Table C9 - Fixed Contributions (\$1,000/yr): US 2-Fund Equity Portfolio
Annual contribution made at $\$ 83.33 / \mathrm{mo}$ and grow at $3 \% / \mathrm{yr}$. 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 | $\begin{gathered} \hline \text { S\&P } 500 \\ \text { Index } \end{gathered}$ | Annual Contribution |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1970 | \$1,082 | \$1,075 | \$1,068 | \$1,061 | \$1,054 | \$1,047 | \$1,039 | \$1,032 | \$1,024 | \$1,016 | \$1,008 | \$1,022 | \$1,000 |
| 1971 | \$2,248 | \$2,254 | \$2,258 | \$2,262 | \$2,266 | \$2,268 | \$2,270 | \$2,271 | \$2,271 | \$2,270 | \$2,269 | \$2,276 | \$1,030 |
| 1972 | \$3,466 | \$3,494 | \$3,522 | \$3,549 | \$3,574 | \$3,599 | \$3,623 | \$3,646 | \$3,667 | \$3,688 | \$3,708 | \$3,875 | \$1,061 |
| 1973 | \$4,800 | \$4,705 | \$4,609 | \$4,512 | \$4,414 | \$4,315 | \$4,217 | \$4,117 | \$4,018 | \$3,918 | \$3,818 | \$4,311 | \$1,093 |
| 1974 | \$6,305 | \$6,041 | \$5,784 | \$5,533 | \$5,289 | \$5,051 | \$4,820 | \$4,597 | \$4,380 | \$4,171 | \$3,969 | \$4,127 | \$1,126 |
| 1975 | \$8,122 | \$8,092 | \$8,053 | \$8,005 | \$7,948 | \$7,884 | \$7,813 | \$7,735 | \$7,651 | \$7,561 | \$7,466 | \$7,044 | \$1,159 |
| 1976 | \$10,381 | \$10,585 | \$10,779 | \$10,962 | \$11,133 | \$11,293 | \$11,442 | \$11,580 | \$11,706 | \$11,821 | \$11,926 | \$10,067 | \$1,194 |
| 1977 | \$11,932 | \$12,187 | \$12,432 | \$12,666 | \$12,889 | \$13,101 | \$13,302 | \$13,492 | \$13,670 | \$13,836 | \$13,992 | \$10,526 | \$1,230 |
| 1978 | \$13,815 | \$14,224 | \$14,626 | \$15,018 | \$15,400 | \$15,770 | \$16,128 | \$16,473 | \$16,804 | \$17,121 | \$17,423 | \$12,529 | \$1,267 |
| 1979 | \$16,140 | \$16,861 | \$17,591 | \$18,327 | \$19,069 | \$19,814 | \$20,562 | \$21,309 | \$22,056 | \$22,799 | \$23,539 | \$16,270 | \$1,305 |
| 1980 | \$18,704 | \$19,863 | \$21,061 | \$22,295 | \$23,565 | \$24,866 | \$26,196 | \$27,553 | \$28,933 | \$30,332 | \$31,747 | \$23,112 | \$1,344 |
| 1981 | \$22,183 | \$23,401 | \$24,652 | \$25,932 | \$27,239 | \$28,570 | \$29,920 | \$31,285 | \$32,661 | \$34,044 | \$35,430 | \$23,324 | \$1,384 |
| 1982 | \$29,808 | \$31,427 | \$33,090 | \$34,791 | \$36,528 | \$38,293 | \$40,082 | \$41,889 | \$43,707 | \$45,529 | \$47,350 | \$29,904 | \$1,426 |
| 1983 | \$33,936 | \$36,493 | \$39,194 | \$42,039 | \$45,027 | \$48,158 | \$51,428 | \$54,836 | \$58,376 | \$62,044 | \$65,833 | \$38,279 | \$1,469 |
| 1984 | \$40,493 | \$43,049 | \$45,711 | \$48,475 | \$51,334 | \$54,283 | \$57,313 | \$60,416 | \$63,583 | \$66,804 | \$70,067 | \$42,241 | \$1,513 |
| 1985 | \$50,071 | \$53,630 | \$57,375 | \$61,303 | \$65,410 | \$69,690 | \$74,136 | \$78,739 | \$83,489 | \$88,374 | \$93,381 | \$57,648 | \$1,558 |
| 1986 | \$59,260 | \$63,319 | \$67,576 | \$72,024 | \$76,657 | \$81,463 | \$86,432 | \$91,550 | \$96,802 | \$102,170 | \$107,635 | \$70,057 | \$1,605 |
| 1987 | \$63,619 | \$67,890 | \$72,299 | \$76,822 | \$81,431 | \$86,097 | \$90,783 | \$95,452 | \$100,059 | \$104,559 | \$108,902 | \$75,421 | \$1,653 |
