

Sound Investing



FLEXIBLE
DISTRIBUTIONS:
2024 UPDATE

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI (%)
1970	\$1,108,211	\$1,098,168	\$1,087,900	\$1,077,411	\$1,066,709	\$1,055,799	\$1,044,687	\$1,033,380	\$1,021,884	\$1,010,205	\$998,351	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,151,076	\$1,146,675	\$1,141,740	\$1,136,274	\$1,130,284	\$1,123,775	\$1,116,754	\$1,109,228	\$1,101,206	\$1,092,695	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,183,373	\$1,193,041	\$1,202,119	\$1,210,590	\$1,218,437	\$1,225,644	\$1,232,198	\$1,238,083	\$1,243,285	\$1,247,793	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,181,657	\$1,167,132	\$1,151,843	\$1,135,817	\$1,119,087	\$1,101,683	\$1,083,638	\$1,064,986	\$1,045,762	\$1,026,000	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,170,823	\$1,115,772	\$1,061,709	\$1,008,735	\$956,942	\$906,412	\$857,221	\$809,430	\$763,097	\$718,268	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,251,277	\$1,217,920	\$1,183,059	\$1,146,844	\$1,109,427	\$1,070,964	\$1,031,608	\$991,515	\$950,837	\$909,725	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,351,819	\$1,327,922	\$1,301,374	\$1,272,303	\$1,240,852	\$1,207,171	\$1,171,419	\$1,133,765	\$1,094,380	\$1,053,445	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,314,392	\$1,277,062	\$1,237,619	\$1,196,271	\$1,153,230	\$1,108,712	\$1,062,935	\$1,016,117	\$968,474	\$920,219	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,312,793	\$1,276,524	\$1,237,575	\$1,196,177	\$1,152,569	\$1,107,001	\$1,059,724	\$1,010,997	\$961,077	\$910,222	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,342,320	\$1,316,786	\$1,287,469	\$1,254,532	\$1,218,161	\$1,178,560	\$1,135,954	\$1,090,582	\$1,042,697	\$992,563	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,383,959	\$1,387,124	\$1,384,689	\$1,376,528	\$1,362,561	\$1,342,755	\$1,317,124	\$1,285,728	\$1,248,676	\$1,206,123	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,410,656	\$1,393,202	\$1,369,867	\$1,340,791	\$1,306,164	\$1,266,221	\$1,221,245	\$1,171,558	\$1,117,521	\$1,059,527	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,659,465	\$1,631,206	\$1,595,388	\$1,552,297	\$1,502,287	\$1,445,776	\$1,383,238	\$1,315,199	\$1,242,229	\$1,164,934	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,712,031	\$1,701,550	\$1,681,909	\$1,653,120	\$1,615,280	\$1,568,580	\$1,513,296	\$1,449,790	\$1,378,504	\$1,299,953	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$1,825,175	\$1,800,738	\$1,765,975	\$1,721,133	\$1,666,565	\$1,602,722	\$1,530,154	\$1,449,494	\$1,361,456	\$1,266,819	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,067,951	\$2,060,003	\$2,038,699	\$2,003,946	\$1,955,799	\$1,894,461	\$1,820,281	\$1,733,747	\$1,635,486	\$1,526,249	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,251,942	\$2,251,498	\$2,234,950	\$2,202,032	\$2,152,669	\$2,086,984	\$2,005,296	\$1,908,117	\$1,796,150	\$1,670,272	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,242,200	\$2,251,181	\$2,241,048	\$2,211,319	\$2,161,812	\$2,092,667	\$2,004,346	\$1,897,635	\$1,773,642	\$1,633,776	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,286,968	\$2,317,432	\$2,327,141	\$2,314,996	\$2,280,215	\$2,222,363	\$2,141,377	\$2,037,583	\$1,911,703	\$1,764,857	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,484,946	\$2,559,008	\$2,609,747	\$2,634,719	\$2,631,777	\$2,599,136	\$2,535,438	\$2,439,803	\$2,311,880	\$2,151,881	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,549,228	\$2,599,321	\$2,622,589	\$2,617,351	\$2,582,375	\$2,516,924	\$2,420,797	\$2,294,356	\$2,138,539	\$1,954,862	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$2,804,890	\$2,901,803	\$2,968,077	\$3,000,403	\$2,995,921	\$2,952,320	\$2,867,934	\$2,741,811	\$2,573,784	\$2,364,512	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$2,847,743	\$2,953,620	\$3,026,624	\$3,063,126	\$3,059,984	\$3,014,654	\$2,925,286	\$2,790,816	\$2,611,030	\$2,386,620	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$2,968,616	\$3,085,501	\$3,166,114	\$3,206,441	\$3,203,016	\$3,153,036	\$3,054,473	\$2,906,174	\$2,707,933	\$2,460,552	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$2,731,677	\$2,859,262	\$2,952,313	\$3,006,347	\$3,017,353	\$2,981,920	\$2,897,374	\$2,761,888	\$2,574,580	\$2,335,597	\$2,385,048	\$154,695	2.67%
