

Table A101 - Ultimate Buy & Hold Equity Portfolio (70% US/30% Int'l)

	World-Wide Equity Portfolio Build-Up ----->						
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
1970 - 2022 (53 years) (with ANNUAL rebalancing)	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
Initial \$100,000 Grew to:	\$18,906,960	\$21,563,811	\$23,746,163	\$30,654,654	\$31,213,152	\$37,058,725	\$41,291,852
Annualized Compound Return	10.4%	10.7%	10.9%	11.4%	11.4%	11.8%	12.0%
Annualized Standard Deviation	17.2%	17.0%	17.2%	17.5%	17.4%	17.6%	17.8%
Difference from Portfolio 1	\$0	\$2,656,852	\$4,839,204	\$11,747,694	\$12,306,192	\$18,151,766	\$22,384,892

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Note: Index returns reduced by the equivalent of a representative fund's expense ratio.

	World-Wide Equity Portfolio Build-Up ----->						
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
1970 - 2022 (53 years) (with MONTHLY rebalancing)	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
Initial \$100,000 Grew to:	\$18,906,960	\$21,440,723	\$23,554,447	\$30,054,992	\$30,797,693	\$35,158,049	\$37,968,061
Annualized Compound Return	10.4%	10.7%	10.9%	11.4%	11.4%	11.7%	11.9%
"Annualized" Monthly Standard Dev.	17.2%	17.3%	17.7%	18.3%	18.1%	17.6%	17.8%
Difference from Portfolio 1	\$0	\$2,533,763	\$4,647,488	\$11,148,032	\$11,890,733	\$16,251,090	\$19,061,102

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Note: Index returns reduced by the equivalent of a representative fund's expense ratio.

Ultimate Buy & Hold Equity Portfolio Asset Allocation (70% US/30% Int'l)

Portfolio	S&P 500	US LCV	US SCB	US SCV	REIT	Intl LCB	Intl LCV	Intl SCB	Intl SCV	Em Mrkt
#1	100%									
#2	86%	14%								
#3	72%	14%	14%							
#4	58%	14%	14%	14%						
#5	44%	14%	14%	14%	14%					
#6	20%	14%	14%	14%	14%	6%	6%	6%	6%	
#7 / UB&H	14%	14%	14%	14%	14%	6%	6%	6%	6%	6%