120	\$16,369,201	\$14,231,289	\$382,521	\$8,305,768
2011	\$16,662,218	\$495,957	\$8,812,300	\$19,525,160	\$586,989	\$10,042,327	\$22,587,552	\$686,128	\$11,376,413	\$35,487,156	\$1,128,185	\$17,497,386	\$14,095,899	\$426,939	\$8,732,707
2012	\$17,602,737	\$499,867	\$9,312,167	\$20,938,334	\$585,755	\$10,628,082	\$24,583,644	\$677,627	\$12,054,040	\$40,912,848	\$1,064,615	\$18,562,001	\$15,861,185	\$422,877	\$9,155,584
2013	\$19,002,926	\$528,082	\$9,840,249	\$23,420,815	\$628,150	\$11,256,232	\$28,486,886	\$737,509	\$12,791,549	\$54,503,081	\$1,227,385	\$19,789,387	\$20,368,375	\$475,836	\$9,631,419
2014	\$19,344,775	\$570,088	\$10,410,337	\$23,984,855	\$702,624	\$11,958,856	\$29,344,036	\$854,607	\$13,646,155	\$57,402,862	\$1,635,092	\$21,424,479	\$22,461,810	\$611,051	\$10,242,471
2015	\$18,653,539	\$580,343	\$10,990,680	\$23,036,202	\$719,546	\$12,678,402	\$28,066,395	\$880,321	\$14,526,477	\$53,894,288	\$1,722,086	\$23,146,565	\$22,089,464	\$673,854	\$10,916,325
2016	\$19,774,485	\$559,606	\$11,550,286	\$24,820,232	\$691,086	\$13,369,488	\$30,727,064	\$841,992	\$15,368,468	\$62,738,805	\$1,616,829	\$24,763,394	\$23,989,405	\$662,684	\$11,579,009
2017	\$20,447,505	\$593,235	\$12,143,521	\$25,972,520	\$744,607	\$14,114,095	\$32,537,079	\$921,812	\$16,290,280	\$69,623,448	\$1,882,164	\$26,645,558	\$28,349,866	\$719,682	\$12,298,691
2018	\$19,188,277	\$613,425	\$12,756,946	\$24,107,522	\$779,176	\$14,893,270	\$29,862,706	\$976,112	\$17,266,393	\$60,897,665	\$2,088,703	\$28,734,261	\$26,293,701	\$850,496	\$13,149,187
2019	\$21,351,218	\$575,648	\$13,332,594	\$27,230,681	\$723,226	\$15,616,496	\$34,228,955	\$895,881	\$18,162,274	\$73,736,262	\$1,826,930	\$30,561,191	\$33,535,465	\$788,811	\$13,937,998
2020	\$22,922,656	\$640,537	\$13,973,131	\$29,316,362	\$816,920	\$16,433,416	\$36,913,572	\$1,026,869	\$19,189,143	\$79,174,584	\$2,212,088	\$32,773,279	\$38,525,838	\$1,006,064	\$14,944,062
2021	\$25,256,338	\$687,680	\$14,660,810	\$33,241,182	\$879,491	\$17,312,907	\$43,065,221	\$1,107,407	\$20,296,550	\$103,318,047	\$2,275,238	\$35,148,516	\$48,111,432	\$1,155,775	\$16,099,837
2022	\$22,054,722	\$757,690	\$15,418,501	\$28,997,877	\$997,235	\$18,310,143	\$37,516,542	\$1,291,957	\$21,588,506	\$89,204,096	\$3,099,541	\$38,248,058	\$38,227,777	\$1,443,343	\$17,543,180
2023	\$23,887,065	\$661,642	\$16,080,142	\$31,931,426	\$869,936	\$19,180,079	\$41,991,829	\$1,125,496	\$22,714,003	\$106,339,674	\$2,676,123	\$40,924,181	\$46,842,435	\$1,146,833	\$18,690,013
2024	\$25,069,409	\$716,612	\$16,796,754	\$33,982,074	\$957,943	\$20,138,022	\$45,308,641	\$1,259,755	\$23,973,757	\$121,060,786	\$3,190,190	\$44,114,371	\$56,822,150	\$1,405,273	\$20,095,286

Table F9.4 - Flexible Distributions (Conservative-4.0%/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,057,666	\$40,000	\$40,000	\$1,044,342	\$40,000	\$40,000	\$1,030,763	\$40,000	\$40,000	\$974,127	\$40,000	\$40,000	\$998,650	\$40,000	\$40,000
1971	\$1,130,213	\$42,307	\$82,307	\$1,122,662	\$41,774	\$81,774	\$1,114,360	\$41,231	\$81,231	\$1,073,973	\$38,965	\$78,965	\$1,095,970	\$39,946	\$79,946
1972	\$1,179,926	\$45,209	\$127,515	\$1,180,480	\$44,906	\$126,680	\$1,180,064	\$44,574	\$125,805	\$1,168,717	\$42,959	\$121,924	\$1,251,783	\$43,839	\$123,785
1973	\$1,063,992	\$47,197	\$174,712	\$1,031,688	\$47,219	\$173,899	\$999,067	\$47,203	\$173,008	\$867,072	\$46,749	\$168,673	\$1,025,469	\$50,071	\$173,856
1974	\$970,484	\$42,560	\$217,272	\$912,129	\$41,268	\$215,167	\$855,669	\$39,963	\$212,970	\$650,124	\$34,683	\$203,356	\$723,982	\$41,019	\$214,875
1975	\$1,168,827	\$38,819	\$256,091	\$1,134,890	\$36,485	\$251,652	\$1,099,256	\$34,227	\$247,197	\$944,248	\$26,005	\$229,361	\$953,654	\$28,959	\$243,834
1976	\$1,382,580	\$46,753	\$302,844	\$1,373,130	\$45,396	\$297,048	\$1,359,961	\$43,970	\$291,167	\$1,272,851	\$37,770	\$267,130	\$1,133,847	\$38,146	\$281,980
1977	\$1,386,474	\$55,303	\$358,148	\$1,381,943	\$54,925	\$351,973	\$1,373,528	\$54,398	\$345,566	\$1,303,104	\$50,914	\$318,045	\$1,010,347	\$45,354	\$327,334
