Table 5:	Expected Legacy Amounts Across Four Middling Cases			
	TIPS Yield 1.75%		TIPS Yield 2.25%	
	Stocks @ 4%	Stocks @ 5%	Stocks @ 4%	Stocks @ 5%
After 10 years	$670,000 + $107,500 (78%)	$670,000 + $118,000 (79%)	$638,000 + $198,500 (84%)	$638,000 + $218,500 (86%)
At life expectancy (93)	$116,000 + $209,000 (33%)	$116,000 + $271,000 (39%)	$115,000 + $387,000 (50%)	$115,000 + $501,000 (62%)
After 30 years	$235,500 (24%)	$313,500 (31%)	$435,000 (44%)	$580,000 (58%)

Note: Life expectancy is joint life expectancy (annuitant) for a 67-year-old couple. Dollar amounts rounded to the nearest $500. Surplus amounts available to invest are taken from Table 1, likewise the amount placed in the ladder, which is $1M minus the surplus. Percentages are the sum of amounts not yet expended from the laddered TIPS (left entry each cell) plus the stock accumulation to that point (right entry), divided by the starting value of $1M. At 30 years the laddered amounts are zero. All dollar amounts are real, and thus comparable to the starting value.