

Current vs. Recommended Portfolio

Current Portfolio

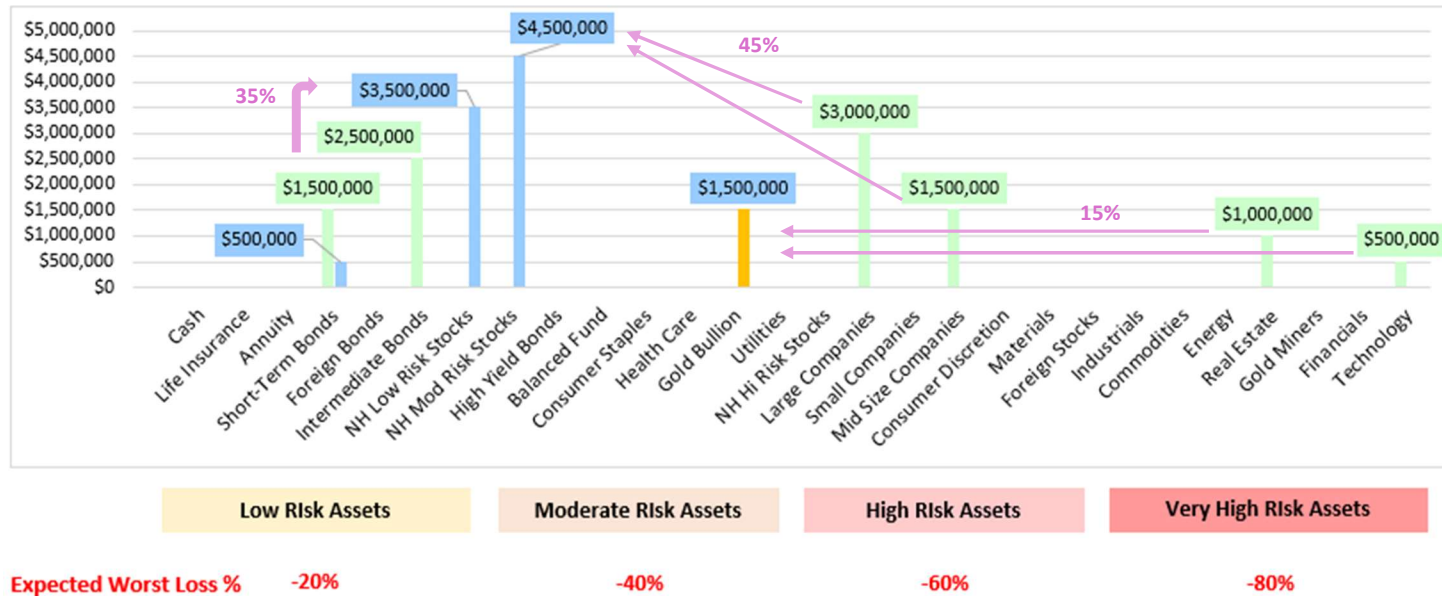
- 40% bond index funds
- 60% stock index funds

Portfolio Changes

- 35% from bonds into low-risk stocks
- 45% from high-risk stocks into moderate risk stocks
- 15% from very high-risk sector funds into gold bullion

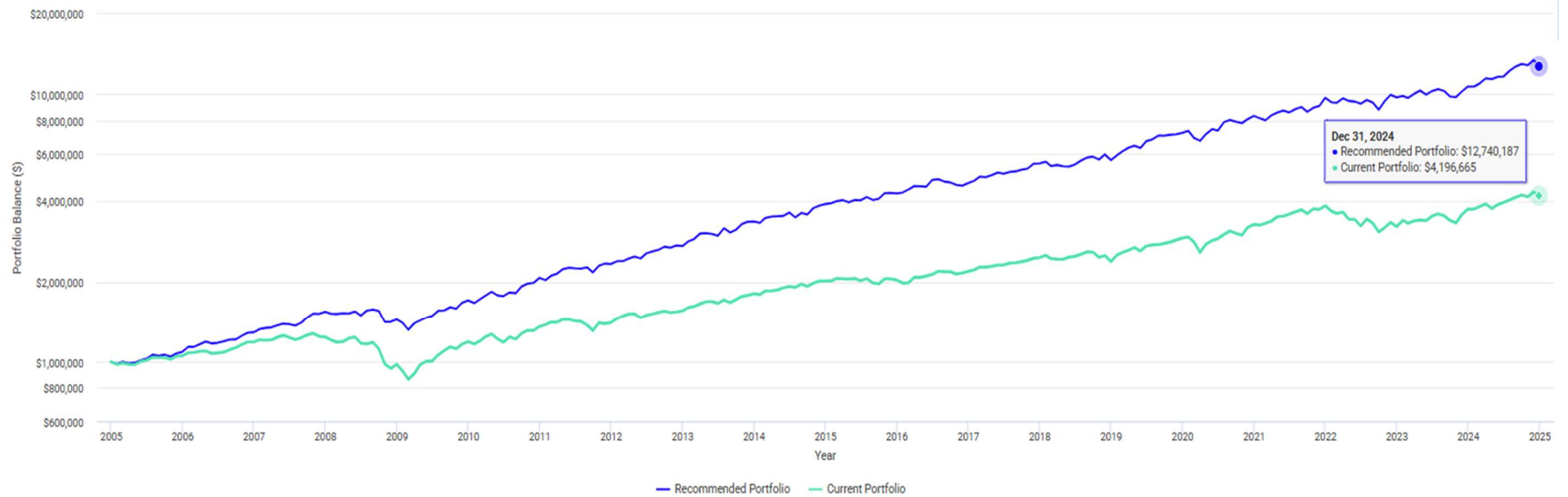
Recommended Portfolio

- 35% low-risk stocks
- 45% moderate risk stocks
- 15% gold bullion
- 5% short-term bonds