1978	\$1,453,045	\$55,459	\$413,607	\$1,461,667	\$55,278	\$407,251	\$1,465,682	\$54,941	\$400,507	\$1,435,655	\$52,124	\$370,169	\$1,033,696	\$40,414	\$367,748
1979	\$1,599,888	\$58,122	\$471,728	\$1,636,732	\$58,467	\$465,717	\$1,668,834	\$58,627	\$459,134	\$1,744,478	\$57,426	\$427,595	\$1,175,178	\$41,348	\$409,096
1980	\$1,780,614	\$63,996	\$535,724	\$1,855,117	\$65,469	\$531,187	\$1,925,289	\$66,753	\$525,887	\$2,148,952	\$69,779	\$497,374	\$1,493,785	\$47,007	\$456,103
1981	\$1,870,497	\$71,225	\$606,948	\$1,942,259	\$74,205	\$605,391	\$2,008,782	\$77,012	\$602,899	\$2,208,927	\$85,958	\$583,332	\$1,363,639	\$59,751	\$515,854
1982	\$2,300,234	\$74,820	\$681,768	\$2,392,382	\$77,690	\$683,082	\$2,477,916	\$80,351	\$683,250	\$2,735,814	\$88,357	\$671,689	\$1,589,363	\$54,546	\$570,400
1983	\$2,624,420	\$92,009	\$773,778	\$2,790,284	\$95,695	\$778,777	\$2,953,967	\$99,117	\$782,367	\$3,555,210	\$109,433	\$781,122	\$1,869,302	\$63,575	\$633,974
1984	\$2,782,999	\$104,977	\$878,754	\$2,930,995	\$111,611	\$890,388	\$3,073,143	\$118,159	\$900,526	\$3,552,405	\$142,208	\$923,330	\$1,906,980	\$74,772	\$708,747
1985	\$3,312,956	\$111,320	\$990,074	\$3,521,000	\$117,240	\$1,007,628	\$3,724,981	\$122,926	\$1,023,451	\$4,457,102	\$142,096	\$1,065,426	\$2,419,650	\$76,279	\$785,026
1986	\$3,643,248	\$132,518	\$1,122,593	\$3,867,418	\$140,840	\$1,148,468	\$4,085,849	\$148,999	\$1,172,450	\$4,853,169	\$178,284	\$1,243,710	\$2,751,909	\$96,786	\$881,812
1987	\$3,638,322	\$145,730	\$1,268,322	\$3,847,116	\$154,697	\$1,303,165	\$4,043,624	\$163,434	\$1,335,884	\$4,642,505	\$194,127	\$1,437,837	\$2,780,021	\$110,076	\$991,888
1988	\$3,980,787	\$145,533	\$1,413,855	\$4,276,243	\$153,885	\$1,457,049	\$4,565,893	\$161,745	\$1,497,629	\$5,578,371	\$185,700	\$1,623,537	\$3,117,430	\$111,201	\$1,103,089
1989	\$4,468,945	\$159,231	\$1,573,087	\$4,837,092	\$171,050	\$1,628,099	\$5,203,335	\$182,636	\$1,680,265	\$6,541,559	\$223,135	\$1,846,672	\$3,935,169	\$124,697	\$1,227,786
1990	\$4,283,537	\$178,758	\$1,751,845	\$4,525,476	\$193,484	\$1,821,583	\$4,750,127	\$208,133	\$1,888,399	\$5,395,756	\$261,662	\$2,108,334	\$3,660,510	\$157,407	\$1,385,193
1991	\$5,107,258	\$171,341	\$1,923,186	\$5,497,878	\$181,019	\$2,002,602	\$5,878,671	\$190,005	\$2,078,404	\$7,174,469	\$215,830	\$2,324,165	\$4,584,670	\$146,420	\$1,531,613
1992	\$5,512,330	\$204,290	\$2,127,476	\$6,005,600	\$219,915	\$2,222,517	\$6,498,384	\$235,147	\$2,313,550	\$8,307,894	\$286,979	\$2,611,143	\$4,736,871	\$183,387	\$1,715,000
1993	\$5,995,208	\$220,493	\$2,347,970	\$6,578,672	\$240,224	\$2,462,741	\$7,169,405	\$259,935	\$2,573,486	\$9,427,238	\$332,316	\$2,943,459	\$5,005,421	\$189,475	\$1,904,475
1994	\$5,669,097	\$239,808	\$2,587,778	\$6,250,651	\$263,147	\$2,725,888	\$6,844,302	\$286,776	\$2,860,262	\$9,168,159	\$377,090	\$3,320,549	\$4,868,639	\$200,217	\$2,104,692
1995	\$6,664,974	\$226,764	\$2,814,542	\$7,455,570	\$250,026	\$2,975,914	\$8,281,911	\$273,772	\$3,134,034	\$11,744,014	\$366,726	\$3,687,275	\$6,430,233	\$194,746	\$2,299,437
1996	\$7,094,670	\$266,599	\$3,081,141	\$8,074,173	\$298,223	\$3,274,137	\$9,123,921	\$331,276	\$3,465,311	\$13,839,042	\$469,761	\$4,157,036	\$7,590,361	\$257,209	\$2,556,647
1997	\$7,937,872	\$283,787	\$3,364,928	\$9,231,102	\$322,967	\$3,597,104	\$10,657,290	\$364,957	\$3,830,267	\$17,582,611	\$553,562	\$4,710,597	\$9,717,840	\$303,614	\$2,860,261
1998	\$8,326,895	\$317,515	\$3,682,442	\$9,699,453	\$369,244	\$3,966,348	\$11,209,920	\$426,292	\$4,256,559	\$18,459,987	\$703,304	\$5,413,902	\$11,995,274	\$388,714	\$3,248,975
1999	\$8,563,801	\$337,076	\$4,015,518	\$10,132,294	\$387,978	\$4,354,326	\$11,892,352	\$448,397	\$4,704,956	\$20,797,077	\$738,399	\$6,152,301	\$13,938,493	\$479,811	\$3,728,786
2000	\$8,783,416	\$342,552	\$4,358,070	\$10,281,669	\$405,292	\$4,759,618	\$11,937,128	\$475,694	\$5,180,650	\$19,948,126	\$831,883	\$6,984,184	\$12,162,699	\$557,540	\$4,286,325