1995	\$2,790,553	\$3,025,248	\$3,231,690	\$3,402,281	\$3,529,366	\$3,605,426	\$3,623,290	\$3,576,352	\$3,458,798	\$3,265,829	\$2,993,866	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,012,232	\$3,287,129	\$3,531,410	\$3,734,651	\$3,885,941	\$3,974,116	\$3,988,041	\$3,916,914	\$3,750,598	\$3,479,977	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,106,422	\$3,486,191	\$3,846,077	\$4,171,747	\$4,447,112	\$4,654,529	\$4,775,076	\$4,788,912	\$4,675,732	\$4,415,297	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,232,132	\$3,721,491	\$4,160,754	\$4,660,754	\$5,070,788	\$5,409,107	\$5,647,960	\$5,757,036	\$5,704,046	\$5,455,477	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,132,888	\$3,704,564	\$4,288,958	\$4,866,102	\$5,410,871	\$5,892,722	\$6,275,590	\$6,518,003	\$6,573,447	\$6,391,015	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,225,878	\$3,776,381	\$4,316,834	\$4,826,128	\$5,279,620	\$5,649,366	\$5,904,532	\$6,012,006	\$5,937,214	\$5,645,132	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$3,221,793	\$3,734,978	\$4,215,930	\$4,643,997	\$4,996,780	\$5,250,715	\$5,381,801	\$5,366,457	\$5,182,472	\$4,810,030	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$3,272,197	\$3,699,603	\$4,060,151	\$4,337,958	\$4,518,226	\$4,587,938	\$4,536,543	\$4,356,586	\$4,044,253	\$3,599,789	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$3,259,356	\$3,795,855	\$4,280,237	\$4,690,021	\$5,002,249	\$5,194,401	\$5,245,392	\$5,136,632	\$4,853,085	\$4,384,264	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$3,181,306	\$3,766,580	\$4,305,292	\$4,772,331	\$5,141,375	\$5,385,862	\$5,480,092	\$5,400,447	\$5,126,650	\$4,643,021	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$3,041,330	\$3,650,876	\$4,216,268	\$4,711,039	\$5,107,178	\$5,376,117	\$5,489,908	\$5,422,521	\$5,151,211	\$4,657,901	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$2,947,451	\$3,625,007	\$4,271,264	\$4,856,180	\$5,346,630	\$5,707,377	\$5,902,311	\$5,895,930	\$5,655,005	\$5,150,364	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$2,985,625	\$3,713,358	\$4,401,643	\$5,018,084	\$5,527,481	\$5,892,977	\$6,077,476	\$6,045,278	\$5,763,888	\$5,205,884	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$2,842,478	\$3,410,650	\$3,875,193	\$4,421,324	\$4,941,308	\$5,475,413	\$4,372,733	\$4,111,802	\$3,696,970	\$3,138,478	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$2,714,772	\$3,383,482	\$3,968,483	\$4,441,145	\$4,774,311	\$4,943,802	\$4,929,917	\$4,718,827	\$4,303,757	\$3,685,865	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$2,652,443	\$3,399,693	\$4,068,859	\$4,625,278	\$5,034,960	\$5,266,457	\$5,292,796	\$5,093,363	\$4,655,581	\$3,976,270	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$2,594,888	\$3,380,938	\$4,075,905	\$4,643,869	\$5,050,501	\$5,265,076	\$5,262,478	\$5,025,065	\$4,544,248	\$3,821,642	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$2,444,024	\$3,301,962	\$4,084,239	\$4,748,486	\$5,252,103	\$5,554,582	\$5,619,994	\$5,419,485	\$4,933,603	\$4,154,248	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$2,190,375	\$3,144,028	\$4,076,855	\$4,937,067	\$5,666,261	\$6,201,650	\$6,479,002	\$6,436,172	\$6,017,054	\$5,175,704	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$2,010,320	\$3,029,260	\$4,047,634	\$5,009,552	\$5,849,632	\$6,495,042	\$6,868,464	\$6,891,917	\$6,491,299	\$5,601,405	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$1,777,937	\$2,810,048	\$3,843,367	\$4,820,680	\$5,675,009	\$6,331,784	\$6,711,958	\$6,736,039	\$6,328,838	\$5,424,707	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$1,575,070	\$2,665,175	\$3,776,949	\$4,849,555	\$5,809,446	\$6,572,249	\$7,045,856	\$7,134,670	\$6,744,926	\$5,790,806	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$1,364,618	\$2,538,539	\$3,778,442	\$5,020,136	\$6,180,466	\$7,157,967	\$7,835,068	\$8,081,999	\$7,762,463	\$6,740,955	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$1,107,089	\$2,275,279	\$3,497,967	\$4,709,853	\$5,828,183	\$6,754,049	\$7,375,220	\$7,570,620	\$7,216,405	\$6,193,444	\$6,705,135	\$261,564	1.91%
2019		\$923,892	\$2,254,328	\$3,701,855	\$5,194,728	\$6,634,225	\$7,893,992	\$8,821,450	\$9,241,651	\$8,963,839	\$7,790,761	\$8,465,851	\$266,560	2.29%
2020		\$713,668	\$2,195,837	\$3,839,764	\$5,565,895	\$7,260,341	\$8,773,231	\$9,919,683	\$10,484,048	\$10,227,814	\$8,901,350	\$9,703,526	\$272,651	1.36%
2021		\$453,101	\$2,038,614	\$3,878,716	\$5,899,851	\$7,981,017	\$9,946,661	\$11,562,192	\$12,533,391	\$12,510,902	\$11,100,823	\$12,136,833	\$276,365	7.04%
2022		\$140,534	\$1,544,112	\$3,146,854	\$4,877,696	\$6,626,777	\$8,241,509	\$9,525,349	\$10,240,191	\$10,113,137	\$8,848,131	\$9,699,475	\$295,811	6.45%
2023			\$1,333,104	\$3,131,858	\$5,144,734	\$7,255,128	\$9,286,840	\$10,997,530	\$12,076,243	\$12,146,518	\$10,776,410	\$11,855,042	\$314,904	3.35%

