

Table B3b - Fine Tuning Table: WW 4-Fund Equity Portfolio (70% US/30% Int'l)

Index returns reduced by a representative fund's expense ratio, except S&amp;P 500 Index shown below.

Year	100% Bonds	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100% Equity	S&P 500 Index
1970	15.4%	14.2%	12.9%	11.6%	10.3%	9.0%	7.7%	6.3%	4.9%	3.6%	2.2%	4.0%
1971	8.3%	10.1%	11.9%	13.7%	15.5%	17.3%	19.1%	20.9%	22.7%	24.5%	26.3%	14.3%
1972	5.6%	7.1%	8.6%	10.2%	11.8%	13.3%	14.9%	16.5%	18.1%	19.7%	21.3%	19.0%
1973	6.0%	3.4%	0.9%	-1.6%	-4.0%	-6.5%	-8.9%	-11.2%	-13.6%	-15.9%	-18.1%	-14.7%
1974	7.0%	3.2%	-0.4%	-4.0%	-7.5%	-11.0%	-14.3%	-17.5%	-20.7%	-23.8%	-26.8%	-26.5%
1975	9.5%	13.2%	17.0%	20.8%	24.7%	28.6%	32.6%	36.7%	40.8%	45.0%	49.2%	37.2%
1976	12.2%	14.0%	15.7%	17.5%	19.3%	21.1%	22.8%	24.6%	26.3%	28.1%	29.8%	23.8%
1977	2.9%	4.3%	5.7%	7.1%	8.6%	10.0%	11.5%	13.0%	14.5%	16.0%	17.6%	-7.2%
1978	4.9%	6.8%	8.8%	10.8%	12.8%	14.8%	16.9%	18.9%	21.0%	23.1%	25.2%	6.6%
1979	7.0%	8.2%	9.4%	10.5%	11.7%	12.8%	14.0%	15.1%	16.3%	17.4%	18.5%	18.4%
1980	7.2%	9.4%	11.5%	13.6%	15.7%	17.8%	19.9%	22.0%	24.1%	26.1%	28.2%	32.4%
1981	10.8%	10.3%	9.9%	9.4%	9.0%	8.5%	8.0%	7.5%	7.0%	6.5%	6.0%	-4.9%
1982	27.0%	26.4%	25.7%	25.0%	24.3%	23.5%	22.8%	22.1%	21.3%	20.5%	19.7%	21.4%
1983	8.7%	11.0%	13.4%	15.8%	18.3%	20.8%	23.4%	26.0%	28.6%	31.3%	34.0%	22.5%
1984	14.5%	13.6%	12.7%	11.8%	10.9%	9.9%	9.0%	8.0%	7.0%	6.1%	5.1%	6.3%
1985	19.4%	21.4%	23.4%	25.5%	27.5%	29.6%	31.7%	33.9%	36.0%	38.2%	40.4%	32.2%
1986	14.9%	16.1%	17.4%	18.6%	19.9%	21.1%	22.3%	23.6%	24.8%	26.0%	27.2%	18.5%
1987	4.5%	5.4%	6.3%	7.0%	7.7%	8.3%	8.8%	9.2%	9.5%	9.6%	9.7%	5.2%
1988	6.9%	8.7%	10.6%	12.5%	14.4%	16.3%	18.2%	20.2%	22.2%	24.2%	26.2%	16.8%
1989	13.3%	14.3%	15.2%	16.1%	17.0%	18.0%	18.9%	19.8%	20.7%	21.5%	22.4%	31.5%
1990	9.7%	7.0%	4.4%	1.8%	-0.7%	-3.2%	-5.7%	-8.2%	-10.6%	-12.9%	-15.2%	-3.1%
1991	14.9%	16.4%	17.8%	19.1%	20.5%	21.9%	23.3%	24.6%	26.0%	27.3%	28.6%	30.5%
1992	7.0%	7.3%	7.5%	7.7%	7.9%	8.1%	8.2%	8.4%	8.6%	8.8%	8.9%	7.6%
1993	10.0%	11.4%	12.7%	14.0%	15.3%	16.6%	18.0%	19.3%	20.7%	22.1%	23.4%	10.1%
1994	-3.4%	-2.6%	-1.8%	-1.1%	-0.3%	0.5%	1.3%	2.1%	2.9%	3.6%	4.4%	1.3%
1995	15.5%	16.5%	17.4%	18.4%	19.4%	20.3%	21.3%	22.2%	23.2%	24.2%	25.1%	37.6%
1996	3.4%	4.7%	6.1%	7.5%	8.9%	10.3%	11.7%	13.1%	14.5%	16.0%	17.4%	23.0%
1997	6.7%	7.7%	8.7%	9.7%	10.8%	11.8%	12.7%	13.7%	14.7%	15.7%	16.7%	33.4%
1998	8.0%	8.4%	8.8%	9.2%	9.5%	9.8%	10.0%	10.1%	10.2%	10.3%	10.3%	28.6%
