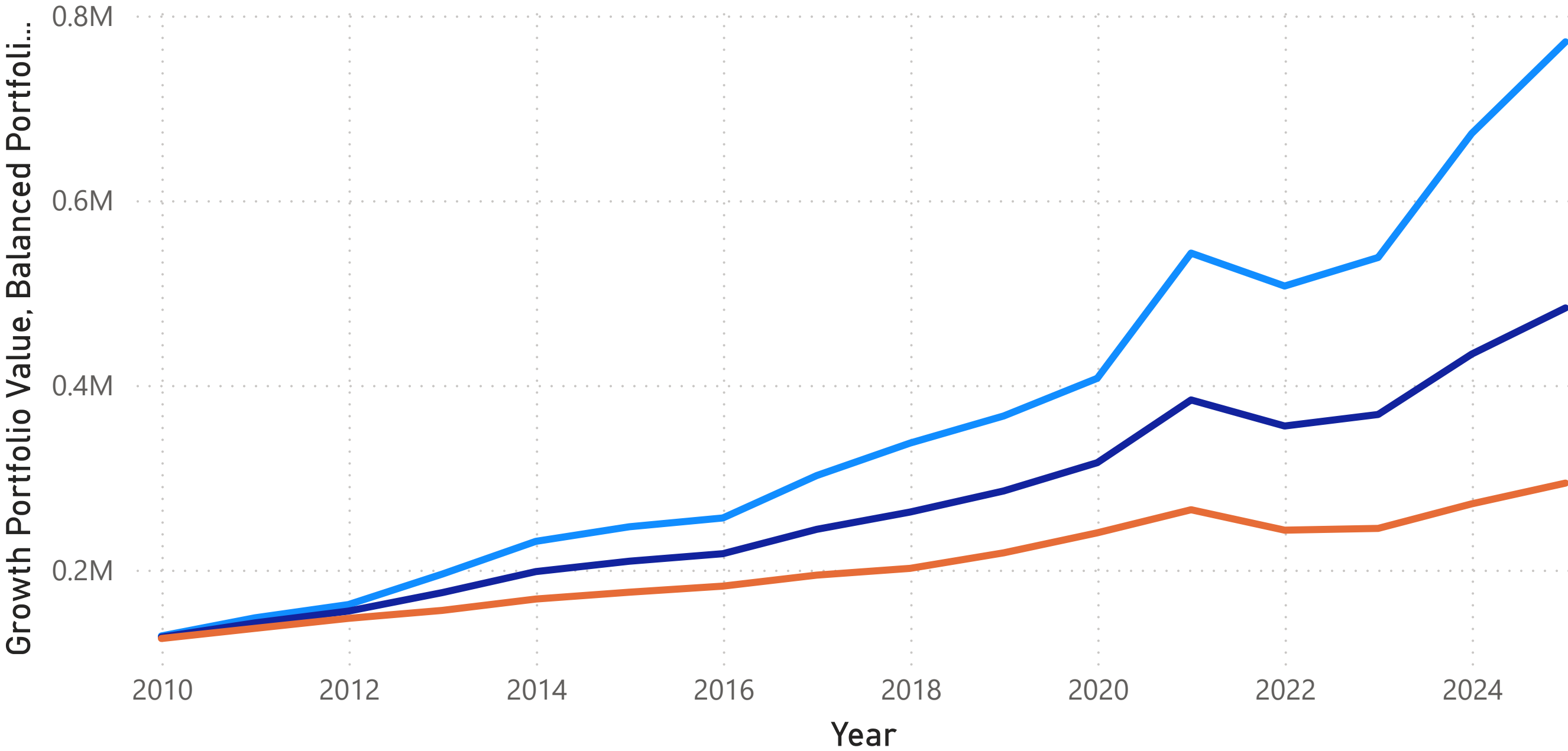


Growth Portfolio Value, Balanced Portfolio Value and Preservation Portfolio Value by Year