| 1988 | \$69,784 | \$75,544 | \$81,617 | \$87,989 | \$94,637 | \$101,533 | \$108,641 | \$115,919 | \$123,317 | \$130,777 | \$138,234 | \$89,953 | \$1,702 |
| 1989 | \$80,957 | \$88,183 | \$95,871 | \$104,010 | \$112,580 | \$121,553 | \$130,894 | \$140,553 | \$150,474 | \$160,588 | \$170,814 | \$120,320 | \$1,754 |
| 1990 | \$90,675 | \$96,379 | \$102,230 | \$108,189 | \$114,210 | \$120,242 | \$126,229 | \$132,110 | \$137,817 | \$143,282 | \$148,431 | \$118,361 | \$1,806 |
| 1991 | \$106,235 | \$115,019 | \$124,257 | \$133,914 | \$143,942 | \$154,284 | \$164,869 | \$175,614 | \$186,426 | \$197,198 | \$207,813 | \$156,575 | \$1,860 |
| 1992 | \$115,697 | \$126,656 | \$138,355 | \$150,773 | \$163,875 | \$177,610 | \$191,912 | \$206,696 | \$221,856 | \$237,270 | \$252,795 | \$170,508 | \$1,916 |
| 1993 | \$129,400 | \$142,494 | \$156,592 | \$171,691 | \$187,769 | \$204,786 | \$222,681 | \$241,369 | \$260,741 | \$280,662 | \$300,970 | \$189,761 | \$1,974 |
| 1994 | \$126,986 | \$140,322 | \$154,762 | \$170,313 | \$186,970 | \$204,704 | \$223,468 | \$243,187 | \$263,762 | \$285,067 | \$306,941 | \$194,314 | \$2,033 |
| 1995 | \$148,966 | \$166,788 | \$186,405 | \$207,895 | \$231,314 | \$256,698 | \$284,051 | \$313,348 | \$344,522 | \$377,465 | \$412,017 | \$269,831 | \$2,094 |
| 1996 | \$156,195 | \$177,717 | \$201,859 | \$228,815 | \$258,768 | \$291,883 | \$328,295 | \$368,103 | \$411,362 | \$458,071 | \$508,162 | \$334,201 | \$2,157 |
| 1997 | \$168,981 | \$196,253 | \$227,552 | \$263,318 | \$304,002 | \$350,056 | \$401,920 | \$460,013 | \$524,712 | \$596,334 | \$675,118 | \$448,307 | \$2,221 |
| 1998 | \$184,804 | \$215,067 | \$249,809 | \$289,494 | \$334,590 | \$385,545 | \$442,781 | \$506,669 | \$577,510 | \$655,506 | \$740,743 | \$579,056 | \$2,288 |
| 1999 | \$188,050 | \$222,026 | \$261,671 | \$307,709 | \$360,893 | \$421,999 | \$491,798 | \$571,037 | \$660,412 | \$760,529 | \$871,867 | \$703,515 | \$2,357 |
| 2000 | \$211,862 | \$247,218 | \$287,987 | \$334,749 | \$388,087 | \$448,564 | \$516,705 | \$592,970 | \$677,728 | \$771,225 | \$873,548 | \$641,770 | \$2,427 |
| 2001 | \$231,142 | \$268,968 | \$312,382 | \$361,920 | \$418,091 | \$481,361 | \$552,126 | \$630,684 | \$717,206 | \$811,701 | \$913,983 | \$567,827 | \$2,500 |
| 2002 | \$260,319 | \$295,029 | \$333,593 | \$376,118 | \$422,634 | \$473,081 | \$527,294 | \$584,984 | \$645,730 | \$708,968 | \$773,986 | \$444,583 | \$2,575 |
| 2003 | \$271,993 | \$318,535 | \$372,127 | \$433,421 | \$503,019 | \$581,439 | \$669,081 | \$766,180 | \$872,768 | \$988,624 | \$1,113,237 | \$575,181 | \$2,652 |
| 2004 | \$283,067 | \$335,735 | \$397,269 | \$468,691 | \$551,012 | \$645,188 | \$752,074 | \$872,366 | \$1,006,543 | \$1,154,794 | \$1,316,953 | \$640,644 | \$2,732 |
| 2005 | \$290,811 | \$346,169 | \$411,145 | \$486,909 | \$574,630 | \$675,432 | \$790,340 | \$920,222 | \$1,065,713 | \$1,227,139 | \$1,404,439 | \$675,006 | \$2,814 |
| 2006 | \$301,927 | \$364,194 | \$438,400 | \$526,275 | \$629,625 | \$750,292 | \$890,086 | \$1,050,711 | \$1,233,670 | \$1,440,158 | \$1,670,937 | \$784,773 | \$2,898 |
