

Sound Investing Portfolio Returns (1970-2024)

This set of returns assume a 70/30 balance of
U.S./International equity funds.

Table H1b - Sound Investing Portfolios: Asset Allocations (70% US / 30% Int'l)

Portfolio	S&P 500	US LCV	US SCB	US SCV	REIT	Intl LCB	Intl LCV	Intl SCB	Intl SCV	Em Mrkt
S&P 500	100%									
WW UBH	14%	14%	14%	14%	14%	6%	6%	6%	6%	6%
WW 4-Fund	35%			35%			15%	15%		
US 4-Fund	25%	25%	25%	25%						
WW All Value		35%		35%			12%		12%	6%
US All Value		50%		50%						
WW All SCV				70%					30%	
US All SCV				100%						
US 2-Fund	50%			50%						

Table H1b - Sound Investing Portfolios: Asset Allocations (70% US / 30% Int'l)

Portfolio	S&P 500	US LCV	US SCB	US SCV	REIT	Intl LCB	Intl LCV	Intl SCB	Intl SCV	Em Mrkt
S&P 500	100%									
WW UBH	14%	14%	14%	14%	14%	6%	6%	6%	6%	6%
WW 4-Fund	35%			35%			15%	15%		
US 4-Fund	25%	25%	25%	25%						
WW All Value		35%		35%			12%		12%	6%
US All Value		50%		50%						
WW All SCV				70%					30%	
US All SCV				100%						
US 2-Fund	50%			50%						

Table H2b - Sound Investing Portfolios: Comparison Data (70% US / 30% Int'l)
(Worldwide (WW) portfolios are 70% US / 30% Int'l)

1970-2024		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
55 yr Growth of \$10K*		\$2,985,115	\$4,932,398	\$5,882,080	\$5,578,321	\$7,568,945	\$8,246,540	\$12,188,765	\$11,272,893	\$6,464,845
(*-Monthly rebalancing)										
Returns	CAGR (70-24)	10.9%	11.9%	12.3%	12.2%	12.8%	13.0%	13.8%	13.6%	12.5%
	(70-79)	5.8%	12.1%	12.2%	10.4%	13.9%	13.0%	16.1%	13.9%	10.1%
	(80-89)	17.5%	20.5%	21.4%	18.8%	22.3%	20.2%	24.1%	20.0%	18.9%
	(90-99)	18.2%	11.6%	13.1%	15.4%	12.3%	14.6%	11.3%	15.3%	16.9%
	(00-09)	-1.0%	6.9%	5.4%	4.8%	7.9%	6.9%	10.0%	9.1%	4.2%
	(10-24)	13.9%	10.0%	10.8%	12.1%	9.8%	11.4%	10.1%	11.3%	12.8%
The "Ups & Downs" Ride	Number of Up Yrs	44	45	44	42	45	43	44	42	43
	Average Up Yr Gain	19.1%	19.6%	20.5%	21.6%	20.8%	22.2%	23.4%	25.0%	21.2%
	Sum of Up Yr Gains	838.3%	882.2%	903.6%	905.2%	934.4%	952.9%	1027.9%	1049.3%	912.3%
	Best Year	37.5%	47.3%	49.2%	51.4%	54.5%	57.0%	68.2%	65.2%	51.3%
		1995	1975	1975	1975	1975	1975	1975	1975	1975
	Number of Down Yrs	11	10	11	13	10	12	11	13	12
	Average Down Yr Loss	-14.5%	-14.5%	-13.2%	-11.4%	-14.3%	-12.2%	-14.7%	-13.7%	-11.8%
	Sum of Down Yr Losses	-159.2%	-144.7%	-145.3%	-148.2%	-143.1%	-146.5%	-161.6%	-178.0%	-141.1%
	Worst Year	-37.0%	-39.5%	-39.3%	-37.6%	-40.8%	-38.8%	-38.1%	-36.8%	-36.8%
		2008	2008	2008	2008	2008	2008	2008	2008	2008
Risk Measures	Standard Dev (70-24)	17.1%	17.4%	17.6%	18.3%	18.2%	19.1%	20.7%	22.2%	18.1%
	(70-79)	19.2%	23.0%	22.8%	24.5%	23.0%	25.3%	28.9%	30.4%	23.7%
	(80-89)	12.7%	10.9%	11.9%	12.7%	11.2%	12.3%	12.9%	17.0%	12.5%
	(90-99)	14.2%	13.5%	12.7%	16.5%	14.6%	18.4%	16.0%	21.6%	15.9%
	(00-09)	21.1%	24.6%	24.4%	23.1%	25.6%	24.1%	27.1%	26.8%	22.9%
	(10-24)	14.3%	13.6%	14.4%	15.0%	15.0%	15.9%	16.6%	17.8%	14.9%
	Sharpe Ratio (70-24)	0.69	0.74	0.76	0.73	0.76	0.74	0.74	0.69	0.75
	(70-79)	0.37	0.61	0.62	0.51	0.68	0.60	0.66	0.56	0.51
	(80-89)	1.39	1.89	1.81	1.50	1.99	1.65	1.88	1.21	1.52
	(90-99)	1.31	0.88	1.05	0.97	0.87	0.85	0.74	0.78	1.10
	(00-09)	0.03	0.38	0.31	0.29	0.41	0.38	0.47	0.44	0.27
	(10-24)	1.00	0.76	0.78	0.84	0.69	0.75	0.65	0.68	0.89
	Sortino Ratio (70-24)	1.12	1.07	1.13	1.18	1.19	1.31	1.33	1.43	1.21
	(70-79)	0.72	1.78	2.29	0.96	1.78	8.42	5.95	1.18	20.67
	(80-89)	NMF	NMF	NMF	NMF	NMF	NMF	NMF	NMF	NMF
	(90-99)	NMF	NMF	NMF	1.49	NMF	1.19	0.93	1.43	NMF
	(00-09)	0.06	0.45	0.46	0.39	0.50	0.54	0.68	0.76	0.37
	(10-24)	1.48	2.04	2.50	2.87	2.24	2.93	1.78	2.50	3.06