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

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

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

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Ixd	Distribution	CPI(%)
1970	\$1,108,211	\$1,096,009	\$1,083,510	\$1,070,726	\$1,057,666	\$1,044,342	\$1,030,763	\$1,016,941	\$1,002,887	\$988,612	\$974,127	\$998,650	\$40,000	5.57%
1971	\$1,154,938	\$1,149,995	\$1,144,234	\$1,137,665	\$1,130,300	\$1,122,153	\$1,113,237	\$1,103,568	\$1,093,165	\$1,082,044	\$1,070,226	\$1,093,361	\$42,228	3.27%
1972	\$1,173,133	\$1,176,822	\$1,179,495	\$1,181,144	\$1,181,762	\$1,181,346	\$1,179,892	\$1,177,400	\$1,173,873	\$1,169,316	\$1,163,734	\$1,248,954	\$43,607	3.41%
1973	\$1,195,389	\$1,164,470	\$1,132,817	\$1,100,527	\$1,067,693	\$1,034,412	\$1,000,775	\$966,877	\$932,807	\$898,653	\$864,501	\$1,027,304	\$45,093	8.71%
1974	\$1,226,751	\$1,159,694	\$1,094,093	\$1,030,103	\$967,864	\$907,499	\$849,114	\$792,798	\$738,625	\$686,651	\$636,919	\$719,448	\$49,019	12.34%
1975	\$1,282,982	\$1,252,540	\$1,219,268	\$1,183,394	\$1,145,158	\$1,104,807	\$1,062,596	\$1,018,782	\$973,624	\$927,379	\$880,302	\$911,611	\$55,066	6.94%
1976	\$1,372,946	\$1,371,406	\$1,365,130	\$1,354,133	\$1,338,465	\$1,318,213	\$1,293,495	\$1,264,461	\$1,231,293	\$1,194,198	\$1,153,409	\$1,056,091	\$58,886	4.86%
1977	\$1,349,407	\$1,352,971	\$1,351,554	\$1,345,116	\$1,333,657	\$1,317,215	\$1,295,867	\$1,269,724	\$1,238,936	\$1,203,681	\$1,164,172	\$922,953	\$61,751	6.70%
1978	\$1,346,164	\$1,364,159	\$1,376,601	\$1,383,272	\$1,384,000	\$1,378,662	\$1,367,188	\$1,349,564	\$1,325,825	\$1,296,062	\$1,260,417	\$913,408	\$65,889	9.02%
1979	\$1,363,929	\$1,407,679	\$1,446,140	\$1,478,749	\$1,504,974	\$1,524,325	\$1,536,357	\$1,540,682	\$1,536,969	\$1,524,954	\$1,504,441	\$996,630	\$71,830	13.29%
1980	\$1,375,359	\$1,451,375	\$1,523,253	\$1,589,953	\$1,650,424	\$1,703,618	\$1,748,509	\$1,784,104	\$1,809,462	\$1,823,708	\$1,826,054	\$1,211,862	\$81,379	12.52%
1981	\$1,422,142	\$1,501,978	\$1,576,610	\$1,644,917	\$1,705,779	\$1,758,102	\$1,800,833	\$1,832,976	\$1,853,614	\$1,861,921	\$1,857,184	\$1,065,303	\$91,565	8.92%
1982	\$1,679,949	\$1,785,562	\$1,884,680	\$1,975,775	\$2,057,317	\$2,127,810	\$2,185,809	\$2,229,950	\$2,258,977	\$2,271,764	\$2,267,341	\$1,172,291	\$99,735	3.83%
1983	\$1,713,434	\$1,869,874	\$2,024,903	\$2,176,381	\$2,321,999	\$2,459,303	\$2,585,720	\$2,698,598	\$2,795,235	\$2,872,929	\$2,929,017	\$1,309,350	\$103,554	3.79%
1984	\$1,839,151	\$2,000,717	\$2,157,348	\$2,306,661	\$2,446,176	\$2,573,357	\$2,685,649	\$2,780,525	\$2,855,533	\$2,908,340	\$2,936,782	\$1,277,183	\$107,480	3.95%
1985	\$2,062,779	\$2,277,541	\$2,489,922	\$2,696,789	\$2,894,786	\$3,080,371	\$3,249,870	\$3,399,532	\$3,525,594	\$3,624,347	\$3,692,208	\$1,540,395	\$111,724	3.80%
1986	\$2,236,733	\$2,482,305	\$2,724,422	\$2,959,368	\$3,183,185	\$3,391,728	\$3,580,736	\$3,745,900	\$3,882,946	\$3,987,722	\$4,056,283	\$1,687,526	\$115,968	1.10%
1987	\$2,214,873	\$2,472,566	\$2,724,095	\$2,964,695	\$3,189,373	\$3,393,018	\$3,570,522	\$3,716,921	\$3,827,536	\$3,898,130	\$3,925,060	\$1,652,422	\$117,241	4.43%
1988	\$2,237,129	\$2,553,397	\$2,872,315	\$3,188,368	\$3,495,431	\$3,786,870	\$4,055,658	\$4,294,537	\$4,496,194	\$4,653,464	\$4,759,558	\$1,787,161	\$122,440	4.42%
1989	\$2,390,228	\$2,770,812	\$3,160,063	\$3,551,583	\$3,938,064	\$4,311,370	\$4,662,673	\$4,982,622	\$5,261,558	\$5,489,763	\$5,657,750	\$2,181,840	\$127,851	4.65%
1990	\$2,474,375	\$2,826,029	\$3,168,542	\$3,495,040	\$3,798,374	\$4,071,300	\$4,306,683	\$4,497,714	\$4,638,133	\$4,722,467	\$4,746,244	\$1,984,481	\$133,793	6.11%
1991	\$2,680,997	\$3,146,646	\$3,617,967	\$4,086,100	\$4,541,184	\$4,972,547	\$5,368,941	\$5,718,830	\$6,010,734	\$6,233,593	\$6,377,171	\$2,403,848	\$141,963	3.06%
1992	\$2,712,992	\$3,251,674	\$3,809,224	\$4,376,084	\$4,941,085	\$5,491,594	\$6,013,731	\$6,492,658	\$6,912,959	\$7,259,081	\$7,515,845	\$2,429,667	\$146,313	2.90%
1993	\$2,819,885	\$3,437,769	\$4,085,496	\$4,752,796	\$5,427,267	\$6,094,474	\$6,738,128	\$7,340,384	\$7,882,227	\$8,343,974	\$8,705,867	\$2,508,668	\$150,557	2.75%
1994	\$2,574,371	\$3,186,952	\$3,834,502	\$4,507,346	\$5,193,509	\$5,878,765	\$6,546,773	\$7,179,328	\$7,756,723	\$8,258,227	\$8,662,676	\$2,385,048	\$154,695	2.67%
1995	\$2,730,553	\$3,549,945	\$4,372,522	\$5,248,774	\$6,165,796	\$7,106,819	\$8,051,764	\$8,976,740	\$9,854,614	\$10,655,403	\$11,346,932	\$3,062,775	\$158,833	2.54%
1996	\$2,716,458	\$3,564,003	\$4,508,090	\$5,542,398	\$6,656,125	\$7,833,445	\$9,053,074	\$10,287,992	\$11,505,362	\$12,666,701	\$13,728,339	\$3,565,734	\$162,865	3.32%
