

Table B1 - Fine Tuning Table - S&P 500 Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.4%	13.3%	12.2%	11.1%	10.0%	8.8%	7.6%	6.4%	5.2%	4.0%	4.0%
1971	8.3%	9.0%	9.7%	10.3%	10.9%	11.5%	12.1%	12.7%	13.2%	13.8%	14.3%	14.3%
1972	5.6%	6.9%	8.2%	9.5%	10.8%	12.1%	13.5%	14.8%	16.2%	17.6%	18.9%	19.0%
1973	6.0%	3.8%	1.7%	-0.4%	-2.5%	-4.6%	-6.7%	-8.7%	-10.7%	-12.7%	-14.7%	-14.7%
1974	7.0%	3.4%	-0.2%	-3.7%	-7.2%	-10.6%	-13.9%	-17.1%	-20.3%	-23.4%	-26.5%	-26.5%
1975	9.5%	12.1%	14.8%	17.5%	20.3%	23.0%	25.8%	28.6%	31.4%	34.3%	37.2%	37.2%
1976	12.2%	13.4%	14.6%	15.8%	16.9%	18.1%	19.3%	20.4%	21.6%	22.7%	23.8%	23.8%
1977	2.9%	1.9%	0.9%	-0.2%	-1.2%	-2.2%	-3.2%	-4.2%	-5.2%	-6.2%	-7.2%	-7.2%
1978	4.9%	5.1%	5.4%	5.6%	5.8%	6.0%	6.2%	6.3%	6.4%	6.5%	6.5%	6.6%
1979	7.0%	8.2%	9.3%	10.4%	11.6%	12.7%	13.9%	15.0%	16.1%	17.3%	18.4%	18.4%
1980	7.2%	9.8%	12.3%	14.8%	17.3%	19.9%	22.4%	24.9%	27.4%	29.9%	32.4%	32.4%
1981	10.8%	9.2%	7.5%	5.9%	4.3%	2.8%	1.2%	-0.4%	-1.9%	-3.4%	-4.9%	-4.9%
1982	27.0%	26.6%	26.1%	25.6%	25.1%	24.5%	23.9%	23.3%	22.7%	22.1%	21.4%	21.4%
1983	8.7%	10.0%	11.4%	12.7%	14.1%	15.5%	16.9%	18.3%	19.7%	21.1%	22.5%	22.5%
1984	14.5%	13.7%	13.0%	12.2%	11.4%	10.5%	9.7%	8.8%	8.0%	7.1%	6.2%	6.3%
1985	19.4%	20.7%	22.0%	23.2%	24.5%	25.8%	27.1%	28.3%	29.6%	30.9%	32.1%	32.2%
1986	14.9%	15.4%	15.8%	16.2%	16.6%	17.0%	17.3%	17.7%	17.9%	18.2%	18.4%	18.5%
1987	4.5%	5.0%	5.5%	5.8%	6.1%	6.2%	6.2%	6.2%	6.0%	5.6%	5.2%	5.2%
1988	6.9%	7.9%	8.9%	9.8%	10.8%	11.8%	12.8%	13.8%	14.8%	15.8%	16.8%	16.8%
1989	13.3%	15.1%	16.9%	18.7%	20.5%	22.3%	24.1%	25.9%	27.8%	29.6%	31.5%	31.5%
1990	9.7%	8.4%	7.2%	5.9%	4.7%	3.4%	2.1%	0.8%	-0.5%	-1.8%	-3.1%	-3.1%
1991	14.9%	16.5%	18.1%	19.7%	21.2%	22.8%	24.3%	25.9%	27.4%	28.9%	30.4%	30.5%
1992	7.0%	7.1%	7.2%	7.3%	7.3%	7.4%	7.4%	7.5%	7.5%	7.6%	7.6%	7.6%
1993	10.0%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	10.0%	10.1%
1994	-3.4%	-2.9%	-2.4%	-2.0%	-1.5%	-1.0%	-0.5%	-0.1%	0.4%	0.8%	1.3%	1.3%
1995	15.5%	17.6%	19.7%	21.8%	23.9%	26.1%	28.3%	30.6%	32.9%	35.2%	37.5%	37.6%
1996	3.4%	5.2%	7.1%	9.0%	10.9%	12.9%	14.8%	16.8%	18.8%	20.9%	22.9%	23.0%
1997	6.7%	9.2%	11.8%	14.4%	17.0%	19.6%	22.3%	25.0%	27.8%	30.5%	33.3%	33.4%
1998	8.0%	10.1%	12.3%	14.4%	16.5%	18.6%	20.6%	22.7%	24.7%	26.6%	28.5%	28.6%
1999	0.5%	2.4%	4.4%	6.4%	8.5%	10.5%	12.6%	14.6%	16.7%	18.9%	21.0%	21.0%
2000	11.3%	9.2%	7.1%	5.0%	3.0%	0.9%	-1.1%	-3.2%	-5.2%	-7.2%	-9.1%	-9.1%
2001	7.9%	5.9%	4.0%	2.0%	0.1%	-1.9%	-3.9%	-5.9%	-7.9%	-9.9%	-11.9%	-11.9%
2002	11.4%	7.8%	4.3%	0.8%	-2.7%	-6.1%	-9.4%	-12.7%	-15.9%	-19.0%	-22.1%	-22.1%
2003	3.4%	5.8%	8.2%	10.7%	13.1%	15.6%	18.2%	20.7%	23.3%	26.0%	28.7%	28.7%
2004	3.1%	3.8%	4.6%	5.4%	6.2%	7.0%	7.7%	8.5%	9.3%	10.1%	10.8%	10.9%
2005	1.7%	2.1%	2.4%	2.8%	3.1%	3.4%	3.7%	4.0%	4.3%	4.6%	4.9%	4.9%
2006	2.8%	4.1%	5.3%	6.6%	7.9%	9.2%	10.5%	11.8%	13.1%	14.4%	15.8%	15.8%
2007	9.6%	9.2%	8.9%	8.5%	8.1%	7.7%	7.3%	6.8%	6.4%	5.9%	5.5%	5.5%
2008	8.3%	2.9%	-2.3%	-7.3%	-12.1%	-16.7%	-21.1%	-25.3%	-29.4%	-33.3%	-37.0%	-37.0%
2009	1.1%	3.6%	6.1%	8.7%	11.2%	13.7%	16.3%	18.8%	21.3%	23.9%	26.4%	26.5%
2010	5.6%	6.7%	7.8%	8.8%	9.8%	10.8%	11.7%	12.6%	13.4%	14.3%	15.0%	15.1%
2011	7.7%	7.2%	6.8%	6.2%	5.7%	5.2%	4.6%	4.0%	3.4%	2.7%	2.1%	2.1%
2012	2.4%	3.8%	5.1%	6.5%	7.8%	9.2%	10.5%	11.9%	13.2%	14.6%	16.0%	16.0%
2013	-3.6%	-0.5%	2.8%	6.2%	9.6%	13.1%	16.8%	20.5%	24.3%	28.3%	32.3%	32.4%
2014	2.3%	3.5%	4.6%	5.7%	6.8%	7.9%	9.1%	10.2%	11.4%	12.5%	13.7%	13.7%
2015	0.8%	1.0%	1.1%	1.2%	1.3%	1.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
2016	2.1%	3.1%	4.1%	5.1%	6.1%	7.1%	8.1%	9.1%	10.0%	11.0%	11.9%	12.0%
2017	1.6%	3.5%	5.4%	7.3%	9.3%	11.3%	13.3%	15.4%	17.5%	19.6%	21.8%	21.8%
2018	0.8%	0.4%	-0.1%	-0.5%	-1.0%	-1.5%	-2.1%	-2.6%	-3.2%	-3.8%	-4.4%	-4.4%
2019	7.6%	9.9%	12.2%	14.6%	16.9%	19.3%	21.7%	24.1%	26.5%	29.0%	31.4%	31.5%
2020	8.3%	9.6%	10.8%	12.0%	13.1%	14.1%	15.1%	16.0%	16.9%	17.7%	18.4%	18.4%
2021	1.1%	3.6%	6.2%	8.8%	11.5%	14.3%	17.1%	19.9%	22.8%	25.7%	28.7%	28.7%
2022	-9.9%	-10.7%	-11.4%	-12.2%	-13.0%	-13.8%	-14.6%	-15.5%	-16.3%	-17.2%	-18.1%	-18.1%
Annualized Return	6.7%	7.2%	7.7%	8.1%	8.5%	8.9%	9.2%	9.6%	9.9%	10.1%	10.4%	10.4%
Standard Deviation	6.1%	6.1%	6.5%	7.3%	8.4%	9.7%	11.1%	12.5%	14.0%	15.6%	17.1%	17.1%
Worst 6 Months	-7.6%	-8.8%	-10.1%	-13.1%	-17.8%	-22.2%	-26.5%	-30.6%	-34.5%	-38.3%	-41.8%	-41.8%
Worst 12 Months	-10.5%	-10.9%	-11.4%	-13.8%	-18.6%	-23.2%	-27.6%	-31.8%	-35.9%	-39.7%	-43.3%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.7%	-4.0%	-4.2%	-4.5%	-4.8%	-6.7%	-8.8%	-11.2%	-13.7%	-16.1%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.2%	-2.4%	-2.6%	-2.7%	-2.9%	-3.1%	-3.3%	-4.4%	-5.5%	-6.7%	-6.6%
Worst Drawdown	-11.4%	-12.3%	-13.6%	-14.9%	-19.6%	-25.5%	-31.3%	-36.8%	-41.9%	-46.6%	-51.0%	-50.9%

Table B7 - Fine Tuning Table - UBH WW Equity Portfolio (50% US/50% Int'l)

