

Sound Investing

FIXED CONTRIBUTIONS:

2024 UPDATE



Table J1a - Equity Index Returns: 1, 15 & 40-yr Periods (1928-2023)

Summary Results for 96 1-year Periods (1928-2023)

	US LCB (S&P 500)	US LCV	US SCB	US SCV	US 4-Fund (SCV, LCV, SCB, LCB)	US All Value (SCV, LCV)	US 2-Fund (S&P 500, SCV)
In 96 yrs \$100 grows to:	\$948,715	\$2,296,352	\$4,871,741	\$14,769,204	\$4,309,244	\$6,738,959	\$4,827,699
CRR over 96 years	10.0%	11.0%	11.9%	13.2%	11.8%	12.3%	11.9%
Best 1 year return	54.0%	92.5%	111.2%	124.7%	96.1%	110.4%	89.9%
Worst 1 year return	-43.3%	-61.1%	-48.3%	-55.4%	-51.8%	-58.1%	-49.4%
SD over 96 years	19.8%	22.7%	28.1%	31.0%	24.4%	26.3%	24.1%

Summary Results for 82 15-year Periods (1928-2023)

	US LCB (S&P 500)	US LCV	US SCB	US SCV	US 4-Fund (SCV, LCV, SCB, LCB)	US All Value (SCV, LCV)	US 2-Fund (S&P 500, SCV)
Avg 15 yr growth of \$100	\$461	\$600	\$661	\$872	\$648	\$737	\$654
Average 15 year CRR	10.7%	12.7%	13.4%	15.5%	13.3%	14.2%	13.3%
Best 15 year CRR	18.9%	21.7%	23.2%	26.5%	22.1%	24.2%	21.7%
Worst 15 year CRR	0.6%	-0.6%	1.6%	-1.9%	0.6%	-0.9%	0.5%
Average 15 year SD	18.1%	20.2%	26.0%	28.6%	22.2%	23.8%	22.0%
Lowest 15 year SD	12.4%	12.9%	16.6%	18.9%	14.9%	15.8%	14.5%
Highest 15 year SD	30.7%	38.6%	45.8%	52.0%	40.7%	44.8%	40.1%

Summary Results for 57 40-year Periods (1928-2023)

	US LCB (S&P 500)	US LCV	US SCB	US SCV	US 4-Fund (SCV, LCV, SCB, LCB)	US All Value (SCV, LCV)	US 2-Fund (S&P 500, SCV)
Avg 40 yr growth of \$100	\$6,523	\$15,262	\$16,760	\$38,872	\$17,073	\$25,618	\$17,235
Average 40 year CRR	11.0%	13.4%	13.7%	16.1%	13.7%	14.9%	13.7%
Best 40 year CRR	12.5%	15.6%	16.7%	19.0%	15.9%	17.2%	15.8%
Worst 40 year CRR	8.9%	8.8%	10.6%	11.6%	10.8%	10.7%	10.8%
Average 40 year SD	17.6%	19.3%	25.8%	27.7%	21.4%	22.8%	21.2%
Lowest 40 year SD	15.6%	16.3%	19.6%	21.6%	17.4%	18.8%	17.0%
Highest 40 year SD	23.2%	28.3%	34.8%	39.4%	30.4%	33.3%	30.3%

Notes: 1) Source data from Dimensional Fund Advisors, 2) Results *exclude* advisor fees and fund expenses.

Abbreviations: LCB - US Large Cap Blend, LCV - US Large Cap Value, SCB - US Small Cap Blend, SCV - US Small Cap Value, CRR - Compound Rate of Return, SD - Standard Deviation.

