

# Fine Tuning Table - 4-Fund Combo Equity Portfolio (100% US/0% 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% Stock	S&P 500 Index
1970	14.8%	13.4%	12.0%	10.6%	9.1%	7.6%	6.1%	4.5%	2.9%	1.3%	-0.3%	4.0%
1971	7.7%	8.5%	9.3%	10.1%	10.9%	11.6%	12.3%	13.0%	13.6%	14.2%	14.8%	14.3%
1972	4.8%	5.5%	6.3%	7.0%	7.8%	8.5%	9.2%	9.9%	10.6%	11.4%	12.1%	19.0%
1973	4.4%	1.5%	-1.4%	-4.3%	-7.1%	-9.9%	-12.7%	-15.4%	-18.0%	-20.7%	-23.2%	-14.7%
1974	7.4%	4.3%	1.1%	-2.0%	-5.0%	-8.0%	-10.9%	-13.8%	-16.7%	-19.5%	-22.2%	-26.5%
1975	7.8%	11.8%	15.9%	20.1%	24.3%	28.6%	33.0%	37.5%	42.1%	46.7%	51.4%	37.2%
1976	10.0%	13.1%	16.3%	19.5%	22.8%	26.1%	29.4%	32.8%	36.2%	39.7%	43.2%	23.8%
1977	3.0%	3.6%	4.2%	4.8%	5.3%	5.9%	6.5%	7.1%	7.7%	8.2%	8.8%	-7.2%
1978	2.3%	3.7%	5.0%	6.3%	7.6%	8.9%	10.1%	11.3%	12.5%	13.6%	14.7%	6.6%
1979	6.3%	8.5%	10.7%	12.9%	15.2%	17.5%	19.8%	22.2%	24.5%	26.9%	29.3%	18.4%
1980	6.4%	8.7%	11.0%	13.2%	15.5%	17.7%	19.9%	22.1%	24.2%	26.3%	28.4%	32.4%
1981	9.6%	9.4%	9.2%	9.0%	8.7%	8.5%	8.2%	8.0%	7.7%	7.4%	7.1%	-4.9%
1982	25.7%	25.9%	26.1%	26.3%	26.5%	26.7%	26.8%	26.9%	27.0%	27.0%	27.0%	21.4%
1983	7.5%	10.1%	12.7%	15.4%	18.1%	20.9%	23.7%	26.6%	29.5%	32.5%	35.5%	22.5%
1984	14.1%	13.2%	12.2%	11.3%	10.3%	9.3%	8.3%	7.2%	6.2%	5.2%	4.1%	6.3%
1985	18.7%	19.9%	21.2%	22.5%	23.7%	25.0%	26.2%	27.4%	28.7%	29.9%	31.1%	32.2%
1986	13.9%	14.0%	14.0%	14.0%	14.0%	13.9%	13.9%	13.8%	13.7%	13.6%	13.5%	18.5%
1987	3.0%	3.1%	3.1%	3.0%	2.8%	2.4%	1.9%	1.3%	0.6%	-0.3%	-1.3%	5.2%
1988	6.6%	8.5%	10.4%	12.2%	14.2%	16.1%	18.1%	20.0%	22.1%	24.1%	26.1%	16.8%
1989	13.2%	14.1%	15.1%	16.0%	16.9%	17.8%	18.7%	19.6%	20.5%	21.3%	22.2%	31.5%
1990	9.3%	6.6%	4.0%	1.3%	-1.2%	-3.8%	-6.3%	-8.8%	-11.3%	-13.7%	-16.1%	-3.1%
1991	15.3%	17.6%	19.9%	22.2%	24.5%	26.8%	29.2%	31.6%	34.0%	36.3%	38.7%	30.5%
1992	7.2%	8.5%	9.8%	11.1%	12.4%	13.7%	15.0%	16.3%	17.6%	18.9%	20.2%	7.6%
1993	9.7%	10.4%	11.1%	11.7%	12.4%	13.1%	13.8%	14.4%	15.1%	15.8%	16.5%	10.1%
1994	-3.2%	-2.9%	-2.7%	-2.4%	-2.2%	-2.0%	-1.7%	-1.5%	-1.3%	-1.0%	-0.8%	1.3%
1995	16.6%	18.2%	19.9%	21.6%	23.3%	25.0%	26.8%	28.5%	30.3%	32.1%	33.9%	37.6%
1996	3.1%	4.9%	6.6%	8.3%	10.1%	11.9%	13.7%	15.5%	17.3%	19.1%	20.9%	23.0%
1997	7.0%	9.1%	11.3%	13.5%	15.7%	17.9%	20.1%	22.4%	24.7%	27.0%	29.3%	33.4%
1998	8.1%	8.2%	8.3%	8.2%	8.2%	8.0%	7.8%	7.5%	7.1%	6.7%	6.1%	28.6%