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.1%	12.8%	11.5%	10.2%	8.9%	7.5%	6.2%	4.8%	3.5%	2.1%	4.0%
1971	8.3%	10.4%	12.4%	14.5%	16.6%	18.7%	20.8%	22.9%	25.1%	27.2%	29.4%	14.3%
1972	5.6%	7.4%	9.2%	11.0%	12.9%	14.8%	16.7%	18.6%	20.5%	22.5%	24.4%	19.0%
1973	6.0%	4.0%	2.1%	0.1%	-1.8%	-3.8%	-5.7%	-7.6%	-9.5%	-11.3%	-13.2%	-14.7%
1974	7.0%	2.7%	-1.5%	-5.5%	-9.4%	-13.2%	-16.9%	-20.4%	-23.9%	-27.2%	-30.4%	-26.5%
1975	9.5%	13.0%	16.5%	20.0%	23.6%	27.2%	30.9%	34.7%	38.5%	42.3%	46.2%	37.2%
1976	12.2%	13.6%	15.0%	16.3%	17.7%	19.1%	20.4%	21.8%	23.1%	24.4%	25.7%	23.8%
1977	2.9%	4.9%	7.0%	9.1%	11.3%	13.4%	15.6%	17.9%	20.2%	22.5%	24.9%	-7.2%
1978	4.9%	6.9%	8.9%	11.0%	13.1%	15.2%	17.3%	19.5%	21.6%	23.8%	26.0%	6.6%
1979	7.0%	8.4%	9.8%	11.3%	12.7%	14.1%	15.5%	16.9%	18.4%	19.8%	21.2%	18.4%
1980	7.2%	9.6%	11.9%	14.2%	16.6%	18.9%	21.2%	23.5%	25.9%	28.2%	30.5%	32.4%
1981	10.8%	10.3%	9.8%	9.3%	8.8%	8.3%	7.8%	7.3%	6.7%	6.2%	5.6%	-4.9%
1982	27.0%	25.2%	23.3%	21.4%	19.6%	17.7%	15.9%	14.1%	12.3%	10.5%	8.7%	21.4%
1983	8.7%	10.9%	13.2%	15.5%	17.9%	20.3%	22.7%	25.1%	27.7%	30.2%	32.8%	22.5%
1984	14.5%	13.9%	13.2%	12.5%	11.8%	11.1%	10.3%	9.6%	8.8%	8.0%	7.3%	6.3%
1985	19.4%	21.5%	23.7%	25.8%	28.0%	30.3%	32.5%	34.8%	37.2%	39.5%	41.9%	32.2%
1986	14.9%	16.4%	18.0%	19.5%	21.1%	22.7%	24.2%	25.8%	27.4%	29.0%	30.6%	18.5%
1987	4.5%	5.9%	7.3%	8.6%	9.9%	11.1%	12.2%	13.2%	14.2%	15.0%	15.8%	5.2%
1988	6.9%	8.9%	10.9%	12.9%	14.9%	17.0%	19.1%	21.2%	23.4%	25.6%	27.8%	16.8%
1989	13.3%	14.5%	15.6%	16.7%	17.9%	19.0%	20.1%	21.2%	22.3%	23.5%	24.6%	31.5%
1990	9.7%	6.9%	4.2%	1.5%	-1.2%	-3.8%	-6.3%	-8.9%	-11.4%	-13.8%	-16.2%	-3.1%
1991	14.9%	16.0%	17.0%	18.0%	19.0%	20.0%	20.9%	21.9%	22.8%	23.7%	24.6%	30.5%
1992	7.0%	6.6%	6.2%	5.8%	5.4%	4.9%	4.5%	4.1%	3.6%	3.2%	2.7%	7.6%
1993	10.0%	12.0%	13.9%	15.9%	17.9%	19.9%	22.0%	24.1%	26.2%	28.3%	30.4%	10.1%
1994	-3.4%	-2.7%	-2.0%	-1.3%	-0.6%	0.0%	0.7%	1.4%	2.1%	2.8%	3.5%	1.3%
1995	15.5%	15.6%	15.7%	15.8%	15.9%	16.0%	16.1%	16.2%	16.2%	16.3%	16.3%	37.6%
1996	3.4%	4.5%	5.6%	6.7%	7.8%	8.9%	10.1%	11.2%	12.3%	13.5%	14.6%	23.0%
1997	6.7%	6.7%	6.7%	6.7%	6.6%	6.6%	6.5%	6.4%	6.3%	6.2%	6.1%	33.4%
1998	8.0%	7.9%	7.8%	7.7%	7.5%	7.3%	7.0%	6.7%	6.3%	5.8%	5.3%	28.6%
1999	0.5%	2.5%	4.6%	6.7%	8.8%	10.9%	13.1%	15.3%	17.5%	19.8%	22.0%	21.0%
2000	11.3%	10.0%	8.7%	7.4%	6.1%	4.8%	3.5%	2.2%	0.9%	-0.4%	-1.6%	-9.1%
2001	7.9%	7.0%	6.2%	5.3%	4.4%	3.4%	2.4%	1.4%	0.4%	-0.7%	-1.8%	-11.9%
2002	11.4%	9.5%	7.6%	5.6%	3.7%	1.7%	-0.2%	-2.2%	-4.1%	-6.1%	-8.1%	-22.1%
2003	3.4%	7.4%	11.5%	15.7%	20.0%	24.5%	29.1%	33.8%	38.7%	43.7%	48.9%	28.7%
2004	3.1%	5.1%	7.3%	9.4%	11.6%	13.8%	16.0%	18.2%	20.5%	22.8%	25.2%	10.9%
2005	1.7%	3.0%	4.3%	5.6%	6.9%	8.1%	9.4%	10.7%	12.0%	13.3%	14.6%	4.9%
2006	2.8%	5.0%	7.2%	9.4%	11.6%	13.9%	16.2%	18.5%	20.9%	23.3%	25.7%	15.8%
2007	9.6%	9.1%	8.5%	8.0%	7.4%	6.8%	6.2%	5.5%	4.9%	4.2%	3.5%	5.5%
2008	8.3%	2.4%	-3.3%	-8.7%	-13.9%	-19.0%	-23.8%	-28.4%	-32.9%	-37.1%	-41.2%	-37.0%
2009	1.1%	4.9%	8.6%	12.4%	16.2%	20.1%	23.9%	27.8%	31.7%	35.5%	39.4%	26.5%
2010	5.6%	7.3%	9.1%	10.7%	12.4%	14.0%	15.5%	17.0%	18.5%	19.9%	21.3%	15.1%
2011	7.7%	6.1%	4.5%	2.9%	1.2%	-0.5%	-2.1%	-3.8%	-5.5%	-7.2%	-9.0%	2.1%
2012	2.4%	4.1%	5.8%	7.5%	9.2%	10.9%	12.6%	14.3%	16.0%	17.7%	19.4%	16.0%
2013	-3.6%	-1.0%	1.7%	4.4%	7.2%	10.1%	13.0%	16.0%	19.0%	22.1%	25.3%	32.4%
2014	2.3%	2.5%	2.6%	2.8%	2.9%	3.0%	3.1%	3.2%	3.3%	3.4%	3.5%	13.7%
2015	0.8%	0.6%	0.3%	0.0%	-0.2%	-0.5%	-0.9%	-1.2%	-1.5%	-1.9%	-2.2%	1.4%
2016	2.1%	3.3%	4.4%	5.6%	6.7%	7.8%	8.9%	10.0%	11.1%	12.2%	13.3%	12.0%
2017	1.6%	3.4%	5.2%	7.0%	8.9%	10.8%	12.8%	14.7%	16.7%	18.7%	20.8%	21.8%
2018	0.8%	-0.7%	-2.1%	-3.5%	-4.9%	-6.4%	-7.8%	-9.2%	-10.7%	-12.1%	-13.5%	-4.4%
2019	7.6%	9.1%	10.6%	12.1%	13.6%	15.1%	16.5%	18.0%	19.4%	20.8%	22.3%	31.5%
2020	8.3%	8.5%	8.6%	8.5%	8.4%	8.2%	7.8%	7.3%	6.8%	6.1%	5.3%	18.4%
2021	1.1%	3.2%	5.4%	7.6%	9.9%	12.1%	14.4%	16.7%	19.1%	21.5%	23.9%	28.7%
2022	-9.9%	-10.1%	-10.2%	-10.4%	-10.6%	-10.8%	-11.0%	-11.3%	-11.6%	-11.9%	-12.2%	-18.1%
Annualized Return	6.7%	7.4%	8.0%	8.5%	9.1%	9.6%	10.1%	10.6%	11.0%	11.4%	11.8%	10.4%
Standard Deviation	6.1%	6.0%	6.4%	7.3%	8.5%	9.9%	11.5%	13.1%	14.8%	16.6%	18.3%	17.1%
Worst 6 Months	-7.6%	-8.8%	-10.1%	-15.4%	-20.8%	-25.9%	-30.7%	-35.4%	-39.8%	-43.9%	-47.9%	-41.8%
Worst 12 Months	-10.5%	-11.2%	-11.9%	-16.8%	-22.5%	-27.8%	-32.9%	-37.7%	-42.3%	-46.6%	-50.6%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.5%	-3.5%	-3.6%	-3.7%	-5.7%	-8.1%	-10.5%	-12.9%	-15.3%	-17.7%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.1%	-2.1%	-2.2%	-2.2%	-2.3%	-2.3%	-2.4%	-2.4%	-3.2%	-4.2%	-6.6%
Worst Drawdown	-11.4%	-12.2%	-13.3%	-17.2%	-23.5%	-30.5%	-37.0%	-42.9%	-48.4%	-53.4%	-58.0%	-50.9%

Table B8 - Fine Tuning Table - WW 4-Fund Equity Portfolio (50% US/50% Int'l)

