

Table A1a: 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
1970 - 2023 (54 years) (with ANNUAL rebalancing)	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
Initial \$100,000 Grew to:	\$23,877,151	\$25,939,407	\$27,671,447	\$33,272,040	\$33,622,091	\$42,066,225	\$48,871,884
Annualized Compound Return	10.7%	10.8%	11.0%	11.4%	11.4%	11.8%	12.1%
Annualized Standard Deviation	17.2%	17.0%	17.1%	17.2%	16.9%	17.7%	18.3%
Difference from Portfolio 1	\$0	\$2,062,256	\$3,794,296	\$9,394,889	\$9,744,941	\$18,189,074	\$24,994,733

© 2024 The Merriman Financial Education Foundation

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

	World-Wide Equity Portfolio Build-Up ----->						
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
1970 - 2023 (54 years) (with MONTHLY rebalancing)	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
Initial \$100,000 Grew to:	\$23,877,151	\$25,819,357	\$27,489,714	\$32,724,382	\$33,086,308	\$39,104,726	\$43,750,939
Annualized Compound Return	10.7%	10.8%	11.0%	11.3%	11.3%	11.7%	11.9%
"Annualized" Monthly Standard Dev.	17.2%	17.2%	17.5%	17.9%	17.7%	17.1%	17.5%
Difference from Portfolio 1	\$0	\$1,942,207	\$3,612,563	\$8,847,231	\$9,209,157	\$15,227,575	\$19,873,789

© 2024 The Merriman Financial Education Foundation

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%