1997	\$2,719,243	\$3,705,395	\$4,841,514	\$6,128,446	\$7,561,387	\$9,128,638	\$10,810,396	\$12,577,633	\$14,391,163	\$16,200,984	\$17,946,006	\$4,530,960	\$168,276	1.70%
1998	\$2,750,731	\$3,830,018	\$5,078,020	\$6,495,251	\$8,075,448	\$9,804,132	\$11,657,241	\$13,599,935	\$15,585,688	\$17,555,795	\$19,439,411	\$5,605,801	\$171,141	1.61%
1999	\$2,589,145	\$3,733,897	\$5,089,795	\$6,666,108	\$8,464,952	\$10,479,151	\$12,690,020	\$15,065,193	\$17,556,647	\$20,099,092	\$22,608,942	\$6,574,857	\$173,899	2.68%
2000	\$2,682,827	\$3,917,750	\$5,357,368	\$7,004,297	\$8,853,006	\$10,887,958	\$13,081,832	\$15,393,953	\$17,769,081	\$20,136,733	\$22,411,199	\$5,813,946	\$178,568	3.39%
2001	\$2,694,832	\$4,022,245	\$5,564,214	\$7,320,278	\$9,280,597	\$11,424,098	\$13,716,809	\$16,110,527	\$18,542,015	\$20,932,881	\$23,190,319	\$4,960,240	\$184,615	1.55%
2002	\$2,794,225	\$4,167,911	\$5,696,077	\$7,360,982	\$9,135,768	\$11,093,963	\$13,159,443	\$14,706,936	\$16,463,167	\$18,058,663	\$19,420,237	\$3,717,905	\$187,480	2.38%
2003	\$2,691,975	\$4,255,666	\$6,093,677	\$8,206,850	\$10,583,397	\$13,196,338	\$16,001,277	\$18,934,742	\$21,913,353	\$24,834,088	\$27,575,856	\$4,537,555	\$191,936	1.88%
2004	\$2,572,593	\$4,243,691	\$6,251,928	\$8,610,715	\$11,319,843	\$14,361,700	\$17,697,624	\$21,264,688	\$24,973,271	\$28,705,816	\$32,317,152	\$4,814,370	\$195,544	3.26%
2005	\$2,411,750	\$4,133,100	\$6,127,845	\$8,684,278	\$11,536,546	\$14,760,368	\$18,318,802	\$22,148,411	\$26,156,218	\$30,217,904	\$34,177,699	\$4,839,060	\$201,910	3.42%
2006	\$2,264,863	\$4,095,006	\$6,363,682	\$9,108,229	\$12,351,973	\$16,098,384	\$20,324,858	\$24,976,501	\$29,960,415	\$35,141,092	\$40,337,596	\$5,361,667	\$208,806	2.54%
2007	\$2,247,174	\$4,205,235	\$6,588,048	\$9,418,595	\$12,703,205	\$16,426,383	\$20,545,689	\$24,987,122	\$29,641,483	\$34,362,286	\$38,965,775	\$5,430,351	\$214,111	4.08%
2008	\$2,191,484	\$4,101,646	\$6,232,033	\$8,551,539	\$11,014,135	\$13,558,605	\$16,109,277	\$18,577,882	\$20,866,618	\$22,872,389	\$24,492,086	\$3,280,879	\$222,850	0.09%
2009	\$1,991,026	\$4,037,693	\$6,433,215	\$9,162,840	\$12,190,919	\$15,458,328	\$18,881,072	\$22,350,468	\$25,735,248	\$28,885,812	\$31,640,680	\$3,867,038	\$223,054	2.72%
2010	\$1,860,761	\$4,094,914	\$6,786,916	\$9,937,459	\$13,521,551	\$17,483,675	\$21,734,203	\$26,147,717	\$30,563,866	\$34,791,250	\$38,614,654	\$4,185,915	\$229,124	1.50%
2011	\$1,753,393	\$4,124,812	\$6,938,843	\$10,180,680	\$13,807,982	\$17,747,266	\$21,892,001	\$26,103,002	\$30,211,577	\$34,025,747	\$37,339,546	\$4,036,860	\$232,551	2.96%
2012	\$1,550,537	\$4,041,890	\$7,077,825	\$10,664,624	\$14,777,768	\$19,355,661	\$24,294,873	\$29,447,786	\$34,623,445	\$39,592,307	\$44,095,264	\$4,405,140	\$239,440	1.74%
2013	\$1,259,560	\$3,795,813	\$7,080,645	\$11,191,221	\$16,175,528	\$22,039,182	\$28,731,937	\$36,135,227	\$44,052,361	\$52,203,159	\$60,224,832	\$5,509,373	\$243,608	1.50%
2014	\$1,036,070	\$3,655,388	\$7,083,808	\$11,415,678	\$16,716,288	\$23,006,935	\$30,249,230	\$38,330,066	\$47,049,055	\$56,110,537	\$65,122,279	\$5,982,411	\$247,267	0.76%
2015	\$793,275	\$3,422,734	\$6,844,486	\$11,142,559	\$16,369,834	\$22,533,687	\$29,581,327	\$37,386,303	\$45,737,990	\$54,336,033	\$62,791,720	\$5,812,613	\$249,137	0.73%
2016	\$553,974	\$3,296,426	\$6,970,274	\$11,708,481	\$17,615,989	\$24,750,938	\$33,103,985	\$42,577,387	\$52,966,109	\$63,943,698	\$75,055,922	\$6,226,828	\$250,955	2.07%
2017	\$302,532	\$3,126,156	\$6,987,689	\$12,063,123	\$18,505,842	\$26,424,697	\$35,858,520	\$46,748,702	\$58,912,296	\$72,018,903	\$85,575,168	\$7,274,156	\$256,161	2.11%
2018	\$41,289	\$2,858,873	\$6,645,374	\$11,539,629	\$17,650,239	\$25,035,514	\$33,681,523	\$43,480,122	\$54,209,467	\$65,520,019	\$76,929,281	\$6,705,135	\$261,564	1.91%
2019		\$2,836,513	\$7,093,101	\$12,734,375	\$19,941,445	\$28,843,094	\$39,485,145	\$51,797,668	\$65,563,189	\$80,390,064	\$95,695,820	\$8,465,851	\$266,560	2.29%
2020		\$2,796,345	\$7,483,178	\$13,739,715	\$21,769,490	\$31,710,041	\$43,595,850	\$57,319,653	\$72,596,513	\$88,936,172	\$105,629,875	\$9,703,526	\$272,651	1.36%
2021		\$2,623,116	\$7,724,864	\$14,857,242	\$24,413,683	\$36,744,287	\$52,101,732	\$70,576,800	\$92,028,121	\$116,013,395	\$141,731,922	\$12,136,833	\$276,365	7.04%
2022		\$2,097,097	\$6,694,484	\$13,117,536	\$21,711,931	\$32,779,127	\$46,526,865	\$63,011,082	\$82,073,851	\$103,284,306	\$125,891,724	\$9,699,475	\$295,811	6.45%
2023		\$1,890,842	\$6,886,407	\$14,057,103	\$23,891,471	\$36,854,064	\$53,324,237	\$73,519,268	\$97,406,099	\$124,609,642	\$154,329,260	\$11,855,042	\$314,904	3.35%

