Focused 15 Investing - Balanced 11/19/2021

Simulated Return and Variability - Since July 18, 2014

	Model Portfolio Annualized Since 7/18/2014			Year-to Date	Benchmark Annualized Since 7/18/2014			Year-to Date	Ret/Var Dif
	Return	Variability	A Ret/Var	Return	Return	Variability	B Ret/Var	Return	A-B
Diamond Publication									
1. DIAMOND 70|30 (MAIN) - 3 ETFs (sg131)	16.7%	17.8%	0.9	19.4%	18.7%	24.5%	0.8	25.4%	0.2
2. Diamond|Onyx 50|50 - 5 ETFs (sg118)	16.7%	14.7%	1.1	15.9%	16.6%	20.5%	0.8	20.0%	0.3
3. DIAMOND|ONYX 35|65 MIX (MAIN) - 5 ETFs (sg218)	14.8%	12.0%	1.2	14.8%	13.9%	16.2%	0.9	14.8%	0.4
Sapphire Publication									
4. Sapphire|Onyx 15|85 - 4 ETFs (sg315.1)	15.0%	11.1%	1.4	11.2%	12.6%	13.5%	0.9	10.0%	0.4
5. Sapphire|Onyx 35|65 - 4 ETFs (sg335.1)	19.6%	16.2%	1.2	18.9%	18.7%	22.2%	0.8	20.8%	0.4
6. Sapphire|Onyx 55|45 - 4 ETFs (sg355.1)	23.8%	22.6%	1.1	26.9%	23.8%	31.4%	0.8	32.1%	0.3
DJIA 100|0	13.2%	17.6%	0.7	18.2%					
VBINX 60|40	9.9%	10.3%	1.0	13.8%					
Better:	Higher	Lower	Higher	Higher	Higher	Lower	Higher	Higher	

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