

Date	Cash Valuation	Stock Valuation	Total	Monthly Return	% Cash	Annual Return	SPY Monthly Return	SPY Annual Return	Monthly Delta	Annual Delta
8/31/2007	10000.00	0.00	10000.00							
9/30/2007	6600.00	3680.11	10280.11	2.80%	64%		2.84%		-0.04%	
10/31/2007	6600.00	3796.45	10396.45	1.13%	63%		-4.95%		6.09%	
11/30/2007	8257.09	2063.78	10320.87	-0.73%	80%		1.08%		-1.81%	
12/31/2007	7712.42	2708.23	10420.64	0.97%	74%	4.21%	-6.79%	-7.91%	7.76%	12.11%
1/31/2008	8287.19	1828.56	10115.74	-2.93%	82%		-1.73%		-1.19%	
2/29/2008	8446.65	1576.51	10023.16	-0.92%	84%		-2.80%		1.88%	
3/31/2008	8510.31	1607.59	10117.90	0.95%	84%		4.06%		-3.12%	
4/30/2008	8308.68	1852.11	10160.80	0.42%	82%		2.39%		-1.97%	
5/31/2008	7689.04	2446.17	10135.21	-0.25%	76%		-4.42%		4.16%	
6/30/2008	6875.33	2939.86	9815.18	-3.16%	70%		-6.26%		3.10%	
7/31/2008	6861.90	2984.40	9846.30	0.32%	70%		1.92%		-1.60%	
8/31/2008	7916.71	2040.41	9957.11	1.13%	80%		-5.03%		6.16%	
9/30/2008	8436.63	1248.03	9684.66	-2.74%	87%		-20.39%		17.65%	
10/31/2008	8951.32	459.98	9411.30	-2.82%	95%		-8.85%		6.03%	
11/30/2008	8951.32	366.92	9318.24	-0.99%	96%		-0.62%		-0.37%	
12/31/2008	9207.90	144.08	9351.98	0.36%	98%	-10.26%	-1.37%	-37.22%	1.73%	26.97%
1/31/2009	9184.60	167.90	9352.50	0.01%	98%		-6.97%		6.98%	
2/28/2009	9184.60	144.38	9328.97	-0.25%	98%		-5.97%		5.72%	
3/31/2009	8248.97	1139.91	9388.88	0.64%	88%		12.02%		-11.38%	
4/30/2009	6501.47	3167.96	9669.43	2.99%	67%		6.40%		-3.41%	
5/31/2009	5152.31	4790.29	9942.60	2.83%	52%		2.63%		0.20%	
6/30/2009	4370.40	5482.79	9853.18	-0.90%	44%		1.05%		-1.95%	
7/31/2009	4585.79	5831.86	10417.66	5.73%	44%		7.90%		-2.17%	
8/31/2009	3955.14	6493.52	10448.66	0.30%	38%		3.45%		-3.15%	
9/30/2009	3955.14	6846.32	10801.46	3.38%	37%		2.21%		1.16%	
10/31/2009	3926.13	6902.66	10828.78	0.25%	36%		1.91%		-1.66%	
11/30/2009	4565.85	6915.35	11481.19	6.02%	40%		2.05%		3.97%	
12/31/2009	4585.83	7043.92	11629.75	1.29%	39%	24.36%	1.19%	29.81%	0.11%	-5.45%
1/31/2010	4322.24	7136.83	11459.07	-1.47%	38%		-3.06%		1.60%	
2/28/2010	4532.94	7374.45	11907.39	3.91%	38%		5.77%		-1.86%	
3/31/2010	4798.69	7590.80	12389.49	4.05%	39%		3.93%		0.12%	
4/30/2010	3776.82	8965.35	12742.17	2.85%	30%		-6.04%		8.88%	
5/31/2010	3521.98	8624.31	12146.29	-4.68%	29%		-3.71%		-0.97%	
6/30/2010	4157.75	7558.40	11716.15	-3.54%	35%		-0.33%		-3.21%	
7/31/2010	6865.53	5405.03	12270.56	4.73%	56%		0.69%		4.04%	
8/31/2010	7068.48	5156.93	12225.41	-0.37%	58%		3.20%		-3.57%	
9/30/2010	6145.62	6590.45	12736.07	4.18%	48%		4.41%		-0.23%	