● Growth Portfolio Value ● Balanced Portfolio Value ● Preservation Portfolio Value





Growth CAGR

12.99%

Growth CAGR

Balanced CAGR

9.58%

Balanced CAGR

Preservation CAGR

6.07%

Preservation CAGR



Volatility

13.66%

Growth Volatility

9.68%

Balanced Volatility

6.20%

Preservation Volatility



**-23.80%**

## Growth Max\_Drawdown

**-20.60%**

## Balanced Max\_Drawdown

**-17.42%**

## Preservation Max\_Drawdown



# Worst Monthly Return



**-13.03%**

Growth Worst\_Monthly\_Return

**-9.16%**

Balanced Worst\_Monthly\_Return

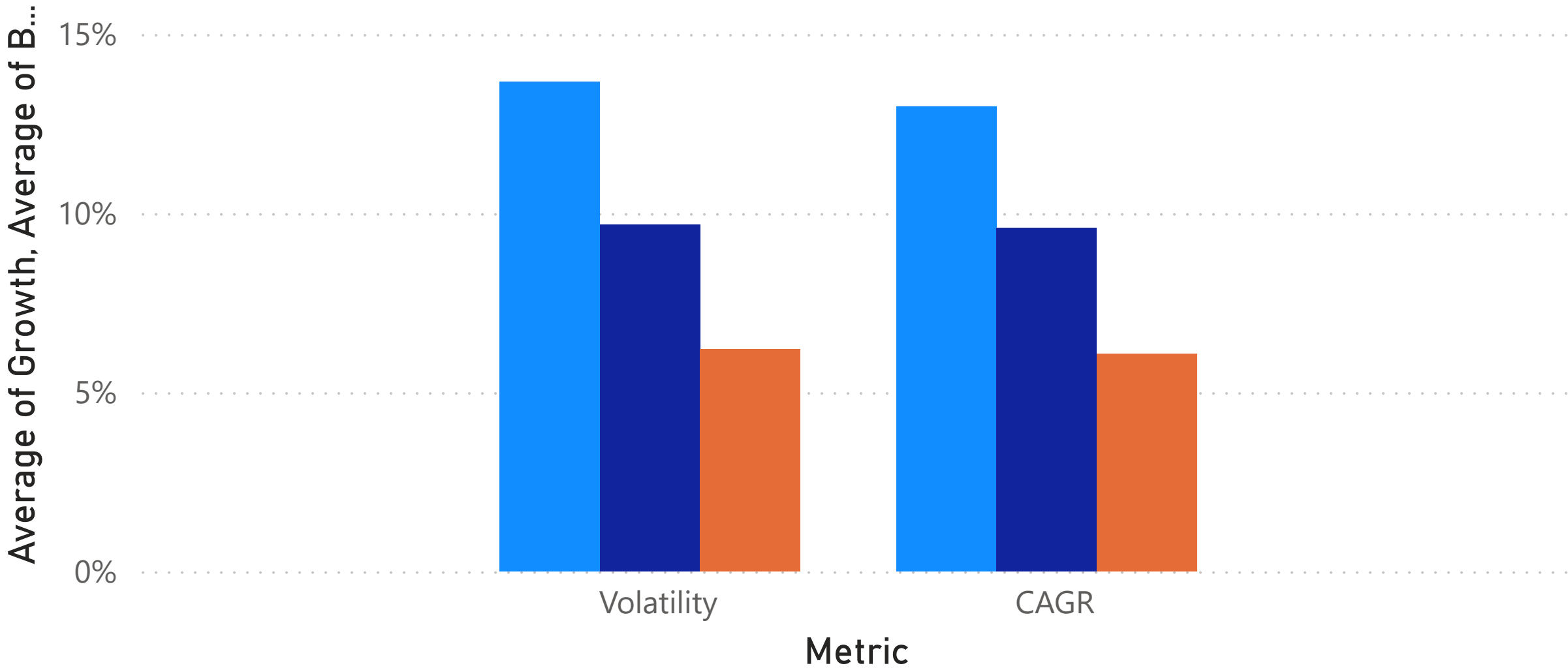
**-5.82%**

Preservation Worst\_Monthly\_Return