Table H2a - Sound Investing Portfolios: Comparison Data (50% US / 50% Int'l)

(Worldwide (WW) portfolios are 50% US / 50% Int'l)

1970-2023		S&P 500	WW UBH	WW 4-Fund	US 4-Fund	WW All Value	US All Value	WW All SCV	US All SCV	US 2-Fund
54 yr Growth of \$10K*		\$2,387,715	\$4,375,094	\$4,689,801	\$4,860,157	\$6,216,425	\$7,412,404	\$10,825,431	\$10,288,298	\$5,508,352
(*-Monthly rebalancing)										
Returns	CAGR (70-23)	10.7%	11.9%	12.1%	12.1%	12.7%	13.0%	13.8%	13.7%	12.4%
	(70-79)	5.8%	13.3%	13.4%	10.4%	14.4%	13.0%	17.2%	13.9%	10.1%
	(80-89)	17.5%	22.0%	22.9%	18.8%	23.5%	20.2%	26.7%	20.0%	18.9%
	(90-99)	18.2%	10.1%	10.4%	15.4%	10.6%	14.6%	8.4%	15.3%	16.9%
	(00-09)	-1.0%	7.3%	6.1%	4.8%	8.5%	6.9%	10.5%	9.1%	4.2%
	(10-23)	13.1%	8.8%	9.3%	12.0%	8.6%	11.4%	9.2%	11.4%	12.4%
The "Ups & Downs" Ride	Number of Up Yrs	43	43	43	41	45	42	42	41	42
	Average Up Yr Gain	18.9%	20.5%	20.8%	21.7%	20.5%	22.4%	24.2%	25.4%	21.3%
	Sum of Up Yr Gains	813.3%	880.2%	895.1%	890.4%	920.7%	941.7%	1015.7%	1039.8%	894.9%
	Best Year	37.5%	48.9%	48.9%	51.4%	53.5%	57.0%	69.7%	65.2%	51.3%
		1995	2003	2003	1975	2003	1975	1975	1975	1975
	Number of Down Yrs	11	11	11	13	9	12	12	13	12
Average Down Yr Loss	-14.5%	-13.6%	-14.0%	-11.4%	-16.1%	-12.2%	-13.0%	-13.7%	-11.8%	
Sum of Down Yr Losses	-159.2%	-149.4%	-153.5%	-148.2%	-144.8%	-146.5%	-156.5%	-178.0%	-141.1%	
Worst Year	-37.0%	-41.2%	-40.9%	-37.6%	-42.2%	-38.8%	-39.1%	-36.8%	-36.8%	
	2008	2008	2008	2008	2008	2008	2008	2008	2008	
Risk Measures	Standard Dev (70-23)	17.2%	18.3%	18.6%	18.5%	18.9%	19.2%	21.5%	22.4%	18.2%
	(70-79)	19.2%	22.7%	23.9%	24.5%	22.9%	25.3%	29.9%	30.4%	23.7%
	(80-89)	12.7%	12.5%	13.6%	12.7%	12.6%	12.3%	12.9%	17.0%	12.5%
	(90-99)	14.2%	13.5%	12.4%	16.5%	14.3%	18.4%	14.8%	21.6%	15.9%
	(00-09)	21.1%	26.1%	25.7%	23.1%	27.0%	24.1%	27.6%	26.8%	22.9%
	(10-23)	14.6%	14.1%	14.8%	15.5%	15.2%	16.5%	16.8%	18.5%	15.5%
	Sharpe Ratio (70-23)	0.43	0.48	0.48	0.49	0.51	0.52	0.52	0.50	0.51
	(70-79)	0.14	0.48	0.47	0.33	0.52	0.43	0.54	0.42	0.33
	(80-89)	1.06	1.43	1.39	1.16	1.54	1.30	1.74	0.96	1.18
	(90-99)	1.00	0.46	0.51	0.71	0.47	0.61	0.31	0.58	0.83
	(00-09)	-0.17	0.22	0.17	0.11	0.26	0.20	0.33	0.28	0.08
	(10-23)	0.64	0.35	0.37	0.53	0.32	0.47	0.34	0.44	0.56
	Sortino Ratio (70-23)	0.62	0.69	0.72	0.76	0.73	0.88	0.85	0.96	0.80
	(70-79)	0.21	0.67	0.69	0.63	0.76	0.79	1.45	0.89	0.56
	(80-89)	NMF	NMF	NMF	3.83	NMF	NMF	NMF	2.92	4.70
	(90-99)	4.55	0.55	0.50	1.09	NMF	0.95	0.39	0.98	1.22
	(00-09)	-0.28	0.32	0.25	0.14	0.37	0.29	0.47	0.49	0.11
	(10-23)	0.99	0.69	0.88	1.87	0.70	1.53	0.72	1.16	2.01

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NMF - No meaningful figure (not enough losing years to calculate the downside standard deviation for the period.)

