

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

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

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