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

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

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Idx	Distribution	CPI(%)
1970	\$1,096,667	\$1,084,592	\$1,072,224	\$1,059,573	\$1,046,649	\$1,033,463	\$1,020,026	\$1,006,348	\$992,441	\$978,314	\$963,980	\$988,247	\$50,000	5.57%
1971	\$1,130,992	\$1,126,015	\$1,120,231	\$1,113,650	\$1,106,286	\$1,098,149	\$1,089,256	\$1,079,622	\$1,069,264	\$1,058,199	\$1,046,448	\$1,069,401	\$52,785	3.27%
1972	\$1,136,348	\$1,139,719	\$1,142,088	\$1,143,448	\$1,143,791	\$1,143,114	\$1,141,414	\$1,138,691	\$1,134,948	\$1,130,190	\$1,124,423	\$1,207,476	\$54,509	3.41%
1973	\$1,144,462	\$1,114,695	\$1,084,206	\$1,053,089	\$1,021,437	\$989,343	\$956,900	\$924,197	\$891,324	\$858,366	\$825,409	\$982,289	\$56,366	8.71%
1974	\$1,159,138	\$1,095,204	\$1,032,648	\$971,625	\$912,272	\$854,708	\$799,038	\$745,349	\$693,713	\$644,188	\$596,815	\$677,331	\$61,273	12.34%
1975	\$1,193,873	\$1,163,805	\$1,131,010	\$1,095,712	\$1,058,143	\$1,018,544	\$977,161	\$934,245	\$890,046	\$844,816	\$798,800	\$834,932	\$68,833	6.94%
1976	\$1,256,490	\$1,252,543	\$1,243,980	\$1,230,819	\$1,213,109	\$1,190,938	\$1,164,422	\$1,133,709	\$1,098,977	\$1,060,429	\$1,018,295	\$942,893	\$73,607	4.86%
1977	\$1,213,669	\$1,214,228	\$1,209,918	\$1,200,702	\$1,186,584	\$1,167,602	\$1,143,833	\$1,115,389	\$1,082,415	\$1,045,090	\$1,003,620	\$803,553	\$77,188	6.70%
1978	\$1,186,525	\$1,199,649	\$1,207,310	\$1,209,301	\$1,205,460	\$1,195,675	\$1,179,885	\$1,158,079	\$1,130,302	\$1,096,647	\$1,057,260	\$768,603	\$82,361	9.02%
1979	\$1,173,847	\$1,208,925	\$1,238,603	\$1,262,335	\$1,279,605	\$1,289,938	\$1,292,907	\$1,288,137	\$1,275,314	\$1,254,185	\$1,224,567	\$803,880	\$89,788	13.29%
1980	\$1,149,704	\$1,211,614	\$1,268,907	\$1,320,564	\$1,365,559	\$1,402,869	\$1,431,496	\$1,450,478	\$1,458,904	\$1,455,936	\$1,440,817	\$929,708	\$101,724	12.52%
1981	\$1,146,812	\$1,211,865	\$1,271,310	\$1,324,055	\$1,369,017	\$1,405,140	\$1,431,411	\$1,446,876	\$1,450,662	\$1,441,988	\$1,420,186	\$775,232	\$114,456	8.92%
1982	\$1,298,502	\$1,384,394	\$1,463,260	\$1,533,617	\$1,593,991	\$1,642,941	\$1,679,085	\$1,701,124	\$1,707,865	\$1,698,254	\$1,671,388	\$789,846	\$124,668	3.83%
1983	\$1,270,688	\$1,395,119	\$1,516,372	\$1,632,295	\$1,740,579	\$1,838,775	\$1,924,329	\$1,994,612	\$2,046,959	\$2,078,711	\$2,087,259	\$809,085	\$129,443	3.79%
1984	\$1,301,343	\$1,431,259	\$1,554,953	\$1,670,091	\$1,774,254	\$1,864,977	\$1,939,786	\$1,996,244	\$2,032,000	\$2,044,826	\$2,032,675	\$717,016	\$134,350	3.95%
1985	\$1,387,210	\$1,557,275	\$1,722,692	\$1,880,356	\$2,026,948	\$2,158,986	\$2,272,867	\$2,364,932	\$2,431,524	\$2,469,056	\$2,474,082	\$763,101	\$139,655	3.80%
1986	\$1,427,248	\$1,621,872	\$1,810,654	\$1,989,938	\$2,155,851	\$2,304,352	\$2,431,306	\$2,532,551	\$2,603,982	\$2,641,633	\$2,641,762	\$732,315	\$144,960	1.10%
1987	\$1,338,330	\$1,542,381	\$1,738,726	\$1,922,883	\$2,090,190	\$2,235,909	\$2,355,357	\$2,444,036	\$2,497,780	\$2,512,905	\$2,486,354	\$616,403	\$146,552	4.43%
1988	\$1,267,245	\$1,509,498	\$1,750,639	\$1,985,353	\$2,207,788	\$2,411,658	\$2,590,368	\$2,737,175	\$2,845,368	\$2,908,475	\$2,920,485	\$541,239	\$153,050	4.42%
1989	\$1,254,937	\$1,541,806	\$1,831,726	\$2,118,451	\$2,394,910	\$2,653,316	\$2,885,294	\$3,082,069	\$3,234,681	\$3,334,243	\$3,372,231	\$501,538	\$159,814	4.65%
1990	\$1,192,752	\$1,473,087	\$1,742,737	\$1,995,311	\$2,224,216	\$2,422,829	\$2,584,699	\$2,703,758	\$2,774,542	\$2,792,410	\$2,753,762	\$323,921	\$167,241	6.11%
1991	\$1,167,038	\$1,518,927	\$1,871,136	\$2,215,262	\$2,542,035	\$2,841,506	\$3,103,296	\$3,316,881	\$3,471,934	\$3,558,685	\$3,568,322	\$191,089	\$177,454	3.06%
1992	\$1,053,378	\$1,447,957	\$1,852,404	\$2,257,439	\$2,652,348	\$3,025,140	\$3,362,776	\$3,651,478	\$3,877,112	\$4,025,634	\$4,083,607	\$8,823	\$182,891	2.90%