Table B1 - Fine Tuning Table: S&P 500 Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

Year	100%										100% Equity	S&P 500 Index
	Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10		
1970	15.4%	14.4%	13.3%	12.2%	11.1%	10.0%	8.8%	7.6%	6.4%	5.2%	4.0%	4.0%
1971	8.3%	9.0%	9.7%	10.3%	10.9%	11.5%	12.1%	12.7%	13.2%	13.8%	14.3%	14.3%
1972	5.6%	6.9%	8.2%	9.5%	10.8%	12.1%	13.5%	14.8%	16.2%	17.6%	18.9%	19.0%
1973	6.0%	3.8%	1.7%	-0.4%	-2.5%	-4.6%	-6.7%	-8.7%	-10.7%	-12.7%	-14.7%	-14.7%
1974	7.0%	3.4%	-0.2%	-3.7%	-7.2%	-10.6%	-13.9%	-17.1%	-20.3%	-23.4%	-26.5%	-26.5%
1975	9.5%	12.1%	14.8%	17.5%	20.3%	23.0%	25.8%	28.6%	31.4%	34.3%	37.2%	37.2%
1976	12.2%	13.4%	14.6%	15.8%	16.9%	18.1%	19.3%	20.4%	21.6%	22.7%	23.8%	23.8%
1977	2.9%	1.9%	0.9%	-0.2%	-1.2%	-2.2%	-3.2%	-4.2%	-5.2%	-6.2%	-7.2%	-7.2%
1978	4.9%	5.1%	5.4%	5.6%	5.8%	6.0%	6.2%	6.3%	6.4%	6.5%	6.5%	6.6%
1979	7.0%	8.2%	9.3%	10.4%	11.6%	12.7%	13.9%	15.0%	16.1%	17.3%	18.4%	18.4%
1980	7.2%	9.8%	12.3%	14.8%	17.3%	19.9%	22.4%	24.9%	27.4%	29.9%	32.4%	32.4%
1981	10.8%	9.2%	7.5%	5.9%	4.3%	2.8%	1.2%	-0.4%	-1.9%	-3.4%	-4.9%	-4.9%
1982	27.0%	26.6%	26.1%	25.6%	25.1%	24.5%	23.9%	23.3%	22.7%	22.1%	21.4%	21.4%
1983	8.7%	10.0%	11.4%	12.7%	14.1%	15.5%	16.9%	18.3%	19.7%	21.1%	22.5%	22.5%
1984	14.5%	13.7%	13.0%	12.2%	11.4%	10.5%	9.7%	8.8%	8.0%	7.1%	6.2%	6.3%
1985	19.4%	20.7%	22.0%	23.2%	24.5%	25.8%	27.1%	28.3%	29.6%	30.9%	32.1%	32.2%
1986	14.9%	15.4%	15.8%	16.2%	16.6%	17.0%	17.3%	17.7%	17.9%	18.2%	18.4%	18.5%
1987	4.5%	5.0%	5.5%	5.8%	6.1%	6.2%	6.2%	6.2%	6.0%	5.6%	5.2%	5.2%
1988	6.9%	7.9%	8.9%	9.8%	10.8%	11.8%	12.8%	13.8%	14.8%	15.8%	16.8%	16.8%
1989	13.3%	15.1%	16.9%	18.7%	20.5%	22.3%	24.1%	25.9%	27.8%	29.6%	31.5%	31.5%
1990	9.7%	8.4%	7.2%	5.9%	4.7%	3.4%	2.1%	0.8%	-0.5%	-1.8%	-3.1%	-3.1%
1991	14.9%	16.5%	18.1%	19.7%	21.2%	22.8%	24.3%	25.9%	27.4%	28.9%	30.4%	30.5%
1992	7.0%	7.1%	7.2%	7.3%	7.3%	7.4%	7.4%	7.5%	7.5%	7.6%	7.6%	7.6%
1993	10.0%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.0%	10.1%
1994	-3.4%	-2.9%	-2.4%	-2.0%	-1.5%	-1.0%	-0.5%	-0.1%	0.4%	0.8%	1.3%	1.3%
1995	15.5%	17.6%	19.7%	21.8%	23.9%	26.1%	28.3%	30.6%	32.9%	35.2%	37.5%	37.6%
1996	3.4%	5.2%	7.1%	9.0%	10.9%	12.9%	14.8%	16.8%	18.8%	20.9%	22.9%	23.0%
1997	6.7%	9.2%	11.8%	14.4%	17.0%	19.6%	22.3%	25.0%	27.8%	30.5%	33.3%	33.4%
1998	8.0%	10.1%	12.3%	14.4%	16.5%	18.6%	20.6%	22.7%	24.7%	26.6%	28.5%	28.6%
1999	0.5%	2.4%	4.4%	6.4%	8.5%	10.5%	12.6%	14.6%	16.7%	18.9%	21.0%	21.0%
