

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	4001.28	6449.51	10450.79	4.51%	38%		2.84%		1.67%	
10/31/2007	3581.81	6810.44	10392.25	-0.56%	34%		-4.95%		4.39%	
11/30/2007	6683.06	3601.23	10284.29	-1.04%	65%		1.08%		-2.12%	
12/31/2007	5697.17	4682.7	10379.87	0.93%	55%	3.80%	-6.79%	-7.91%	7.72%	11.70%
1/31/2008	6243.39	3761.83	10005.22	-3.61%	62%		-1.73%		-1.88%	
2/29/2008	6030.5	3865.82	9896.31	-1.09%	61%		-2.80%		1.71%	
3/31/2008	7563.75	2339.01	9902.76	0.07%	76%		4.06%		-4.00%	
4/30/2008	7594.8	2382.06	9976.86	0.75%	76%		2.39%		-1.64%	
5/31/2008	5998.28	4067.59	10065.87	0.89%	60%		-4.42%		5.31%	
6/30/2008	4991.28	4688.72	9680.01	-3.83%	52%		-6.26%		2.42%	
7/31/2008	5154.15	4545.66	9699.81	0.20%	53%		1.92%		-1.72%	
8/31/2008	6239.14	3658.13	9897.27	2.04%	63%		-5.03%		7.07%	
9/30/2008	7217.8	2337.16	9554.96	-3.46%	76%		-20.39%		16.93%	
10/31/2008	7999	1296.05	9295.04	-2.72%	86%		-8.85%		6.13%	
11/30/2008	8052.11	1127.32	9179.42	-1.24%	88%		-0.62%		-0.62%	
12/31/2008	8725.89	518.19	9244.08	0.70%	94%	-10.94%	-1.37%	-37.22%	2.07%	26.28%
1/31/2009	8514.84	693.39	9208.23	-0.39%	92%		-6.97%		6.58%	
2/28/2009	8667.33	411.75	9079.08	-1.40%	95%		-5.97%		4.57%	
3/31/2009	7756.02	1424.47	9180.49	1.12%	84%		12.02%		-10.90%	
4/30/2009	5847	3555.03	9402.03	2.41%	62%		6.40%		-3.98%	
5/31/2009	3056.33	6749.21	9805.55	4.29%	31%		2.63%		1.66%	
6/30/2009	2108.69	7513.2	9621.89	-1.87%	22%		1.05%		-2.92%	
7/31/2009	1440.37	8979.08	10419.45	8.29%	14%		7.90%		0.39%	
8/31/2009	1067.28	9737.92	10805.21	3.70%	10%		3.45%		0.25%	
9/30/2009	1120.62	9984.89	11105.51	2.78%	10%		2.21%		0.57%	
10/31/2009	1777.08	9323.86	11100.94	-0.04%	16%		1.91%		-1.95%	
11/30/2009	2124.53	9876.74	12001.27	8.11%	18%		2.05%		6.06%	
12/31/2009	1967.62	10264.28	12231.9	1.92%	16%	32.32%	1.19%	29.81%	0.73%	2.51%
1/31/2010	1946.64	10200.81	12147.45	-0.69%	16%		-3.06%		2.37%	
2/28/2010	1946.64	10684.11	12630.75	3.98%	15%		5.77%		-1.80%	
3/31/2010	2376.04	10865.11	13241.15	4.83%	18%		3.93%		0.90%	
4/30/2010	1380.18	12370.46	13750.65	3.85%	10%		-6.04%		9.88%	
5/31/2010	1778.05	11019.98	12798.03	-6.93%	14%		-3.71%		-3.22%	
6/30/2010	3053.06	9223.69	12276.74	-4.07%	25%		-0.33%		-3.74%	
7/31/2010	7314.45	5594.69	12909.14	5.15%	57%		0.69%		4.46%	
8/31/2010	6985.48	5861.86	12847.34	-0.48%	54%		3.20%		-3.68%	
9/30/2010	4876.16	8483.58	13359.75	3.99%	36%		4.41%		-0.42%	
10/31/2010	3878.85	9998.38	13877.23	3.87%	28%		2.33%		1.54%	
11/30/2010	1144.58	13303.29	14447.87	4.11%	8%		3.56%		0.56%	