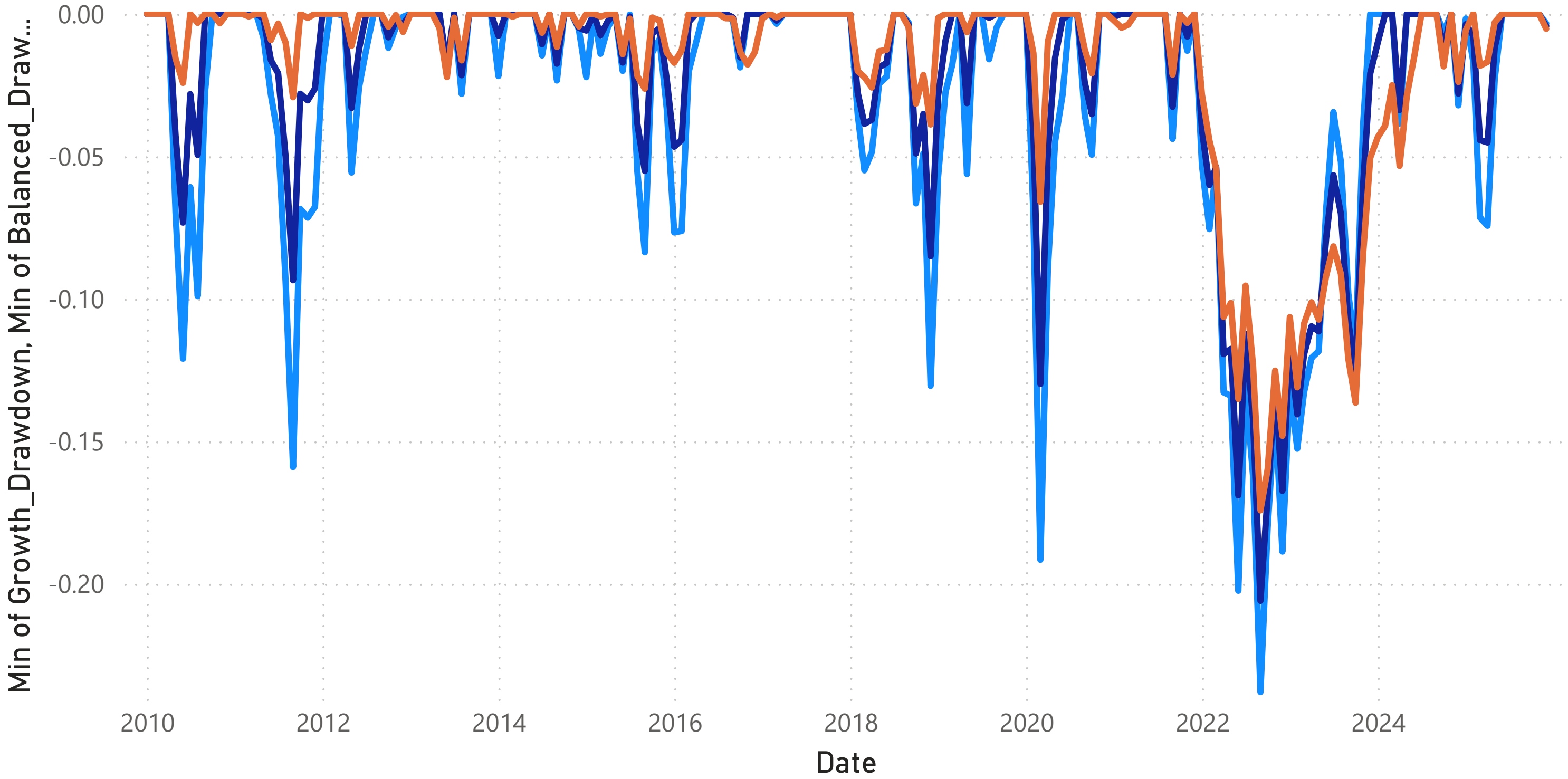
Risk vs Return: CAGR and Volatility

Average of Growth   Average of Balanced   Average of Preservation



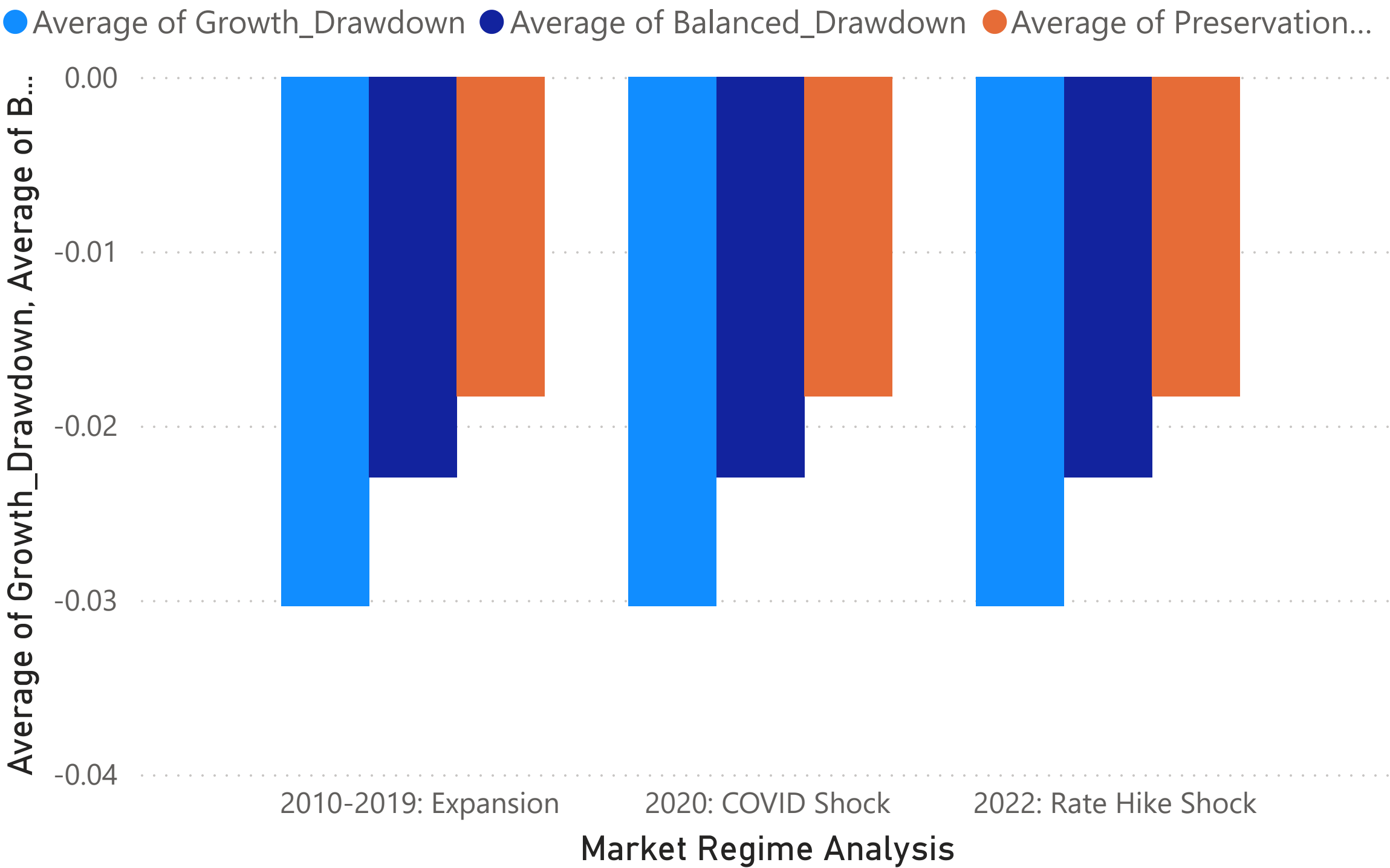
Portfolio Drawdowns Over Time

Min of Growth\_Drawdown   Min of Balanced\_Drawdown   Min of Preservation\_Drawdown

