

Portfolio Stress Tests

If a 2013-like Bull Market were to happen again...

Current Portfolio <i>Expected Performance</i>	S&P 500 Index Jan 1, 2013 - Dec 31, 2013	Proposed Portfolio <i>Expected Performance</i>
RISK 72 +\$2,799 (+28.0%)	RISK 75 +\$3,230 (+32.3%)	RISK 66 +\$2,216 (+22.2%)

If a 2008-like Bear Market were to happen again...

Current Portfolio <i>Expected Performance</i>	S&P 500 Index Jan 1, 2008 - Dec 31, 2008	Proposed Portfolio <i>Expected Performance</i>
RISK 72 -\$3,345 (-33.4%)	RISK 75 -\$3,680 (-36.8%)	RISK 66 -\$2,580 (-25.8%)

If the Financial Crisis were to happen again...

Current Portfolio <i>Expected Performance</i>	S&P 500 Index Oct 15, 2007 - Mar 2, 2009	Proposed Portfolio <i>Expected Performance</i>
RISK 72 -\$4,809 (-48.1%)	RISK 75 -\$5,310 (-53.1%)	RISK 66 -\$3,819 (-38.2%)

If a 134bps Interest Rate Spike were to happen again...

Current Portfolio <i>Expected Performance</i>	Aggregate Bond Index May 1, 2013 - Sep 5, 2013	Proposed Portfolio <i>Expected Performance</i>
RISK 72 +\$385 (+3.8%)	RISK 29 -\$510 (-5.1%)	RISK 66 +\$170 (+1.7%)