

**Model Portfolio Return and Variability - Since July 18, 2014**

	Model Portfolio Annualized Since 7/18/2014			Year-to Date	Benchmark Annualized Since 7/18/2014			Ret/Var Dif
	Return	Variability	Ret/Var		Return	Variability	Ret/Var	
1. Low Variability Octet 30 70 - 8 ETFs (sg112.1)	8.4%	7.4%	1.1	4.6%	7.4%	8.5%	0.9	0.23
2. Major 4   Onyx 40 60 - Conservative - 8 ETFs	11.6%	8.7%	1.3	5.4%	10.0%	10.7%	0.9	0.39
3. Major 4 (x2)   Onyx 30 70 - Moderate - 8 ETFs	15.1%	11.7%	1.3	7.5%	12.6%	14.6%	0.9	0.28
4. Major 4 (x2)   Onyx 40 60 - Aggressive - 8 ETFs	16.5%	13.4%	1.2	9.1%	14.3%	17.2%	0.8	0.42
Vanguard Fund "VBINX" 60 40	9.7%	10.6%	0.9	6.5%				
Dow Jones Ind Avg 100 0	13.7%	18.1%	0.8	14.3%				

Better: Higher Lower Higher Higher Lower Higher Higher

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

