

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

MONEYLETTER All-Family		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	2024						
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	2024						
VENTURE SOME		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	15.7						
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	13.7						
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	10.1						
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	n/a	n/a						
FIDELITY-only		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	2024														
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	2024														
VENTURE SOME		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	19.5														
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	15.2														
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	12.8														
VANGUARD-only		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	2024														
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	2024														
VENTURE SOME		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	16.6														
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	11.2														
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	11.6														
ML PLUS MODELS		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	2024								
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	2024								
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	9.4
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	13.0											
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	2024								
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	10.5								
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	2024								
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	24.8								