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.2%	12.9%	11.7%	10.4%	9.1%	7.8%	6.5%	5.1%	3.8%	2.5%	4.0%
1971	8.3%	10.8%	13.3%	15.8%	18.3%	20.9%	23.5%	26.1%	28.8%	31.5%	34.3%	14.3%
1972	5.6%	7.6%	9.6%	11.7%	13.8%	15.9%	18.1%	20.2%	22.4%	24.6%	26.8%	19.0%
1973	6.0%	3.8%	1.6%	-0.6%	-2.7%	-4.8%	-6.9%	-9.0%	-11.0%	-13.1%	-15.1%	-14.7%
1974	7.0%	2.8%	-1.4%	-5.4%	-9.2%	-13.0%	-16.6%	-20.2%	-23.6%	-26.9%	-30.1%	-26.5%
1975	9.5%	13.1%	16.7%	20.4%	24.1%	27.9%	31.7%	35.6%	39.6%	43.6%	47.6%	37.2%
1976	12.2%	13.3%	14.5%	15.6%	16.7%	17.8%	18.9%	20.0%	21.0%	22.0%	23.0%	23.8%
1977	2.9%	5.0%	7.1%	9.2%	11.4%	13.6%	15.9%	18.1%	20.5%	22.8%	25.3%	-7.2%
1978	4.9%	7.4%	10.0%	12.6%	15.2%	17.9%	20.7%	23.5%	26.3%	29.2%	32.1%	6.6%
1979	7.0%	7.7%	8.4%	9.0%	9.7%	10.3%	10.9%	11.6%	12.2%	12.8%	13.4%	18.4%
1980	7.2%	9.3%	11.4%	13.5%	15.5%	17.6%	19.7%	21.7%	23.8%	25.9%	27.9%	32.4%
1981	10.8%	10.3%	9.7%	9.2%	8.6%	8.1%	7.5%	7.0%	6.4%	5.8%	5.2%	-4.9%
1982	27.0%	25.7%	24.4%	23.1%	21.8%	20.4%	19.1%	17.7%	16.4%	15.1%	13.7%	21.4%
1983	8.7%	10.9%	13.2%	15.6%	17.9%	20.3%	22.8%	25.3%	27.8%	30.4%	33.0%	22.5%
1984	14.5%	13.7%	12.8%	12.0%	11.1%	10.2%	9.3%	8.4%	7.5%	6.6%	5.7%	6.3%
1985	19.4%	22.0%	24.6%	27.2%	29.9%	32.6%	35.4%	38.2%	41.1%	44.0%	47.0%	32.2%
1986	14.9%	17.0%	19.1%	21.3%	23.5%	25.7%	27.9%	30.2%	32.4%	34.7%	37.0%	18.5%
1987	4.5%	6.0%	7.5%	8.9%	10.2%	11.5%	12.7%	13.8%	14.9%	15.8%	16.7%	5.2%
1988	6.9%	8.8%	10.7%	12.6%	14.6%	16.6%	18.6%	20.6%	22.6%	24.7%	26.8%	16.8%
1989	13.3%	14.3%	15.2%	16.2%	17.1%	18.0%	18.9%	19.8%	20.7%	21.6%	22.5%	31.5%
1990	9.7%	6.9%	4.2%	1.5%	-1.2%	-3.8%	-6.4%	-8.9%	-11.4%	-13.9%	-16.3%	-3.1%
1991	14.9%	15.8%	16.6%	17.4%	18.1%	18.9%	19.6%	20.3%	21.0%	21.6%	22.3%	30.5%
1992	7.0%	6.5%	6.0%	5.4%	4.9%	4.4%	3.8%	3.3%	2.7%	2.1%	1.6%	7.6%
1993	10.0%	11.7%	13.3%	15.0%	16.6%	18.3%	20.0%	21.7%	23.4%	25.1%	26.8%	10.1%
1994	-3.4%	-2.4%	-1.4%	-0.5%	0.5%	1.5%	2.5%	3.5%	4.5%	5.5%	6.5%	1.3%
1995	15.5%	16.0%	16.4%	16.9%	17.3%	17.8%	18.2%	18.6%	19.0%	19.4%	19.8%	37.6%
1996	3.4%	4.4%	5.5%	6.5%	7.6%	8.6%	9.7%	10.7%	11.8%	12.9%	13.9%	23.0%
1997	6.7%	6.8%	6.9%	7.0%	7.0%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	33.4%
1998	8.0%	8.5%	8.9%	9.3%	9.7%	10.0%	10.2%	10.4%	10.6%	10.7%	10.7%	28.6%
1999	0.5%	2.2%	3.9%	5.7%	7.5%	9.2%	11.0%	12.9%	14.7%	16.6%	18.4%	21.0%
2000	11.3%	10.0%	8.8%	7.5%	6.3%	5.0%	3.8%	2.5%	1.3%	0.1%	-1.2%	-9.1%
2001	7.9%	6.7%	5.6%	4.4%	3.2%	2.0%	0.8%	-0.5%	-1.8%	-3.1%	-4.5%	-11.9%
2002	11.4%	9.4%	7.3%	5.2%	3.1%	1.0%	-1.1%	-3.2%	-5.3%	-7.4%	-9.5%	-22.1%
2003	3.4%	7.4%	11.5%	15.7%	20.1%	24.6%	29.1%	33.9%	38.7%	43.7%	48.9%	28.7%
2004	3.1%	5.0%	7.0%	9.0%	11.1%	13.2%	15.3%	17.4%	19.5%	21.7%	23.9%	10.9%
2005	1.7%	2.8%	3.9%	5.0%	6.0%	7.1%	8.2%	9.3%	10.4%	11.4%	12.5%	4.9%
2006	2.8%	4.8%	6.9%	8.9%	11.0%	13.1%	15.2%	17.4%	19.6%	21.8%	24.0%	15.8%
2007	9.6%	8.9%	8.3%	7.6%	6.9%	6.2%	5.5%	4.8%	4.0%	3.3%	2.5%	5.5%
2008	8.3%	2.4%	-3.3%	-8.7%	-14.0%	-19.0%	-23.7%	-28.3%	-32.7%	-36.9%	-40.9%	-37.0%
2009	1.1%	4.5%	8.0%	11.4%	14.8%	18.3%	21.8%	25.3%	28.8%	32.3%	35.7%	26.5%
2010	5.6%	7.3%	8.9%	10.5%	12.0%	13.5%	14.9%	16.3%	17.7%	19.0%	20.2%	15.1%
2011	7.7%	6.0%	4.3%	2.6%	0.9%	-0.8%	-2.6%	-4.3%	-6.0%	-7.8%	-9.6%	2.1%
2012	2.4%	4.0%	5.6%	7.2%	8.8%	10.5%	12.1%	13.7%	15.2%	16.8%	18.4%	16.0%
2013	-3.6%	-0.5%	2.6%	5.9%	9.3%	12.7%	16.2%	19.9%	23.6%	27.4%	31.3%	32.4%
2014	2.3%	2.2%	2.1%	2.0%	1.8%	1.7%	1.5%	1.3%	1.2%	1.0%	0.8%	13.7%
2015	0.8%	0.6%	0.4%	0.2%	0.0%	-0.2%	-0.5%	-0.8%	-1.1%	-1.4%	-1.7%	1.4%
2016	2.1%	3.3%	4.5%	5.7%	6.8%	8.0%	9.1%	10.3%	11.4%	12.5%	13.6%	12.0%
2017	1.6%	3.4%	5.3%	7.2%	9.1%	11.0%	13.0%	15.0%	17.0%	19.1%	21.2%	21.8%
2018	0.8%	-0.7%	-2.2%	-3.7%	-5.2%	-6.7%	-8.2%	-9.7%	-11.1%	-12.6%	-14.1%	-4.4%
2019	7.6%	9.2%	10.7%	12.2%	13.7%	15.2%	16.7%	18.1%	19.6%	21.0%	22.4%	31.5%
2020	8.3%	8.7%	9.0%	9.2%	9.2%	9.2%	9.0%	8.7%	8.3%	7.8%	7.1%	18.4%
2021	1.1%	3.3%	5.6%	8.0%	10.4%	12.8%	15.2%	17.7%	20.2%	22.7%	25.3%	28.7%
2022	-9.9%	-9.9%	-9.8%	-9.8%	-9.9%	-9.9%	-10.0%	-10.1%	-10.2%	-10.4%	-10.6%	-18.1%
Annualized Return	6.7%	7.4%	8.0%	8.6%	9.1%	9.7%	10.2%	10.6%	11.1%	11.5%	11.9%	10.4%
Standard Deviation	6.1%	6.0%	6.5%	7.4%	8.7%	10.2%	11.8%	13.4%	15.2%	16.9%	18.7%	17.1%
Worst 6 Months	-7.6%	-8.8%	-10.1%	-14.9%	-20.1%	-25.0%	-29.7%	-34.2%	-38.5%	-42.6%	-46.4%	-41.8%
Worst 12 Months	-10.5%	-11.1%	-11.8%	-16.4%	-22.0%	-27.2%	-32.2%	-36.9%	-41.3%	-45.6%	-49.5%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.4%	-3.4%	-3.4%	-3.4%	-5.8%	-8.2%	-10.6%	-13.0%	-15.4%	-17.7%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.8%	-3.8%	-4.9%	-6.6%
Worst Drawdown	-11.4%	-12.1%	-13.2%	-16.8%	-23.1%	-30.0%	-36.4%	-42.3%	-47.7%	-52.7%	-57.2%	-50.9%