10/31/2010	4546.52	8732.76	13279.28	4.27%	34%		2.33%		1.93%	
11/30/2010	3464.67	10486.27	13950.95	5.06%	25%		3.56%		1.50%	
12/31/2010	2623.47	11502.92	14126.38	1.26%	19%	21.47%	3.31%	14.15%	-2.05%	7.31%

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1/31/2011	4590.23	9897.62	14487.86	2.56%	32%		3.00%		-0.44%	
2/28/2011	5366.31	9272.11	14638.42	1.04%	37%		-1.26%		2.30%	
3/31/2011	5316.33	9866.19	15182.53	3.72%	35%		2.07%		1.65%	
4/30/2011	5624.40	9762.32	15386.72	1.34%	37%		0.51%		0.83%	
5/31/2011	5012.36	10186.82	15199.18	-1.22%	33%		-3.81%		2.59%	
6/30/2011	6889.43	8669.18	15558.61	2.36%	44%		2.94%		-0.58%	
7/31/2011	7435.70	7760.24	15195.95	-2.33%	49%		-10.56%		8.22%	
8/31/2011	8694.03	6326.10	15020.13	-1.16%	58%		-0.96%		-0.19%	
9/30/2011	10741.89	4196.92	14938.81	-0.54%	72%		2.84%		-3.38%	
10/31/2011	10131.93	5121.87	15253.79	2.11%	66%		1.59%		0.52%	
11/30/2011	8025.15	7294.05	15319.21	0.43%	52%		1.38%		-0.95%	
12/31/2011	6160.08	9115.80	15275.87	-0.28%	40%	8.14%	4.61%	1.40%	-4.89%	6.74%
1/31/2012	4780.22	11331.69	16111.92	5.47%	30%		3.99%		1.48%	
2/29/2012	3998.61	12809.94	16808.54	4.32%	24%		2.72%		1.61%	
3/31/2012	4513.59	12878.47	17392.06	3.47%	26%		-0.20%		3.67%	
4/30/2012	5152.37	12107.85	17260.22	-0.76%	30%		-3.26%		2.50%	
5/31/2012	7876.78	8250.77	16127.54	-6.56%	49%		-1.33%		-5.24%	
6/30/2012	7464.70	9404.06	16868.76	4.60%	44%		2.74%		1.85%	
7/31/2012	8965.47	7621.18	16586.64	-1.67%	54%		3.21%		-4.88%	
8/31/2012	9549.44	7438.01	16987.45	2.42%	56%		2.85%		-0.43%	
9/30/2012	9351.71	7769.15	17120.86	0.79%	55%		-0.39%		1.17%	
10/31/2012	6933.97	10384.97	17318.94	1.16%	40%		-3.01%		4.17%	
11/30/2012	6808.56	10471.14	17279.70	-0.23%	39%		1.99%		-2.22%	
12/31/2012	6785.97	10853.61	17639.58	2.08%	38%	15.47%	4.09%	13.83%	-2.00%	1.65%
1/31/2013	7148.17	11227.51	18375.67	4.17%	39%		2.16%		2.02%	
2/28/2013	5656.57	12840.54	18497.11	0.66%	31%		2.55%		-1.89%	
3/31/2013	6059.46	12820.30	18879.76	2.07%	32%		1.28%		0.79%	
4/30/2013	4994.22	14242.08	19236.30	1.89%	26%		4.40%		-2.51%	
5/31/2013	5703.24	14590.12	20293.37	5.50%	28%		-1.28%		6.78%	
6/30/2013	6104.64	14200.78	20305.42	0.06%	30%		3.08%		-3.02%	
7/31/2013	6286.89	14950.21	21237.10	4.59%	30%		0.08%		4.50%	
8/31/2013	6651.17	14156.36	20807.53	-2.02%	32%		1.02%		-3.05%	
9/30/2013	6253.57	15873.41	22126.98	6.34%	28%		1.95%		4.39%	
10/31/2013	7714.67	15002.34	22717.01	2.67%	34%		3.69%		-1.03%	
11/30/2013	5932.13	16983.84	22915.96	0.88%	26%		1.36%		-0.48%	
12/31/2013	5621.29	17889.39	23510.69	2.60%	24%	33.28%	0.81%	23.10%	1.79%	10.18%