2001	\$9,027,596	\$351,337	\$4,709,407	\$10,535,068	\$411,267	\$5,170,884	\$12,187,880	\$477,485	\$5,658,135	\$19,980,546	\$797,925	\$7,782,109	\$10,288,382	\$486,508	\$4,772,833
2002	\$8,707,143	\$361,104	\$5,070,511	\$9,886,260	\$421,403	\$5,592,287	\$11,121,038	\$487,515	\$6,145,650	\$16,193,908	\$799,222	\$8,581,331	\$7,693,908	\$411,535	\$5,184,369
2003	\$9,891,186	\$348,286	\$5,418,797	\$11,605,228	\$395,450	\$5,987,737	\$13,485,904	\$444,844	\$6,590,492	\$22,295,181	\$647,756	\$9,229,088	\$9,505,211	\$307,756	\$5,492,125
2004	\$10,347,471	\$395,647	\$5,814,444	\$12,307,246	\$464,209	\$6,451,947	\$14,496,114	\$539,436	\$7,129,928	\$25,262,534	\$891,807	\$10,120,895	\$10,117,693	\$380,208	\$5,872,334
2005	\$10,307,592	\$413,899	\$6,228,343	\$12,316,079	\$492,290	\$6,944,236	\$14,570,962	\$579,845	\$7,709,772	\$25,809,511	\$1,010,501	\$11,131,396	\$10,190,162	\$404,708	\$6,277,041
2006	\$10,790,001	\$412,304	\$6,640,646	\$13,080,260	\$492,643	\$7,436,880	\$15,698,879	\$582,838	\$8,292,611	\$29,422,504	\$1,032,380	\$12,163,777	\$11,327,847	\$407,606	\$6,684,648
2007	\$10,840,863	\$431,600	\$7,072,247	\$12,985,606	\$523,210	\$7,960,090	\$15,396,868	\$627,955	\$8,920,566	\$27,430,614	\$1,176,900	\$13,340,677	\$11,472,168	\$453,114	\$7,137,762
2008	\$9,184,564	\$433,635	\$7,505,881	\$10,431,308	\$519,424	\$8,479,514	\$11,716,430	\$615,875	\$9,536,441	\$16,647,159	\$1,097,225	\$14,437,901	\$6,938,692	\$458,887	\$7,596,648
2009	\$9,960,961	\$367,383	\$7,873,264	\$11,608,111	\$417,252	\$8,896,767	\$13,368,187	\$468,657	\$10,005,098	\$20,835,538	\$665,886	\$15,103,788	\$8,423,926	\$277,548	\$7,874,196
2010	\$10,809,425	\$398,438	\$8,271,702	\$12,793,467	\$464,324	\$9,361,091	\$14,954,202	\$534,727	\$10,539,825	\$24,588,874	\$833,422	\$15,937,209	\$9,305,157	\$336,957	\$8,211,153
2011	\$10,782,309	\$432,377	\$8,704,079	\$12,634,951	\$511,739	\$9,872,830	\$14,616,659	\$598,168	\$11,137,993	\$22,964,138	\$983,555	\$16,920,764	\$9,121,615	\$372,206	\$8,583,359
2012	\$11,273,497	\$431,292	\$9,135,371	\$13,409,747	\$505,398	\$10,378,228	\$15,744,349	\$584,666	\$11,722,660	\$26,202,224	\$918,566	\$17,839,330	\$10,158,137	\$364,865	\$8,948,224
2013	\$12,044,768	\$450,940	\$9,586,311	\$14,844,992	\$536,390	\$10,914,618	\$18,056,057	\$629,774	\$12,352,434	\$34,546,098	\$1,048,089	\$18,887,419	\$12,910,240	\$406,325	\$9,354,549
2014	\$12,135,037	\$481,791	\$10,068,102	\$15,045,774	\$593,800	\$11,508,417	\$18,407,605	\$722,242	\$13,074,676	\$36,008,994	\$1,381,844	\$20,269,263	\$14,090,363	\$516,410	\$9,870,959
2015	\$11,580,790	\$485,401	\$10,553,503	\$14,301,705	\$601,831	\$12,110,248	\$17,424,630	\$736,304	\$13,810,960	\$33,459,518	\$1,440,360	\$21,709,622	\$13,713,936	\$563,615	\$10,434,574
2016	\$12,150,150	\$463,232	\$11,016,735	\$15,250,437	\$572,068	\$12,682,316	\$18,879,805	\$696,985	\$14,507,965	\$38,548,962	\$1,338,381	\$23,048,003	\$14,739,947	\$548,557	\$10,983,131
2017	\$12,434,155	\$486,006	\$11,502,741	\$15,793,923	\$610,017	\$13,292,334	\$19,785,840	\$755,192	\$15,263,158	\$42,338,110	\$1,541,958	\$24,589,962	\$17,239,591	\$589,598	\$11,572,729
2018	\$11,548,123	\$497,366	\$12,000,107	\$14,508,684	\$631,757	\$13,924,091	\$17,972,339	\$791,434	\$16,054,591	\$36,650,178	\$1,693,524	\$26,283,486	\$15,824,396	\$689,584	\$12,262,313
2019	\$12,717,378	\$461,925	\$12,462,032	\$16,219,350	\$580,347	\$14,504,438	\$20,387,716	\$718,894	\$16,773,485	\$43,919,366	\$1,466,007	\$27,749,493	\$19,974,654	\$632,976	\$12,895,288
2020	\$13,512,614	\$508,695	\$12,970,727	\$17,281,623	\$648,774	\$15,153,212	\$21,760,081	\$815,509	\$17,588,994	\$46,672,410	\$1,756,775	\$29,506,268	\$22,710,491	\$798,986	\$13,694,275
2021	\$14,734,803	\$540,505	\$13,511,232	\$19,393,241	\$691,265	\$15,844,477	\$25,124,684	\$870,403	\$18,459,397	\$60,276,791	\$1,866,896	\$31,373,164	\$28,068,695	\$908,420	\$14,602,694
2022	\$12,734,298	\$589,392	\$14,100,624	\$16,743,245	\$775,730	\$16,620,207	\$21,661,885	\$1,004,987	\$19,464,384	\$51,506,048	\$2,411,072	\$33,784,236	\$22,072,549	\$1,122,748	\$15,725,442
