Focused 15 Investing - Balanced

12/31/2021

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|Onyx 65|35 - 4 ETFs (sg265.1)	**21.0%**	**18.1%**	**1.2**	**33.7%**	**19.4%**	**24.7%**	**0.8**	**30.6%**	0.4
2. Diamond|Onyx 50|50 - was 118 - 4 ETFs (sg250.1)	**18.8%**	**14.9%**	**1.3**	**21.1%**	**16.9%**	**20.4%**	**0.8**	**25.0%**	0.4
3. Diamond|Onyx 35|65 (MAIN) - was 218 - 4 ETFs	**16.5%**	**12.1%**	**1.4**	**19.5%**	**14.2%**	**16.2%**	**0.9**	**19.5%**	0.5
Sapphire Publication									
4. Sapphire|Onyx 25|75 (MAIN) - 4 ETFs (sg325.1)	**18.0%**	**13.1%**	**1.4**	**21.3%**	**16.2%**	**17.6%**	**0.9**	**20.7%**	0.5
5. Sapphire|Onyx 35|65 - 4 ETFs (sg335.1)	**20.2%**	**15.8%**	**1.3**	**25.1%**	**19.1%**	**22.1%**	**0.9**	**26.7%**	0.4
Sapphire + Themes Publication									
6. Sapphire|Onyx 35|65 + Themes - 6 ETFs (sg335.2)	**22.6%**	**14.8%**	**1.5**	**33.4%**	**19.4%**	**22.5%**	**0.9**	**37.0%**	0.7
7. Sapphire|Onyx 25|75 + Themes (MAIN) - 6 ETFs	**19.3%**	**12.1%**	**1.6**	**28.1%**	**15.5%**	**18.1%**	**0.9**	**29.8%**	0.7
8. Sapphire|Onyx 15|85 + Themes - 6 ETFs (sg315.2)	**16.3%**	**10.1%**	**1.6**	**22.0%**	**12.2%**	**13.6%**	**0.9**	**21.0%**	0.7
DJIA 100|0	13.3%	17.6%	0.8	20.9%					
VBINX 60|40	9.8%	10.3%	1.0	14.1%					
Better:	Higher	Lower	Higher	Higher	Higher	Lower	Higher	Higher	

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