1993	\$952,108	\$1,396,518	\$1,858,358	\$2,327,446	\$2,791,678	\$3,237,139	\$3,648,319	\$4,008,423	\$4,299,784	\$4,504,378	\$4,604,427	\$188,196	\$188,196	2.75%
1994	\$732,884	\$1,167,924	\$1,624,199	\$2,091,956	\$2,559,347	\$3,012,504	\$3,435,711	\$3,811,676	\$4,121,927	\$4,347,305	\$4,468,576	\$193,369	\$193,369	2.67%
1995	\$617,300	\$1,136,433	\$1,695,942	\$2,285,404	\$2,891,170	\$3,496,253	\$4,080,333	\$4,619,927	\$5,088,710	\$5,458,032	\$5,697,635	\$198,541	\$198,541	2.54%
1996	\$427,696	\$981,579	\$1,598,158	\$2,268,678	\$2,980,063	\$3,714,449	\$4,448,850	\$5,154,979	\$5,799,281	\$6,343,228	\$6,743,901	\$203,581	\$203,581	3.32%
1997	\$231,942	\$841,566	\$1,548,250	\$2,347,246	\$3,228,020	\$4,173,124	\$5,157,114	\$6,145,606	\$7,094,529	\$7,949,701	\$8,646,807	\$210,345	\$210,345	1.70%
1998	\$19,449	\$680,164	\$1,450,788	\$2,325,959	\$3,293,552	\$4,333,409	\$5,416,163	\$6,502,278	\$7,541,404	\$8,472,178	\$9,222,587	\$213,926	\$213,926	1.61%
1999		\$472,635	\$1,280,113	\$2,223,584	\$3,295,519	\$4,478,869	\$5,745,081	\$7,052,215	\$8,343,315	\$9,545,222	\$10,568,021		\$217,374	2.68%
2000		\$274,852	\$1,152,913	\$2,159,711	\$3,282,393	\$4,498,332	\$5,773,606	\$7,061,734	\$8,302,806	\$9,423,190	\$10,335,968		\$223,210	3.39%
2001		\$47,496	\$991,930	\$2,070,536	\$3,267,145	\$4,554,937	\$5,895,073	\$7,235,716	\$8,511,593	\$9,644,281	\$10,543,356		\$230,769	1.55%
2002			\$802,575	\$1,894,926	\$3,047,020	\$4,223,439	\$5,380,440	\$6,466,642	\$7,424,303	\$8,191,251	\$8,703,419		\$234,350	2.38%
2003			\$622,919	\$1,894,588	\$3,321,692	\$4,470,990	\$5,493,376	\$6,422,726	\$7,265,600	\$7,915,054	\$8,373,745		\$239,920	1.88%
2004			\$401,193	\$1,773,624	\$3,353,352	\$5,110,862	\$6,996,923	\$8,940,057	\$10,844,887	\$12,591,722	\$14,037,753		\$244,430	3.26%
2005			\$152,933	\$1,571,072	\$3,217,722	\$5,064,544	\$7,061,833	\$9,135,456	\$11,184,679	\$13,081,324	\$14,670,669		\$252,387	3.42%
2006				\$1,407,870	\$3,224,054	\$5,314,149	\$7,632,570	\$10,102,856	\$12,613,116	\$15,012,777	\$17,111,276		\$261,008	2.54%
2007				\$1,207,469	\$3,094,116	\$5,218,741	\$7,524,215	\$9,924,477	\$12,301,974	\$14,506,740	\$16,357,635		\$267,639	4.08%
2008				\$863,832	\$4,133,785	\$5,743,402	\$7,236,258	\$8,528,198	\$9,532,449	\$10,164,696	\$10,164,696		\$278,562	0.09%
2009				\$643,623	\$2,492,120	\$4,468,609	\$6,494,760	\$8,471,997	\$10,284,070	\$11,801,612	\$12,888,686		\$278,817	2.72%
2010				\$397,353	\$2,493,329	\$4,801,321	\$7,234,293	\$9,675,477	\$11,980,155	\$13,980,277	\$15,492,156		\$286,405	1.50%
2011				\$111,894	\$2,288,661	\$4,640,358	\$7,069,662	\$9,452,811	\$11,643,320	\$13,478,473	\$14,788,556		\$290,688	2.96%
2012					\$2,166,653	\$4,799,229	\$7,596,565	\$10,422,023	\$13,104,473	\$15,443,945	\$17,221,179		\$299,300	1.74%
2013					\$2,072,438	\$5,183,112	\$8,711,178	\$12,518,709	\$16,401,142	\$20,085,195	\$23,232,955		\$304,511	1.50%
2014					\$1,850,593	\$5,145,783	\$8,922,585	\$13,040,467	\$17,283,746	\$21,357,506	\$24,890,219		\$309,084	0.76%
2015					\$1,530,076	\$4,786,754	\$8,490,961	\$12,496,857	\$16,587,209	\$20,471,394	\$23,790,199		\$311,422	0.73%
2016					\$1,329,359	\$4,968,531	\$9,229,346	\$13,968,558	\$18,949,241	\$23,832,043	\$28,174,436		\$313,694	2.07%
2017					\$1,075,777	\$5,014,566	\$9,725,719	\$15,076,193	\$20,821,107	\$26,587,572	\$31,866,824		\$320,202	2.11%
2018					\$724,440	\$4,485,578	\$8,893,027	\$13,795,185	\$18,942,254	\$23,977,982	\$28,440,240		\$326,955	1.91%
2019					\$448,805	\$4,835,384	\$10,114,810	\$16,136,124	\$22,617,782	\$29,129,575	\$35,085,192		\$333,200	2.29%
2020					\$119,525	\$4,988,477	\$10,866,579	\$17,571,692	\$24,769,748	\$31,957,624	\$38,460,725		\$340,814	1.36%
2021						\$5,427,443	\$12,654,091	\$21,313,157	\$31,080,159	\$41,365,248	\$51,276,415		\$345,456	7.04%
2022						\$4,548,511	\$11,032,547	\$18,776,997	\$27,476,910	\$36,590,723	\$45,311,809		\$369,764	6.45%
2023						\$4,716,708	\$12,276,305	\$21,556,843	\$32,266,519	\$43,804,342	\$55,202,778		\$393,630	3.35%