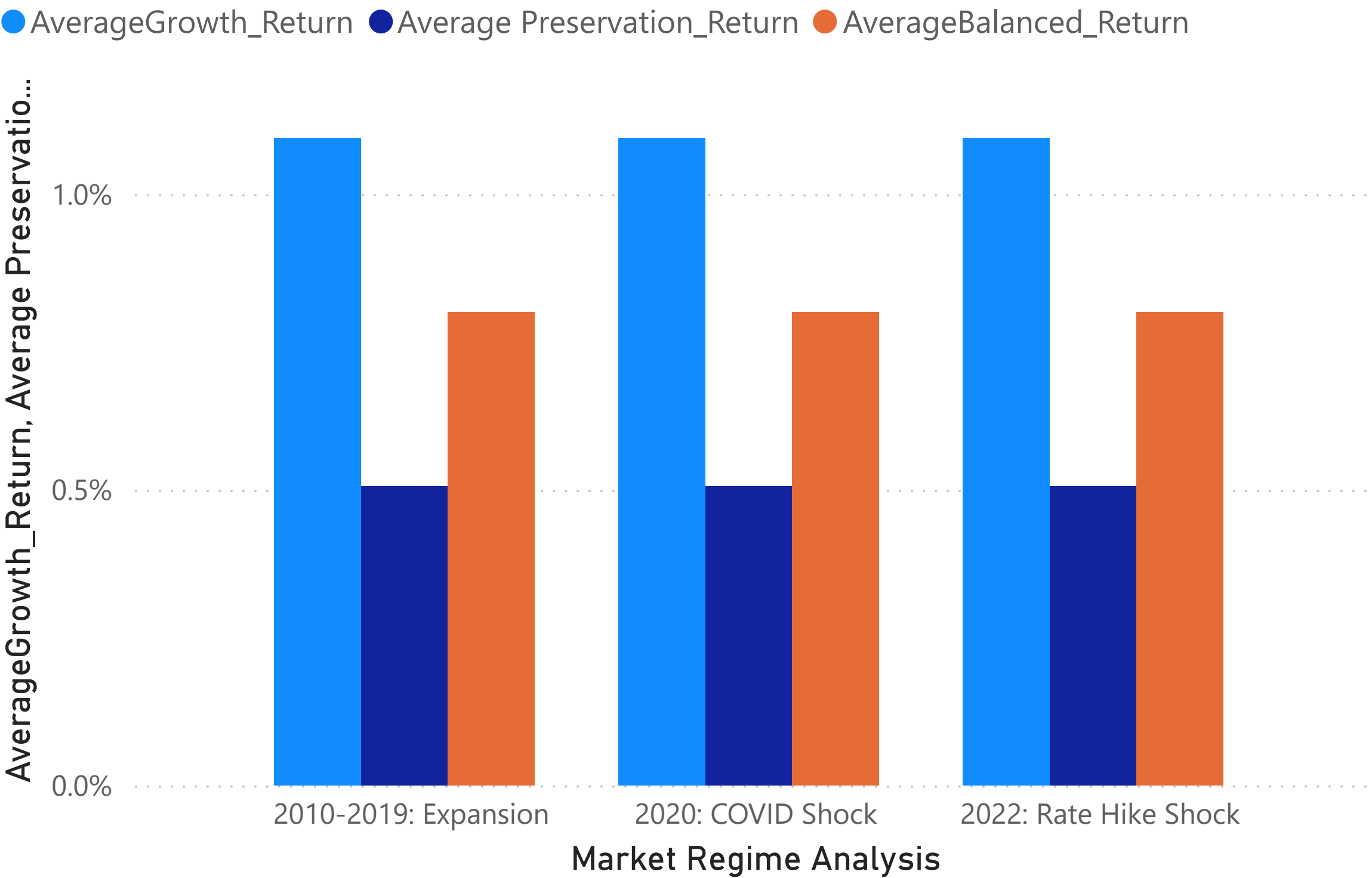




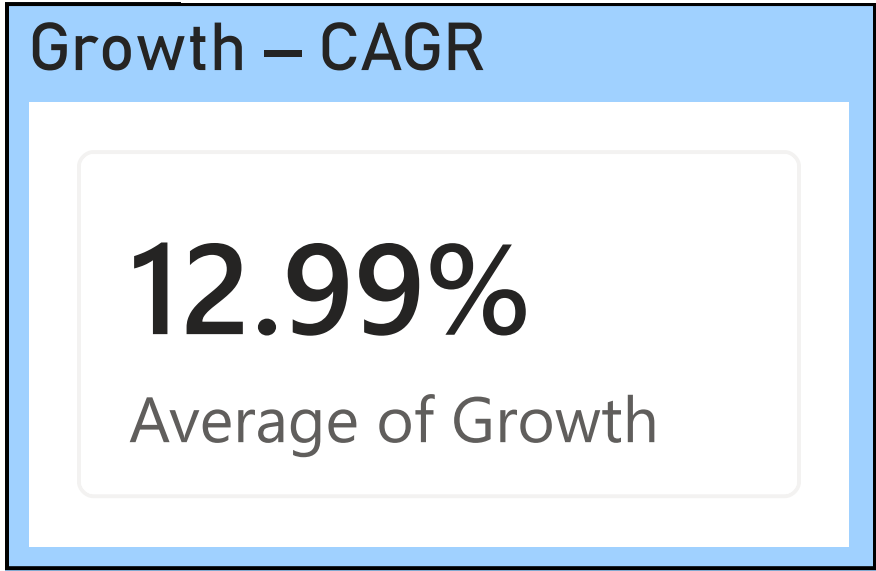