12/31/2010	0	14712.33	14712.33	1.83%	0%	20.28%	3.31%	14.15%	-1.48%	6.12%

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1/31/2011	298.6	14903.32	15201.92	3.33%	2%		3.00%		0.33%	
2/28/2011	920.28	14292.06	15212.34	0.07%	6%		-1.26%		1.33%	
3/31/2011	1260.42	14576.34	15836.76	4.10%	8%		2.07%		2.03%	
4/30/2011	2213.82	13905.02	16118.84	1.78%	14%		0.51%		1.27%	
5/31/2011	949.47	14743.44	15692.92	-2.64%	6%		-3.81%		1.17%	
6/30/2011	4133.02	11950.72	16083.74	2.49%	26%		2.94%		-0.45%	
7/31/2011	4655.51	10774.16	15429.68	-4.07%	30%		-10.56%		6.49%	
8/31/2011	6456.81	8677.8	15134.61	-1.91%	43%		-0.96%		-0.95%	
9/30/2011	9153.45	5774.64	14928.1	-1.36%	61%		2.84%		-4.20%	
10/31/2011	8477.88	6881.08	15358.95	2.89%	55%		1.59%		1.30%	
11/30/2011	6990.78	8570.73	15561.51	1.32%	45%		1.38%		-0.06%	
12/31/2011	2840.1	12938.23	15778.33	1.39%	18%	7.25%	4.61%	1.40%	-3.21%	5.85%
1/31/2012	1760.52	15074.21	16834.73	6.70%	10%		3.99%		2.70%	
2/29/2012	0	17520.28	17520.28	4.07%	0%		2.72%		1.36%	
3/31/2012	2122.27	16105.45	18227.73	4.04%	12%		-0.20%		4.24%	
4/30/2012	0	18278.65	18278.65	0.28%	0%		-3.26%		3.54%	
5/31/2012	1047.65	15933.49	16981.14	-7.10%	6%		-1.33%		-5.77%	
6/30/2012	1055.12	17164.41	18219.54	7.29%	6%		2.74%		4.55%	
7/31/2012	5014.77	13022.5	18037.28	-1.00%	28%		3.21%		-4.21%	
8/31/2012	5632.46	13120.32	18752.77	3.97%	30%		2.85%		1.12%	
9/30/2012	5707.15	13250.75	18957.9	1.09%	30%		-0.39%		1.48%	
10/31/2012	3399.89	15705.97	19105.85	0.78%	18%		-3.01%		3.79%	
11/30/2012	2705.02	16666.11	19371.12	1.39%	14%		1.99%		-0.60%	
12/31/2012	3143.26	16685.94	19829.2	2.36%	16%	25.67%	4.09%	13.83%	-1.72%	11.85%
1/31/2013	2907.41	17935.44	20842.84	5.11%	14%		2.16%		2.96%	
2/28/2013	1244.06	19860.27	21104.33	1.25%	6%		2.55%		-1.29%	
3/31/2013	0	21715.48	21715.48	2.90%	0%		1.28%		1.61%	
4/30/2013	2472.3	19719.52	22191.82	2.19%	11%		4.40%		-2.21%	
5/31/2013	0	23080.56	23080.56	4.00%	0%		-1.28%		5.29%	
6/30/2013	0	23078.81	23078.81	-0.01%	0%		3.08%		-3.09%	
7/31/2013	0	24427.88	24427.88	5.85%	0%		0.08%		5.76%	
8/31/2013	0	23763.66	23763.66	-2.72%	0%		1.02%		-3.74%	
9/30/2013	2683.14	22802.67	25485.81	7.25%	11%		1.95%		5.30%	
10/31/2013	0	26496.01	26496.01	3.96%	0%		3.69%		0.27%	
11/30/2013	2941.7	24147.68	27089.38	2.24%	11%		1.36%		0.88%	
12/31/2013	3127.05	24733.99	27861.05	2.85%	11%	40.51%	0.81%	23.10%	2.04%	17.41%

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1/31/2014	3112.43	23861.97	26974.4	-3.18%	12%		-0.29%		-2.89%	