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1/31/2014	6091.13	16927.10	23018.23	-2.09%	26%		-0.29%		-1.80%	
2/28/2014	5738.16	18361.24	24099.40	4.70%	24%		2.56%		2.14%	
3/31/2014	8558.91	15732.54	24291.45	0.80%	35%		0.04%		0.76%	
4/30/2014	9030.09	14822.43	23852.53	-1.81%	38%		1.37%		-3.18%	
5/31/2014	11375.93	12906.43	24282.36	1.80%	47%		3.03%		-1.23%	
6/30/2014	11307.83	13743.10	25050.93	3.17%	45%		1.34%		1.83%	
7/31/2014	9270.13	15482.35	24752.48	-1.19%	37%		-0.59%		-0.60%	
8/31/2014	9757.70	16029.85	25787.54	4.18%	38%		1.62%		2.57%	
9/30/2014	7710.76	17747.66	25458.42	-1.28%	30%		-2.81%		1.53%	
10/31/2014	9545.98	16595.63	26141.61	2.68%	37%		5.54%		-2.86%	
11/30/2014	9081.63	17637.23	26718.86	2.21%	34%		0.47%		1.73%	
12/31/2014	9028.89	18127.32	27156.20	1.64%	33%	15.51%	-1.27%	11.29%	2.91%	4.21%
1/31/2015	7392.61	19333.37	26725.98	-1.58%	28%		2.66%		-4.25%	
2/28/2015	7849.81	20374.35	28224.16	5.61%	28%		-0.11%		5.71%	
3/31/2015	7881.82	20527.32	28409.15	0.66%	28%		0.71%		-0.06%	
4/30/2015	8199.34	20990.82	29190.16	2.75%	28%		0.82%		1.93%	
5/31/2015	8302.47	21259.43	29561.90	1.27%	28%		-0.60%		1.87%	
6/30/2015	7085.62	22570.97	29656.59	0.32%	24%		-0.25%		0.57%	
7/31/2015	9493.91	20627.52	30121.43	1.57%	32%		-2.59%		4.16%	
8/31/2015	11012.39	17689.07	28701.46	-4.71%	38%		-4.68%		-0.03%	
9/30/2015	16867.13	12235.62	29102.75	1.40%	58%		4.13%		-2.74%	
10/31/2015	17991.02	11522.65	29513.67	1.41%	61%		2.76%		-1.34%	
11/30/2015	15868.54	14374.32	30242.86	2.47%	52%		-1.28%		3.75%	
12/31/2015	12919.65	17125.58	30045.23	-0.65%	43%	10.64%	-6.60%	-5.40%	5.94%	16.04%
1/31/2016	12729.49	16476.82	29206.32	-2.79%	44%		-0.74%		-2.05%	
2/29/2016	14727.31	14490.36	29217.67	0.04%	50%		6.17%		-6.13%	
3/31/2016	17947.46	11987.77	29935.23	2.46%	60%		2.65%		-0.19%	
4/30/2016	11960.86	17766.61	29727.48	-0.69%	40%		-0.48%		-0.21%	
5/31/2016	9547.41	20949.53	30496.94	2.59%	31%		0.89%		1.70%	
6/30/2016	8887.71	21592.71	30480.41	-0.05%	29%		3.12%		-3.17%	
7/31/2016	6334.37	25329.99	31664.36	3.88%	20%		1.03%		2.86%	
8/31/2016	3859.91	28291.23	32151.14	1.54%	12%		-0.61%		2.15%	
9/30/2016	6506.06	25941.03	32447.09	0.92%	20%		-0.68%		1.60%	
10/31/2016	8408.44	23569.26	31977.70	-1.45%	26%		1.03%		-2.47%	
11/30/2016	9982.39	22879.92	32862.31	2.77%	30%		3.77%		-1.00%	
12/31/2016	11351.57	21774.06	33125.64	0.80%	34%	10.25%	1.27%	18.58%	-0.47%	-8.33%

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1/31/2017	8321.42	26056.93	34378.35	3.78%	24%		2.41%		1.37%	
2/28/2017	5636.85	30029.27	35666.12	3.75%	16%		1.58%		2.16%	