2023	\$13,650,097	\$509,372	\$14,609,996	\$18,246,991	\$669,730	\$17,289,937	\$23,995,938	\$866,475	\$20,330,860	\$60,767,065	\$2,060,242	\$35,844,478	\$26,767,783	\$882,902	\$16,608,344
2024	\$14,178,051	\$546,004	\$15,156,000	\$19,218,625	\$729,880	\$18,019,816	\$25,624,386	\$959,838	\$21,290,697	\$68,466,152	\$2,430,683	\$38,275,160	\$32,135,872	\$1,070,711	\$17,679,055

Table F9.5 - Flexible Distributions (Moderate-5.0%/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,046,649	\$50,000	\$50,000	\$1,033,463	\$50,000	\$50,000	\$1,020,026	\$50,000	\$50,000	\$963,980	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,106,789	\$52,332	\$102,332	\$1,099,395	\$51,673	\$101,673	\$1,091,265	\$51,001	\$101,001	\$1,051,715	\$48,199	\$98,199	\$1,073,257	\$49,412	\$99,412
1972	\$1,143,436	\$55,339	\$157,672	\$1,143,973	\$54,970	\$156,643	\$1,143,570	\$54,563	\$155,565	\$1,132,574	\$52,586	\$150,785	\$1,213,071	\$53,663	\$153,075
1973	\$1,020,347	\$57,172	\$214,844	\$989,368	\$57,199	\$213,842	\$958,085	\$57,179	\$212,743	\$831,505	\$56,629	\$207,413	\$983,404	\$60,654	\$213,729
1974	\$920,980	\$51,017	\$265,861	\$865,602	\$49,468	\$263,310	\$812,022	\$47,904	\$260,647	\$616,961	\$41,575	\$248,989	\$687,052	\$49,170	\$262,899
1975	\$1,097,652	\$46,049	\$311,910	\$1,065,781	\$43,280	\$306,590	\$1,032,317	\$40,601	\$301,248	\$886,748	\$30,848	\$279,837	\$895,581	\$34,353	\$297,252
1976	\$1,284,863	\$54,883	\$366,793	\$1,276,081	\$53,289	\$359,879	\$1,263,842	\$51,616	\$352,864	\$1,182,889	\$44,337	\$324,174	\$1,053,710	\$44,779	\$342,031
1977	\$1,275,060	\$64,243	\$431,036	\$1,270,893	\$63,804	\$423,683	\$1,263,154	\$63,192	\$416,056	\$1,198,390	\$59,144	\$383,319	\$929,158	\$52,685	\$394,716
1978	\$1,322,362	\$63,753	\$494,789	\$1,330,209	\$63,545	\$487,228	\$1,333,862	\$63,158	\$479,214	\$1,306,536	\$59,919	\$443,238	\$940,728	\$46,458	\$441,174
1979	\$1,440,831	\$66,118	\$560,907	\$1,474,013	\$66,510	\$553,738	\$1,502,923	\$66,693	\$545,907	\$1,571,047	\$65,327	\$508,565	\$1,058,345	\$47,036	\$488,210
1980	\$1,586,886	\$72,042	\$632,949	\$1,653,284	\$73,701	\$627,439	\$1,715,821	\$75,146	\$621,053	\$1,915,150	\$78,552	\$587,117	\$1,331,264	\$52,917	\$541,128
1981	\$1,649,626	\$79,344	\$712,293	\$1,712,914	\$82,664	\$710,103	\$1,771,582	\$85,791	\$706,844	\$1,948,093	\$95,757	\$682,875	\$1,202,619	\$66,563	\$607,691
1982	\$2,007,487	\$82,481	\$794,774	\$2,087,908	\$85,646	\$795,749	\$2,162,557	\$88,579	\$795,424	\$2,387,632	\$97,405	\$780,279	\$1,387,088	\$60,131	\$667,822
1983	\$2,266,557	\$100,374	\$895,148	\$2,409,803	\$104,395	\$900,144	\$2,551,167	\$108,128	\$903,551	\$3,070,425	\$119,382	\$899,661	\$1,614,405	\$69,354	\$737,176
1984	\$2,378,475	\$113,328	\$1,008,476	\$2,504,959	\$120,490	\$1,020,634	\$2,626,445	\$127,558	\$1,031,110	\$3,036,044	\$153,521	\$1,053,182	\$1,629,791	\$80,720	\$817,896
1985	\$2,801,906	\$118,924	\$1,127,400	\$2,977,858	\$125,248	\$1,145,882	\$3,150,373	\$131,322	\$1,162,432	\$3,769,559	\$151,802	\$1,204,985	\$2,046,400	\$81,490	\$899,386
1986	\$3,049,152	\$140,095	\$1,267,495	\$3,236,767	\$148,893	\$1,294,775	\$3,419,579	\$157,519	\$1,319,951	\$4,061,774	\$188,478	\$1,393,462	\$2,303,162	\$102,320	\$1,001,706
1987	\$3,013,310	\$152,458	\$1,419,953	\$3,186,236	\$161,838	\$1,456,614	\$3,348,987	\$170,979	\$1,490,930	\$3,844,988	\$203,089	\$1,596,551	\$2,302,453	\$115,158	\$1,116,864
1988	\$3,262,601	\$150,666	\$1,570,619	\$3,504,753	\$159,312	\$1,615,925	\$3,742,147	\$167,449	\$1,658,379	\$4,571,960	\$192,249	\$1,788,801	\$2,555,005	\$115,123	\$1,231,987
1989	\$3,624,536	\$163,130	\$1,733,749	\$3,923,122	\$175,238	\$1,791,163	\$4,220,163	\$187,107	\$1,845,486	\$5,305,529	\$228,598	\$2,017,399	\$3,191,618	\$127,750	\$1,359,737
1990	\$3,437,972	\$181,227	\$1,914,975	\$3,632,152	\$196,156	\$1,987,319	\$3,812,458	\$211,008	\$2,056,494	\$4,330,640	\$265,276	\$2,282,675	\$2,937,929	\$159,581	\$1,519,318