Table B9 - Fine Tuning Table - US 4-Fund Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.0%	12.5%	11.0%	9.5%	7.9%	6.3%	4.7%	3.1%	1.4%	-0.3%	4.0%
1971	8.3%	9.1%	9.9%	10.6%	11.3%	11.9%	12.6%	13.2%	13.7%	14.3%	14.8%	14.3%
1972	5.6%	6.2%	6.9%	7.6%	8.3%	8.9%	9.6%	10.2%	10.8%	11.5%	12.1%	19.0%
1973	6.0%	2.8%	-0.2%	-3.3%	-6.3%	-9.2%	-12.1%	-15.0%	-17.8%	-20.5%	-23.2%	-14.7%
1974	7.0%	3.9%	0.8%	-2.2%	-5.2%	-8.2%	-11.1%	-13.9%	-16.7%	-19.5%	-22.2%	-26.5%
1975	9.5%	13.4%	17.4%	21.4%	25.5%	29.7%	33.9%	38.2%	42.5%	47.0%	51.4%	37.2%
1976	12.2%	15.1%	18.1%	21.1%	24.2%	27.3%	30.4%	33.6%	36.7%	40.0%	43.2%	23.8%
1977	2.9%	3.5%	4.1%	4.7%	5.3%	5.9%	6.5%	7.1%	7.7%	8.2%	8.8%	-7.2%
1978	4.9%	6.0%	7.1%	8.2%	9.2%	10.2%	11.2%	12.1%	13.1%	13.9%	14.8%	6.6%
1979	7.0%	9.2%	11.3%	13.5%	15.7%	17.9%	20.2%	22.5%	24.7%	27.0%	29.4%	18.4%
1980	7.2%	9.5%	11.7%	13.8%	16.0%	18.2%	20.3%	22.4%	24.4%	26.5%	28.5%	32.4%
1981	10.8%	10.5%	10.1%	9.8%	9.4%	9.1%	8.7%	8.3%	7.9%	7.5%	7.1%	-4.9%
1982	27.0%	27.1%	27.2%	27.3%	27.3%	27.3%	27.3%	27.3%	27.2%	27.2%	27.0%	21.4%
1983	8.7%	11.2%	13.7%	16.3%	18.9%	21.6%	24.3%	27.0%	29.8%	32.7%	35.5%	22.5%
1984	14.5%	13.5%	12.5%	11.5%	10.5%	9.5%	8.4%	7.4%	6.3%	5.2%	4.1%	6.3%
1985	19.4%	20.6%	21.8%	23.0%	24.2%	25.4%	26.5%	27.7%	28.9%	30.0%	31.2%	32.2%
1986	14.9%	14.9%	14.8%	14.7%	14.6%	14.5%	14.3%	14.2%	14.0%	13.7%	13.5%	18.5%
1987	4.5%	4.4%	4.3%	4.0%	3.6%	3.1%	2.5%	1.7%	0.8%	-0.2%	-1.3%	5.2%
1988	6.9%	8.7%	10.6%	12.4%	14.3%	16.3%	18.2%	20.1%	22.1%	24.1%	26.2%	16.8%
1989	13.3%	14.2%	15.2%	16.1%	17.0%	17.9%	18.7%	19.6%	20.5%	21.3%	22.2%	31.5%
1990	9.7%	6.9%	4.2%	1.6%	-1.0%	-3.6%	-6.2%	-8.7%	-11.2%	-13.7%	-16.1%	-3.1%
1991	14.9%	17.3%	19.6%	21.9%	24.3%	26.7%	29.1%	31.5%	33.9%	36.3%	38.8%	30.5%
1992	7.0%	8.3%	9.7%	11.0%	12.3%	13.6%	14.9%	16.3%	17.6%	18.9%	20.2%	7.6%
1993	10.0%	10.7%	11.3%	12.0%	12.6%	13.3%	13.9%	14.5%	15.2%	15.8%	16.5%	10.1%
1994	-3.4%	-3.1%	-2.9%	-2.6%	-2.3%	-2.1%	-1.8%	-1.6%	-1.3%	-1.1%	-0.8%	1.3%
1995	15.5%	17.3%	19.1%	20.8%	22.6%	24.5%	26.3%	28.2%	30.1%	32.0%	33.9%	37.6%
1996	3.4%	5.1%	6.8%	8.5%	10.3%	12.0%	13.8%	15.5%	17.3%	19.1%	20.9%	23.0%
1997	6.7%	8.9%	11.1%	13.3%	15.5%	17.8%	20.0%	22.3%	24.6%	27.0%	29.3%	33.4%
1998	8.0%	8.1%	8.2%	8.2%	8.1%	8.0%	7.7%	7.5%	7.1%	6.7%	6.1%	28.6%
1999	0.5%	2.0%	3.6%	5.2%	6.7%	8.3%	9.9%	11.5%	13.1%	14.6%	16.2%	21.0%
2000	11.3%	10.6%	10.0%	9.3%	8.6%	7.9%	7.2%	6.4%	5.7%	4.9%	4.1%	-9.1%
2001	7.9%	8.0%	8.0%	8.0%	7.9%	7.8%	7.6%	7.4%	7.1%	6.8%	6.4%	-11.9%
2002	11.4%	8.6%	5.8%	3.0%	0.2%	-2.6%	-5.4%	-8.1%	-10.9%	-13.6%	-16.3%	-22.1%
2003	3.4%	7.0%	10.7%	14.4%	18.2%	22.2%	26.2%	30.3%	34.5%	38.7%	43.1%	28.7%
2004	3.1%	4.5%	6.0%	7.5%	9.0%	10.5%	12.0%	13.5%	15.0%	16.6%	18.1%	10.9%
2005	1.7%	2.3%	3.0%	3.5%	4.1%	4.7%	5.2%	5.8%	6.3%	6.8%	7.3%	4.9%
2006	2.8%	4.3%	5.9%	7.4%	9.0%	10.6%	12.2%	13.8%	15.4%	17.0%	18.6%	15.8%
2007	9.6%	8.4%	7.1%	5.9%	4.7%	3.4%	2.2%	0.9%	-0.3%	-1.6%	-2.9%	5.5%
2008	8.3%	2.9%	-2.3%	-7.3%	-12.1%	-16.8%	-21.2%	-25.6%	-29.7%	-33.7%	-37.6%	-37.0%
2009	1.1%	4.3%	7.4%	10.5%	13.6%	16.7%	19.8%	22.9%	25.9%	28.9%	31.9%	26.5%
2010	5.6%	7.6%	9.6%	11.6%	13.5%	15.4%	17.2%	19.0%	20.8%	22.5%	24.2%	15.1%
2011	7.7%	6.8%	5.9%	4.9%	3.9%	2.8%	1.7%	0.6%	-0.5%	-1.7%	-2.9%	2.1%
2012	2.4%	4.1%	5.8%	7.5%	9.2%	10.9%	12.6%	14.3%	16.1%	17.8%	19.5%	16.0%
2013	-3.6%	0.1%	3.9%	7.9%	11.9%	16.2%	20.5%	25.0%	29.6%	34.4%	39.3%	32.4%
2014	2.3%	2.9%	3.5%	4.1%	4.7%	5.3%	5.8%	6.4%	6.9%	7.4%	8.0%	13.7%
2015	0.8%	0.5%	0.1%	-0.2%	-0.6%	-1.0%	-1.4%	-1.8%	-2.3%	-2.8%	-3.3%	1.4%
2016	2.1%	4.0%	5.8%	7.7%	9.5%	11.4%	13.2%	15.1%	16.9%	18.8%	20.6%	12.0%
2017	1.6%	2.9%	4.2%	5.5%	6.8%	8.1%	9.4%	10.7%	12.1%	13.5%	14.8%	21.8%
2018	0.8%	-0.3%	-1.5%	-2.6%	-3.8%	-5.0%	-6.2%	-7.4%	-8.6%	-9.8%	-11.1%	-4.4%
2019	7.6%	9.4%	11.1%	12.8%	14.5%	16.2%	17.8%	19.5%	21.1%	22.7%	24.2%	31.5%
2020	8.3%	8.8%	9.2%	9.5%	9.6%	9.7%	9.6%	9.4%	9.0%	8.5%	7.9%	18.4%
2021	1.1%	3.9%	6.8%	9.7%	12.7%	15.8%	18.9%	22.1%	25.3%	28.6%	31.9%	28.7%
2022	-9.9%	-9.8%	-9.8%	-9.7%	-9.7%	-9.7%	-9.8%	-9.9%	-10.0%	-10.1%	-10.3%	-18.1%
Annualized Return	6.7%	7.4%	8.0%	8.7%	9.2%	9.8%	10.3%	10.8%	11.2%	11.6%	12.0%	10.4%
Standard Deviation	6.1%	6.1%	6.6%	7.5%	8.8%	10.2%	11.7%	13.4%	15.1%	16.8%	18.6%	17.1%
Worst 6 Months	-7.6%	-8.5%	-9.8%	-15.4%	-20.7%	-25.8%	-30.6%	-35.2%	-39.5%	-43.6%	-47.5%	-41.8%
Worst 12 Months	-10.5%	-10.6%	-10.8%	-15.3%	-20.6%	-25.6%	-30.4%	-34.9%	-39.2%	-43.4%	-47.3%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.4%	-3.4%	-3.4%	-4.2%	-6.7%	-9.3%	-11.8%	-14.3%	-16.8%	-19.3%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.5%	-3.8%	-5.0%	-6.3%	-7.6%	-6.6%
Worst Drawdown	-11.4%	-11.8%	-12.6%	-15.8%	-21.7%	-28.2%	-35.0%	-41.2%	-46.8%	-52.1%	-56.8%	-50.9%

Table B10 - Fine Tuning Table - WW All Value Equity Portfolio (50% US/50% Int'l)

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.6%	13.8%	12.9%	12.1%	11.2%	10.3%	9.3%	8.4%	7.4%	6.4%	4.0%
1971	8.3%	10.3%	12.3%	14.2%	16.2%	18.2%	20.2%	22.2%	24.3%	26.3%	28.4%	14.3%
1972	5.6%	7.0%	8.5%	9.9%	11.4%	12.8%	14.3%	15.8%	17.2%	18.7%	20.2%	19.0%
1973	6.0%	4.5%	3.1%	1.6%	0.1%	-1.3%	-2.8%	-4.2%	-5.7%	-7.2%	-8.6%	-14.7%
1974	7.0%	2.6%	-1.6%	-5.7%	-9.7%	-13.5%	-17.2%	-20.8%	-24.3%	-27.6%	-30.9%	-26.5%
1975	9.5%	13.5%	17.5%	21.6%	25.8%	30.1%	34.5%	38.9%	43.4%	48.0%	52.7%	37.2%
1976	12.2%	13.7%	15.3%	16.9%	18.4%	20.0%	21.5%	23.0%	24.5%	25.9%	27.4%	23.8%
1977	2.9%	5.0%	7.1%	9.2%	11.4%	13.6%	15.9%	18.2%	20.5%	22.9%	25.3%	-7.2%
1978	4.9%	6.8%	8.7%	10.6%	12.5%	14.5%	16.5%	18.5%	20.5%	22.5%	24.6%	6.6%
1979	7.0%	8.5%	9.9%	11.4%	12.9%	14.4%	15.8%	17.3%	18.8%	20.3%	21.8%	18.4%
1980	7.2%	9.1%	11.0%	12.9%	14.8%	16.6%	18.5%	20.3%	22.1%	23.9%	25.7%	32.4%
1981	10.8%	10.8%	10.8%	10.9%	10.9%	10.9%	10.8%	10.8%	10.8%	10.7%	10.6%	-4.9%
1982	27.0%	25.3%	23.5%	21.7%	19.9%	18.2%	16.4%	14.7%	12.9%	11.2%	9.5%	21.4%
1983	8.7%	11.2%	13.7%	16.3%	18.9%	21.6%	24.3%	27.1%	30.0%	32.9%	35.8%	22.5%
1984	14.5%	13.8%	13.1%	12.3%	11.6%	10.8%	10.0%	9.2%	8.3%	7.5%	6.7%	6.3%
1985	19.4%	21.8%	24.2%	26.7%	29.2%	31.8%	34.4%	37.0%	39.7%	42.4%	45.1%	32.2%
1986	14.9%	16.3%	17.8%	19.3%	20.7%	22.2%	23.7%	25.1%	26.6%	28.1%	29.6%	18.5%
1987	4.5%	6.2%	7.8%	9.4%	10.9%	12.4%	13.8%	15.0%	16.2%	17.3%	18.3%	5.2%
1988	6.9%	9.3%	11.6%	14.1%	16.5%	19.0%	21.6%	24.2%	26.8%	29.5%	32.2%	16.8%
1989	13.3%	14.7%	16.2%	17.6%	19.0%	20.4%	21.9%	23.3%	24.7%	26.1%	27.5%	31.5%
1990	9.7%	6.8%	3.9%	1.1%	-1.7%	-4.4%	-7.1%	-9.7%	-12.3%	-14.8%	-17.3%	-3.1%
1991	14.9%	16.1%	17.2%	18.3%	19.4%	20.5%	21.5%	22.6%	23.6%	24.6%	25.6%	30.5%
1992	7.0%	6.9%	6.8%	6.7%	6.6%	6.4%	6.3%	6.1%	6.0%	5.8%	5.6%	7.6%
1993	10.0%	12.4%	14.7%	17.1%	19.5%	22.0%	24.5%	27.1%	29.6%	32.3%	34.9%	10.1%
1994	-3.4%	-2.6%	-1.8%	-1.0%	-0.1%	0.7%	1.5%	2.3%	3.1%	3.9%	4.8%	1.3%
1995	15.5%	15.8%	16.1%	16.3%	16.6%	16.8%	17.1%	17.3%	17.6%	17.8%	18.0%	37.6%
1996	3.4%	4.4%	5.4%	6.4%	7.4%	8.4%	9.4%	10.4%	11.4%	12.4%	13.4%	23.0%
1997	6.7%	6.7%	6.7%	6.7%	6.7%	6.6%	6.6%	6.5%	6.4%	6.3%	6.2%	33.4%
1998	8.0%	7.9%	7.8%	7.7%	7.5%	7.2%	6.8%	6.4%	6.0%	5.4%	4.8%	28.6%
1999	0.5%	2.3%	4.0%	5.8%	7.6%	9.5%	11.3%	13.2%	15.0%	16.9%	18.8%	21.0%
2000	11.3%	10.3%	9.3%	8.2%	7.2%	6.2%	5.1%	4.1%	3.1%	2.1%	1.0%	-9.1%
2001	7.9%	7.5%	7.0%	6.5%	5.9%	5.4%	4.7%	4.1%	3.4%	2.6%	1.9%	-11.9%
2002	11.4%	9.7%	7.9%	6.1%	4.3%	2.5%	0.6%	-1.2%	-3.1%	-5.0%	-6.9%	-22.1%
2003	3.4%	7.8%	12.2%	16.9%	21.6%	26.5%	31.6%	36.8%	42.2%	47.8%	53.5%	28.7%
2004	3.1%	5.3%	7.6%	9.9%	12.2%	14.6%	17.0%	19.4%	21.9%	24.4%	27.0%	10.9%
2005	1.7%	3.1%	4.4%	5.7%	7.1%	8.4%	9.8%	11.1%	12.5%	13.8%	15.2%	4.9%
2006	2.8%	5.0%	7.3%	9.6%	11.9%	14.2%	16.6%	19.0%	21.5%	24.0%	26.5%	15.8%
2007	9.6%	9.0%	8.3%	7.7%	7.0%	6.3%	5.6%	4.9%	4.2%	3.4%	2.6%	5.5%
2008	8.3%	2.2%	-3.6%	-9.2%	-14.6%	-19.7%	-24.6%	-29.3%	-33.8%	-38.1%	-42.2%	-37.0%
2009	1.1%	5.0%	8.8%	12.7%	16.6%	20.5%	24.5%	28.4%	32.4%	36.3%	40.2%	26.5%
2010	5.6%	7.4%	9.1%	10.8%	12.4%	14.0%	15.5%	17.0%	18.4%	19.8%	21.1%	15.1%
2011	7.7%	5.8%	3.9%	1.9%	0.0%	-2.0%	-3.9%	-5.9%	-7.9%	-9.9%	-11.9%	2.1%
2012	2.4%	4.3%	6.1%	8.0%	9.8%	11.7%	13.5%	15.4%	17.2%	19.1%	20.9%	16.0%
2013	-3.6%	-0.6%	2.6%	5.8%	9.2%	12.6%	16.1%	19.7%	23.4%	27.1%	31.0%	32.4%
2014	2.3%	2.2%	2.1%	2.0%	1.8%	1.7%	1.5%	1.4%	1.2%	1.0%	0.8%	13.7%
2015	0.8%	0.3%	-0.2%	-0.7%	-1.2%	-1.8%	-2.3%	-2.9%	-3.5%	-4.1%	-4.7%	1.4%
2016	2.1%	3.6%	5.1%	6.6%	8.0%	9.5%	10.9%	12.4%	13.8%	15.3%	16.7%	12.0%
2017	1.6%	3.4%	5.2%	7.0%	8.9%	10.8%	12.7%	14.7%	16.7%	18.7%	20.7%	21.8%
2018	0.8%	-0.9%	-2.7%	-4.4%	-6.1%	-7.8%	-9.5%	-11.1%	-12.8%	-14.5%	-16.1%	-4.4%
2019	7.6%	8.9%	10.2%	11.5%	12.7%	13.9%	15.1%	16.3%	17.4%	18.5%	19.6%	31.5%
2020	8.3%	8.2%	7.9%	7.6%	7.1%	6.4%	5.7%	4.8%	3.7%	2.6%	1.3%	18.4%
2021	1.1%	3.3%	5.6%	7.9%	10.2%	12.5%	14.9%	17.3%	19.7%	22.2%	24.7%	28.7%
2022	-9.9%	-9.4%	-9.0%	-8.5%	-8.1%	-7.7%	-7.4%	-7.0%	-6.7%	-6.4%	-6.2%	-18.1%
Annualized Return	6.7%	7.4%	8.1%	8.8%	9.4%	10.0%	10.6%	11.1%	11.6%	12.1%	12.6%	10.4%
Standard Deviation	6.1%	6.0%	6.5%	7.4%	8.7%	10.2%	11.9%	13.6%	15.4%	17.2%	19.0%	17.1%
Worst 6 Months	-7.6%	-8.7%	-10.0%	-15.7%	-21.2%	-26.4%	-31.3%	-35.9%	-40.4%	-44.6%	-48.6%	-41.8%
Worst 12 Months	-10.5%	-10.9%	-11.3%	-17.5%	-23.3%	-28.8%	-33.9%	-38.8%	-43.5%	-47.8%	-51.9%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.3%	-3.1%	-2.9%	-3.7%	-6.2%	-8.6%	-11.1%	-13.6%	-16.0%	-18.5%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.0%	-1.9%	-1.8%	-1.7%	-1.6%	-1.5%	-1.4%	-2.4%	-3.4%	-4.6%	-6.6%
Worst Drawdown	-11.4%	-11.8%	-12.5%	-17.7%	-24.2%	-31.3%	-37.8%	-43.8%	-49.3%	-54.4%	-59.2%	-50.9%