Current vs. Recommended Portfolio - Last 20 Years

Portfolio Growth



Statistical Summary Current vs. Recommended Portfolio - Last 20 Years

Performance Summary

Metric	Recommended Portfolio	Current Portfolio
Start Balance	\$1,000,000	\$1,000,000
End Balance	📈 \$12,740,187	📈 \$4,185,772
Annualized Return (CAGR)	📈 13.57%	📈 7.42%
Standard Deviation	9.43%	9.88%
Best Year	26.34%	22.26%
Worst Year	-6.62%	-21.08%
Maximum Drawdown	📈 -16.39%	📈 -32.68%

Almost double CAGR

Same level of volatility

Almost half the risk exposure

Calendar Year Returns Current vs. Recommended Portfolio - Last 20 Years

	Recommended	Current
No. of Years with a Loss	1	3
2008	(6.6%)	(21.1%)
2022	0.4%	(16.5%)
No. of Years with Higher Return	18	2

Annual Returns



Portfolio Income Current vs. Recommended Portfolio - Last 20 Years

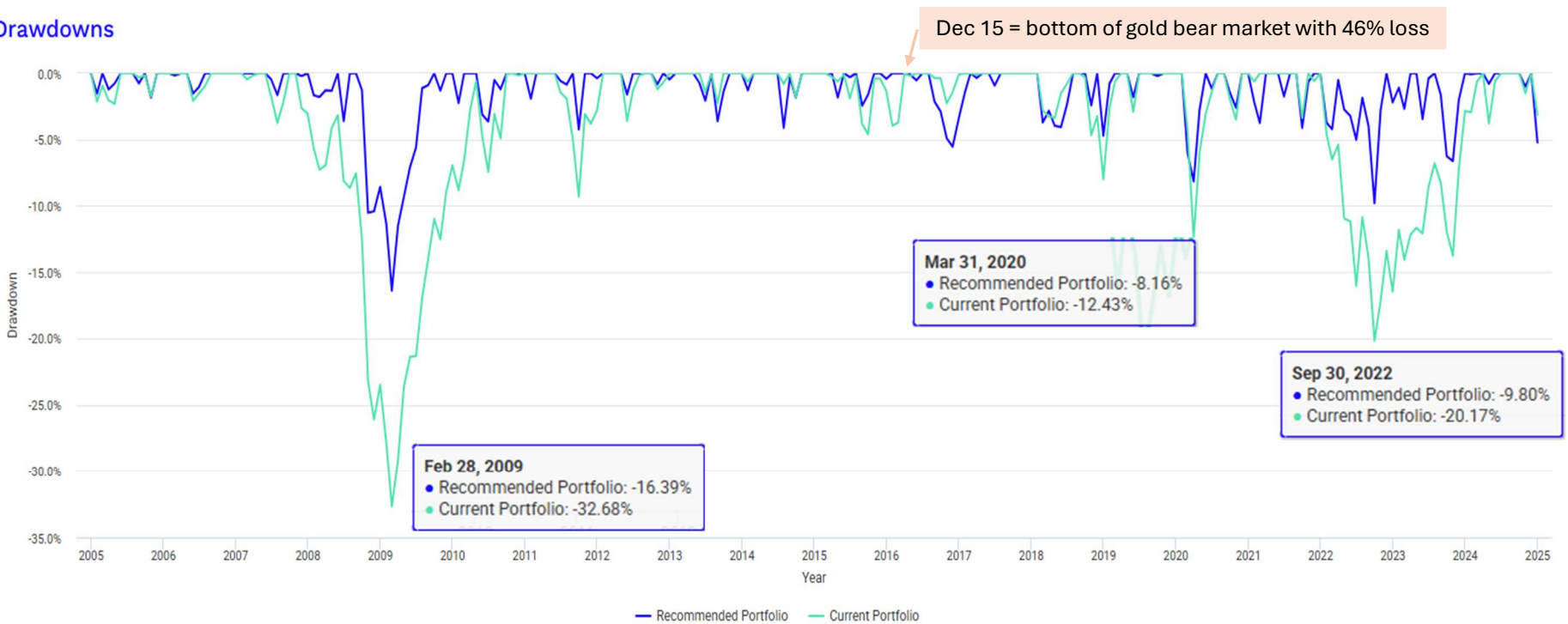
- Higher income
- Increasing income stream

Portfolio Income



Drawdown Losses Current vs. Recommended Portfolio - Last 20 Years

Drawdowns



3 Year Rolling Returns Current vs. Recommended Portfolio - Last 20 Years

Recommended Portfolio

- Always higher than current portfolio
- No 3-year returns with a loss
- Lowest 3-year return = 5%

Annualized Rolling Return - 3 Years