### Average Drawdown by Market Regime



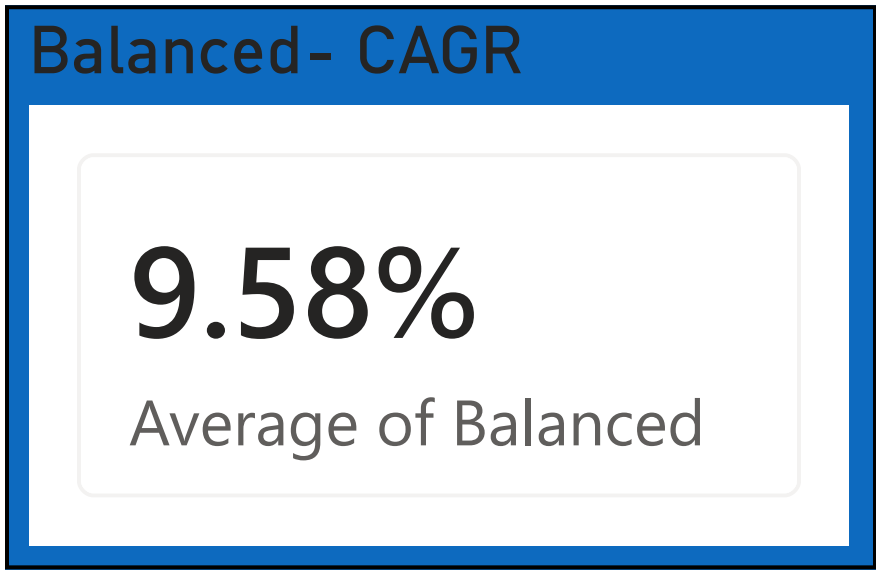
### Average Returns