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Table B11 - Fine Tuning Table - US All Value Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.5%	13.5%	12.5%	11.5%	10.4%	9.3%	8.2%	7.0%	5.8%	4.6%	4.0%
1971	8.3%	8.9%	9.4%	9.9%	10.3%	10.7%	11.1%	11.4%	11.7%	11.9%	12.1%	14.3%
1972	5.6%	6.3%	7.0%	7.7%	8.5%	9.1%	9.8%	10.5%	11.1%	11.8%	12.4%	19.0%
1973	6.0%	3.2%	0.5%	-2.1%	-4.8%	-7.4%	-10.0%	-12.6%	-15.2%	-17.7%	-20.2%	-14.7%
1974	7.0%	4.5%	1.9%	-0.6%	-3.1%	-5.6%	-8.0%	-10.5%	-12.9%	-15.3%	-17.6%	-26.5%
1975	9.5%	13.9%	18.3%	22.9%	27.5%	32.2%	37.0%	41.9%	46.9%	51.9%	57.0%	37.2%
1976	12.2%	15.8%	19.5%	23.2%	27.0%	30.9%	34.8%	38.8%	42.8%	47.0%	51.1%	23.8%
1977	2.9%	3.7%	4.5%	5.3%	6.0%	6.8%	7.6%	8.4%	9.1%	9.9%	10.7%	-7.2%
1978	4.9%	6.0%	7.2%	8.3%	9.3%	10.4%	11.4%	12.4%	13.3%	14.2%	15.1%	6.6%
1979	7.0%	9.2%	11.5%	13.7%	16.0%	18.3%	20.6%	22.9%	25.3%	27.6%	30.0%	18.4%
1980	7.2%	8.9%	10.4%	12.0%	13.5%	15.0%	16.5%	17.9%	19.3%	20.7%	22.0%	32.4%
1981	10.8%	11.2%	11.6%	12.0%	12.4%	12.7%	13.1%	13.4%	13.7%	14.0%	14.3%	-4.9%
1982	27.0%	27.2%	27.4%	27.6%	27.7%	27.8%	27.9%	28.0%	28.0%	28.0%	28.0%	21.4%
1983	8.7%	11.6%	14.6%	17.6%	20.7%	23.8%	27.0%	30.3%	33.6%	37.0%	40.5%	22.5%
1984	14.5%	13.9%	13.2%	12.5%	11.8%	11.1%	10.4%	9.6%	8.9%	8.1%	7.3%	6.3%
1985	19.4%	20.5%	21.6%	22.6%	23.7%	24.7%	25.8%	26.8%	27.8%	28.9%	29.9%	32.2%
1986	14.9%	14.9%	14.8%	14.7%	14.6%	14.5%	14.4%	14.2%	14.0%	13.8%	13.6%	18.5%
1987	4.5%	4.5%	4.4%	4.2%	3.9%	3.4%	2.9%	2.2%	1.4%	0.5%	-0.6%	5.2%
1988	6.9%	9.2%	11.5%	13.8%	16.1%	18.5%	21.0%	23.4%	26.0%	28.5%	31.1%	16.8%
1989	13.3%	14.2%	15.1%	15.9%	16.8%	17.6%	18.4%	19.2%	20.0%	20.8%	21.6%	31.5%
1990	9.7%	6.4%	3.3%	0.2%	-2.9%	-5.9%	-8.8%	-11.7%	-14.6%	-17.3%	-20.1%	-3.1%
1991	14.9%	17.3%	19.7%	22.1%	24.5%	26.9%	29.4%	31.8%	34.3%	36.7%	39.2%	30.5%
1992	7.0%	8.8%	10.6%	12.5%	14.3%	16.2%	18.0%	19.9%	21.8%	23.7%	25.6%	7.6%
1993	10.0%	11.1%	12.2%	13.3%	14.4%	15.5%	16.6%	17.8%	18.9%	20.0%	21.2%	10.1%
1994	-3.4%	-3.2%	-3.0%	-2.8%	-2.7%	-2.5%	-2.3%	-2.1%	-2.0%	-1.8%	-1.6%	1.3%
1995	15.5%	17.3%	19.1%	20.8%	22.6%	24.5%	26.3%	28.1%	30.0%	31.9%	33.8%	37.6%
1996	3.4%	5.1%	6.9%	8.6%	10.4%	12.2%	14.0%	15.8%	17.7%	19.5%	21.4%	23.0%
1997	6.7%	8.9%	11.1%	13.3%	15.6%	17.9%	20.2%	22.5%	24.8%	27.2%	29.6%	33.4%
1998	8.0%	7.7%	7.3%	6.9%	6.4%	5.8%	5.2%	4.5%	3.7%	2.9%	2.0%	28.6%
1999	0.5%	1.4%	2.3%	3.2%	4.1%	5.0%	5.8%	6.7%	7.5%	8.3%	9.2%	21.0%
2000	11.3%	11.3%	11.3%	11.3%	11.3%	11.3%	11.2%	11.1%	11.0%	10.9%	10.8%	-9.1%
2001	7.9%	8.6%	9.3%	10.0%	10.6%	11.1%	11.6%	12.0%	12.4%	12.8%	13.0%	-11.9%
2002	11.4%	9.2%	6.8%	4.5%	2.2%	-0.2%	-2.5%	-4.9%	-7.2%	-9.6%	-12.0%	-22.1%
2003	3.4%	7.3%	11.2%	15.3%	19.4%	23.7%	28.0%	32.5%	37.1%	41.7%	46.5%	28.7%
2004	3.1%	4.9%	6.7%	8.5%	10.4%	12.3%	14.2%	16.1%	18.0%	19.9%	21.8%	10.9%
2005	1.7%	2.5%	3.3%	4.1%	4.8%	5.6%	6.3%	7.0%	7.7%	8.4%	9.1%	4.9%
2006	2.8%	4.6%	6.3%	8.1%	9.9%	11.7%	13.5%	15.3%	17.2%	19.1%	20.9%	15.8%
2007	9.6%	7.9%	6.3%	4.7%	3.0%	1.4%	-0.3%	-1.9%	-3.5%	-5.2%	-6.8%	5.5%
2008	8.3%	2.8%	-2.5%	-7.7%	-12.6%	-17.4%	-22.0%	-26.5%	-30.7%	-34.8%	-38.8%	-37.0%
2009	1.1%	4.4%	7.6%	10.7%	13.9%	17.0%	20.1%	23.2%	26.2%	29.2%	32.1%	26.5%
2010	5.6%	7.8%	9.9%	12.1%	14.1%	16.2%	18.1%	20.1%	22.0%	23.8%	25.5%	15.1%
2011	7.7%	6.6%	5.4%	4.2%	2.9%	1.7%	0.3%	-1.0%	-2.4%	-3.9%	-5.3%	2.1%
2012	2.4%	4.3%	6.2%	8.1%	10.1%	12.0%	14.0%	15.9%	17.9%	19.9%	21.9%	16.0%
2013	-3.6%	0.2%	4.2%	8.4%	12.6%	17.1%	21.6%	26.3%	31.2%	36.2%	41.4%	32.4%
2014	2.3%	2.8%	3.3%	3.8%	4.3%	4.7%	5.2%	5.6%	6.0%	6.4%	6.8%	13.7%
2015	0.8%	0.2%	-0.3%	-0.9%	-1.5%	-2.2%	-2.8%	-3.5%	-4.2%	-4.9%	-5.6%	1.4%
2016	2.1%	4.3%	6.4%	8.5%	10.7%	12.8%	15.0%	17.1%	19.3%	21.4%	23.6%	12.0%
2017	1.6%	2.7%	3.8%	5.0%	6.1%	7.2%	8.4%	9.5%	10.7%	11.8%	13.0%	21.8%
2018	0.8%	-0.6%	-2.0%	-3.3%	-4.7%	-6.2%	-7.6%	-9.0%	-10.4%	-11.9%	-13.3%	-4.4%
2019	7.6%	9.2%	10.7%	12.2%	13.7%	15.1%	16.5%	17.9%	19.3%	20.6%	21.8%	31.5%
2020	8.3%	8.2%	8.0%	7.6%	7.1%	6.5%	5.7%	4.7%	3.6%	2.4%	1.0%	18.4%
2021	1.1%	4.1%	7.2%	10.3%	13.5%	16.7%	20.1%	23.4%	26.9%	30.4%	33.9%	28.7%
2022	-9.9%	-9.3%	-8.6%	-8.0%	-7.4%	-6.9%	-6.3%	-5.9%	-5.4%	-5.0%	-4.6%	-18.1%
Annualized Return	6.7%	7.5%	8.3%	9.0%	9.6%	10.3%	10.9%	11.5%	12.0%	12.5%	13.0%	10.4%
Standard Deviation	6.1%	6.1%	6.7%	7.7%	9.0%	10.5%	12.1%	13.9%	15.6%	17.5%	19.3%	17.1%
Worst 6 Months	-7.6%	-8.4%	-10.6%	-16.6%	-22.2%	-27.6%	-32.7%	-37.4%	-42.0%	-46.2%	-50.3%	-41.8%
Worst 12 Months	-10.5%	-10.3%	-10.8%	-16.8%	-22.4%	-27.7%	-32.8%	-37.6%	-42.2%	-46.5%	-50.6%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.2%	-3.0%	-2.7%	-5.0%	-7.8%	-10.5%	-13.3%	-16.0%	-18.6%	-21.2%	-16.1%
Worst 60 Mos Annualized	-2.2%	-1.9%	-1.8%	-1.7%	-1.5%	-1.5%	-2.8%	-4.1%	-5.4%	-6.7%	-8.1%	-6.6%
Worst Drawdown	-11.4%	-11.5%	-11.9%	-17.2%	-23.7%	-31.4%	-38.5%	-44.9%	-50.7%	-56.0%	-60.8%	-50.9%