1991	\$4,056,393	\$171,899	\$2,086,874	\$4,366,639	\$181,608	\$2,168,927	\$4,669,081	\$190,623	\$2,247,117	\$5,698,256	\$216,532	\$2,499,207	\$3,641,332	\$146,896	\$1,666,214
1992	\$4,332,512	\$202,820	\$2,289,694	\$4,720,206	\$218,332	\$2,387,259	\$5,107,518	\$233,454	\$2,480,571	\$6,529,734	\$284,913	\$2,784,120	\$3,723,027	\$182,067	\$1,848,281
1993	\$4,662,955	\$216,626	\$2,506,319	\$5,116,761	\$236,010	\$2,623,269	\$5,576,222	\$255,376	\$2,735,947	\$7,332,320	\$326,487	\$3,110,607	\$3,893,118	\$186,151	\$2,034,432
1994	\$4,363,382	\$233,148	\$2,739,467	\$4,810,991	\$255,838	\$2,879,107	\$5,267,911	\$278,811	\$3,014,758	\$7,056,534	\$366,616	\$3,477,223	\$3,747,286	\$194,656	\$2,229,088
1995	\$5,076,451	\$218,169	\$2,957,636	\$5,678,617	\$240,550	\$3,119,657	\$6,308,008	\$263,396	\$3,278,154	\$8,944,957	\$352,827	\$3,830,049	\$4,897,658	\$187,364	\$2,416,452
1996	\$5,347,444	\$253,823	\$3,211,459	\$6,085,722	\$283,931	\$3,403,588	\$6,876,945	\$315,400	\$3,593,554	\$10,430,859	\$447,248	\$4,277,297	\$5,721,060	\$244,883	\$2,661,335
1997	\$5,920,665	\$267,372	\$3,478,831	\$6,885,254	\$304,286	\$3,707,874	\$7,949,013	\$343,847	\$3,937,402	\$13,114,441	\$521,543	\$4,798,840	\$7,248,300	\$286,053	\$2,947,388
1998	\$6,146,132	\$296,033	\$3,774,864	\$7,159,225	\$344,263	\$4,052,136	\$8,274,111	\$397,451	\$4,334,852	\$13,625,429	\$655,722	\$5,454,562	\$8,853,785	\$362,415	\$3,309,803
1999	\$6,255,150	\$307,307	\$4,082,171	\$7,400,805	\$357,961	\$4,410,098	\$8,686,382	\$413,706	\$4,748,558	\$15,190,549	\$681,271	\$6,135,834	\$10,180,919	\$442,689	\$3,752,493
2000	\$6,348,732	\$312,758	\$4,394,928	\$7,431,683	\$370,040	\$4,780,138	\$8,628,263	\$434,319	\$5,182,877	\$14,418,685	\$759,527	\$6,895,361	\$8,791,308	\$509,046	\$4,261,539
2001	\$6,457,257	\$317,437	\$4,712,365	\$7,535,521	\$371,584	\$5,151,722	\$8,717,743	\$431,413	\$5,614,290	\$14,291,679	\$720,934	\$7,616,295	\$7,359,071	\$439,565	\$4,701,104
2002	\$6,163,167	\$322,863	\$5,035,228	\$6,997,781	\$376,776	\$5,528,498	\$7,871,792	\$435,887	\$6,050,177	\$11,462,516	\$714,584	\$8,330,879	\$5,445,971	\$367,954	\$5,069,057
2003	\$6,928,337	\$308,158	\$5,343,386	\$8,128,948	\$349,889	\$5,878,387	\$9,446,278	\$393,598	\$6,443,767	\$15,616,786	\$573,126	\$8,904,005	\$6,657,979	\$272,299	\$5,341,356
2004	\$7,172,445	\$346,417	\$5,689,803	\$8,530,882	\$404,447	\$6,284,834	\$10,048,116	\$472,314	\$6,916,081	\$17,510,959	\$780,839	\$9,684,844	\$7,013,173	\$332,899	\$5,674,255
2005	\$7,070,377	\$358,622	\$6,048,425	\$8,448,077	\$426,544	\$6,711,378	\$9,994,789	\$502,406	\$7,418,486	\$17,703,746	\$875,548	\$10,560,392	\$6,989,828	\$350,659	\$6,024,914
2006	\$7,324,184	\$353,519	\$6,401,944	\$8,878,798	\$422,404	\$7,133,782	\$10,656,299	\$499,739	\$7,918,226	\$19,971,809	\$885,187	\$11,445,580	\$7,689,271	\$349,491	\$6,374,405
2007	\$7,282,056	\$366,209	\$6,768,153	\$8,722,729	\$443,940	\$7,577,722	\$10,342,429	\$532,815	\$8,451,041	\$18,425,771	\$998,590	\$12,444,170	\$7,706,118	\$384,464	\$6,758,869
2008	\$6,105,216	\$364,103	\$7,132,256	\$6,933,959	\$431,136	\$8,013,859	\$7,788,213	\$517,121	\$8,968,162	\$11,065,796	\$921,289	\$13,365,459	\$6,612,327	\$385,306	\$7,144,174
2009	\$6,552,336	\$305,261	\$7,437,517	\$7,635,833	\$346,698	\$8,360,557	\$8,793,614	\$389,411	\$9,357,573	\$13,705,649	\$553,290	\$13,918,748	\$5,541,271	\$230,616	\$7,374,791
2010	\$7,036,390	\$327,617	\$7,765,134	\$8,327,901	\$381,792	\$8,742,348	\$9,734,429	\$439,681	\$9,797,254	\$16,006,114	\$685,282	\$14,604,031	\$6,057,187	\$277,064	\$7,651,854
2011	\$6,945,626	\$351,819	\$8,116,953	\$8,139,400	\$416,395	\$9,158,743	\$9,415,595	\$486,721	\$10,283,975	\$14,792,779	\$800,306	\$15,404,337	\$5,875,859	\$302,859	\$7,954,714
2012	\$7,186,388	\$347,281	\$8,464,234	\$8,548,159	\$406,952	\$9,565,695	\$10,036,371	\$470,780	\$10,754,755	\$16,702,834	\$739,639	\$16,143,976	\$6,475,392	\$293,793	\$8,248,507
2013	\$7,598,062	\$359,319	\$8,823,554	\$9,364,494	\$427,408	\$9,993,103	\$11,390,094	\$501,819	\$11,256,573	\$21,792,315	\$835,142	\$16,979,117	\$8,144,018	\$323,770	\$8,572,276
