

Table H2a - Sound Investing Portfolios: Comparison Data (50% US / 50% Int'l)

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

1970-2023	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
54 yr Growth of \$10K*	\$2,387,715	\$4,375,094	\$4,689,801	\$4,860,157	\$6,216,425	\$7,412,404	\$10,825,431	\$10,288,298	\$5,508,352
(*-Monthly rebalancing)									
Returns	CAGR (70-23)	10.7%	11.9%	12.1%	12.1%	12.7%	13.0%	13.8%	13.7%
	(70-79)	5.8%	13.3%	13.4%	10.4%	14.4%	13.0%	17.2%	13.9%
	(80-89)	17.5%	22.0%	22.9%	18.8%	23.5%	20.2%	26.7%	20.0%
	(90-99)	18.2%	10.1%	10.4%	15.4%	10.6%	14.6%	8.4%	15.3%
	(00-09)	-1.0%	7.3%	6.1%	4.8%	8.5%	6.9%	10.5%	9.1%
	(10-23)	13.1%	8.8%	9.3%	12.0%	8.6%	11.4%	9.2%	11.4%
The "Ups & Downs" Ride	Number of Up Yrs	43	43	43	41	45	42	42	42
	Average Up Yr Gain	18.9%	20.5%	20.8%	21.7%	20.5%	22.4%	24.2%	25.4%
	Sum of Up Yr Gains	813.3%	880.2%	895.1%	890.4%	920.7%	941.7%	1015.7%	1039.8%
	Best Year	37.5%	48.9%	48.9%	51.4%	53.5%	57.0%	69.7%	65.2%
		1995	2003	2003	1975	2003	1975	1975	1975
	Number of Down Yrs	11	11	11	13	9	12	12	12
Risk Measures	Average Down Yr Loss	-14.5%	-13.6%	-14.0%	-11.4%	-16.1%	-12.2%	-13.0%	-13.7%
	Sum of Down Yr Losses	-159.2%	-149.4%	-153.5%	-148.2%	-144.8%	-146.5%	-156.5%	-178.0%
	Worst Year	-37.0%	-41.2%	-40.9%	-37.6%	-42.2%	-38.8%	-39.1%	-36.8%
		2008	2008	2008	2008	2008	2008	2008	2008
	Standard Dev (70-23)	17.2%	18.3%	18.6%	18.5%	18.9%	19.2%	21.5%	22.4%
	(70-79)	19.2%	22.7%	23.9%	24.5%	22.9%	25.3%	29.9%	30.4%
Risk Measures	(80-89)	12.7%	12.5%	13.6%	12.7%	12.6%	12.3%	12.9%	17.0%
	(90-99)	14.2%	13.5%	12.4%	16.5%	14.3%	18.4%	14.8%	21.6%
	(00-09)	21.1%	26.1%	25.7%	23.1%	27.0%	24.1%	27.6%	26.8%
	(10-23)	14.6%	14.1%	14.8%	15.5%	15.2%	16.5%	16.8%	18.5%
	Sharpe Ratio (70-23)	0.43	0.48	0.48	0.49	0.51	0.52	0.52	0.50
	(70-79)	0.14	0.48	0.47	0.33	0.52	0.43	0.54	0.42
Risk Measures	(80-89)	1.06	1.43	1.39	1.16	1.54	1.30	1.74	0.96
	(90-99)	1.00	0.46	0.51	0.71	0.47	0.61	0.31	0.58
	(00-09)	-0.17	0.22	0.17	0.11	0.26	0.20	0.33	0.28
	(10-23)	0.64	0.35	0.37	0.53	0.32	0.47	0.34	0.44
	Sortino Ratio (70-23)	0.62	0.69	0.72	0.76	0.73	0.88	0.85	0.96
	(70-79)	0.21	0.67	0.69	0.63	0.76	0.79	1.45	0.89
Risk Measures	(80-89)	NMF	NMF	NMF	3.83	NMF	NMF	NMF	2.92
	(90-99)	4.55	0.55	0.50	1.09	NMF	0.95	0.39	1.22
	(00-09)	-0.28	0.32	0.25	0.14	0.37	0.29	0.47	0.49
	(10-23)	0.99	0.69	0.88	1.87	0.70	1.53	0.72	1.16
									2.01