Table B12 - Fine Tuning Table - WW All SCV Equity Portfolio (50% US/50% Int'l)

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.5%	13.6%	12.7%	11.7%	10.7%	9.6%	8.6%	7.5%	6.4%	5.3%	4.0%
1971	8.3%	10.8%	13.3%	15.9%	18.4%	21.0%	23.6%	26.3%	29.0%	31.7%	34.4%	14.3%
1972	5.6%	6.8%	8.0%	9.1%	10.3%	11.5%	12.6%	13.7%	14.8%	15.9%	17.0%	19.0%
1973	6.0%	3.6%	1.2%	-1.2%	-3.5%	-5.9%	-8.1%	-10.4%	-12.6%	-14.9%	-17.0%	-14.7%
1974	7.0%	2.4%	-2.1%	-6.4%	-10.6%	-14.6%	-18.5%	-22.3%	-25.9%	-29.4%	-32.8%	-26.5%
1975	9.5%	14.8%	20.3%	25.9%	31.7%	37.7%	43.8%	50.0%	56.4%	63.0%	69.7%	37.2%
1976	12.2%	13.7%	15.2%	16.6%	18.1%	19.4%	20.8%	22.1%	23.4%	24.7%	25.9%	23.8%
1977	2.9%	6.7%	10.7%	14.7%	18.9%	23.2%	27.7%	32.3%	37.0%	41.9%	47.0%	-7.2%
1978	4.9%	7.5%	10.1%	12.7%	15.4%	18.2%	21.0%	23.8%	26.7%	29.6%	32.6%	6.6%
1979	7.0%	8.9%	10.9%	12.8%	14.8%	16.7%	18.7%	20.7%	22.7%	24.8%	26.8%	18.4%
1980	7.2%	9.3%	11.3%	13.3%	15.3%	17.3%	19.3%	21.3%	23.2%	25.1%	27.0%	32.4%
1981	10.8%	11.6%	12.5%	13.3%	14.1%	14.9%	15.7%	16.6%	17.4%	18.1%	18.9%	-4.9%
1982	27.0%	25.9%	24.8%	23.7%	22.6%	21.5%	20.4%	19.2%	18.1%	16.9%	15.8%	21.4%
1983	8.7%	11.8%	14.9%	18.1%	21.4%	24.8%	28.2%	31.8%	35.4%	39.1%	42.8%	22.5%
1984	14.5%	13.8%	13.0%	12.3%	11.5%	10.7%	9.9%	9.1%	8.3%	7.5%	6.6%	6.3%
1985	19.4%	22.2%	25.1%	28.1%	31.1%	34.1%	37.2%	40.4%	43.6%	46.9%	50.3%	32.2%
1986	14.9%	16.5%	18.0%	19.6%	21.2%	22.8%	24.4%	25.9%	27.5%	29.1%	30.8%	18.5%
1987	4.5%	6.4%	8.3%	10.2%	11.9%	13.7%	15.3%	16.8%	18.3%	19.6%	20.8%	5.2%
1988	6.9%	9.4%	12.0%	14.6%	17.3%	20.0%	22.7%	25.5%	28.4%	31.3%	34.3%	16.8%
1989	13.3%	14.5%	15.7%	16.9%	18.1%	19.3%	20.5%	21.7%	22.8%	24.0%	25.2%	31.5%
1990	9.7%	6.4%	3.2%	0.0%	-3.0%	-6.1%	-9.0%	-12.0%	-14.8%	-17.6%	-20.4%	-3.1%
1991	14.9%	16.0%	17.0%	18.1%	19.1%	20.0%	21.0%	21.9%	22.8%	23.7%	24.6%	30.5%
1992	7.0%	6.9%	6.8%	6.6%	6.4%	6.3%	6.1%	5.9%	5.6%	5.4%	5.2%	7.6%
1993	10.0%	12.3%	14.5%	16.7%	19.0%	21.3%	23.7%	26.0%	28.4%	30.8%	33.2%	10.1%
1994	-3.4%	-2.2%	-1.0%	0.2%	1.5%	2.7%	3.9%	5.2%	6.4%	7.7%	8.9%	1.3%
1995	15.5%	15.5%	15.4%	15.3%	15.2%	15.1%	15.0%	14.9%	14.8%	14.7%	14.6%	37.6%
1996	3.4%	4.2%	5.0%	5.8%	6.6%	7.4%	8.2%	8.9%	9.7%	10.5%	11.3%	23.0%
1997	6.7%	6.2%	5.7%	5.1%	4.6%	4.0%	3.4%	2.8%	2.2%	1.6%	1.0%	33.4%
1998	8.0%	7.3%	6.5%	5.8%	4.9%	4.1%	3.2%	2.2%	1.2%	0.2%	-0.9%	28.6%
1999	0.5%	2.0%	3.6%	5.2%	6.8%	8.4%	10.0%	11.6%	13.2%	14.8%	16.4%	21.0%
2000	11.3%	10.5%	9.8%	9.0%	8.2%	7.4%	6.5%	5.7%	4.9%	4.0%	3.2%	-9.1%
2001	7.9%	8.1%	8.4%	8.5%	8.7%	8.8%	8.8%	8.8%	8.8%	8.7%	8.5%	-11.9%
2002	11.4%	10.3%	9.0%	7.8%	6.5%	5.2%	3.9%	2.6%	1.2%	-0.2%	-1.6%	-22.1%
2003	3.4%	8.5%	13.7%	19.1%	24.7%	30.5%	36.6%	42.9%	49.4%	56.1%	63.2%	28.7%
2004	3.1%	5.6%	8.1%	10.8%	13.4%	16.1%	18.8%	21.6%	24.4%	27.2%	30.1%	10.9%
2005	1.7%	3.1%	4.5%	5.9%	7.2%	8.6%	10.0%	11.4%	12.8%	14.2%	15.6%	4.9%
2006	2.8%	4.9%	7.1%	9.2%	11.4%	13.6%	15.8%	18.1%	20.4%	22.7%	25.0%	15.8%
2007	9.6%	8.2%	6.9%	5.6%	4.2%	2.9%	1.5%	0.1%	-1.2%	-2.6%	-4.0%	5.5%
2008	8.3%	2.7%	-2.7%	-7.9%	-12.9%	-17.7%	-22.3%	-26.7%	-31.0%	-35.1%	-39.1%	-37.0%
2009	1.1%	4.7%	8.3%	11.9%	15.5%	19.1%	22.7%	26.3%	29.9%	33.4%	37.0%	26.5%
2010	5.6%	7.7%	9.8%	11.9%	13.9%	15.8%	17.7%	19.6%	21.4%	23.1%	24.7%	15.1%
2011	7.7%	5.7%	3.7%	1.7%	-0.3%	-2.3%	-4.4%	-6.4%	-8.5%	-10.5%	-12.5%	2.1%
2012	2.4%	4.4%	6.3%	8.3%	10.3%	12.3%	14.2%	16.2%	18.2%	20.1%	22.1%	16.0%
2013	-3.6%	-0.1%	3.6%	7.4%	11.4%	15.4%	19.6%	23.9%	28.3%	32.8%	37.5%	32.4%
2014	2.3%	2.1%	1.8%	1.6%	1.3%	1.0%	0.7%	0.3%	0.0%	-0.3%	-0.7%	13.7%
2015	0.8%	0.6%	0.4%	0.2%	-0.1%	-0.4%	-0.6%	-0.9%	-1.2%	-1.6%	-1.9%	1.4%
2016	2.1%	3.8%	5.4%	7.0%	8.6%	10.2%	11.8%	13.4%	15.0%	16.5%	18.1%	12.0%
2017	1.6%	3.1%	4.6%	6.1%	7.7%	9.2%	10.8%	12.4%	14.0%	15.7%	17.3%	21.8%
2018	0.8%	-1.3%	-3.3%	-5.4%	-7.4%	-9.4%	-11.4%	-13.3%	-15.3%	-17.2%	-19.1%	-4.4%
2019	7.6%	9.0%	10.3%	11.6%	12.9%	14.1%	15.3%	16.4%	17.6%	18.7%	19.7%	31.5%
2020	8.3%	8.3%	8.2%	8.0%	7.5%	7.0%	6.2%	5.3%	4.3%	3.1%	1.7%	18.4%
2021	1.1%	3.6%	6.1%	8.6%	11.2%	13.9%	16.5%	19.2%	22.0%	24.7%	27.5%	28.7%
2022	-9.9%	-9.5%	-9.0%	-8.6%	-8.2%	-7.9%	-7.5%	-7.2%	-6.9%	-6.7%	-6.5%	-18.1%
Annualized Return	6.7%	7.6%	8.4%	9.2%	9.9%	10.6%	11.3%	12.0%	12.6%	13.2%	13.7%	10.4%
Standard Deviation	6.1%	6.1%	6.7%	8.0%	9.5%	11.3%	13.2%	15.2%	17.3%	19.4%	21.6%	17.1%
Worst 6 Months	-7.6%	-8.7%	-9.8%	-15.1%	-20.3%	-25.3%	-30.1%	-34.7%	-39.0%	-43.1%	-47.0%	-41.8%
Worst 12 Months	-10.5%	-11.0%	-11.5%	-16.4%	-21.9%	-27.2%	-32.1%	-36.9%	-41.3%	-45.6%	-49.6%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.3%	-3.1%	-3.0%	-4.0%	-6.6%	-9.1%	-11.7%	-14.2%	-16.7%	-19.1%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.0%	-1.9%	-1.8%	-1.7%	-1.6%	-1.6%	-1.6%	-2.4%	-3.4%	-4.5%	-6.6%
Worst Drawdown	-11.4%	-11.8%	-12.7%	-16.9%	-23.1%	-30.0%	-36.9%	-43.2%	-49.0%	-54.3%	-59.0%	-50.9%

