

Table H2 - Sound Investing Portfolios: Comparison Data (60% Eq/40% FI)

(Worldwide (WW) equity portfolios are 50% US / 50% 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*		\$1,457,553	\$1,955,162	\$2,062,074	\$2,235,277	\$2,462,380	\$2,881,110	\$3,507,107	\$3,715,082	\$2,419,556
(*-Monthly rebalancing)										
Returns	CAGR (70-24)	9.5%	10.1%	10.2%	10.3%	10.5%	10.8%	11.2%	11.4%	10.5%
	(70-79)	6.9%	11.4%	11.5%	9.8%	12.0%	11.4%	13.8%	12.2%	9.6%
	(80-89)	15.9%	18.4%	18.9%	16.7%	19.3%	17.5%	21.2%	17.5%	16.7%
	(90-99)	13.8%	9.1%	9.3%	12.3%	9.4%	11.8%	8.2%	12.3%	13.1%
	(00-09)	2.1%	7.3%	6.5%	5.8%	8.0%	7.1%	9.2%	8.6%	5.4%
	(10-24)	9.3%	6.4%	6.8%	8.4%	6.4%	8.1%	6.8%	8.1%	8.8%
The "Ups & Downs" Ride	Number of Up Yrs	45	46	46	46	47	45	47	42	46
	Average Up Yr Gain	14.0%	14.4%	14.6%	14.7%	14.7%	15.6%	15.8%	17.9%	14.8%
	Sum of Up Yr Gains	629.3%	661.8%	670.1%	677.5%	689.2%	703.1%	742.8%	751.7%	681.0%
	Best Year	28.3%	32.5%	35.4%	33.9%	34.5%	37.0%	43.8%	41.8%	33.8%
		1995	1985	1985	1975	1975	1975	1975	1975	1975
	Number of Down Yrs	10	9	9	9	8	10	8	13	9
	Average Down Yr Loss	-7.7%	-8.3%	-8.4%	-8.4%	-9.3%	-7.1%	-10.2%	-6.2%	-7.9%
	Sum of Down Yr Losses	-76.5%	-74.8%	-76.0%	-75.2%	-74.8%	-70.7%	-81.9%	-81.0%	-70.7%
	Worst Year	-21.1%	-23.8%	-23.7%	-21.2%	-24.6%	-22.0%	-22.3%	-20.5%	-20.7%
		2008	2008	2008	2008	2008	2008	2008	2008	2008
Risk Measures	Standard Dev (70-24)	11.0%	11.3%	11.6%	11.5%	11.7%	11.9%	13.0%	13.6%	11.4%
	(70-79)	12.2%	13.9%	14.5%	15.1%	14.1%	15.4%	17.8%	18.4%	14.7%
	(80-89)	8.6%	7.3%	8.4%	8.3%	7.3%	8.0%	7.6%	10.6%	8.3%
	(90-99)	9.7%	8.9%	8.4%	11.1%	9.4%	12.3%	9.5%	13.9%	10.7%
	(00-09)	12.0%	14.8%	14.6%	13.2%	15.3%	13.8%	15.4%	15.2%	12.9%
	(10-24)	9.3%	8.7%	8.9%	9.2%	8.9%	9.4%	9.8%	10.5%	9.2%
	Sharpe Ratio (70-24)	0.87	0.90	0.89	0.91	0.92	0.92	0.89	0.86	0.93
	(70-79)	0.58	0.84	0.82	0.68	0.88	0.77	0.83	0.71	0.69
	(80-89)	1.84	2.47	2.24	1.97	2.61	2.16	2.76	1.64	1.98
	(90-99)	1.42	1.01	1.09	1.11	0.99	0.98	0.85	0.91	1.23
	(00-09)	0.20	0.53	0.48	0.46	0.56	0.55	0.63	0.60	0.44
	(10-24)	0.99	0.73	0.75	0.91	0.71	0.85	0.69	0.78	0.94
	Sortino Ratio (70-24)	1.39	1.30	1.36	1.72	1.37	1.76	1.62	1.77	1.70
	(70-79)	1.30	1.48	1.73	13.74	1.22	8.39	2.00	2.09	13.89
	(80-89)	NMF	NMF	NMF	NMF	NMF	NMF	NMF	NMF	NMF
	(90-99)	NMF	NMF	NMF	3.97	NMF	2.59	NMF	2.01	4.27
	(00-09)	0.27	0.47	0.44	0.54	NMF	0.63	NMF	0.84	0.51
	(10-24)	1.04	1.31	1.49	1.99	1.94	2.24	1.48	2.56	1.98