2000	11.3%	9.2%	7.1%	5.0%	3.0%	0.9%	-1.1%	-3.2%	-5.2%	-7.2%	-9.1%	-9.1%
2001	7.9%	5.9%	4.0%	2.0%	0.1%	-1.9%	-3.9%	-5.9%	-7.9%	-9.9%	-11.9%	-11.9%
2002	11.4%	7.8%	4.3%	0.8%	-2.7%	-6.1%	-9.4%	-12.7%	-15.9%	-19.0%	-22.1%	-22.1%
2003	3.4%	5.8%	8.2%	10.7%	13.1%	15.6%	18.2%	20.7%	23.3%	26.0%	28.7%	28.7%
2004	3.1%	3.8%	4.6%	5.4%	6.2%	7.0%	7.7%	8.5%	9.3%	10.1%	10.8%	10.9%
2005	1.7%	2.1%	2.4%	2.8%	3.1%	3.4%	3.7%	4.0%	4.3%	4.6%	4.9%	4.9%
2006	2.8%	4.1%	5.3%	6.6%	7.9%	9.2%	10.5%	11.8%	13.1%	14.4%	15.8%	15.8%
2007	9.6%	9.2%	8.9%	8.5%	8.1%	7.7%	7.3%	6.8%	6.4%	5.9%	5.5%	5.5%
2008	8.3%	2.9%	-2.3%	-7.3%	-12.1%	-16.7%	-21.1%	-25.3%	-29.4%	-33.3%	-37.0%	-37.0%
2009	1.1%	3.6%	6.1%	8.7%	11.2%	13.7%	16.3%	18.8%	21.3%	23.9%	26.4%	26.5%
2010	5.6%	6.7%	7.8%	8.8%	9.8%	10.8%	11.7%	12.6%	13.4%	14.3%	15.0%	15.1%
2011	7.7%	7.2%	6.8%	6.2%	5.7%	5.2%	4.6%	4.0%	3.4%	2.7%	2.1%	2.1%
2012	2.4%	3.8%	5.1%	6.5%	7.8%	9.2%	10.5%	11.9%	13.2%	14.6%	16.0%	16.0%
2013	-3.6%	-0.5%	2.8%	6.2%	9.6%	13.1%	16.8%	20.5%	24.3%	28.3%	32.3%	32.4%
2014	2.3%	3.5%	4.6%	5.7%	6.8%	7.9%	9.1%	10.2%	11.4%	12.5%	13.7%	13.7%
2015	0.8%	1.0%	1.1%	1.2%	1.3%	1.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
2016	2.1%	3.1%	4.1%	5.1%	6.1%	7.1%	8.1%	9.1%	10.0%	11.0%	11.9%	12.0%
2017	1.6%	3.5%	5.4%	7.3%	9.3%	11.3%	13.3%	15.4%	17.5%	19.6%	21.8%	21.8%
2018	0.8%	0.4%	-0.1%	-0.5%	-1.0%	-1.5%	-2.1%	-2.6%	-3.2%	-3.8%	-4.4%	-4.4%
2019	7.6%	9.9%	12.2%	14.6%	16.9%	19.3%	21.7%	24.1%	26.5%	29.0%	31.4%	31.5%
2020	8.3%	9.6%	10.8%	12.0%	13.1%	14.1%	15.1%	16.0%	16.9%	17.7%	18.4%	18.4%
2021	1.1%	3.6%	6.2%	8.8%	11.5%	14.3%	17.1%	19.9%	22.8%	25.7%	28.7%	28.7%
2022	-9.9%	-10.7%	-11.4%	-12.2%	-13.0%	-13.8%	-14.6%	-15.5%	-16.3%	-17.2%	-18.1%	-18.1%
2023	4.3%	6.3%	8.5%	10.6%	12.8%	14.9%	17.2%	19.4%	21.7%	24.0%	26.3%	26.3%
Annualized Return	6.7%	7.2%	7.7%	8.1%	8.6%	9.0%	9.4%	9.7%	10.1%	10.4%	10.7%	10.7%
Standard Deviation	6.1%	6.0%	6.5%	7.3%	8.4%	9.6%	11.0%	12.5%	14.0%	15.5%	17.1%	17.1%
Worst 6 Months	-7.6%	-8.8%	-10.1%	-13.1%	-17.8%	-22.2%	-26.5%	-30.6%	-34.5%	-38.3%	-41.8%	-41.8%
Worst 12 Months	-10.5%	-10.9%	-11.4%	-13.8%	-18.6%	-23.2%	-27.6%	-31.8%	-35.9%	-39.7%	-43.3%	-43.3%
Worst 36 Mo (An'lzd)	-3.0%	-1.6%	-0.3%	-0.2%	-2.4%	-4.6%	-6.7%	-8.8%	-11.2%	-13.7%	-16.1%	-16.1%
Worst 60 Mos Annualized	0.3%	1.6%	2.2%	1.2%	0.1%	-1.0%	-2.1%	-3.2%	-4.4%	-5.5%	-6.7%	-6.6%
Worst Drawdown	-6.1%	-5.0%	-9.1%	-14.0%	-19.6%	-25.5%	-31.3%	-36.8%	-41.9%	-46.6%	-51.0%	-50.9%

