

MONEYLETTER Model Performance (% Total Return) with Asset Allocation Funds and Market Comparison

MONEYLETTER All-Family

MODEL	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
VENTURESOME	3.5	6.3	15.6	1.2	28.5	2.9	23.1	-7.4	14.0	13.7	19.6	16.6	50.2	-21.3	3.1	-6.4	45.6	13.4	17.8	17.0	25.6	-36.3	31.0	15.7	-10.3	9.7	32.0	7.5	2.9	4.5	16.2	-8.7	27.0	42.6	6.6	-27.8	19.4	
MODERATE	6.1	5.6	11.6	3.0	24.5	1.8	21.6	-6.3	13.3	11.3	21.0	13.8	52.9	-14.2	0.1	-2.5	41.7	16.3	11.0	15.7	23.2	-35.7	30.2	19.4	-5.8	10.0	21.8	4.1	-1.2	2.6	9.3	-6.6	20.7	33.0	6.9	-15.0	13.9	
CONSERVATIVE	4.8	4.9	11.3	8.3	18.3	4.7	21.8	0.3	15.2	12.4	16.4	12.2	34.4	-8.1	13.5	-2.8	19.6	11.4	7.6	8.6	12.6	-29.7	23.3	14.5	0.1	7.9	20.2	3.9	1.0	3.0	11.5	-2.8	20.7	19.3	2.1	-8.8	8.8	
SIGNAL			10.3	-7.1	46.5	3.6	17.9	3.6	4.8	18.1	-1.5	10.1	21.0	6.2	-18.9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

FIDELITY-only

MODEL	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
VENTURESOME	13.0	21.4	17.9	10.6	41.7	-8.6	6.9	-9.1	30.7	12.1	18.9	13.2	29.6	-38.4	38.3	18.7	-9.7	13.6	26.2	6.2	1.7	1.2	22.2	-6.6	26.0	31.3	7.7	-19.2	19.4
MODERATE	11.9	21.5	17.9	7.8	36.2	-8.3	0.1	6.4	29.5	13.3	16.6	10.5	22.1	-30.4	32.3	17.0	-5.0	12.7	19.2	5.8	-0.1	0.9	15.3	-3.3	19.9	25.0	11.7	-14.5	18.2
CONSERVATIVE	15.4	17.1	14.6	8.4	23.9	-3.4	-4.7	-8.3	17.6	10.6	8.0	10.1	13.3	-28.8	24.6	9.9	-1.3	11.1	16.7	5.3	-0.1	2.1	16.6	-1.9	20.4	22.8	7.5	-10.6	11.7

VANGUARD-only

MODEL	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
VENTURESOME	18.6	18.6	17.9	22.3	29.3	-2.9	-5.0	-17.0	37.1	11.8	13.4	12.6	15.6	-37.7	26.9	18.0	-6.1	10.7	29.9	6.1	-2.4	3.9	15.7	-8.5	27.9	31.5	6.5	-15.1	14.0
MODERATE	18.8	19.0	19.6	19.3	25.4	-0.8	-5.7	-15.4	34.1	12.3	9.9	11.0	12.2	-31.5	27.5	15.6	-1.1	10.9	21.3	5.8	0.6	2.9	11.8	-6.8	20.3	20.9	3.9	-13.4	13.7
CONSERVATIVE	18.3	17.8	18.2	15.0	19.8	-0.2	-4.8	-12.5	20.4	10.7	5.2	10.0	9.1	-23.2	15.8	13.8	1.3	6.4	18.0	5.7	0.4	5.3	12.7	-4.0	19.6	20.4	3.3	-10.5	7.1

ML PLUS MODELS

MODEL	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
SELECT														Inception (9/30/02)	-7.2	31.9	12.2	34.3	13.0	48.5	-48.8	33.9	7.7	-17.1	10.9	30.1	5.3	-0.5	6.2	24.1	-9.2	27.5	35.4	15.0	-7.5	13.5	
T. ROWE PRICE																										Inception (9/30/13)	6.4	4.1	3.8	4.2	14.9	-4.4	21.8	18.7	7.8	-14.6	11.3

ASSET ALLOCATION FUNDS (Benchmark)

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
AVERAGE	14.6	-0.4	21.5	8.5	16.1	-1.9	20.3	12.6	14.2	8.2	9.9	2.5	-2.0	-12.6	24.0	10.3	6.0	11.6	8.3	-19.8	28.8	9.4	0.1	9.2	19.1	5.5	-4.6	8.7	17.2	-7.0	19.0	13.1	17.1	-16.5	10.6

VANGUARD 500 INDEX FUND (Market Proxy)

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
VFINX	31.4	-3.3	30.2	7.4	9.9	1.2	37.5	22.9	33.2	28.6	21.1	-9.1	-12.0	-22.2	28.5	10.7	4.8	15.6	5.4	-37.0	26.5	14.9	2.0	15.8	32.2	13.5	1.3	11.8	21.7	-4.5	31.3	18.3	28.5	-18.2	26.1