1999	0.5%	2.2%	3.9%	5.6%	7.3%	9.1%	10.8%	12.6%	14.4%	16.2%	18.0%	21.0%
2000	11.3%	10.1%	8.9%	7.7%	6.5%	5.3%	4.1%	2.9%	1.7%	0.5%	-0.7%	-9.1%
2001	7.9%	7.1%	6.4%	5.6%	4.8%	3.9%	3.0%	2.0%	1.1%	0.0%	-1.0%	-11.9%
2002	11.4%	9.1%	6.7%	4.4%	2.1%	-0.3%	-2.6%	-5.0%	-7.3%	-9.6%	-11.9%	-22.1%
2003	3.4%	7.3%	11.2%	15.2%	19.4%	23.6%	28.0%	32.5%	37.1%	41.8%	46.7%	28.7%
2004	3.1%	4.8%	6.6%	8.4%	10.2%	12.1%	13.9%	15.8%	17.7%	19.6%	21.5%	10.9%
2005	1.7%	2.6%	3.4%	4.3%	5.1%	6.0%	6.8%	7.6%	8.5%	9.3%	10.1%	4.9%
2006	2.8%	4.6%	6.5%	8.3%	10.2%	12.1%	14.0%	16.0%	17.9%	19.9%	21.9%	15.8%
2007	9.6%	8.7%	7.8%	6.9%	6.0%	5.1%	4.2%	3.2%	2.3%	1.3%	0.3%	5.5%
2008	8.3%	2.6%	-2.8%	-8.0%	-13.1%	-17.9%	-22.5%	-27.0%	-31.3%	-35.3%	-39.3%	-37.0%
2009	1.1%	4.4%	7.6%	10.8%	14.1%	17.4%	20.6%	23.9%	27.1%	30.4%	33.6%	26.5%
2010	5.6%	7.4%	9.1%	10.8%	12.4%	14.0%	15.6%	17.1%	18.6%	20.0%	21.4%	15.1%
2011	7.7%	6.3%	4.9%	3.5%	2.1%	0.6%	-0.8%	-2.3%	-3.8%	-5.3%	-6.9%	2.1%
2012	2.4%	4.0%	5.6%	7.3%	8.9%	10.5%	12.1%	13.7%	15.4%	17.0%	18.6%	16.0%
2013	-3.6%	-0.3%	3.0%	6.5%	10.1%	13.8%	17.5%	21.4%	25.4%	29.5%	33.7%	32.4%
2014	2.3%	2.5%	2.7%	2.9%	3.1%	3.2%	3.4%	3.5%	3.6%	3.8%	3.9%	13.7%
2015	0.8%	0.6%	0.3%	0.1%	-0.2%	-0.5%	-0.8%	-1.2%	-1.5%	-1.9%	-2.3%	1.4%
2016	2.1%	3.6%	5.0%	6.4%	7.8%	9.2%	10.6%	12.0%	13.4%	14.8%	16.2%	12.0%
2017	1.6%	3.2%	4.8%	6.4%	8.1%	9.8%	11.4%	13.2%	14.9%	16.7%	18.4%	21.8%
2018	0.8%	-0.5%	-1.8%	-3.1%	-4.4%	-5.7%	-7.0%	-8.4%	-9.7%	-11.0%	-12.4%	-4.4%
2019	7.6%	9.3%	10.9%	12.5%	14.1%	15.7%	17.3%	18.8%	20.4%	21.9%	23.4%	31.5%
2020	8.3%	8.9%	9.3%	9.6%	9.8%	9.9%	9.9%	9.7%	9.5%	9.1%	8.6%	18.4%
2021	1.1%	3.6%	6.3%	8.9%	11.6%	14.4%	17.2%	20.1%	23.0%	25.9%	28.9%	28.7%
2022	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-10.0%	-10.1%	-10.2%	-10.3%	-10.5%	-10.7%	-18.1%
2023	4.3%	5.9%	7.6%	9.2%	10.9%	12.6%	14.2%	15.9%	17.6%	19.2%	20.9%	26.3%
2024	2.2%	3.3%	4.5%	5.6%	6.8%	8.0%	9.1%	10.3%	11.4%	12.6%	13.7%	25.1%
Annualized Return	6.6%	7.3%	7.9%	8.6%	9.2%	9.8%	10.3%	10.9%	11.4%	11.8%	12.3%	11.0%
Standard Deviation	6.1%	6.0%	6.4%	7.2%	8.3%	9.7%	11.1%	12.7%	14.2%	15.9%	17.5%	17.0%
Worst 12 Months	-10.5%	-10.9%	-11.3%	-15.8%	-21.2%	-26.3%	-31.2%	-35.8%	-40.2%	-44.3%	-48.2%	-43.3%
Worst 36 Mo (An'lzd)	-3.0%	-1.3%	-0.1%	-1.1%	-3.6%	-6.0%	-8.5%	-10.9%	-13.3%	-15.7%	-18.0%	-16.1%
Worst 60 Mos Annualized	0.3%	1.5%	2.1%	1.6%	0.6%	-0.4%	-1.5%	-2.5%	-3.6%	-4.7%	-5.8%	-6.6%
Worst Drawdown	-11.4%	-12.0%	-13.0%	-16.2%	-22.3%	-29.1%	-35.3%	-41.1%	-46.6%	-51.8%	-56.5%	-50.9%