Table B9 - Fine Tuning Table: US 2-Fund Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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
1970	15.4%	14.2%	12.9%	11.5%	10.2%	8.8%	7.4%	5.9%	4.5%	3.0%	1.5%	4.0%
1971	8.3%	9.1%	9.9%	10.6%	11.3%	12.0%	12.6%	13.2%	13.8%	14.3%	14.8%	14.3%
1972	5.6%	6.4%	7.2%	8.0%	8.7%	9.5%	10.3%	11.1%	11.8%	12.6%	13.4%	19.0%
1973	6.0%	2.9%	-0.1%	-3.1%	-6.1%	-9.0%	-11.8%	-14.6%	-17.4%	-20.1%	-22.7%	-14.7%
1974	7.0%	4.0%	0.9%	-2.0%	-5.0%	-7.9%	-10.8%	-13.6%	-16.4%	-19.2%	-21.9%	-26.5%
1975	9.5%	13.4%	17.3%	21.4%	25.5%	29.6%	33.8%	38.1%	42.4%	46.8%	51.3%	37.2%
1976	12.2%	14.9%	17.6%	20.4%	23.2%	26.0%	28.9%	31.7%	34.6%	37.5%	40.4%	23.8%
1977	2.9%	3.3%	3.7%	4.1%	4.5%	4.8%	5.2%	5.6%	5.9%	6.3%	6.6%	-7.2%
1978	4.9%	6.0%	7.1%	8.1%	9.2%	10.2%	11.2%	12.1%	13.0%	13.9%	14.8%	6.6%
1979	7.0%	8.9%	10.8%	12.8%	14.7%	16.6%	18.6%	20.6%	22.6%	24.6%	26.6%	18.4%
1980	7.2%	9.4%	11.6%	13.8%	15.9%	18.1%	20.2%	22.3%	24.3%	26.3%	28.3%	32.4%
1981	10.8%	10.5%	10.1%	9.8%	9.4%	9.1%	8.7%	8.3%	7.9%	7.5%	7.1%	-4.9%
1982	27.0%	27.3%	27.6%	27.9%	28.1%	28.3%	28.5%	28.7%	28.8%	28.9%	29.0%	21.4%
1983	8.7%	11.2%	13.7%	16.2%	18.8%	21.5%	24.2%	26.9%	29.7%	32.5%	35.4%	22.5%
1984	14.5%	13.5%	12.5%	11.5%	10.5%	9.4%	8.4%	7.3%	6.2%	5.2%	4.1%	6.3%
1985	19.4%	20.6%	21.7%	22.9%	24.0%	25.1%	26.3%	27.4%	28.5%	29.6%	30.7%	32.2%
1986	14.9%	14.8%	14.8%	14.7%	14.6%	14.4%	14.3%	14.1%	13.9%	13.7%	13.4%	18.5%
1987	4.5%	4.5%	4.5%	4.3%	4.0%	3.6%	3.1%	2.4%	1.6%	0.7%	-0.4%	5.2%
1988	6.9%	8.6%	10.4%	12.2%	14.0%	15.8%	17.6%	19.5%	21.4%	23.2%	25.2%	16.8%
1989	13.3%	14.2%	15.1%	16.0%	16.9%	17.8%	18.7%	19.6%	20.4%	21.3%	22.2%	31.5%
1990	9.7%	7.2%	4.7%	2.3%	-0.2%	-2.5%	-4.9%	-7.2%	-9.5%	-11.8%	-14.1%	-3.1%
