

**Table A1 - Ultimate Buy & Hold Equity Portfolio (50% US/50% Int'l)**

World-Wide Equity Portfolio Build-Up ----->							
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
<b>1970 - 2021 (52 years) (with ANNUAL rebalancing)</b>	<b>Portfolio 1 S&amp;P 500</b>	<b>Portfolio 2</b>	<b>Portfolio 3</b>	<b>Portfolio 4</b>	<b>Portfolio 5</b>	<b>Portfolio 6</b>	<b>Portfolio 7 UBH</b>
Initial \$100,000 Grew to:	\$23,088,484	\$25,003,794	\$26,712,231	\$31,756,462	\$32,752,718	\$40,873,488	\$47,700,064
Annualized Compound Return	11.0%	11.2%	11.3%	11.7%	11.8%	12.3%	12.6%
Annualized Standard Deviation	16.9%	16.7%	16.8%	17.0%	16.8%	17.7%	18.3%
Difference from Portfolio 1	\$0	\$1,915,310	\$3,623,747	\$8,667,978	\$9,664,234	\$17,785,004	\$24,611,580

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World-Wide Equity Portfolio Build-Up ----->							
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
<b>1970 - 2021 (52 years) (with MONTHLY rebalancing)</b>	<b>Portfolio 1 S&amp;P 500</b>	<b>Portfolio 2</b>	<b>Portfolio 3</b>	<b>Portfolio 4</b>	<b>Portfolio 5</b>	<b>Portfolio 6</b>	<b>Portfolio 7 UBH</b>
Initial \$100,000 Grew to:	\$23,088,484	\$24,909,736	\$26,542,862	\$31,236,747	\$32,238,348	\$37,945,061	\$42,599,914
Annualized Compound Return	11.0%	11.2%	11.3%	11.7%	11.7%	12.1%	12.3%
Annualized Standard Deviation	17.0%	17.1%	17.4%	17.7%	17.5%	17.0%	17.4%
Difference from Portfolio 1	\$0	\$1,821,252	\$3,454,378	\$8,148,263	\$9,149,864	\$14,856,577	\$19,511,430

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**Ultimate Buy & Hold Equity Portfolio Asset Allocation (50% US/50% 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	90%	10%								
#3	80%	10%	10%							
#4	70%	10%	10%	10%						
#5	60%	10%	10%	10%	10%					
#6	20%	10%	10%	10%	10%	10%	10%	10%	10%	
#7 / UB&H	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

**Table A2 - Alternative Equity Portfolio Tables (50% US/50% Int'l)**

	S&P 500	UB&H WW	WW 4-Fund	US 4-Fund	WW All Value	US All Value	WW All SCV	US All SCV	S&P/US SCV
<b>1970 - 2021 (52 years) (with ANNUAL rebalancing)</b>	<b>Portfolio 1 S&amp;P 500</b>	<b>Portfolio 7 UBH</b>	<b>Portfolio 8</b>	<b>Portfolio 9</b>	<b>Portfolio 10</b>	<b>Portfolio 11</b>	<b>Portfolio 12</b>	<b>Portfolio 13</b>	<b>Portfolio 14</b>
Initial \$100,000 Grew to:	\$23,088,484	\$47,700,064	\$48,294,789	\$46,237,804	\$63,959,519	\$66,892,753	\$109,287,345	\$89,674,090	\$52,264,077
Annualized Compound Return	11.0%	12.6%	12.6%	12.5%	13.2%	13.3%	14.4%	14.0%	12.8%
Annualized Standard Deviation	16.9%	18.3%	18.8%	18.5%	19.2%	19.4%	21.6%	22.7%	18.2%
Difference from Portfolio 1	\$0	\$24,611,580	\$25,206,306	\$23,149,320	\$40,871,035	\$43,804,270	\$86,198,861	\$66,585,606	\$29,175,593

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

	S&P 500	UB&H WW	WW 4-Fund	US 4-Fund	WW All Value	US All Value	WW All SCV	US All SCV	S&P/US SCV
<b>1970 - 2021 (52 years) (with MONTHLY rebalancing)</b>	<b>Portfolio 1 S&amp;P 500</b>	<b>Portfolio 7 UBH</b>	<b>Portfolio 8</b>	<b>Portfolio 9</b>	<b>Portfolio 10</b>	<b>Portfolio 11</b>	<b>Portfolio 12</b>	<b>Portfolio 13</b>	<b>Portfolio 14</b>
Initial \$100,000 Grew to:	\$23,088,484	\$42,599,914	\$43,859,829	\$45,653,813	\$56,926,190	\$67,421,071	\$97,700,197	\$89,674,090	\$50,355,395
Annualized Compound Return	11.0%	12.3%	12.4%	12.5%	13.0%	13.3%	14.2%	14.0%	12.7%
Annualized Standard Deviation	17.0%	17.4%	17.5%	19.7%	18.5%	20.7%	19.9%	23.8%	19.3%
Difference from Portfolio 1	\$0	\$19,511,430	\$20,771,345	\$22,565,329	\$33,837,706	\$44,332,587	\$74,611,713	\$66,585,606	\$27,266,911

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

**Alternative Equity Portfolio Asset Allocation (50% US/50% Int'l)**

Portfolio	S&P 500	US LCV	US SCB	US SCV	REIT	Intl LCB	Intl LCV	Intl SCB	Intl SCV	Em Mrkt
<b>#1</b>	100%									
<b>#7 / UB&amp;H</b>	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
<b>#8</b>	25%			25%			25%	25%		
<b>#9</b>	25%	25%	25%	25%						
<b>#10</b>		25%		25%			20%		20%	10%
<b>#11</b>		50%		50%						
<b>#12</b>				50%					50%	
<b>#13</b>				100%						
<b>#14</b>	50%			50%						

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