Table A1 - Ultimate Buy & Hold Equity Portfolio (50% US/50% Int'l)

1970 - 2022 (53 years) (with ANNUAL rebalancing)	World-Wide Equity Portfolio Build-Up -->						
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
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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1970 - 2022 (53 years) (with MONTHLY rebalancing)	World-Wide Equity Portfolio Build-Up -->						
	S&P 500	+US LCV	+US SCB	+US SCV	+US REITs	+Int'l	+ EM
	Portfolio 1 S&P 500	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5	Portfolio 6	Portfolio 7 WW UBH
Initial $100,000 Grew to:	$18,906,960	$20,694,765	$22,176,579	$26,539,200	$27,169,780	$33,119,454	$37,390,920
Annualized Compound Return	10.4%	10.6%	10.7%	11.1%	11.2%	11.6%	11.8%
"Annualized" Monthly Standard Dev.	17.2%	17.2%	17.5%	17.8%	17.6%	17.1%	17.5%
Difference from Portfolio 1	$0	$1,787,805	$3,269,619	$7,632,240	$8,262,820	$14,212,495	$18,483,960

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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%