1999	-0.5%	1.2%	2.8%	4.5%	6.1%	7.8%	9.5%	11.2%	12.8%	14.5%	16.2%	21.0%
2000	11.7%	11.0%	10.3%	9.6%	8.8%	8.1%	7.3%	6.5%	5.7%	4.9%	4.1%	-9.1%
2001	8.1%	8.2%	8.2%	8.2%	8.1%	8.0%	7.7%	7.5%	7.2%	6.8%	6.4%	-11.9%
2002	12.4%	9.5%	6.5%	3.6%	0.7%	-2.2%	-5.0%	-7.9%	-10.7%	-13.5%	-16.3%	-22.1%
2003	3.5%	7.0%	10.7%	14.5%	18.3%	22.2%	26.2%	30.3%	34.5%	38.8%	43.1%	28.7%
2004	4.0%	5.4%	6.8%	8.2%	9.6%	11.0%	12.4%	13.9%	15.3%	16.7%	18.1%	10.9%
2005	1.8%	2.4%	3.0%	3.6%	4.2%	4.7%	5.3%	5.8%	6.3%	6.8%	7.3%	4.9%
2006	3.0%	4.5%	6.0%	7.6%	9.1%	10.7%	12.3%	13.8%	15.4%	17.0%	18.6%	15.8%
2007	9.3%	8.1%	6.9%	5.7%	4.5%	3.3%	2.1%	0.8%	-0.4%	-1.6%	-2.9%	5.5%
2008	8.1%	2.8%	-2.4%	-7.4%	-12.2%	-16.9%	-21.3%	-25.6%	-29.8%	-33.8%	-37.6%	-37.0%
2009	2.0%	5.0%	8.1%	11.1%	14.1%	17.2%	20.2%	23.1%	26.1%	29.0%	31.9%	26.5%
2010	5.5%	7.5%	9.5%	11.5%	13.4%	15.3%	17.2%	19.0%	20.8%	22.5%	24.2%	15.1%
2011	8.0%	7.1%	6.1%	5.1%	4.1%	3.0%	1.9%	0.7%	-0.5%	-1.7%	-2.9%	2.1%
2012	3.4%	5.0%	6.6%	8.2%	9.8%	11.4%	13.1%	14.7%	16.3%	17.9%	19.5%	16.0%
2013	-3.6%	0.1%	4.0%	7.9%	12.0%	16.2%	20.5%	25.0%	29.6%	34.4%	39.3%	32.4%
2014	3.4%	3.9%	4.4%	4.9%	5.4%	5.8%	6.3%	6.7%	7.1%	7.6%	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	1.8%	3.6%	5.5%	7.4%	9.3%	11.2%	13.1%	15.0%	16.8%	18.7%	20.6%	12.0%
2017	1.9%	3.1%	4.4%	5.7%	6.9%	8.2%	9.5%	10.8%	12.2%	13.5%	14.8%	21.8%
2018	0.6%	-0.5%	-1.6%	-2.7%	-3.9%	-5.0%	-6.2%	-7.4%	-8.6%	-9.8%	-11.1%	-4.4%
2019	6.3%	8.2%	10.0%	11.8%	13.7%	15.5%	17.3%	19.0%	20.8%	22.5%	24.2%	31.5%
Annualized Return	6.9%	7.6%	8.2%	8.8%	9.4%	10.0%	10.5%	11.0%	11.4%	11.8%	12.3%	10.6%
Standard Deviation	5.6%	5.5%	6.1%	7.1%	8.4%	10.0%	11.6%	13.3%	15.1%	16.9%	18.7%	17.0%
Worst 3 Months	-4.9%	-4.9%	-7.3%	-11.0%	-14.7%	-18.3%	-21.7%	-25.1%	-28.4%	-31.6%	-34.7%	-29.6%
Worst 6 Months	-5.7%	-4.9%	-9.8%	-15.4%	-20.7%	-25.8%	-30.6%	-35.2%	-39.5%	-43.6%	-47.5%	-41.8%
Worst 12 Months	-3.6%	-3.8%	-9.6%	-15.2%	-20.5%	-25.5%	-30.3%	-34.9%	-39.2%	-43.4%	-47.3%	-43.3%
Worst 36 Mos Annualized	0.2%	1.3%	0.9%	-1.7%	-4.3%	-6.9%	-9.4%	-11.9%	-14.4%	-16.9%	-19.3%	-16.1%
Worst 60 Mos Annualized	0.4%	1.6%	2.2%	1.0%	-0.1%	-1.3%	-2.5%	-3.8%	-5.0%	-6.3%	-7.6%	-6.6%
Worst Drawdown	-6.0%	-5.5%	-10.0%	-15.9%	-22.0%	-28.6%	-35.2%	-41.3%	-46.9%	-52.1%	-56.8%	-50.9%