Table B13 - Fine Tuning Table - US All SCV Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	13.9%	12.4%	10.8%	9.2%	7.5%	5.8%	4.0%	2.2%	0.4%	-1.5%	4.0%
1971	8.3%	9.2%	10.1%	10.9%	11.6%	12.3%	12.9%	13.5%	14.0%	14.5%	14.9%	14.3%
1972	5.6%	5.9%	6.2%	6.4%	6.7%	6.9%	7.1%	7.2%	7.4%	7.5%	7.6%	19.0%
1973	6.0%	2.0%	-1.9%	-5.8%	-9.5%	-13.2%	-16.8%	-20.3%	-23.8%	-27.1%	-30.4%	-14.7%
1974	7.0%	4.6%	2.1%	-0.4%	-2.9%	-5.5%	-8.0%	-10.5%	-13.0%	-15.5%	-18.0%	-26.5%
1975	9.5%	14.6%	19.9%	25.2%	30.6%	36.2%	41.8%	47.5%	53.3%	59.2%	65.2%	37.2%
1976	12.2%	16.4%	20.8%	25.2%	29.7%	34.2%	38.9%	43.6%	48.4%	53.3%	58.2%	23.8%
1977	2.9%	4.7%	6.6%	8.5%	10.4%	12.3%	14.2%	16.2%	18.2%	20.2%	22.2%	-7.2%
1978	4.9%	6.8%	8.8%	10.6%	12.5%	14.3%	16.1%	17.9%	19.6%	21.2%	22.8%	6.6%
1979	7.0%	9.7%	12.4%	15.1%	17.9%	20.6%	23.5%	26.3%	29.2%	32.1%	35.0%	18.4%
1980	7.2%	9.1%	10.9%	12.7%	14.5%	16.2%	17.9%	19.5%	21.0%	22.5%	24.0%	32.4%
1981	10.8%	11.8%	12.8%	13.7%	14.7%	15.6%	16.6%	17.5%	18.4%	19.3%	20.2%	-4.9%
1982	27.0%	28.1%	29.1%	30.1%	31.1%	32.1%	33.1%	34.1%	35.0%	35.9%	36.8%	21.4%
1983	8.7%	12.3%	16.0%	19.8%	23.7%	27.7%	31.8%	36.0%	40.3%	44.6%	49.1%	22.5%
1984	14.5%	13.3%	12.1%	10.8%	9.6%	8.3%	7.0%	5.8%	4.5%	3.2%	1.9%	6.3%
1985	19.4%	20.4%	21.5%	22.5%	23.5%	24.5%	25.4%	26.4%	27.3%	28.3%	29.2%	32.2%
1986	14.9%	14.3%	13.7%	13.1%	12.5%	11.8%	11.2%	10.5%	9.8%	9.1%	8.4%	18.5%
1987	4.5%	4.1%	3.5%	2.8%	2.0%	1.0%	-0.1%	-1.3%	-2.7%	-4.3%	-6.0%	5.2%
1988	6.9%	9.4%	12.0%	14.5%	17.2%	19.8%	22.5%	25.3%	28.1%	30.9%	33.8%	16.8%
1989	13.3%	13.4%	13.4%	13.5%	13.5%	13.5%	13.5%	13.4%	13.4%	13.3%	13.2%	31.5%
1990	9.7%	5.9%	2.3%	-1.3%	-4.8%	-8.2%	-11.5%	-14.8%	-17.9%	-21.0%	-24.0%	-3.1%
1991	14.9%	18.0%	21.0%	24.1%	27.2%	30.4%	33.6%	36.8%	40.1%	43.4%	46.7%	30.5%
1992	7.0%	9.6%	12.3%	15.0%	17.7%	20.4%	23.2%	26.0%	28.8%	31.6%	34.5%	7.6%
1993	10.0%	11.7%	13.3%	14.9%	16.6%	18.2%	19.9%	21.6%	23.3%	25.0%	26.8%	10.1%
1994	-3.4%	-2.9%	-2.5%	-2.0%	-1.5%	-1.1%	-0.6%	-0.1%	0.3%	0.8%	1.2%	1.3%
1995	15.5%	16.9%	18.2%	19.6%	21.0%	22.4%	23.7%	25.1%	26.5%	27.9%	29.3%	37.6%
1996	3.4%	5.2%	7.1%	8.9%	10.8%	12.7%	14.6%	16.5%	18.4%	20.4%	22.3%	23.0%
1997	6.7%	9.0%	11.3%	13.7%	16.0%	18.4%	20.8%	23.3%	25.7%	28.2%	30.7%	33.4%
1998	8.0%	6.6%	5.3%	3.9%	2.4%	0.9%	-0.6%	-2.2%	-3.9%	-5.6%	-7.3%	28.6%
1999	0.5%	1.8%	3.1%	4.4%	5.7%	7.0%	8.2%	9.5%	10.7%	11.9%	13.0%	21.0%
2000	11.3%	11.2%	11.1%	10.9%	10.7%	10.5%	10.3%	10.0%	9.7%	9.4%	9.0%	-9.1%
2001	7.9%	9.6%	11.2%	12.9%	14.4%	15.9%	17.4%	18.8%	20.2%	21.4%	22.7%	-11.9%
2002	11.4%	9.5%	7.6%	5.6%	3.6%	1.5%	-0.6%	-2.7%	-4.9%	-7.1%	-9.3%	-22.1%
2003	3.4%	8.3%	13.2%	18.4%	23.7%	29.2%	34.9%	40.7%	46.8%	53.0%	59.4%	28.7%
2004	3.1%	5.2%	7.4%	9.6%	11.8%	14.0%	16.3%	18.5%	20.8%	23.1%	25.4%	10.9%
2005	1.7%	2.4%	3.1%	3.8%	4.4%	5.0%	5.6%	6.2%	6.8%	7.3%	7.8%	4.9%
2006	2.8%	4.6%	6.5%	8.3%	10.2%	12.1%	13.9%	15.8%	17.7%	19.6%	21.5%	15.8%
2007	9.6%	7.5%	5.4%	3.3%	1.3%	-0.7%	-2.8%	-4.8%	-6.8%	-8.8%	-10.7%	5.5%
2008	8.3%	3.1%	-1.9%	-6.8%	-11.5%	-16.1%	-20.5%	-24.8%	-28.9%	-32.9%	-36.8%	-37.0%
2009	1.1%	4.6%	8.0%	11.3%	14.7%	18.0%	21.2%	24.4%	27.6%	30.6%	33.6%	26.5%
2010	5.6%	8.3%	11.0%	13.7%	16.3%	18.9%	21.4%	23.9%	26.3%	28.6%	30.9%	15.1%
2011	7.7%	6.4%	5.0%	3.6%	2.1%	0.6%	-1.0%	-2.6%	-4.2%	-5.9%	-7.5%	2.1%
2012	2.4%	4.3%	6.2%	8.1%	10.0%	11.9%	13.9%	15.8%	17.8%	19.7%	21.7%	16.0%
2013	-3.6%	0.3%	4.4%	8.6%	13.0%	17.5%	22.2%	27.0%	32.0%	37.1%	42.4%	32.4%
2014	2.3%	2.6%	2.8%	2.9%	3.1%	3.2%	3.3%	3.4%	3.4%	3.5%	3.5%	13.7%
2015	0.8%	0.0%	-0.8%	-1.6%	-2.5%	-3.3%	-4.2%	-5.1%	-6.0%	-6.9%	-7.8%	1.4%
2016	2.1%	4.7%	7.3%	9.9%	12.5%	15.1%	17.7%	20.3%	23.0%	25.6%	28.3%	12.0%
2017	1.6%	2.2%	2.8%	3.4%	3.9%	4.5%	5.1%	5.6%	6.2%	6.7%	7.2%	21.8%
2018	0.8%	-0.8%	-2.3%	-3.9%	-5.5%	-7.1%	-8.7%	-10.3%	-11.9%	-13.5%	-15.1%	-4.4%
2019	7.6%	8.9%	10.2%	11.4%	12.5%	13.6%	14.6%	15.6%	16.5%	17.3%	18.1%	31.5%
2020	8.3%	8.5%	8.6%	8.5%	8.2%	7.6%	7.0%	6.1%	5.0%	3.7%	2.2%	18.4%
2021	1.1%	4.6%	8.2%	11.8%	15.6%	19.4%	23.3%	27.3%	31.4%	35.6%	39.8%	28.7%
2022	-9.9%	-9.1%	-8.4%	-7.6%	-6.9%	-6.3%	-5.6%	-5.1%	-4.5%	-4.0%	-3.5%	-18.1%
Annualized Return	6.7%	7.6%	8.5%	9.3%	10.0%	10.7%	11.4%	12.0%	12.6%	13.1%	13.6%	10.4%
Standard Deviation	6.1%	6.2%	7.0%	8.3%	10.0%	11.8%	13.8%	15.9%	18.1%	20.3%	22.5%	17.1%
Worst 6 Months	-7.6%	-8.2%	-10.6%	-16.6%	-22.2%	-27.6%	-32.7%	-37.5%	-42.0%	-46.3%	-50.3%	-41.8%
Worst 12 Months	-10.5%	-10.2%	-10.4%	-16.1%	-21.6%	-26.8%	-31.8%	-36.5%	-41.0%	-45.3%	-49.3%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.1%	-2.9%	-2.6%	-5.4%	-8.2%	-11.1%	-13.9%	-16.6%	-19.4%	-22.1%	-16.1%
Worst 60 Mos Annualized	-2.2%	-1.9%	-1.7%	-1.6%	-1.4%	-1.5%	-2.8%	-4.1%	-5.4%	-6.8%	-8.2%	-6.6%
Worst Drawdown	-11.4%	-11.3%	-11.7%	-16.6%	-23.9%	-31.6%	-38.7%	-45.2%	-51.0%	-56.4%	-61.2%	-50.9%

Table B14 - Fine Tuning Table - US 2-Fund Equity Portfolio

Index returns reduced by a representative fund's expense ratio, except S&P 500 Index shown below.