Table F1.5 - Flexible Distributions (Moderate-5.0%/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	\$1,055,598	\$50,000	\$50,000	\$1,044,801	\$50,000	\$50,000	\$1,033,805	\$50,000	\$50,000	\$987,951	\$50,000	\$50,000	\$988,247	\$50,000	\$50,000
1971	\$1,112,247	\$52,780	\$102,780	\$1,106,854	\$52,240	\$102,240	\$1,100,968	\$51,690	\$101,690	\$1,072,617	\$49,398	\$99,398	\$1,073,257	\$49,412	\$99,412
1972	\$1,170,669	\$55,612	\$158,392	\$1,179,008	\$55,343	\$157,583	\$1,186,785	\$55,048	\$156,739	\$1,211,989	\$53,631	\$153,028	\$1,213,071	\$53,663	\$153,075
1973	\$1,083,815	\$58,533	\$216,926	\$1,068,265	\$58,950	\$216,533	\$1,052,124	\$59,339	\$216,078	\$982,229	\$60,599	\$213,628	\$983,404	\$60,654	\$213,729
1974	\$955,667	\$54,191	\$271,116	\$907,563	\$53,413	\$269,946	\$860,650	\$52,606	\$268,684	\$686,019	\$49,111	\$262,739	\$687,052	\$49,170	\$262,899
1975	\$1,091,784	\$47,783	\$318,900	\$1,060,602	\$45,378	\$315,325	\$1,028,535	\$43,033	\$311,717	\$893,973	\$34,301	\$297,040	\$895,581	\$34,353	\$297,252
1976	\$1,212,940	\$54,589	\$373,489	\$1,190,099	\$53,030	\$368,355	\$1,165,460	\$51,427	\$363,143	\$1,051,507	\$44,699	\$341,739	\$1,053,710	\$44,779	\$342,031
1977	\$1,138,698	\$60,647	\$434,136	\$1,105,787	\$59,505	\$427,860	\$1,071,704	\$58,273	\$421,416	\$926,936	\$52,575	\$394,314	\$929,158	\$52,685	\$394,716
1978	\$1,144,728	\$56,935	\$491,071	\$1,113,515	\$55,289	\$483,149	\$1,080,776	\$53,585	\$475,002	\$938,198	\$46,347	\$440,661	\$940,728	\$46,458	\$441,174
1979	\$1,213,410	\$57,236	\$548,307	\$1,192,349	\$55,676	\$538,825	\$1,168,959	\$54,039	\$529,040	\$1,055,187	\$46,910	\$487,571	\$1,058,345	\$47,036	\$488,210
1980	\$1,352,575	\$60,670	\$608,978	\$1,357,707	\$59,617	\$598,442	\$1,359,068	\$58,448	\$587,488	\$1,326,901	\$52,759	\$540,330	\$1,331,264	\$52,917	\$541,128
1981	\$1,340,774	\$67,629	\$676,606	\$1,325,510	\$67,885	\$666,328	\$1,306,626	\$67,953	\$655,442	\$1,198,316	\$66,345	\$606,675	\$1,202,619	\$66,563	\$607,691
1982	\$1,593,172	\$67,039	\$743,645	\$1,568,043	\$66,276	\$732,603	\$1,538,495	\$65,331	\$720,773	\$1,381,717	\$59,916	\$666,591	\$1,387,088	\$60,131	\$667,822
1983	\$1,727,027	\$79,659	\$823,304	\$1,720,262	\$78,402	\$811,005	\$1,708,056	\$76,925	\$797,698	\$1,607,680	\$69,086	\$735,677	\$1,614,405	\$69,354	\$737,176
1984	\$1,826,960	\$86,351	\$909,655	\$1,806,328	\$86,013	\$897,018	\$1,779,935	\$85,403	\$883,101	\$1,622,517	\$80,384	\$816,061	\$1,629,791	\$80,720	\$817,896
1985	\$2,161,087	\$91,348	\$1,001,003	\$2,158,533	\$90,316	\$987,335	\$2,148,505	\$88,997	\$972,097	\$2,036,669	\$81,126	\$897,187	\$2,046,400	\$81,490	\$899,386
1986	\$2,394,543	\$108,054	\$1,109,057	\$2,399,284	\$107,927	\$1,095,261	\$2,395,118	\$107,425	\$1,079,523	\$2,291,531	\$101,833	\$999,020	\$2,303,162	\$102,320	\$1,001,706
1987	\$2,412,877	\$119,727	\$1,228,785	\$2,420,848	\$119,964	\$1,215,226	\$2,417,359	\$119,756	\$1,199,278	\$2,290,139	\$114,577	\$1,113,597	\$2,302,453	\$115,158	\$1,116,864
1988	\$2,540,363	\$120,644	\$1,349,428	\$2,571,405	\$121,042	\$1,336,268	\$2,590,380	\$120,868	\$1,320,146	\$2,540,587	\$114,507	\$1,228,104	\$2,555,005	\$115,123	\$1,231,987
1989	\$2,907,208	\$127,018	\$1,476,447	\$2,986,947	\$128,570	\$1,464,838	\$3,053,750	\$129,519	\$1,449,665	\$3,172,677	\$127,029	\$1,355,133	\$3,191,618	\$127,750	\$1,359,737
1990	\$2,890,420	\$145,368	\$1,621,807	\$2,933,464	\$149,347	\$1,614,186	\$2,961,760	\$152,687	\$1,602,353	\$2,919,615	\$158,634	\$1,513,767	\$2,937,929	\$159,581	\$1,519,318
1991	\$3,328,288	\$144,521	\$1,766,328	\$3,421,146	\$146,673	\$1,760,859	\$3,497,683	\$148,088	\$1,750,441	\$3,617,570	\$145,981	\$1,659,748	\$3,641,332	\$146,896	\$1,666,214
1992	\$3,393,451	\$166,414	\$1,932,742	\$3,490,031	\$171,057	\$1,931,916	\$3,569,872	\$174,884	\$1,925,325	\$3,697,628	\$180,878	\$1,840,626	\$3,723,027	\$182,067	\$1,848,281
1993	\$3,549,052	\$169,673	\$2,102,415	\$3,650,098	\$174,502	\$2,106,418	\$3,733,511	\$178,494	\$2,103,819	\$3,865,409	\$184,881	\$2,025,508	\$3,893,118	\$186,151	\$2,034,432
1994	\$3,321,442	\$177,453	\$2,279,868	\$3,432,365	\$182,505	\$2,288,922	\$3,527,411	\$186,676	\$2,290,494	\$3,719,500	\$193,270	\$2,218,778	\$3,747,286	\$194,656	\$2,229,088
1995	\$3,910,938	\$166,072	\$2,445,940	\$4,112,752	\$171,618	\$2,460,541	\$4,300,891	\$176,371	\$2,466,865	\$4,859,920	\$185,975	\$2,404,753	\$4,897,658	\$187,364	\$2,416,452
1996	\$4,121,696	\$195,547	\$2,641,487	\$4,410,325	\$205,638	\$2,666,178	\$4,692,380	\$215,045	\$2,681,909	\$5,725,304	\$242,996	\$2,647,749	\$5,721,060	\$244,883	\$2,661,335
1997	\$4,580,262	\$206,085	\$2,847,571	\$5,011,895	\$220,516	\$2,886,695	\$5,451,826	\$234,619	\$2,916,528	\$7,188,222	\$283,765	\$2,931,514	\$7,248,300	\$286,053	\$2,947,388
1998	\$5,069,268	\$229,013	\$3,076,584	\$5,646,331	\$250,595	\$3,137,289	\$6,248,629	\$272,591	\$3,189,120	\$8,777,815	\$359,411	\$3,290,925	\$8,853,785	\$362,415	\$3,309,803
1999	\$5,222,845	\$253,463	\$3,330,047	\$5,927,026	\$282,317	\$3,419,606	\$6,681,753	\$312,431	\$3,501,551	\$10,090,580	\$438,891	\$3,729,816	\$10,180,919	\$442,689	\$3,752,493