3/31/2017	4288.29	31497.74	35786.03	0.34%	12%		-0.32%		0.65%	
4/30/2017	5849.33	30960.71	36810.04	2.86%	16%		1.53%		1.33%	
5/31/2017	7400.42	30659.89	38060.31	3.40%	19%		1.61%		1.78%	
6/30/2017	8386.81	29440.90	37827.71	-0.61%	22%		0.83%		-1.44%	
7/31/2017	9195.31	29208.33	38403.64	1.52%	24%		0.09%		1.44%	
8/31/2017	6969.44	32477.23	39446.68	2.72%	18%		1.49%		1.23%	
9/30/2017	8848.68	32212.67	41061.35	4.09%	22%		2.57%		1.52%	
10/31/2017	5169.48	38127.51	43296.99	5.44%	12%		1.43%		4.01%	
11/30/2017	7957.90	37277.57	45235.47	4.48%	18%		2.73%		1.75%	
12/31/2017	3765.61	43049.10	46814.71	3.49%	8%	41.32%	4.71%	22.62%	-1.22%	18.70%
1/31/2018	991.99	48219.18	49211.18	5.12%	2%		-3.03%		8.15%	
2/28/2018	0.00	48467.18	48467.18	-1.51%	0%		-0.09%		-1.42%	
3/31/2018	2821.31	45210.13	48031.44	-0.90%	6%		-1.82%		0.92%	
4/30/2018	7834.57	40958.11	48792.67	1.58%	16%		1.80%		-0.22%	
5/31/2018	13334.85	38470.51	51805.36	6.17%	26%		1.96%		4.22%	
6/30/2018	12797.28	39245.83	52043.11	0.46%	25%		1.43%		-0.97%	
7/31/2018	10505.23	42783.99	53289.21	2.39%	20%		2.30%		0.10%	
8/31/2018	11315.46	46733.97	58049.43	8.93%	19%		1.53%		7.40%	
9/30/2018	10501.45	47717.50	58218.95	0.29%	18%		-4.00%		4.29%	
10/31/2018	13633.28	40996.60	54629.88	-6.16%	25%		-2.23%		-3.93%	
11/30/2018	27175.83	27563.90	54739.72	0.20%	50%		-5.73%		5.93%	
12/31/2018	38281.98	14956.52	53238.50	-2.74%	72%	13.72%	1.56%	-6.54%	-4.30%	20.26%
1/31/2019	37148.70	17446.89	54595.59	2.55%	68%		5.66%		-3.11%	
2/28/2019	30417.47	25736.58	56154.05	2.85%	54%		1.78%		1.07%	
3/31/2019	16169.44	42185.17	58354.61	3.92%	28%		3.56%		0.36%	
4/30/2019	6063.06	54116.29	60179.35	3.13%	10%		-1.69%		4.82%	
5/31/2019	2364.53	54641.20	57005.73	-5.27%	4%		1.24%		-6.52%	
6/30/2019	8472.34	53311.98	61784.33	8.38%	14%		3.67%		4.72%	
7/31/2019	11345.06	51038.16	62383.23	0.97%	18%		-3.29%		4.26%	
8/31/2019	17080.12	45235.02	62315.13	-0.11%	27%		2.92%		-3.03%	
9/30/2019	19585.04	41163.10	60748.14	-2.51%	32%		-0.15%		-2.36%	
10/31/2019	23211.01	39760.83	62971.85	3.66%	37%		4.27%		-0.61%	
11/30/2019	20665.09	43760.09	64425.17	2.31%	32%		2.31%		-0.01%	
12/31/2019	14542.75	51269.61	65812.36	2.15%	22%	23.62%	3.19%	25.73%	-1.04%	-2.11%

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1/31/2020	9335.15	57013.20	66348.35	0.81%	14%		-0.03%		0.84%	
2/29/2020	7509.80	55144.10	62653.90	-5.57%	12%		-19.07%		13.50%	
3/31/2020	29997.05	24673.88	54670.94	-12.74%	55%		4.13%		-16.87%	
4/30/2020	26466.76	33780.47	60247.23	10.20%	44%		5.71%		4.49%	
5/31/2020	21285.00	46463.18	67748.18	12.45%	31%		6.34%		6.11%	