1991	14.9%	17.2%	19.5%	21.9%	24.2%	26.5%	28.9%	31.3%	33.7%	36.1%	38.5%	30.5%
1992	7.0%	8.4%	9.7%	11.1%	12.4%	13.8%	15.1%	16.5%	17.9%	19.2%	20.6%	7.6%
1993	10.0%	10.9%	11.7%	12.5%	13.3%	14.1%	14.9%	15.7%	16.6%	17.4%	18.2%	10.1%
1994	-3.4%	-2.9%	-2.4%	-2.0%	-1.5%	-1.0%	-0.6%	-0.1%	0.4%	0.8%	1.3%	1.3%
1995	15.5%	17.2%	19.0%	20.7%	22.5%	24.2%	26.0%	27.9%	29.7%	31.6%	33.4%	37.6%
1996	3.4%	5.2%	7.1%	9.0%	10.9%	12.8%	14.8%	16.7%	18.7%	20.7%	22.7%	23.0%
1997	6.7%	9.1%	11.6%	14.0%	16.5%	19.1%	21.7%	24.3%	26.9%	29.6%	32.3%	33.4%
1998	8.0%	8.4%	8.7%	9.0%	9.3%	9.5%	9.6%	9.6%	9.6%	9.5%	9.4%	28.6%
1999	0.5%	2.1%	3.8%	5.5%	7.1%	8.8%	10.5%	12.2%	13.9%	15.6%	17.4%	21.0%
2000	11.3%	10.2%	9.1%	8.0%	6.8%	5.7%	4.6%	3.4%	2.2%	1.1%	-0.1%	-9.1%
2001	7.9%	7.7%	7.6%	7.3%	7.1%	6.7%	6.4%	5.9%	5.4%	4.9%	4.3%	-11.9%
2002	11.4%	8.7%	5.9%	3.2%	0.5%	-2.2%	-5.0%	-7.6%	-10.3%	-13.0%	-15.6%	-22.1%
2003	3.4%	7.0%	10.7%	14.5%	18.3%	22.3%	26.3%	30.4%	34.7%	39.0%	43.4%	28.7%
2004	3.1%	4.5%	6.0%	7.5%	9.0%	10.5%	12.0%	13.5%	15.0%	16.5%	18.0%	10.9%
2005	1.7%	2.3%	2.8%	3.3%	3.8%	4.2%	4.7%	5.2%	5.6%	6.0%	6.4%	4.9%
2006	2.8%	4.4%	5.9%	7.5%	9.0%	10.6%	12.2%	13.8%	15.5%	17.1%	18.7%	15.8%
2007	9.6%	8.4%	7.1%	5.9%	4.7%	3.4%	2.2%	0.9%	-0.4%	-1.6%	-2.9%	5.5%
2008	8.3%	3.0%	-2.1%	-7.0%	-11.7%	-16.3%	-20.7%	-25.0%	-29.1%	-33.0%	-36.8%	-37.0%
2009	1.1%	4.1%	7.1%	10.0%	13.0%	15.9%	18.9%	21.8%	24.7%	27.5%	30.4%	26.5%
2010	5.6%	7.5%	9.4%	11.2%	13.0%	14.8%	16.5%	18.2%	19.8%	21.4%	22.9%	15.1%
2011	7.7%	6.8%	5.9%	4.9%	3.9%	2.9%	1.8%	0.7%	-0.4%	-1.5%	-2.7%	2.1%
2012	2.4%	4.0%	5.6%	7.3%	8.9%	10.6%	12.2%	13.9%	15.5%	17.2%	18.9%	16.0%
2013	-3.6%	-0.1%	3.6%	7.4%	11.3%	15.3%	19.5%	23.7%	28.1%	32.7%	37.3%	32.4%