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Table H3b - Sound Investing Portfolios: Annual Returns (70% US / 30% Int'l)

(Worldwide (WW) portfolios: 70% US / 30% Int'l)

Year	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
1970	4.0%	1.9%	2.2%	-0.3%	5.7%	4.6%	2.6%	-1.5%	1.5%
1971	14.3%	23.4%	26.3%	14.8%	21.8%	12.1%	26.5%	14.9%	14.8%
1972	18.9%	19.3%	21.3%	12.1%	17.1%	12.4%	13.2%	7.6%	13.4%
1973	-14.7%	-17.6%	-18.1%	-23.2%	-13.3%	-20.2%	-22.5%	-30.4%	-22.7%
1974	-26.5%	-28.7%	-26.8%	-22.2%	-25.7%	-17.6%	-27.0%	-18.0%	-21.9%
1975	37.2%	47.3%	49.2%	51.4%	54.5%	57.0%	68.2%	65.2%	51.3%
1976	23.8%	32.9%	29.8%	43.2%	36.5%	51.1%	38.1%	58.2%	40.4%
1977	-7.2%	19.1%	17.6%	8.8%	19.3%	10.7%	36.7%	22.2%	6.6%
1978	6.5%	21.3%	25.2%	14.8%	20.9%	15.1%	28.9%	22.8%	14.8%
1979	18.4%	25.9%	18.5%	29.4%	25.1%	30.0%	30.1%	35.0%	26.6%
1980	32.4%	30.1%	28.2%	28.5%	24.2%	22.0%	25.8%	24.0%	28.3%
1981	-4.9%	7.1%	6.0%	7.1%	12.1%	14.3%	19.5%	20.2%	7.1%
1982	21.4%	15.3%	19.7%	27.0%	16.7%	28.0%	23.9%	36.8%	29.0%
1983	22.5%	33.7%	34.0%	35.5%	37.7%	40.5%	45.4%	49.1%	35.4%
1984	6.2%	7.4%	5.1%	4.1%	6.9%	7.3%	4.8%	1.9%	4.1%
1985	32.1%	35.4%	40.4%	31.2%	39.0%	29.9%	41.7%	29.2%	30.7%
1986	18.4%	24.1%	27.2%	13.5%	23.1%	13.6%	21.5%	8.4%	13.4%
1987	5.2%	8.3%	9.7%	-1.3%	10.5%	-0.6%	9.5%	-6.0%	-0.4%
1988	16.8%	26.5%	26.2%	26.2%	31.9%	31.1%	34.2%	33.8%	25.2%
1989	31.5%	22.0%	22.4%	22.2%	25.2%	21.6%	20.3%	13.2%	22.2%
1990	-3.1%	-16.6%	-15.2%	-16.1%	-18.2%	-20.1%	-21.6%	-24.0%	-14.1%
1991	30.4%	29.0%	28.6%	38.8%	30.9%	39.2%	33.2%	46.7%	38.5%
1992	7.6%	9.1%	8.9%	20.2%	13.3%	25.6%	16.2%	34.5%	20.6%
1993	10.0%	25.0%	23.4%	16.5%	29.3%	21.2%	30.8%	26.8%	18.2%
1994	1.3%	1.1%	4.4%	-0.8%	2.2%	-1.6%	5.8%	1.2%	1.3%
1995	37.5%	21.4%	25.1%	33.9%	24.1%	33.8%	20.3%	29.3%	33.4%
1996	22.9%	18.1%	17.4%	20.9%	16.6%	21.4%	15.6%	22.3%	22.7%
1997	33.3%	14.2%	16.7%	29.3%	15.1%	29.6%	12.1%	30.7%	32.3%