6/30/2020	19785.42	51462.18	71247.60	5.17%	28%		3.32%		1.85%	
7/31/2020	4470.39	71177.38	75647.77	6.18%	6%		5.74%		0.44%	
8/31/2020	8755.79	76509.22	85265.01	12.71%	10%		-0.77%		13.49%	
9/30/2020	0.00	84863.52	84863.52	-0.47%	0%		1.58%		-2.05%	
10/31/2020	9072.64	75225.84	84298.48	-0.67%	11%		3.81%		-4.48%	
11/30/2020	0.00	100490.43	100490.43	19.21%	0%		4.12%		15.09%	
12/31/2020	0.00	108542.23	108542.23	8.01%	0%	64.93%	2.66%	15.73%	5.35%	49.20%
1/31/2021	6778.75	108540.76	115319.51	6.24%	6%		2.36%		3.88%	
2/28/2021	2513.01	125993.18	128506.19	11.43%	2%		0.70%		10.74%	
3/31/2021	2438.79	124729.03	127167.82	-1.04%	2%		5.90%		-6.94%	
4/30/2021	0.00	129591.62	129591.62	1.91%	0%		0.64%		1.26%	
5/31/2021	15207.23	112637.31	127844.54	-1.35%	12%		1.69%		-3.04%	
6/30/2021	21278.68	112149.36	133428.04	4.37%	16%		2.95%		1.41%	
7/31/2021	16374.72	120201.79	136576.51	2.36%	12%		2.07%		0.29%	
8/31/2021	13808.41	125844.28	139652.70	2.25%	10%		-0.19%		2.45%	
9/30/2021	19544.58	115944.44	135489.02	-2.98%	14%		0.34%		-3.32%	
10/31/2021	39388.56	104712.82	144101.38	6.36%	27%		4.63%		1.72%	
11/30/2021	51143.07	85551.29	136694.36	-5.14%	37%		0.16%		-5.30%	
12/31/2021	49922.50	90491.54	140414.04	2.72%	36%	29.36%	-2.16%	20.56%	4.88%	8.80%
1/31/2022	56933.83	75111.40	132045.23	-5.96%	43%		-3.01%		-2.95%	
2/28/2022	60639.90	69785.09	130424.99	-1.23%	46%		-1.01%		-0.22%	
3/31/2022	71513.59	61126.31	132639.90	1.70%	54%		0.00%		1.70%	
4/30/2022	70895.92	57594.38	128490.31	-3.13%	55%		-7.99%		4.86%	
5/31/2022	84636.08	45234.80	129870.88	1.07%	65%		-3.50%		4.57%	
6/30/2022	98682.16	29550.66	128232.82	-1.26%	77%		0.33%		-1.59%	
7/31/2022	101027.20	29615.68	130642.88	1.88%	77%		6.31%		-4.43%	
8/31/2022	104946.91	25348.55	130295.46	-0.27%	81%		-7.41%		7.14%	
9/30/2022	87989.74	38504.27	126494.01	-2.92%	70%		-3.23%		0.31%	
10/31/2022	79717.27	52266.26	131983.53	4.34%	60%		5.14%		-0.80%	
11/30/2022	71764.71	62657.18	134421.89	1.85%	53%		-0.13%		1.98%	
12/31/2022	55659.52	74949.30	130608.83	-2.84%	43%	-6.98%	1.23%	-13.41%	-4.07%	6.42%

Date	Cash Valuation	Stock Valuation	Total	Monthly Return	% Cash	Annual Return	SPY Monthly Return	SPY Annual Return	Monthly Delta	Annual Delta
1/31/223	47881.40	87488.44	135369.84	3.65%	35%		3.01%		0.64%	
2/28/2023	38932.38	93693.16	132625.54	-2.03%	29%		-2.72%		0.70%	
3/31/2023	36108.02	104751.76	140859.78	6.21%	26%		3.85%		2.36%	
4/30/2023	33003.51	107361.45	140364.96	-0.35%	24%		0.60%		-0.95%	
5/31/2023	46541.15	103710.13	150251.29	7.04%	31%		4.80%		2.24%	