2014	\$7,575,266	\$379,903	\$9,203,457	\$9,392,286	\$468,225	\$10,461,328	\$11,490,900	\$569,505	\$11,826,078	\$22,478,522	\$1,089,616	\$18,068,733	\$8,795,873	\$407,201	\$8,979,477
2015	\$7,153,973	\$378,763	\$9,582,220	\$8,834,804	\$469,614	\$10,930,942	\$10,763,975	\$574,545	\$12,400,623	\$20,669,444	\$1,123,926	\$19,192,659	\$8,471,713	\$439,794	\$9,419,271
2016	\$7,427,508	\$357,699	\$9,939,919	\$9,322,744	\$11,372,683	\$11,541,414	\$11,541,414	\$538,199	\$12,938,822	\$23,565,365	\$1,033,472	\$20,226,131	\$9,010,677	\$423,586	\$9,842,856
2017	\$7,521,945	\$371,375	\$10,311,294	\$9,554,410	\$466,137	\$11,838,820	\$11,969,290	\$577,071	\$13,515,893	\$25,612,109	\$1,178,268	\$21,404,400	\$10,428,956	\$450,534	\$10,293,390
2018	\$6,913,177	\$376,097	\$10,687,391	\$8,685,489	\$477,721	\$12,316,540	\$10,758,973	\$598,464	\$14,114,357	\$21,940,288	\$1,280,605	\$22,685,005	\$9,473,128	\$521,448	\$10,814,838
2019	\$7,533,837	\$345,659	\$11,033,050	\$9,608,422	\$434,274	\$12,750,815	\$12,077,782	\$537,949	\$14,652,306	\$26,018,046	\$1,097,014	\$23,782,019	\$11,833,082	\$473,656	\$11,288,495
2020	\$7,921,553	\$376,692	\$11,409,742	\$10,131,074	\$480,421	\$13,231,236	\$12,756,499	\$603,889	\$15,256,195	\$27,360,952	\$1,300,902	\$25,082,922	\$13,313,662	\$591,654	\$11,880,149
2021	\$8,548,062	\$390,078	\$11,805,820	\$11,250,550	\$506,554	\$13,737,789	\$14,575,517	\$637,825	\$15,894,020	\$34,968,217	\$1,368,048	\$26,450,969	\$16,283,418	\$665,683	\$12,545,832
2022	\$7,310,562	\$427,403	\$12,233,223	\$9,612,036	\$562,527	\$14,300,317	\$12,435,749	\$728,776	\$16,622,796	\$29,568,818	\$1,748,411	\$28,199,380	\$12,671,505	\$814,171	\$13,360,003
2023	\$7,754,679	\$365,528	\$12,598,751	\$10,366,194	\$480,602	\$14,780,919	\$13,632,196	\$621,787	\$17,244,583	\$34,522,033	\$1,478,441	\$29,677,821	\$15,206,893	\$633,575	\$13,993,578
2024	\$7,970,710	\$387,734	\$12,986,485	\$10,804,453	\$518,310	\$15,299,228	\$14,405,686	\$681,610	\$17,926,193	\$38,490,752	\$1,726,102	\$31,403,923	\$18,066,356	\$760,345	\$14,753,923

Table F9.6 - Flexible Distributions (Aggressive-6.0%/yr): US 2-Fund Equity Portfolio

Initial investment \$1,000,000. Set percentage of account value is withdrawn at BEGINNING OF YEAR. Results reflect Fine Tuning Table returns.

Year	40% Equity / 60% US Bonds			50% Equity / 50% US Bonds			60% Equity / 40% US Bonds			100% Equity			S&P 500 Index		
	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution	Year-end Balance	Distribution	Cumulative Distribution
1970	\$1,035,632	\$60,000	\$60,000	\$1,022,585	\$60,000	\$60,000	\$1,009,289	\$60,000	\$60,000	\$953,833	\$60,000	\$60,000	\$977,844	\$60,000	\$60,000
1971	\$1,083,611	\$62,138	\$122,138	\$1,076,371	\$61,355	\$121,355	\$1,068,412	\$60,557	\$120,557	\$1,029,690	\$57,230	\$117,230	\$1,050,781	\$58,671	\$118,671
1972	\$1,107,707	\$65,017	\$187,155	\$1,108,227	\$64,582	\$185,937	\$1,107,836	\$64,105	\$184,662	\$1,097,183	\$61,781	\$179,011	\$1,175,165	\$63,047	\$181,718
1973	\$978,058	\$66,462	\$253,617	\$948,363	\$66,494	\$252,431	\$918,377	\$66,470	\$251,132	\$797,043	\$65,831	\$244,842	\$942,647	\$70,510	\$252,227
1974	\$873,517	\$58,684	\$312,300	\$820,993	\$56,902	\$309,333	\$770,175	\$55,103	\$306,235	\$585,166	\$47,823	\$292,665	\$651,645	\$56,559	\$308,786
1975	\$1,030,125	\$52,411	\$364,712	\$1,000,215	\$49,260	\$358,592	\$968,809	\$46,210	\$352,445	\$832,196	\$35,110	\$327,775	\$840,486	\$39,099	\$347,885
1976	\$1,193,127	\$61,808	\$426,519	\$1,184,972	\$60,013	\$418,605	\$1,173,607	\$58,129	\$410,574	\$1,098,434	\$49,932	\$377,707	\$978,477	\$50,429	\$398,314
1977	\$1,171,560	\$71,588	\$498,107	\$1,167,732	\$71,098	\$489,704	\$1,160,621	\$70,416	\$480,990	\$1,101,114	\$65,906	\$443,613	\$853,736	\$58,709	\$457,023
1978	\$1,202,233	\$70,294	\$568,400	\$1,209,367	\$70,064	\$559,768	\$1,212,688	\$69,637	\$550,628	\$1,187,845	\$66,067	\$509,680	\$855,268	\$51,224	\$508,247
1979	\$1,296,151	\$72,134	\$640,534	\$1,326,001	\$72,562	\$632,330	\$1,352,008	\$72,761	\$623,389	\$1,413,291	\$71,271	\$580,950	\$952,072	\$51,316	\$559,563
