

Fine Tuning Table - Ultimate Buy & Hold Worldwide Equity Portfolio (70% US / 30% Int'l)

1.0% Mgmt Fee and fund expense ratios subtracted from all portfolios, except S&P 500 Index.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Stock	S&P 500 Index
1970	13.7%	12.1%	10.5%	8.9%	7.3%	5.7%	4.1%	2.6%	1.0%	-0.6%	-2.1%	4.0%
1971	6.6%	8.5%	10.4%	12.4%	14.3%	16.2%	18.2%	20.1%	22.1%	24.0%	26.0%	14.3%
1972	3.7%	4.7%	5.6%	6.6%	7.5%	8.5%	9.4%	10.4%	11.3%	12.2%	13.2%	19.0%
1973	3.4%	0.8%	-1.7%	-4.3%	-6.8%	-9.2%	-11.6%	-14.0%	-16.3%	-18.6%	-20.8%	-14.7%
1974	6.5%	3.5%	0.6%	-2.2%	-5.0%	-7.8%	-10.5%	-13.1%	-15.7%	-18.3%	-20.8%	-26.5%
1975	6.7%	10.2%	13.8%	17.5%	21.3%	25.1%	28.9%	32.9%	36.9%	40.9%	45.0%	37.2%
1976	8.6%	10.2%	11.8%	13.4%	15.0%	16.5%	18.1%	19.6%	21.2%	22.7%	24.2%	23.8%
1977	2.1%	3.8%	5.5%	7.3%	9.1%	10.9%	12.7%	14.6%	16.5%	18.4%	20.3%	-7.2%
1978	1.6%	3.8%	6.0%	8.3%	10.6%	12.9%	15.3%	17.7%	20.1%	22.5%	25.0%	6.6%
1979	6.0%	7.6%	9.2%	10.9%	12.5%	14.1%	15.8%	17.4%	19.1%	20.7%	22.4%	18.4%
1980	6.4%	8.4%	10.5%	12.5%	14.5%	16.6%	18.6%	20.6%	22.6%	24.6%	26.6%	32.4%
1981	9.7%	9.3%	8.9%	8.6%	8.2%	7.8%	7.4%	7.0%	6.6%	6.2%	5.8%	-4.9%
1982	22.5%	22.1%	21.7%	21.3%	20.9%	20.5%	20.0%	19.6%	19.1%	18.7%	18.2%	21.4%
1983	7.1%	9.1%	11.1%	13.2%	15.3%	17.4%	19.6%	21.8%	24.0%	26.3%	28.5%	22.5%
1984	12.9%	12.3%	11.8%	11.2%	10.6%	10.1%	9.5%	8.9%	8.3%	7.7%	7.0%	6.3%
1985	15.4%	17.3%	19.2%	21.2%	23.2%	25.2%	27.2%	29.3%	31.3%	33.4%	35.6%	32.2%
1986	11.0%	12.1%	13.1%	14.2%	15.3%	16.3%	17.4%	18.4%	19.5%	20.6%	21.6%	18.5%
1987	3.1%	4.0%	4.8%	5.7%	6.4%	7.1%	7.8%	8.3%	8.9%	9.3%	9.7%	5.2%
1988	5.1%	6.8%	8.5%	10.3%	12.0%	13.8%	15.7%	17.5%	19.4%	21.2%	23.2%	16.8%
1989	10.9%	11.3%	11.6%	11.9%	12.3%	12.6%	12.9%	13.2%	13.5%	13.8%	14.0%	31.5%
1990	9.5%	7.2%	5.0%	2.8%	0.6%	-1.6%	-3.7%	-5.8%	-7.9%	-10.0%	-12.0%	-3.1%
1991	14.1%	15.4%	16.7%	17.9%	19.2%	20.4%	21.7%	22.9%	24.1%	25.4%	26.6%	30.5%
1992	6.2%	6.4%	6.7%	6.9%	7.2%	7.4%	7.7%	7.9%	8.1%	8.3%	8.5%	7.6%
1993	8.6%	10.1%	11.7%	13.2%	14.7%	16.3%	17.9%	19.5%	21.1%	22.7%	24.4%	10.1%
1994	-4.2%	-3.8%	-3.4%	-3.0%	-2.6%	-2.2%	-1.8%	-1.5%	-1.1%	-0.7%	-0.4%	1.3%
1995	15.4%	15.9%	16.4%	16.9%	17.4%	17.9%	18.4%	18.9%	19.4%	19.9%	20.3%	37.6%
1996	2.1%	3.5%	5.0%	6.4%	7.9%	9.4%	10.8%	12.3%	13.8%	15.3%	16.9%	23.0%
1997	5.9%	6.6%	7.3%	8.1%	8.7%	9.4%	10.1%	10.8%	11.4%	12.1%	12.7%	33.4%
1998	7.0%	6.8%	6.6%	6.3%	6.0%	5.6%	5.2%	4.7%	4.2%	3.6%	3.0%	28.6%
1999	-1.5%	0.3%	2.1%	3.9%	5.7%	7.6%	9.4%	11.3%	13.2%	15.1%	17.0%	21.0%
2000	10.6%	9.7%	8.8%	7.9%	7.0%	6.1%	5.2%	4.2%	3.3%	2.4%	1.5%	-9.1%
2001	7.1%	6.6%	6.2%	5.6%	5.1%	4.5%	3.9%	3.2%	2.5%	1.8%	1.0%	-11.9%
2002	11.3%	9.1%	6.9%	4.7%	2.5%	0.3%	-1.9%	-4.1%	-6.3%	-8.5%	-10.7%	-22.1%
2003	2.4%	6.2%	10.0%	13.9%	18.0%	22.1%	26.4%	30.7%	35.2%	39.8%	44.6%	28.7%
2004	3.0%	4.9%	6.7%	8.6%	10.5%	12.4%	14.4%	16.3%	18.3%	20.3%	22.3%	10.9%
2005	0.8%	1.9%	2.9%	3.9%	5.0%	6.0%	7.0%	8.1%	9.1%	10.1%	11.1%	4.9%
2006	2.0%	4.0%	6.0%	8.0%	10.1%	12.2%	14.3%	16.4%	18.6%	20.8%	23.0%	15.8%
2007	8.2%	7.3%	6.4%	5.4%	4.5%	3.5%	2.6%	1.6%	0.6%	-0.4%	-1.4%	5.5%
2008	7.1%	1.5%	-3.9%	-9.1%	-14.0%	-18.8%	-23.5%	-27.9%	-32.2%	-36.3%	-40.2%	-37.0%
2009	1.0%	4.4%	7.8%	11.2%	14.6%	18.1%	21.5%	24.9%	28.3%	31.6%	35.0%	26.5%
2010	4.5%	6.3%	8.2%	10.0%	11.8%	13.5%	15.2%	16.9%	18.6%	20.1%	21.7%	15.1%
2011	6.9%	5.7%	4.4%	3.1%	1.8%	0.5%	-0.9%	-2.3%	-3.7%	-5.2%	-6.6%	2.1%
2012	2.4%	4.0%	5.5%	7.1%	8.7%	10.3%	11.9%	13.4%	15.0%	16.6%	18.2%	16.0%
2013	-4.5%	-1.8%	1.1%	4.0%	7.0%	10.0%	13.1%	16.3%	19.6%	22.9%	26.3%	32.4%
2014	2.4%	2.8%	3.1%	3.5%	3.9%	4.2%	4.6%	4.9%	5.3%	5.6%	5.9%	13.7%
2015	-0.2%	-0.4%	-0.7%	-0.9%	-1.2%	-1.4%	-1.7%	-2.0%	-2.3%	-2.6%	-3.0%	1.4%
2016	0.7%	2.1%	3.5%	4.8%	6.2%	7.5%	8.9%	10.2%	11.5%	12.8%	14.2%	12.0%