2/28/2014	2918.11	25395.48	28313.6	4.96%	10%		2.56%		2.41%	
3/31/2014	2840.41	25794.1	28634.5	1.13%	10%		0.04%		1.09%	
4/30/2014	3935.33	24152.92	28088.25	-1.91%	14%		1.37%		-3.28%	
5/31/2014	5624.69	23059.57	28684.27	2.12%	20%		3.03%		-0.91%	
6/30/2014	5260.95	24248.21	29509.16	2.88%	18%		1.34%		1.54%	
7/31/2014	4138.87	24735.71	28874.58	-2.15%	14%		-0.59%		-1.56%	
8/31/2014	5438.12	24878.31	30316.44	4.99%	18%		1.62%		3.38%	
9/30/2014	3051.46	26985.73	30037.19	-0.92%	10%		-2.81%		1.89%	
10/31/2014	5547.08	26064.34	31611.42	5.24%	18%		5.54%		-0.30%	
11/30/2014	5312.95	27584.22	32897.18	4.07%	16%		0.47%		3.59%	
12/31/2014	2735.98	31105.35	33841.33	2.87%	8%	21.46%	-1.27%	11.29%	4.14%	10.17%
1/31/2015	1365.74	32763.97	34129.7	0.85%	4%		2.66%		-1.81%	
2/28/2015	1457.46	35140.69	36598.15	7.23%	4%		-0.11%		7.34%	
3/31/2015	747.2	36049.16	36796.36	0.54%	2%		0.71%		-0.17%	
4/30/2015	0	37228.23	37228.23	1.17%	0%		0.82%		0.36%	
5/31/2015	0	37841.15	37841.15	1.65%	0%		-0.60%		2.25%	
6/30/2015	3787.54	34313.79	38101.33	0.69%	10%		-0.25%		0.93%	
7/31/2015	11602.2	27259.49	38861.7	2.00%	30%		-2.59%		4.59%	
8/31/2015	10477.19	26620.04	37097.23	-4.54%	28%		-4.68%		0.14%	
9/30/2015	16767.35	21061.81	37829.16	1.97%	44%		4.13%		-2.16%	
10/31/2015	15113.19	24190.16	39303.35	3.90%	38%		2.76%		1.14%	
11/30/2015	10423.23	29922.15	40345.38	2.65%	26%		-1.28%		3.93%	
12/31/2015	5625.44	34161.28	39786.73	-1.38%	14%	17.57%	-6.60%	-5.40%	5.21%	22.97%
1/31/2016	5867.29	32097.9	37965.19	-4.58%	15%		-0.74%		-3.84%	
2/29/2016	12711.22	25207.29	37918.51	-0.12%	34%		6.17%		-6.29%	
3/31/2016	14384.6	24756.38	39140.98	3.22%	37%		2.65%		0.57%	
4/30/2016	5402.38	33066.34	38468.72	-1.72%	14%		-0.48%		-1.24%	
5/31/2016	785.68	38912.45	39698.13	3.20%	2%		0.89%		2.31%	
6/30/2016	4445.43	35168.12	39613.55	-0.21%	11%		3.12%		-3.33%	
7/31/2016	5051.09	36354	41405.09	4.52%	12%		1.03%		3.50%	
8/31/2016	0	41734.21	41734.21	0.79%	0%		-0.61%		1.41%	
9/30/2016	0	42373.74	42373.74	1.53%	0%		-0.68%		2.21%	
10/31/2016	2477.98	38418.11	40896.09	-3.49%	6%		1.03%		-4.51%	
11/30/2016	4347.59	38384.2	42731.79	4.49%	10%		3.77%		0.72%	
12/31/2016	5208.37	37644.43	42852.8	0.28%	12%	7.71%	1.27%	18.58%	-0.98%	-10.88%

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1/31/2017	2697.45	41829.01	44526.46	3.91%	6%		2.41%		1.50%	
2/28/2017	886.78	45875.37	46762.15	5.02%	2%		1.58%		3.44%	
3/31/2017	860.63	45694.74	46555.37	-0.44%	2%		-0.32%		-0.12%	