1980	\$1,412,513	\$77,769	\$718,303	\$1,471,615	\$79,560	\$711,890	\$1,527,281	\$81,120	\$704,509	\$1,704,706	\$84,797	\$665,748	\$1,184,979	\$57,124	\$616,687
1981	\$1,452,902	\$84,751	\$803,054	\$1,508,644	\$88,297	\$800,186	\$1,560,315	\$91,637	\$796,146	\$1,715,777	\$102,282	\$768,030	\$1,059,202	\$71,099	\$687,786
1982	\$1,749,476	\$87,174	\$890,228	\$1,819,561	\$90,519	\$890,705	\$1,884,615	\$93,619	\$889,765	\$2,080,763	\$102,947	\$870,977	\$1,208,813	\$63,552	\$751,338
1983	\$1,954,457	\$104,969	\$995,197	\$2,077,978	\$109,174	\$999,879	\$2,199,877	\$113,077	\$1,002,842	\$2,647,634	\$124,846	\$995,822	\$1,392,105	\$72,529	\$823,867
1984	\$2,029,375	\$117,267	\$1,112,464	\$2,137,295	\$124,679	\$1,124,557	\$2,240,949	\$131,993	\$1,134,835	\$2,590,430	\$158,858	\$1,154,681	\$1,390,579	\$83,526	\$907,393
1985	\$2,365,493	\$121,763	\$1,234,227	\$2,514,039	\$128,238	\$1,252,795	\$2,659,684	\$134,457	\$1,269,292	\$3,182,427	\$155,426	\$1,310,106	\$1,727,661	\$83,435	\$990,828
1986	\$2,547,131	\$141,930	\$1,376,156	\$2,703,857	\$150,842	\$1,403,637	\$2,856,570	\$159,581	\$1,428,873	\$3,393,032	\$190,946	\$1,501,052	\$1,923,963	\$103,660	\$1,094,488
1987	\$2,490,694	\$152,828	\$1,528,984	\$2,633,628	\$162,231	\$1,565,869	\$2,768,152	\$171,394	\$1,600,267	\$3,178,129	\$203,582	\$1,704,634	\$1,903,125	\$115,438	\$1,209,925
1988	\$2,668,362	\$149,442	\$1,678,426	\$2,866,409	\$158,018	\$1,723,886	\$3,060,564	\$166,089	\$1,766,356	\$3,739,238	\$190,688	\$1,895,322	\$2,089,645	\$114,187	\$1,324,113
1989	\$2,933,171	\$160,102	\$1,838,527	\$3,174,803	\$171,985	\$1,895,871	\$3,415,185	\$183,634	\$1,949,990	\$4,293,522	\$224,354	\$2,119,676	\$2,582,830	\$125,379	\$1,449,492
1990	\$2,752,907	\$175,990	\$2,014,518	\$2,908,394	\$190,488	\$2,086,359	\$3,052,771	\$204,911	\$2,154,901	\$3,467,699	\$257,611	\$2,377,287	\$2,352,505	\$154,970	\$1,604,461
1991	\$3,213,908	\$165,174	\$2,179,692	\$3,459,719	\$174,504	\$2,260,863	\$3,699,345	\$183,166	\$2,338,067	\$4,514,767	\$208,062	\$2,585,349	\$2,885,053	\$141,150	\$1,745,612
1992	\$3,396,546	\$192,835	\$2,372,527	\$3,700,485	\$207,583	\$2,468,446	\$4,004,125	\$221,961	\$2,560,028	\$5,119,095	\$270,886	\$2,856,235	\$2,918,730	\$173,103	\$1,918,715
1993	\$3,617,122	\$203,793	\$2,576,319	\$3,969,146	\$222,029	\$2,690,475	\$4,325,556	\$240,248	\$2,800,275	\$5,687,788	\$307,146	\$3,163,381	\$3,019,949	\$175,124	\$2,093,839
1994	\$3,349,110	\$217,027	\$2,793,347	\$3,692,672	\$238,149	\$2,928,624	\$4,043,381	\$259,533	\$3,059,809	\$5,416,237	\$341,267	\$3,504,648	\$2,876,227	\$181,197	\$2,275,036
1995	\$3,855,410	\$200,947	\$2,994,293	\$4,312,737	\$221,560	\$3,150,184	\$4,790,741	\$242,603	\$3,302,412	\$6,793,424	\$324,974	\$3,829,622	\$3,719,623	\$172,574	\$2,447,609
1996	\$4,018,472	\$231,325	\$3,225,618	\$4,573,270	\$258,764	\$3,408,948	\$5,167,854	\$287,444	\$3,589,856	\$7,838,533	\$407,605	\$4,237,228	\$4,299,235	\$223,177	\$2,670,787
1997	\$4,402,400	\$241,108	\$3,466,726	\$5,119,634	\$274,396	\$3,683,345	\$5,910,608	\$310,071	\$3,899,927	\$9,751,440	\$470,312	\$4,707,540	\$5,389,583	\$257,954	\$2,928,741
1998	\$4,521,943	\$264,144	\$3,730,870	\$5,267,314	\$307,178	\$3,990,523	\$6,087,578	\$354,636	\$4,254,564	\$10,024,746	\$585,086	\$5,292,626	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,553,708	\$273,137	\$4,002,187	\$5,387,737	\$316,039	\$4,306,562	\$6,323,629	\$365,255	\$4,619,818	\$11,058,620	\$601,485	\$5,894,111	\$7,411,642	\$390,844	\$3,642,960
2000	\$4,573,184	\$273,222	\$4,275,409	\$5,353,267	\$323,264	\$4,629,826	\$6,215,200	\$379,418	\$4,999,236	\$10,386,216	\$663,517	\$6,557,628	\$6,332,646	\$444,699	\$4,087,658
2001	\$4,602,396	\$274,391	\$4,549,800	\$5,370,927	\$321,196	\$4,951,022	\$6,213,553	\$372,912	\$5,372,148	\$10,186,364	\$623,173	\$7,180,801	\$5,245,162	\$379,959	\$4,467,617
2002	\$4,346,545	\$276,144	\$4,825,944	\$4,935,152	\$322,256	\$5,273,277	\$5,551,544	\$372,813	\$5,744,961	\$8,083,886	\$611,182	\$7,791,983	\$3,840,745	\$314,710	\$4,782,327