6/30/2023	49215.13	106179.59	155394.73	3.42%	32%		3.74%		-0.32%	
7/31/2023	35090.23	128800.29	163890.52	5.47%	21%		0.85%		4.62%	
8/31/2023	31581.56	126970.44	158552.00	-3.26%	20%		-0.85%		-2.41%	
9/30/2023	24235.32	127313.22	151548.54	-4.42%	16%		-4.87%		0.46%	
10/31/2023	38684.73	111977.59	150662.32	-0.58%	26%		-2.20%		1.61%	
11/30/2023	50611.26	108365.84	158977.09	5.52%	32%		8.92%		-3.40%	
12/31/2023	26231.38	137714.75	163946.13	3.13%	16%	25.52%	4.42%	20.43%	-1.30%	5.09%
1/31/2024	17007.45	153174.17	170181.62	3.80%	10%		1.72%		2.09%	
2/29/2024	3568.13	177106.58	180674.71	6.17%	2%		5.19%		0.97%	
3/31/2024	7324.57	175746.28	183070.86	1.33%	4%		2.95%		-1.62%	
4/30/2024	7040.67	166074.22	173114.89	-5.44%	4%		-4.49%		-0.95%	
5/31/2024	24816.69	153544.23	178360.92	3.03%	14%		5.16%		-2.13%	
6/30/2024	32916.54	150029.89	182946.43	2.57%	18%		3.46%		-0.89%	
7/31/2024	46647.21	133471.98	180119.19	-1.55%	26%		-0.44%		-1.11%	
8/31/2024	47757.78	137295.87	185053.64	2.74%	26%		3.91%		-1.17%	
9/30/2024	41114.53	145828.25	186942.78	1.02%	22%		1.07%		-0.05%	
10/31/2024	30032.65	156821.22	186853.87	-0.05%	16%		-0.06%		0.01%	
11/30/2024	43083.81	153375.50	196459.31	5.14%	22%		5.73%		-0.59%	
12/31/2024	73660.91	117278.44	190939.35	-2.81%	39%	16.46%	-2.50%	23.31%	-0.31%	-6.84%
1/31/2025	55042.64	143681.02	198723.66	4.08%	28%		2.70%		1.38%	
2/28/2025	50590.29	145878.74	196469.03	-1.13%	26%		-1.42%		0.29%	
3/31/2025	52412.55	136072.71	188485.25	-4.06%	28%		-5.06%		1.00%	
4/30/2025	75937.15	112642.90	188580.05	0.05%	40%		-1.47%		1.52%	
5/31/2025	92553.66	99924.58	192478.25	2.07%	48%		6.13%		-4.06%	
6/30/2025	81202.93	113114.72	194317.65	0.96%	42%		4.96%		-4.01%	
7/31/2025	70910.95	135215.04	193512.57	-0.41%	37%		2.17%		-2.58%	
8/31/2025	46633.08	147101.61	193734.69	0.11%	24%		1.91%		-1.79%	
9/30/2025	56994.20	147340.74	204334.94	5.47%	28%		3.53%		1.94%	
10/31/2025	46104.69	163576.98	209681.67	2.62%	22%		2.27%		0.35%	
11/30/2025	52419.60	154518.66	206938.26	-1.31%	25%		0.13%		-1.44%	
12/31/2025	58134.99	148678.81	206813.80	-0.06%	28%	8.14%	-0.05%	16.39%	-0.01%	-8.25%
1/31/2026	38877.90	175476.08	214353.98	3.65%	18%		1.37%		2.28%	

2/28/2026	57415.11	162440.78	219855.90	2.57%	26%	-0.87%	3.43%	
3/31/2026	97351.98	113725.59	211077.57	-3.99%	46%	-5.14%	1.15%	
4/30/2026								
5/31/2026								
6/30/2026								
7/31/2026								
8/31/2026								
9/30/2026								
10/31/2026								
11/30/2026								
12/31/2026						-0.44%	-4.68%	4.24%

	Model Avg	Capture %	# of Months	S&P Avg
UPSIDE	2.49%	88%	144	2.82%
DOWNSIDE	-0.45%	14%	78	-3.10%