4/30/2017	883.14	47072.09	47955.23	3.01%	2%		1.53%		1.48%	
5/31/2017	954.13	48193.18	49147.31	2.49%	2%		1.61%		0.87%	
6/30/2017	987.35	47903.99	48891.34	-0.52%	2%		0.83%		-1.35%	
7/31/2017	1000.98	49209.02	50210	2.70%	2%		0.09%		2.61%	
8/31/2017	995.31	50625.46	51620.77	2.81%	2%		1.49%		1.32%	
9/30/2017	1050.77	52299.32	53350.1	3.35%	2%		2.57%		0.78%	
10/31/2017	1084.65	54506.29	55590.94	4.20%	2%		1.43%		2.77%	
11/30/2017	1088.76	57447.64	58536.4	5.30%	2%		2.73%		2.57%	
12/31/2017	1001.11	59026.62	60027.73	2.55%	2%	40.08%	4.71%	22.62%	-2.16%	17.46%
1/31/2018	1000.08	62681	63681.08	6.09%	2%		-3.03%		9.12%	
2/28/2018	921.86	60504.55	61426.4	-3.54%	2%		-0.09%		-3.45%	
3/31/2018	1083.6	60158.05	61241.65	-0.30%	2%		-1.82%		1.52%	
4/30/2018	3684.86	57637.83	61322.69	0.13%	6%		1.80%		-1.67%	
5/31/2018	9013.49	55988.65	65002.14	6.00%	14%		1.96%		4.04%	
6/30/2018	10652.21	54451.29	65103.49	0.16%	16%		1.43%		-1.27%	
7/31/2018	9422.55	56521.81	65944.36	1.29%	14%		2.30%		-1.01%	
8/31/2018	6923.91	62574.01	69497.93	5.39%	10%		1.53%		3.86%	
9/30/2018	1388.61	68184.26	69572.87	0.11%	2%		-4.00%		4.11%	
10/31/2018	6242.71	58390.8	64633.51	-7.10%	10%		-2.23%		-4.87%	
11/30/2018	18047.08	46644.36	64691.44	0.09%	28%		-5.73%		5.82%	
12/31/2018	37012.16	24754.49	61766.65	-4.52%	60%	2.90%	1.56%	-6.54%	-6.08%	9.44%
1/31/2019	39405.93	23449.47	62855.4	1.76%	63%		5.66%		-3.89%	
2/28/2019	38623.59	25452.92	64076.51	1.94%	60%		1.78%		0.16%	
3/31/2019	11634.73	53965.94	65600.67	2.38%	18%		3.56%		-1.18%	
4/30/2019	1228.47	65944.93	67173.41	2.40%	2%		-1.69%		4.09%	
5/31/2019	1180.26	61741	62921.27	-6.33%	2%		1.24%		-7.57%	
6/30/2019	1337.44	67328.68	68666.13	9.13%	2%		3.67%		5.46%	
7/31/2019	4162.48	64495.44	68657.92	-0.01%	6%		-3.29%		3.28%	
8/31/2019	5403.08	64331.09	69734.16	1.57%	8%		2.92%		-1.35%	
9/30/2019	9712.27	59339.89	69052.16	-0.98%	14%		-0.15%		-0.83%	
10/31/2019	9922.58	61396.08	71318.66	3.28%	14%		4.27%		-0.99%	
11/30/2019	5887.02	67464.01	73351.02	2.85%	8%		2.31%		0.54%	
12/31/2019	1454.72	74276.13	75730.85	3.24%	2%	22.61%	3.19%	25.73%	0.05%	-3.12%

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1/31/2020	1525.4	74118.14	75643.54	-0.12%	2%		-0.03%		-0.09%	
2/29/2020	4265.02	66331.81	70596.83	-6.67%	6%		-19.07%		12.40%	
3/31/2020	35894.16	25684	61578.16	-12.77%	58%		4.13%		-16.91%	
4/30/2020	29881.22	36799.81	66681.03	8.29%	45%		5.71%		2.58%	
5/31/2020	32713.49	38605.87	71319.35	6.96%	46%		6.34%		0.62%	
