

## Table H1 - Sound Investing Portfolios: Comparison Data

(Worldwide (WW) portfolios: 50% US / 50% Int'l)

1970-2021		S&P 500	WW UBH	WW 4-Fund	US 4-Fund	WW All Value	US All Value	WW All SCV	US All SCV	US 2-Fund
<b>52 yr Growth of \$10K*</b>		\$2,308,848	\$4,770,006	\$4,829,479	\$4,623,780	\$6,395,952	\$6,689,275	\$10,928,734	\$8,967,409	\$5,226,408
<i>* (Annual Rebalancing)</i>										
<b>Returns</b>	<b>CAGR (70-21)</b>	11.0%	12.3%	12.4%	12.5%	13.0%	13.3%	14.2%	14.0%	12.7%
	<b>(70-79)</b>	5.8%	13.3%	13.4%	10.4%	14.4%	13.0%	17.2%	13.9%	10.1%
	<b>(80-89)</b>	17.5%	22.0%	22.9%	18.8%	23.5%	20.2%	26.7%	20.0%	18.9%
	<b>(90-99)</b>	18.2%	10.1%	10.4%	15.4%	10.6%	14.6%	8.4%	15.3%	16.9%
	<b>(00-09)</b>	-1.0%	7.3%	6.1%	4.8%	8.5%	6.9%	10.5%	9.1%	4.2%
	<b>(10-21)</b>	15.1%	10.0%	10.3%	13.5%	9.3%	12.5%	9.9%	12.1%	13.8%
<b>The "Ups &amp; Downs" Ride</b>	<b>Number of Up Yrs</b>	42	42	42	40	44	41	41	40	41
	Average Up Yr Gain	18.7%	20.6%	20.8%	21.8%	20.6%	22.6%	24.3%	25.5%	21.3%
	Sum of Up Yr Gains	787.0%	863.2%	875.5%	871.7%	904.4%	926.4%	997.3%	1020.9%	872.0%
	Best Year	<b>37.5%</b>	<b>48.9%</b>	<b>48.9%</b>	<b>51.4%</b>	<b>53.5%</b>	<b>57.0%</b>	<b>69.7%</b>	<b>65.2%</b>	<b>51.3%</b>
		1995	2003	2003	1975	2003	1975	1975	1975	1975
	<b>Number of Down Yrs</b>	10	10	10	12	8	11	11	12	11
	Average Down Yr Loss	-14.1%	-13.7%	-14.3%	-11.5%	-17.3%	-12.9%	-13.6%	-14.5%	-11.8%
	Sum of Down Yr Losses	-141.1%	-137.2%	-142.9%	-137.9%	-138.7%	-141.8%	-150.1%	-174.4%	-130.1%
	Worst Year	<b>-37.0%</b>	<b>-41.2%</b>	<b>-40.9%</b>	<b>-37.6%</b>	<b>-42.2%</b>	<b>-38.8%</b>	<b>-39.1%</b>	<b>-36.8%</b>	<b>-36.8%</b>
		2008	2008	2008	2008	2008	2008	2008	2008	2008
<b>Risk Measures</b>	<b>Standard Dev (70-21)</b>	16.9%	18.2%	18.7%	18.5%	19.1%	19.4%	21.7%	22.7%	18.2%
	(70-79)	19.2%	22.7%	23.9%	24.5%	22.9%	25.3%	29.9%	30.4%	23.7%
	(80-89)	12.7%	12.5%	13.6%	12.7%	12.6%	12.3%	12.9%	17.0%	12.5%
	(90-99)	14.2%	13.5%	12.4%	16.5%	14.3%	18.4%	14.8%	21.6%	15.9%
	(00-09)	21.1%	26.1%	25.7%	23.1%	27.0%	24.1%	27.6%	26.8%	22.9%
	(10-21)	11.9%	13.6%	14.6%	15.2%	15.6%	17.1%	17.3%	19.4%	14.8%
	<b>Sharpe Ratio (70-21)</b>	0.61	0.65	0.64	0.65	0.66	0.67	0.66	0.63	0.67
	(70-79)	0.28	0.60	0.58	0.44	0.64	0.53	0.63	0.51	0.44
	(80-89)	1.27	1.64	1.58	1.37	1.75	1.52	1.95	1.12	1.39
	(90-99)	1.19	0.65	0.73	0.87	0.66	0.76	0.50	0.71	1.00
	(00-09)	-0.04	0.32	0.28	0.23	0.36	0.32	0.42	0.38	0.20
	(10-21)	1.15	0.65	0.63	0.82	0.53	0.68	0.53	0.60	0.86
	<b>Sortino Ratio (70-21)</b>	0.88	0.92	0.93	1.02	0.92	1.14	1.05	1.23	1.03
	(70-79)	0.56	1.12	1.31	0.83	0.93	7.52	1.69	1.07	0.76
	(80-89)	<i>NMF</i>	<i>NMF</i>	<i>NMF</i>	<i>NMF</i>	<i>NMF</i>	<i>NMF</i>	<i>NMF</i>	3.40	<i>NMF</i>
	(90-99)	5.40	<i>NMF</i>	0.71	1.34	<i>NMF</i>	1.18	0.62	1.19	1.46
	(00-09)	-0.07	0.44	0.39	0.30	0.47	0.44	0.56	0.66	0.27
	(10-21)	3.34	1.55	1.33	2.68	1.07	1.99	1.02	2.69	3.18