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 Index
1970	15.4%	14.2%	12.9%	11.5%	10.2%	8.8%	7.4%	5.9%	4.5%	3.0%	1.5%	4.0%
1971	8.3%	9.1%	9.9%	10.6%	11.3%	12.0%	12.6%	13.2%	13.8%	14.3%	14.8%	14.3%
1972	5.6%	6.4%	7.2%	8.0%	8.7%	9.5%	10.3%	11.1%	11.8%	12.6%	13.4%	19.0%
1973	6.0%	2.9%	-0.1%	-3.1%	-6.1%	-9.0%	-11.8%	-14.6%	-17.4%	-20.1%	-22.7%	-14.7%
1974	7.0%	4.0%	0.9%	-2.0%	-5.0%	-7.9%	-10.8%	-13.6%	-16.4%	-19.2%	-21.9%	-26.5%
1975	9.5%	13.4%	17.3%	21.4%	25.5%	29.6%	33.8%	38.1%	42.4%	46.8%	51.3%	37.2%
1976	12.2%	14.9%	17.6%	20.4%	23.2%	26.0%	28.9%	31.7%	34.6%	37.5%	40.4%	23.8%
1977	2.9%	3.3%	3.7%	4.1%	4.5%	4.8%	5.2%	5.6%	5.9%	6.3%	6.6%	-7.2%
1978	4.9%	6.0%	7.1%	8.1%	9.2%	10.2%	11.2%	12.1%	13.0%	13.9%	14.8%	6.6%
1979	7.0%	8.9%	10.8%	12.8%	14.7%	16.6%	18.6%	20.6%	22.6%	24.6%	26.6%	18.4%
1980	7.2%	9.4%	11.6%	13.8%	15.9%	18.1%	20.2%	22.3%	24.3%	26.3%	28.3%	32.4%
1981	10.8%	10.5%	10.1%	9.8%	9.4%	9.1%	8.7%	8.3%	7.9%	7.5%	7.1%	-4.9%
1982	27.0%	27.3%	27.6%	27.9%	28.1%	28.3%	28.5%	28.7%	28.8%	28.9%	29.0%	21.4%
1983	8.7%	11.2%	13.7%	16.2%	18.8%	21.5%	24.2%	26.9%	29.7%	32.5%	35.4%	22.5%
1984	14.5%	13.5%	12.5%	11.5%	10.5%	9.4%	8.4%	7.3%	6.2%	5.2%	4.1%	6.3%
1985	19.4%	20.6%	21.7%	22.9%	24.0%	25.1%	26.3%	27.4%	28.5%	29.6%	30.7%	32.2%
1986	14.9%	14.8%	14.8%	14.7%	14.6%	14.4%	14.3%	14.1%	13.9%	13.7%	13.4%	18.5%
1987	4.5%	4.5%	4.5%	4.3%	4.0%	3.6%	3.1%	2.4%	1.6%	0.7%	-0.4%	5.2%
1988	6.9%	8.6%	10.4%	12.2%	14.0%	15.8%	17.6%	19.5%	21.4%	23.2%	25.2%	16.8%
1989	13.3%	14.2%	15.1%	16.0%	16.9%	17.8%	18.7%	19.6%	20.4%	21.3%	22.2%	31.5%
1990	9.7%	7.2%	4.7%	2.3%	-0.2%	-2.5%	-4.9%	-7.2%	-9.5%	-11.8%	-14.1%	-3.1%
1991	14.9%	17.2%	19.5%	21.9%	24.2%	26.5%	28.9%	31.3%	33.7%	36.1%	38.5%	30.5%
1992	7.0%	8.4%	9.7%	11.1%	12.4%	13.8%	15.1%	16.5%	17.9%	19.2%	20.6%	7.6%
1993	10.0%	10.9%	11.7%	12.5%	13.3%	14.1%	14.9%	15.7%	16.6%	17.4%	18.2%	10.1%
1994	-3.4%	-2.9%	-2.4%	-2.0%	-1.5%	-1.0%	-0.6%	-0.1%	0.4%	0.8%	1.3%	1.3%
1995	15.5%	17.2%	19.0%	20.7%	22.5%	24.2%	26.0%	27.9%	29.7%	31.6%	33.4%	37.6%
1996	3.4%	5.2%	7.1%	9.0%	10.9%	12.8%	14.8%	16.7%	18.7%	20.7%	22.7%	23.0%
1997	6.7%	9.1%	11.6%	14.0%	16.5%	19.1%	21.7%	24.3%	26.9%	29.6%	32.3%	33.4%
1998	8.0%	8.4%	8.7%	9.0%	9.3%	9.5%	9.6%	9.6%	9.6%	9.5%	9.4%	28.6%
1999	0.5%	2.1%	3.8%	5.5%	7.1%	8.8%	10.5%	12.2%	13.9%	15.6%	17.4%	21.0%
2000	11.3%	10.2%	9.1%	8.0%	6.8%	5.7%	4.6%	3.4%	2.2%	1.1%	-0.1%	-9.1%
2001	7.9%	7.7%	7.6%	7.3%	7.1%	6.7%	6.4%	5.9%	5.4%	4.9%	4.3%	-11.9%
2002	11.4%	8.7%	5.9%	3.2%	0.5%	-2.2%	-5.0%	-7.6%	-10.3%	-13.0%	-15.6%	-22.1%
2003	3.4%	7.0%	10.7%	14.5%	18.3%	22.3%	26.3%	30.4%	34.7%	39.0%	43.4%	28.7%
2004	3.1%	4.5%	6.0%	7.5%	9.0%	10.5%	12.0%	13.5%	15.0%	16.5%	18.0%	10.9%
2005	1.7%	2.3%	2.8%	3.3%	3.8%	4.2%	4.7%	5.2%	5.6%	6.0%	6.4%	4.9%
2006	2.8%	4.4%	5.9%	7.5%	9.0%	10.6%	12.2%	13.8%	15.5%	17.1%	18.7%	15.8%
2007	9.6%	8.4%	7.1%	5.9%	4.7%	3.4%	2.2%	0.9%	-0.4%	-1.6%	-2.9%	5.5%
2008	8.3%	3.0%	-2.1%	-7.0%	-11.7%	-16.3%	-20.7%	-25.0%	-29.1%	-33.0%	-36.8%	-37.0%
2009	1.1%	4.1%	7.1%	10.0%	13.0%	15.9%	18.9%	21.8%	24.7%	27.5%	30.4%	26.5%
2010	5.6%	7.5%	9.4%	11.2%	13.0%	14.8%	16.5%	18.2%	19.8%	21.4%	22.9%	15.1%
2011	7.7%	6.8%	5.9%	4.9%	3.9%	2.9%	1.8%	0.7%	-0.4%	-1.5%	-2.7%	2.1%
2012	2.4%	4.0%	5.6%	7.3%	8.9%	10.6%	12.2%	13.9%	15.5%	17.2%	18.9%	16.0%
2013	-3.6%	-0.1%	3.6%	7.4%	11.3%	15.3%	19.5%	23.7%	28.1%	32.7%	37.3%	32.4%
2014	2.3%	3.0%	3.7%	4.3%	4.9%	5.6%	6.2%	6.8%	7.4%	8.0%	8.6%	13.7%
2015	0.8%	0.5%	0.1%	-0.2%	-0.6%	-1.0%	-1.4%	-1.8%	-2.3%	-2.7%	-3.2%	1.4%
2016	2.1%	3.9%	5.7%	7.5%	9.3%	11.1%	12.9%	14.7%	16.4%	18.2%	20.0%	12.0%
2017	1.6%	2.8%	4.1%	5.3%	6.6%	7.9%	9.2%	10.5%	11.8%	13.1%	14.4%	21.8%
2018	0.8%	-0.2%	-1.2%	-2.2%	-3.3%	-4.3%	-5.4%	-6.5%	-7.6%	-8.7%	-9.8%	-4.4%
2019	7.6%	9.4%	11.2%	13.0%	14.7%	16.4%	18.2%	19.9%	21.5%	23.2%	24.8%	31.5%
2020	8.3%	9.1%	9.7%	10.3%	10.7%	11.0%	11.2%	11.2%	11.2%	11.0%	10.7%	18.4%
2021	1.1%	4.1%	7.2%	10.4%	13.6%	16.9%	20.3%	23.7%	27.3%	30.9%	34.5%	28.7%
2022	-9.9%	-9.9%	-9.9%	-9.9%	-10.0%	-10.1%	-10.2%	-10.3%	-10.5%	-10.7%	-11.0%	-18.1%
Annualized Return	6.7%	7.4%	8.1%	8.7%	9.3%	9.9%	10.4%	10.9%	11.4%	11.8%	12.2%	10.4%
Standard Deviation	6.1%	6.1%	6.6%	7.5%	8.7%	10.1%	11.6%	13.2%	14.8%	16.5%	18.3%	17.1%
Worst 6 Months	-7.6%	-8.5%	-9.5%	-14.8%	-20.0%	-24.9%	-29.6%	-34.1%	-38.3%	-42.3%	-46.1%	-41.8%
Worst 12 Months	-10.5%	-10.6%	-10.6%	-15.0%	-20.1%	-25.0%	-29.7%	-34.1%	-38.4%	-42.4%	-46.3%	-43.3%
Worst 36 Mo (An'lzd)	-3.6%	-3.4%	-3.4%	-3.4%	-3.9%	-6.4%	-8.9%	-11.3%	-13.8%	-16.2%	-18.6%	-16.1%
Worst 60 Mos Annualized	-2.2%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.4%	-3.6%	-4.8%	-6.1%	-7.3%	-6.6%
Worst Drawdown	-11.4%	-11.8%	-12.6%	-15.3%	-21.1%	-27.7%	-34.1%	-40.3%	-45.9%	-51.1%	-55.8%	-50.9%