Annualized Return	6.1%	6.7%	7.3%	7.9%	8.5%	9.0%	9.5%	10.1%	10.5%	11.0%	11.4%	10.3%
Standard Deviation	4.1%	4.1%	4.5%	5.4%	6.5%	7.7%	9.0%	10.4%	11.8%	13.2%	14.6%	15.2%

Worst 3 Months	-4.8%	-5.0%	-8.2%	-12.3%	-16.3%	-20.1%	-23.9%	-27.5%	-31.1%	-34.5%	-37.8%	-29.6%
Worst 6 Months	-4.5%	-5.9%	-10.5%	-16.2%	-21.7%	-26.8%	-31.8%	-36.4%	-40.8%	-45.0%	-49.0%	-41.8%
Worst 12 Months	-4.5%	-5.2%	-11.4%	-17.2%	-22.8%	-28.1%	-33.1%	-37.8%	-42.3%	-46.5%	-50.6%	-43.3%
Worst 36 Months Annualized	-0.8%	0.2%	0.1%	-2.4%	-4.9%	-7.4%	-9.9%	-12.3%	-14.7%	-17.2%	-19.6%	-16.1%
Worst 60 Months Annualized	0.1%	1.3%	1.6%	0.7%	-0.2%	-1.2%	-2.2%	-3.2%	-4.3%	-5.3%	-6.4%	-6.6%
Worst Drawdown	-5.5%	-6.8%	-11.8%	-17.8%	-24.7%	-31.5%	-37.7%	-43.5%	-48.9%	-54.1%	-58.8%	-50.9%

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