| 2007 | \$333,984 | \$397,750 | \$472,759 | \$560,388 | \$662,011 | \$778,939 | \$912,356 | \$1,063,247 | \$1,232,303 | \$1,419,833 | \$1,625,663 | \$830,960 | \$2,985 |
| 2008 | \$364,774 | \$412,786 | \$465,908 | \$524,087 | \$587,112 | \$654,587 | \$725,913 | \$800,276 | \$876,637 | \$953,737 | \$1,030,113 | \$525,945 | \$3,075 |
| 2009 | \$372,148 | \$432,955 | \$502,088 | \$579,927 | \$666,659 | \$762,219 | \$866,244 | \$978,017 | \$1,096,433 | \$1,219,969 | \$1,346,674 | \$668,733 | \$3,167 |
| 2010 | \$396,389 | \$468,900 | \$552,681 | \$648,542 | \$757,076 | \$878,573 | \$1,012,938 | \$1,159,604 | \$1,317,453 | \$1,484,758 | \$1,659,140 | \$772,991 | \$3,262 |
| 2011 | \$430,363 | \$504,244 | \$588,567 | \$683,784 | \$790,073 | \$907,253 | \$1,034,721 | \$1,171,382 | \$1,315,605 | \$1,465,192 | \$1,617,383 | \$792,715 | \$3,360 |
| 2012 | \$444,268 | \$528,093 | \$625,378 | \$737,136 | \$864,109 | \$1,006,663 | \$1,164,675 | \$1,337,430 | \$1,523,516 | \$1,720,753 | \$1,926,143 | \$923,331 | \$3,461 |
| 2013 | \$431,660 | \$531,313 | \$651,562 | \$795,323 | \$965,474 | \$1,164,693 | \$1,395,266 | \$1,658,851 | \$1,956,234 | \$2,287,058 | \$2,649,570 | \$1,226,544 | \$3,565 |
| 2014 | \$445,517 | \$551,041 | \$679,184 | \$833,361 | \$1,017,008 | \$1,233,413 | \$1,485,493 | \$1,775,538 | \$2,104,918 | \$2,473,771 | \$2,880,683 | \$1,398,378 | \$3,671 |
| 2015 | \$452,905 | \$557,499 | \$683,944 | \$835,348 | \$1,014,767 | \$1,225,028 | \$1,468,510 | \$1,746,895 | \$2,060,891 | \$2,409,947 | \$2,791,973 | \$1,421,539 | \$3,782 |
| 2016 | \$466,578 | \$583,386 | \$727,038 | \$902,051 | \$1,113,107 | \$1,364,847 | \$1,661,608 | \$2,007,093 | \$2,403,981 | \$2,853,501 | \$3,354,986 | \$1,595,697 | \$3,895 |
| 2017 | \$478,019 | \$603,940 | \$760,762 | \$954,289 | \$1,190,743 | \$1,476,563 | \$1,818,113 | \$2,221,303 | \$2,691,119 | \$3,231,077 | \$3,842,613 | \$1,948,534 | \$4,012 |
| 2018 | \$485,911 | \$606,862 | \$755,734 | \$937,191 | \$1,156,031 | \$1,416,959 | \$1,724,293 | \$2,081,604 | \$2,491,298 | \$2,954,159 | \$3,468,883 | \$1,867,137 | \$4,132 |
| 2019 | \$527,424 | \$668,500 | \$844,870 | \$1,063,227 | \$1,330,713 | \$1,654,655 | \$2,042,193 | \$2,499,803 | \$3,032,707 | \$3,644,198 | \$4,334,914 | \$2,459,983 | \$4,256 |
| 2020 | \$575,838 | \$733,714 | \$931,575 | \$1,176,888 | \$1,477,471 | \$1,841,125 | \$2,275,124 | \$2,785,584 | \$3,376,710 | \$4,049,967 | \$4,803,221 | \$2,918,264 | \$4,384 |
| 2021 | \$586,514 | \$768,358 | \$1,003,230 | \$1,303,499 | \$1,683,076 | \$2,157,095 | \$2,741,362 | \$3,451,541 | \$4,302,055 | \$5,304,714 | \$6,467,088 | \$3,762,260 | \$4,515 |
| 2022 | \$532,684 | \$696,752 | \$908,430 | \$1,178,643 | \$1,519,572 | \$1,944,329 | \$2,466,405 | \$3,098,897 | \$3,853,475 | \$4,739,124 | \$5,760,699 | \$3,086,005 | \$4,651 |
| 2023 | \$560,248 | \$744,176 | \$985,595 | \$1,299,173 | \$1,701,810 | \$2,212,377 | \$2,851,180 | \$3,639,080 | \$4,596,232 | \$5,740,427 | \$7,085,051 | \$3,903,840 | \$4,790 |

