

**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 - 2022 (53 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 WW UBH</b>
Initial \$100,000 Grew to:	\$18,906,960	\$20,783,828	\$22,326,248	\$27,005,724	\$27,628,666	\$35,665,979	\$41,821,137
Annualized Compound Return	10.4%	10.6%	10.7%	11.1%	11.2%	11.7%	12.1%
Annualized Standard Deviation	17.2%	17.1%	17.2%	17.3%	17.1%	17.9%	18.5%
Difference from Portfolio 1	\$0	\$1,876,868	\$3,419,289	\$8,098,764	\$8,721,706	\$16,759,020	\$22,914,178

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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 (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%