2014	2.3%	3.0%	3.7%	4.3%	4.9%	5.6%	6.2%	6.8%	7.4%	8.0%	8.6%	13.7%
2015	0.8%	0.5%	0.1%	-0.2%	-0.6%	-1.0%	-1.4%	-1.8%	-2.3%	-2.7%	-3.2%	1.4%
2016	2.1%	3.9%	5.7%	7.5%	9.3%	11.1%	12.9%	14.7%	16.4%	18.2%	20.0%	12.0%
2017	1.6%	2.8%	4.1%	5.3%	6.6%	7.9%	9.2%	10.5%	11.8%	13.1%	14.4%	21.8%
2018	0.8%	-0.2%	-1.2%	-2.2%	-3.3%	-4.3%	-5.4%	-6.5%	-7.6%	-8.7%	-9.8%	-4.4%
2019	7.6%	9.4%	11.2%	13.0%	14.7%	16.4%	18.2%	19.9%	21.5%	23.2%	24.8%	31.5%
2020	8.3%	9.1%	9.7%	10.3%	10.7%	11.0%	11.2%	11.2%	11.2%	11.0%	10.7%	18.4%
2021	1.1%	4.1%	7.2%	10.4%	13.6%	16.9%	20.3%	23.7%	27.3%	30.9%	34.5%	28.7%
2022	-9.9%	-9.9%	-9.9%	-9.9%	-10.0%	-10.1%	-10.2%	-10.3%	-10.5%	-10.7%	-11.0%	-18.1%
2023	4.3%	6.1%	7.9%	9.8%	11.7%	13.5%	15.4%	17.3%	19.1%	21.0%	22.9%	26.3%
Annualized Return	6.7%	7.4%	8.1%	8.7%	9.3%	9.9%	10.5%	11.0%	11.5%	12.0%	12.4%	10.7%
Standard Deviation	6.1%	6.0%	6.5%	7.4%	8.6%	10.0%	11.5%	13.1%	14.7%	16.4%	18.2%	17.1%
Worst 6 Months	-7.6%	-8.5%	-9.5%	-14.8%	-20.0%	-24.9%	-29.6%	-34.1%	-38.3%	-42.3%	-46.1%	-41.8%
Worst 12 Months	-10.5%	-10.6%	-10.6%	-15.0%	-20.1%	-25.0%	-29.7%	-34.1%	-38.4%	-42.4%	-46.3%	-43.3%
Worst 36 Mo (Anlzd)	-3.0%	-1.2%	0.7%	-1.3%	-3.9%	-6.4%	-8.9%	-11.3%	-13.8%	-16.2%	-18.6%	-16.1%
Worst 60 Mos Annualized	0.3%	1.6%	2.2%	1.1%	-0.1%	-1.2%	-2.4%	-3.6%	-4.8%	-6.1%	-7.3%	-6.6%
Worst Drawdown	-6.1%	-5.1%	-10.0%	-15.3%	-21.1%	-27.7%	-34.1%	-40.3%	-45.9%	-51.1%	-55.8%	-50.9%

Table C1 - Fixed Contributions: S&P 500 Equity Portfolio

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

Table C9 - Fixed Contributions: US 4-Fund Equity Portfolio

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

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