2003	\$4,834,744	\$260,793	\$5,086,737	\$5,672,556	\$296,109	\$5,569,386	\$6,591,817	\$333,093	\$6,078,054	\$10,897,732	\$485,033	\$8,277,016	\$4,646,082	\$230,445	\$5,012,771
2004	\$4,952,403	\$290,085	\$5,376,821	\$5,890,370	\$340,353	\$5,909,740	\$6,937,984	\$395,509	\$6,473,563	\$12,090,900	\$653,864	\$8,930,880	\$4,842,429	\$278,765	\$5,291,536
2005	\$4,830,538	\$297,144	\$5,673,966	\$5,771,794	\$353,422	\$6,263,162	\$6,828,520	\$416,279	\$6,889,842	\$12,095,341	\$725,454	\$9,656,334	\$4,775,507	\$290,546	\$5,582,082
2006	\$4,951,268	\$289,832	\$5,963,798	\$6,002,212	\$346,308	\$6,609,470	\$7,203,832	\$409,711	\$7,299,553	\$13,501,269	\$725,720	\$10,382,054	\$5,198,073	\$286,530	\$5,868,612
2007	\$4,870,970	\$297,076	\$6,260,874	\$5,834,637	\$360,133	\$6,969,602	\$6,918,054	\$432,230	\$7,731,783	\$12,325,005	\$810,076	\$11,192,131	\$5,154,625	\$311,884	\$6,180,497
2008	\$4,040,794	\$292,258	\$6,553,132	\$4,589,306	\$350,078	\$7,319,681	\$5,154,701	\$415,083	\$8,146,866	\$7,324,000	\$739,500	\$11,931,631	\$3,052,712	\$309,278	\$6,489,774
2009	\$4,291,075	\$242,448	\$6,795,580	\$5,000,649	\$275,358	\$7,595,039	\$5,758,871	\$309,282	\$8,456,149	\$8,975,725	\$439,440	\$12,371,071	\$3,628,936	\$183,163	\$6,672,937
2010	\$4,559,572	\$257,464	\$7,053,044	\$5,396,469	\$300,039	\$7,895,078	\$6,307,898	\$345,532	\$8,801,681	\$10,371,942	\$538,544	\$12,909,614	\$3,925,050	\$217,736	\$6,890,673
2011	\$4,453,381	\$273,574	\$7,326,619	\$5,218,571	\$323,788	\$8,218,866	\$6,037,070	\$378,474	\$9,180,155	\$9,484,801	\$622,317	\$13,531,931	\$3,767,470	\$235,503	\$7,126,176
2012	\$4,559,249	\$267,203	\$7,593,821	\$5,423,196	\$313,114	\$8,531,980	\$6,367,360	\$362,224	\$9,542,379	\$10,596,754	\$569,088	\$14,101,019	\$4,108,173	\$226,048	\$7,352,224
2013	\$4,769,685	\$273,555	\$7,867,376	\$5,878,564	\$325,392	\$8,857,372	\$7,150,135	\$382,042	\$9,924,420	\$13,680,132	\$635,805	\$14,736,824	\$5,112,409	\$246,490	\$7,598,715
2014	\$4,705,319	\$286,181	\$8,153,558	\$5,833,947	\$352,714	\$9,210,086	\$7,137,485	\$429,008	\$10,353,429	\$13,962,363	\$820,808	\$15,557,632	\$5,463,490	\$306,745	\$7,905,459
2015	\$4,396,861	\$282,319	\$8,435,877	\$5,429,907	\$350,037	\$9,560,123	\$6,615,583	\$428,249	\$10,781,678	\$12,703,524	\$837,742	\$16,395,374	\$5,206,749	\$327,809	\$8,233,269
2016	\$4,516,924	\$263,812	\$8,699,688	\$5,669,483	\$325,794	\$9,885,917	\$7,018,732	\$396,935	\$11,178,613	\$14,330,913	\$762,211	\$17,157,585	\$5,479,704	\$312,405	\$8,545,674
2017	\$4,526,203	\$271,015	\$8,970,704	\$5,749,205	\$340,169	\$10,226,086	\$7,202,318	\$421,124	\$11,599,737	\$15,411,654	\$859,855	\$18,017,440	\$6,275,448	\$328,782	\$8,874,456
2018	\$4,116,099	\$271,572	\$9,242,276	\$5,171,332	\$344,952	\$10,571,038	\$6,405,883	\$432,139	\$12,031,876	\$13,063,228	\$924,699	\$18,942,139	\$5,640,292	\$376,527	\$9,250,983
2019	\$4,438,422	\$246,966	\$9,489,242	\$5,660,626	\$310,280	\$10,881,318	\$7,115,405	\$384,353	\$12,416,229	\$15,328,056	\$783,794	\$19,725,933	\$6,971,244	\$338,417	\$9,589,400
2020	\$4,617,714	\$266,305	\$9,755,547	\$5,905,711	\$339,638	\$11,220,956	\$7,436,150	\$426,924	\$12,843,153	\$15,949,529	\$919,683	\$20,645,616	\$7,760,937	\$418,275	\$10,007,675
2021	\$4,930,473	\$277,063	\$10,032,610	\$6,489,252	\$354,343	\$11,575,298	\$8,407,074	\$446,169	\$13,289,322	\$20,169,466	\$956,972	\$21,602,588	\$9,392,182	\$465,656	\$10,473,331
2022	\$4,172,304	\$295,828	\$10,328,438	\$5,485,807	\$389,355	\$11,964,654	\$7,097,365	\$504,424	\$13,793,746	\$16,875,596	\$1,210,168	\$22,812,756	\$7,231,916	\$563,531	\$11,036,862
2023	\$4,379,184	\$250,338	\$10,578,777	\$5,853,947	\$329,148	\$12,293,802	\$7,698,307	\$425,842	\$14,219,588	\$19,495,114	\$1,012,536	\$23,825,292	\$8,587,562	\$433,915	\$11,470,777
2024	\$4,453,800	\$262,751	\$10,841,528	\$6,037,212	\$351,237	\$12,645,039	\$8,049,476	\$461,898	\$14,681,487	\$21,507,506	\$1,169,707	\$24,994,999	\$10,094,951	\$515,254	\$11,986,031