1998	28.5%	3.9%	10.3%	6.1%	3.7%	2.0%	-3.5%	-7.3%	9.4%
1999	21.0%	18.1%	18.0%	16.2%	14.9%	9.2%	15.1%	13.0%	17.4%
2000	-9.1%	2.5%	-0.7%	4.1%	4.9%	10.8%	5.6%	9.0%	-0.1%
2001	-11.9%	2.0%	-1.0%	6.4%	6.2%	13.0%	14.1%	22.7%	4.3%
2002	-22.1%	-9.8%	-11.9%	-16.3%	-8.9%	-12.0%	-4.7%	-9.3%	-15.6%
2003	28.7%	46.0%	46.7%	43.1%	50.7%	46.5%	61.7%	59.4%	43.4%
2004	10.8%	23.6%	21.5%	18.1%	24.9%	21.8%	28.2%	25.4%	18.0%
2005	4.9%	12.2%	10.1%	7.3%	12.7%	9.1%	12.5%	7.8%	6.4%
2006	15.8%	24.2%	21.9%	18.6%	24.3%	20.9%	23.6%	21.5%	18.7%
2007	5.5%	-0.4%	0.3%	-2.9%	-1.2%	-6.8%	-6.7%	-10.7%	-2.9%
2008	-37.0%	-39.5%	-39.3%	-37.6%	-40.8%	-38.8%	-38.1%	-36.8%	-36.8%
2009	26.4%	36.3%	33.6%	31.9%	37.0%	32.1%	35.7%	33.6%	30.4%
2010	15.0%	22.9%	21.4%	24.2%	22.9%	25.5%	27.3%	30.9%	22.9%
2011	2.1%	-5.7%	-6.9%	-2.9%	-9.3%	-5.3%	-10.5%	-7.5%	-2.7%
2012	16.0%	19.4%	18.6%	19.5%	21.3%	21.9%	22.0%	21.7%	18.9%
2013	32.3%	27.6%	33.7%	39.3%	35.1%	41.4%	39.5%	42.4%	37.3%
2014	13.7%	7.0%	3.9%	8.0%	3.2%	6.8%	1.0%	3.5%	8.6%
2015	1.4%	-2.0%	-2.3%	-3.3%	-5.1%	-5.6%	-4.3%	-7.8%	-3.2%
2016	11.9%	15.3%	16.2%	20.6%	19.4%	23.6%	22.1%	28.3%	20.0%
2017	21.8%	17.6%	18.4%	14.8%	17.6%	13.0%	13.2%	7.2%	14.4%
2018	-4.4%	-11.8%	-12.4%	-11.1%	-15.0%	-13.3%	-17.5%	-15.1%	-9.8%
2019	31.4%	23.5%	23.4%	24.2%	20.5%	21.8%	19.1%	18.1%	24.8%
2020	18.4%	5.3%	8.6%	7.9%	1.2%	1.0%	1.9%	2.2%	10.7%
2021	28.7%	27.8%	28.9%	31.9%	28.3%	33.9%	32.4%	39.8%	34.5%
2022	-18.1%	-12.6%	-10.7%	-10.3%	-5.5%	-4.6%	-5.2%	-3.5%	-11.0%
2023	26.3%	17.1%	20.9%	18.7%	15.9%	15.3%	18.7%	18.9%	22.9%
2024	25.0%	10.9%	13.7%	14.8%	10.2%	11.3%	9.3%	9.6%	17.4%
CAGR	70-24	10.9%	11.9%	12.3%	12.2%	12.8%	13.0%	13.8%	12.5%
	70-79	5.8%	12.1%	12.2%	10.4%	13.9%	13.0%	16.1%	10.1%
	80-89	17.5%	20.5%	21.4%	18.8%	22.3%	20.2%	24.1%	18.9%
	90-99	18.2%	11.6%	13.1%	15.4%	12.3%	14.6%	11.3%	16.9%
	00-09	-1.0%	6.9%	5.4%	4.8%	7.9%	6.9%	10.0%	4.2%
	10-24	13.9%	10.0%	10.8%	12.1%	9.8%	11.4%	10.1%	12.8%