2000	\$5,108,403	\$261,142	\$3,591,190	\$5,681,594	\$296,351	\$3,715,957	\$6,275,694	\$334,088	\$3,835,639	\$8,710,662	\$504,529	\$4,234,345	\$8,791,308	\$509,046	\$4,261,539
2001	\$4,855,581	\$255,420	\$3,846,610	\$5,293,458	\$284,080	\$4,000,037	\$5,728,401	\$313,785	\$4,149,423	\$7,289,350	\$435,533	\$4,669,878	\$7,359,071	\$439,565	\$4,701,104
2002	\$4,490,085	\$242,779	\$4,089,389	\$4,724,427	\$264,673	\$4,264,710	\$4,931,131	\$286,420	\$4,435,843	\$5,392,720	\$364,467	\$5,034,346	\$5,445,971	\$367,954	\$5,069,057
2003	\$4,825,267	\$224,504	\$4,313,893	\$5,189,463	\$236,221	\$4,500,931	\$5,535,383	\$246,557	\$4,682,400	\$6,590,940	\$269,636	\$5,303,982	\$6,657,979	\$272,299	\$5,341,356
2004	\$4,867,392	\$241,263	\$4,555,156	\$5,273,244	\$259,473	\$4,760,404	\$5,665,730	\$276,769	\$4,959,169	\$6,940,492	\$329,547	\$5,633,529	\$7,013,173	\$332,899	\$5,674,255
2005	\$4,766,290	\$243,370	\$4,798,526	\$5,179,674	\$263,662	\$5,024,066	\$5,581,965	\$283,286	\$5,242,456	\$6,915,322	\$347,025	\$5,980,553	\$6,989,828	\$350,659	\$6,024,914
2006	\$4,883,946	\$238,315	\$5,036,840	\$5,370,992	\$258,984	\$5,283,050	\$5,857,102	\$279,098	\$5,521,554	\$7,605,055	\$345,766	\$6,326,319	\$7,689,271	\$349,491	\$6,374,405
2007	\$5,015,576	\$244,197	\$5,281,038	\$5,495,090	\$268,550	\$5,551,600	\$5,969,123	\$292,855	\$5,814,409	\$7,619,440	\$380,253	\$6,706,572	\$7,706,118	\$384,464	\$6,758,869
2008	\$4,190,556	\$250,779	\$5,531,817	\$4,351,049	\$274,755	\$5,826,354	\$4,475,839	\$298,456	\$6,112,865	\$4,559,024	\$380,972	\$7,087,544	\$4,612,327	\$385,306	\$7,144,174
2009	\$4,426,421	\$209,528	\$5,741,344	\$4,700,668	\$217,552	\$6,043,907	\$4,943,439	\$223,792	\$6,336,657	\$5,475,618	\$227,951	\$7,315,495	\$5,541,271	\$230,616	\$7,374,791
2010	\$4,617,677	\$221,321	\$5,962,665	\$4,946,835	\$235,033	\$6,278,940	\$5,245,890	\$247,172	\$6,583,829	\$5,983,644	\$273,781	\$7,589,276	\$6,057,187	\$277,064	\$7,651,854
2011	\$4,637,596	\$230,884	\$6,193,549	\$4,942,268	\$247,342	\$6,526,282	\$5,212,455	\$262,295	\$6,846,124	\$5,802,778	\$299,182	\$7,888,458	\$5,875,859	\$302,859	\$7,954,714
2012	\$4,749,874	\$231,880	\$6,425,429	\$5,125,572	\$247,113	\$6,773,395	\$5,473,011	\$260,623	\$7,106,746	\$6,392,959	\$290,139	\$8,178,597	\$6,475,392	\$293,793	\$8,248,507
2013	\$4,945,290	\$237,494	\$6,662,923	\$5,508,778	\$256,279	\$7,029,674	\$6,071,318	\$273,651	\$7,380,397	\$8,037,986	\$319,648	\$8,498,245	\$8,144,018	\$323,770	\$8,572,276
2014	\$5,018,337	\$247,264	\$6,910,187	\$5,649,223	\$275,439	\$7,305,113	\$6,291,465	\$303,566	\$7,683,963	\$8,678,777	\$401,899	\$8,900,145	\$8,795,873	\$407,201	\$8,979,477
2015	\$4,827,774	\$250,917	\$7,161,104	\$5,438,167	\$282,461	\$7,587,574	\$6,059,072	\$314,573	\$7,998,536	\$8,356,427	\$433,939	\$9,334,083	\$8,471,713	\$439,794	\$9,419,271
2016	\$4,867,236	\$241,389	\$7,402,493	\$5,533,333	\$271,908	\$7,859,482	\$6,221,298	\$302,954	\$8,301,490	\$8,885,414	\$417,821	\$9,751,905	\$9,010,677	\$423,586	\$9,842,856
2017	\$5,053,448	\$243,362	\$7,645,855	\$5,850,348	\$276,667	\$8,136,149	\$6,698,015	\$311,065	\$8,612,555	\$10,280,942	\$444,271	\$10,196,175	\$10,428,956	\$450,534	\$10,293,390
2018	\$4,751,625	\$252,672	\$7,898,527	\$5,472,646	\$292,517	\$8,428,666	\$6,231,768	\$334,901	\$8,947,455	\$9,335,865	\$514,047	\$10,710,223	\$9,473,128	\$521,448	\$10,814,838
2019	\$5,277,443	\$237,581	\$8,136,108	\$6,201,683	\$273,632	\$8,702,299	\$7,203,689	\$311,588	\$9,259,044	\$11,658,203	\$466,793	\$11,177,016	\$11,833,082	\$473,656	\$11,288,495
2020	\$5,669,357	\$263,872	\$8,399,980	\$6,723,969	\$310,084	\$9,012,383	\$7,877,833	\$360,184	\$9,619,228	\$13,113,012	\$582,910	\$11,759,926	\$13,313,662	\$591,654	\$11,880,149
2021	\$6,007,329	\$283,468	\$8,683,448	\$7,299,696	\$336,198	\$9,348,581	\$8,760,904	\$393,892	\$10,013,120	\$16,033,299	\$655,651	\$12,415,577	\$16,283,418	\$665,683	\$12,545,832
2022	\$4,967,279	\$300,366	\$8,983,815	\$5,979,643	\$364,985	\$9,713,566	\$7,107,448	\$438,045	\$10,451,165	\$12,473,053	\$801,665	\$13,217,242	\$12,671,505	\$814,171	\$13,360,003
2023	\$5,320,769	\$248,364	\$9,232,179	\$6,529,586	\$298,982	\$10,012,548	\$7,910,757	\$355,372	\$10,806,537	\$14,964,327	\$623,653	\$13,840,894	\$15,206,893	\$633,575	\$13,993,578

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.

Table with columns: Year, 40% Equity / 60% US Bonds (Year-end Balance, Distribution, Cumulative Distribution), 50% Equity / 50% US Bonds (Year-end Balance, Distribution, Cumulative Distribution), 60% Equity / 40% US Bonds (Year-end Balance, Distribution, Cumulative Distribution), 100% Equity (Year-end Balance, Distribution, Cumulative Distribution), S&P 500 Index (Year-end Balance, Distribution, Cumulative Distribution).

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	\$2,377,827	\$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	\$11,024,746	\$585,086	\$5,292,626	\$6,514,066	\$323,375	\$3,252,116
1999	\$4,553,708	\$271,317	\$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

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