6/30/2020	22538.63	51098.82	73637.45	3.25%	31%		3.32%		-0.07%	
7/31/2020	7420.96	70563.08	77984.04	5.90%	10%		5.74%		0.16%	
8/31/2020	1530.58	83752.83	85283.41	9.36%	2%		-0.77%		10.13%	
9/30/2020	1365.93	83090.84	84456.77	-0.97%	2%		1.58%		-2.55%	
10/31/2020	1379.8	81375.04	82754.84	-2.02%	2%		3.81%		-5.83%	
11/30/2020	1560.12	92685.72	94245.83	13.89%	2%		4.12%		9.76%	
12/31/2020	1777.28	95896.88	97674.16	3.64%	2%	28.98%	2.66%	15.73%	0.97%	13.25%
1/31/2021	1940.83	97671.3	99612.12	1.98%	2%		2.36%		-0.38%	
2/28/2021	1972.33	103536.26	105508.59	5.92%	2%		0.70%		5.22%	
3/31/2021	10783.87	99319.84	110103.71	4.36%	10%		5.90%		-1.54%	
4/30/2021	2223.97	110472.19	112696.16	2.35%	2%		0.64%		1.71%	
5/31/2021	2201.76	111273.54	113475.3	0.69%	2%		1.69%		-1.00%	
6/30/2021	2311.25	113915.4	116226.65	2.42%	2%		2.95%		-0.53%	
7/31/2021	2257.7	116215.35	118473.05	1.93%	2%		2.07%		-0.14%	
8/31/2021	2271.99	117905.09	120177.08	1.44%	2%		-0.19%		1.63%	
9/30/2021	18288.77	96892.4	115181.17	-4.16%	16%		0.34%		-4.50%	
10/31/2021	24060.3	98206.53	122266.83	6.15%	20%		4.63%		1.52%	
11/30/2021	32144.07	90476.09	122620.15	0.29%	26%		0.16%		0.13%	
12/31/2021	30412.5	97245.72	127658.21	4.11%	24%	30.70%	-2.16%	20.56%	6.27%	10.14%
1/31/2022	37441.59	83695.9	121137.49	-5.11%	31%		-3.01%		-2.09%	
2/28/2022	40075.62	78598.57	118674.19	-2.03%	34%		-1.01%		-1.03%	
3/31/2022	56655.65	64103.85	120759.49	1.76%	47%		0.00%		1.76%	
4/30/2022	48332.9	69071.85	117404.74	-2.78%	41%		-7.99%		5.21%	
5/31/2022	61796.15	56109.08	117905.22	0.43%	52%		-3.50%		3.93%	
6/30/2022	77108.66	39790.78	116899.44	-0.85%	66%		0.33%		-1.18%	
7/31/2022	85677.16	32723.6	118400.76	1.28%	72%		6.31%		-5.03%	
8/31/2022	76372.17	40846.71	117218.88	-1.00%	65%		-7.41%		6.41%	
9/30/2022	72603.27	41344.52	113947.79	-2.79%	64%		-3.23%		0.44%	
10/31/2022	60980.26	58159.49	119139.75	4.56%	51%		5.14%		-0.58%	
11/30/2022	50553.55	73614.17	124167.72	4.22%	41%		-0.13%		4.35%	
12/31/2022	33729.24	86609.24	120338.48	-3.08%	28%	-5.73%	1.23%	-13.41%	-4.32%	7.67%

Date	Cash Valuation	Stock Valuation	Total	Monthly Return	% Cash	Annual Return	SPY Monthly Return	SPY Annual Return	Monthly Delta	Annual Delta
1/31/223	21764.97	99771.41	121536.38	1.00%	18%		3.01%		-2.01%	
2/28/2023	23503.04	94046.28	117549.33	-3.28%	20%		-2.72%		-0.56%	
3/31/2023	23747.13	98118.29	121865.42	3.67%	19%		3.85%		-0.18%	
4/30/2023	24244.43	100073.69	124318.13	2.01%	20%		0.60%		1.41%	
5/31/2023	31907.97	93332.86	125240.82	0.74%	25%		4.80%		-4.06%	