Table H4b - Sound Investing Portfolios: Quilt Chart (70% US / 30% Int'l)

(Worldwide (WW) portfolios are 70% US / 30% Int'l)

Rank	Decade					55 years
	(70-79)	(80-89)	(90-99)	(00-09)	(10-24)	(70-24)
	1 WW All SCV 16.1%	WW All SCV 24.1%	S&P 500 18.2%	WW All SCV 10.0%	S&P 500 13.9%	WW All SCV 13.8%
	2 WW All Value 13.9%	WW All Value 22.3%	US 2-Fund 16.9%	US All SCV 9.1%	US 2-Fund 12.8%	US All SCV 13.6%
	3 US All SCV 13.9%	WW 4-Fund 21.4%	US 4-Fund 15.4%	WW All Value 7.9%	US 4-Fund 12.1%	US All Value 13.0%
	4 US All Value 13.0%	WW UBH 20.5%	US All SCV 15.3%	US All Value 6.9%	US All Value 11.4%	WW All Value 12.8%
	5 WW 4-Fund 12.2%	US All Value 20.2%	US All Value 14.6%	WW UBH 6.9%	US All SCV 11.3%	US 2-Fund 12.5%
	6 WW UBH 12.1%	US All SCV 20.0%	WW 4-Fund 13.1%	WW 4-Fund 5.4%	WW 4-Fund 10.8%	WW 4-Fund 12.3%
	7 US 4-Fund 10.4%	US 2-Fund 18.9%	WW All Value 12.3%	US 4-Fund 4.8%	WW All SCV 10.1%	US 4-Fund 12.2%
	8 US 2-Fund 10.1%	US 4-Fund 18.8%	WW UBH 11.6%	US 2-Fund 4.2%	WW UBH 10.0%	WW UBH 11.9%
	9 S&P 500 5.8%	S&P 500 17.5%	WW All SCV 11.3%	S&P 500 -1.0%	WW All Value 9.8%	S&P 500 10.9%