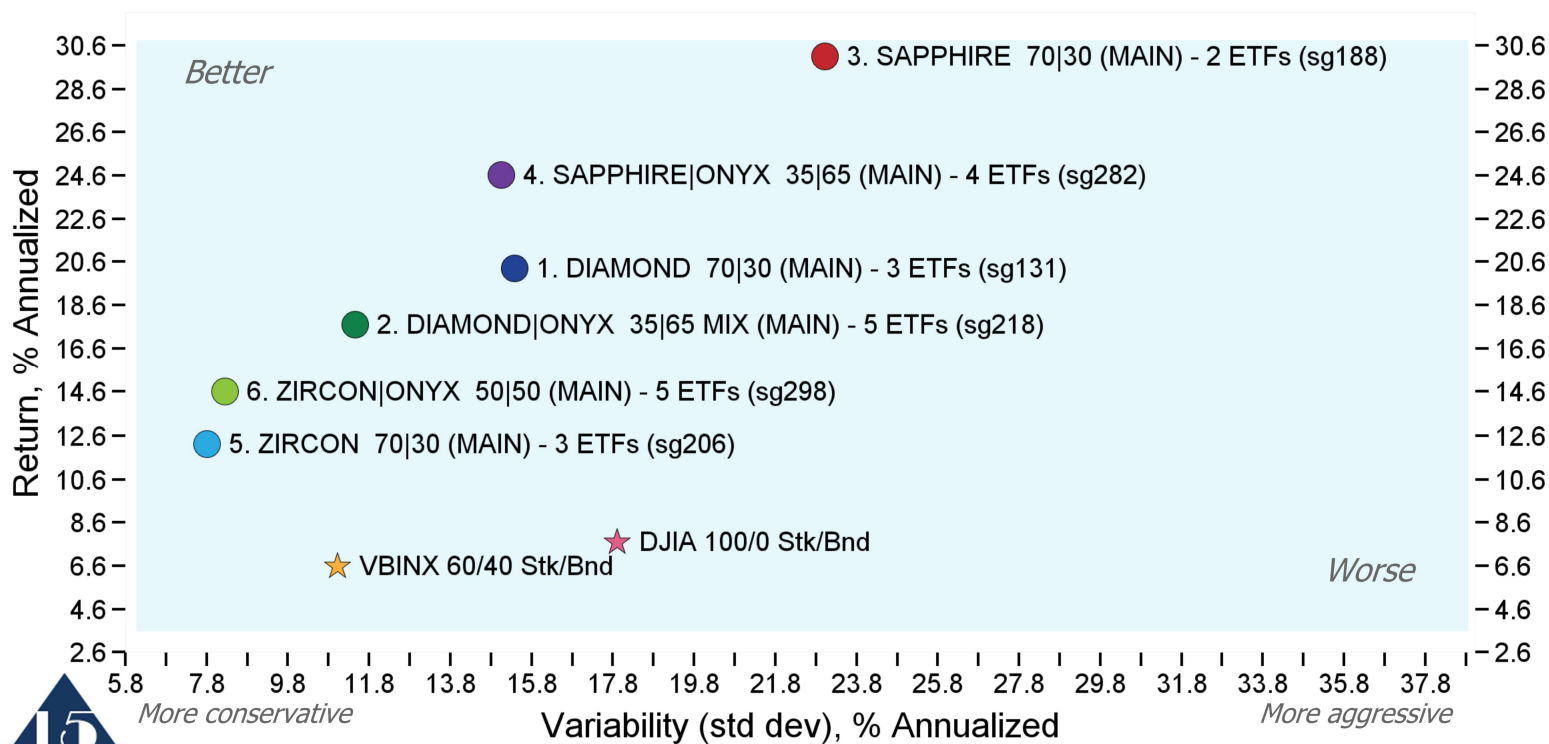


Model Portfolio Return and Variability - Since July 18, 2014

	Model Portfolio Annualized Since 7/18/2014			Year-to Date
	Return	Variability	Ret/Var	Return
Diamond Publication				
1. DIAMOND 70 30 (MAIN) - 3 ETFs (sg131)	15.6%	17.2%	0.9	15.0%
2. DIAMOND ONYX 35 65 MIX (MAIN) - 5 ETFs (sg218)	15.0%	11.9%	1.3	7.9%
Sapphire Publication				
3. SAPPHIRE 70 30 (MAIN) - 2 ETFs (sg188)	22.6%	25.6%	0.9	23.1%
4. SAPPHIRE ONYX 35 65 (MAIN) - 4 ETFs (sg282)	19.0%	16.6%	1.1	11.3%
Zircon Publication				
5. ZIRCON 70 30 (MAIN) - 3 ETFs (sg206)	9.1%	8.5%	1.1	5.5%
6. ZIRCON ONYX 50 50 (MAIN) - 5 ETFs (sg298)	10.7%	8.8%	1.2	5.5%
Optional Add-in Sleeves				
7. 2020 Recovery Theme - 3 ETFs (sg20.2)	22.1%	15.5%	1.4	14.1%
<i>Green Investments - Begins 2015</i>				
8. Emerald Add-in - 4 ETFs (sg30.2)	24.0%	15.8%	1.5	5.3%
Dow Jones Ind Avg 100 0	13.4%	18.2%	0.7	11.0%
Vanguard Fund "VBINX" 60 40	9.6%	10.7%	0.9	4.9%

Better: Higher Variability Lower Ret/Var Higher Return

Long-Term Simulated Return and Variability - Since January 7, 2000



More conservative

Variability (std dev), % Annualized

More aggressive