6/30/2023	41017.12	88647.91	129665.03	3.53%	32%		3.74%		-0.21%	
7/31/2023	42465.61	90606.62	133072.23	2.63%	32%		0.85%		1.78%	
8/31/2023	23995.53	109459.36	133454.89	0.29%	18%		-0.85%		1.14%	
9/30/2023	25752.62	102368.42	128121.04	-4.00%	20%		-4.87%		0.88%	
10/31/2023	37823.71	89430.52	127254.23	-0.68%	30%		-2.20%		1.52%	
11/30/2023	48940.95	82856.96	131797.91	3.57%	37%		8.92%		-5.35%	
12/31/2023	16321.63	119075.97	135397.6	2.73%	12%	12.51%	4.42%	20.43%	-1.69%	-7.92%
1/31/2024	2670.13	138592.59	141262.71	4.33%	2%		1.72%		2.61%	
2/29/2024	2518.84	147638.34	150157.18	6.30%	2%		5.19%		1.10%	
3/31/2024	2723.01	150219.44	152942.45	1.85%	2%		2.95%		-1.09%	
4/30/2024	2514.85	142661.19	145176.04	-5.08%	2%		-4.49%		-0.59%	
5/31/2024	2702.57	147211.74	149914.32	3.26%	2%		5.16%		-1.90%	
6/30/2024	18307.18	133982.29	152289.47	1.58%	12%		3.46%		-1.87%	
7/31/2024	24203.61	127347	151550.61	-0.49%	16%		-0.44%		-0.05%	
8/31/2024	18498.08	138024.1	156522.18	3.28%	12%		3.91%		-0.63%	
9/30/2024	9482.85	148646.03	158128.88	1.03%	6%		1.07%		-0.04%	
10/31/2024	2951.78	155709.72	158661.5	0.34%	2%		-0.06%		0.40%	
11/30/2024	6774.22	162749.39	169523.6	6.85%	4%		5.73%		1.11%	
12/31/2024	51873.48	108901.85	160775.33	-5.16%	32%	18.74%	-2.50%	23.31%	-2.66%	-4.57%
1/31/2025	39741.85	127738.73	167480.57	4.17%	24%		2.70%		1.47%	
2/28/2025	49257.76	116756.97	166014.73	-0.88%	30%		-1.42%		0.55%	
3/31/2025	47717.61	111559.25	159276.86	-4.06%	30%		-5.06%		1.00%	
4/30/2025	73833.8	85157.58	158991.38	-0.18%	46%		-1.47%		1.29%	
5/31/2025	77970.81	84766.43	162737.24	2.36%	48%		6.13%		-3.77%	
6/30/2025	68242.95	96590.65	164833.60	1.29%	41%		4.96%		-3.67%	
7/31/2025	46069.04	117714.99	163784.03	-0.64%	28%		2.17%		-2.80%	
8/31/2025	46903.05	119827.31	166730.36	1.80%	28%		1.91%		-0.11%	
9/30/2025	44075.62	125956.00	170031.61	1.98%	26%		3.53%		-1.55%	
10/31/2025	38093.13	135482.07	173575.20	2.08%	22%		2.27%		-0.18%	
11/30/2025	53104.84	117385.90	170490.73	-1.78%	31%		0.13%		-1.91%	
12/31/2025	53910.11	113775.18	167685.29	-1.65%	32%	5.83%	-0.05%	16.39%	-1.59%	-10.56%
1/31/2026	\$27,295.92	\$142,204.04	\$169,499.96	1.08%	16%		1.37%		-0.28%	

2/28/2026	\$40,903.52	\$128,972.90	\$169,876.42	0.22%	24%	-0.87%	1.09%
3/31/2026	\$78,394.49	\$84,710.85	\$163,105.34	-3.99%	48%	-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						-1.65%	-4.68%
							3.03%

	Model Avg	Capture %	# of Months	S&P Avg
UPSIDE	2.45%	87%	144	2.82%
DOWNSIDE	-0.66%	21%	76	-3.10%