by Regime



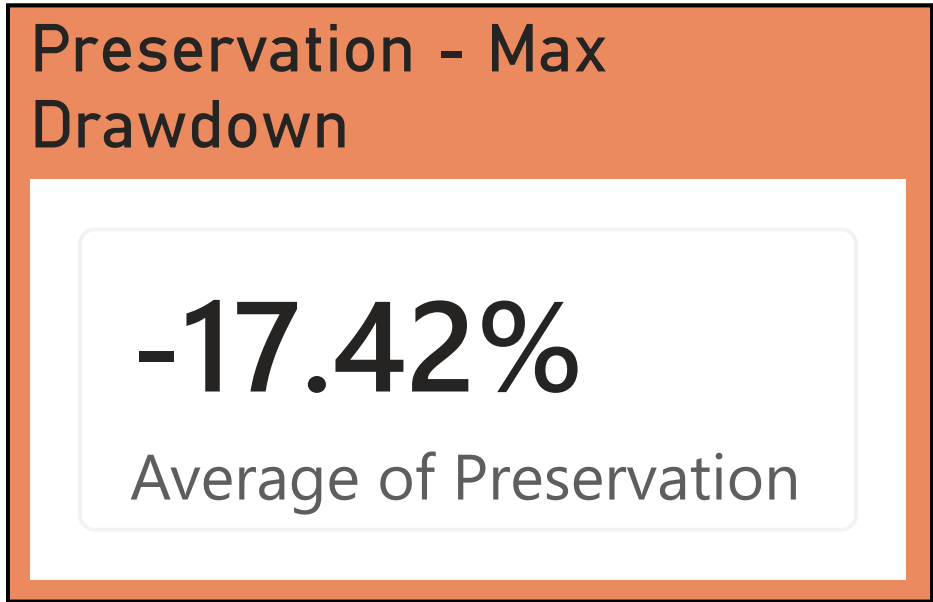
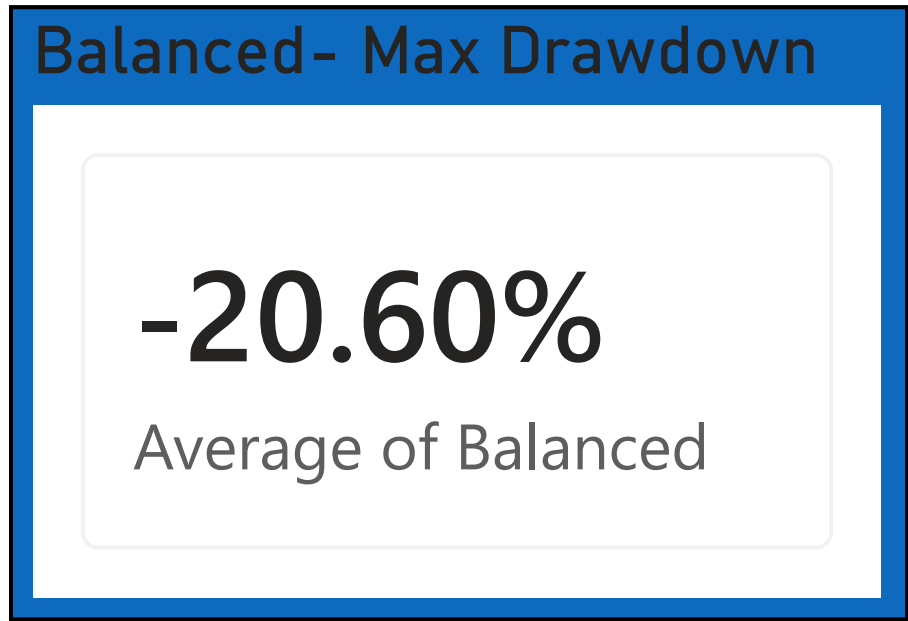
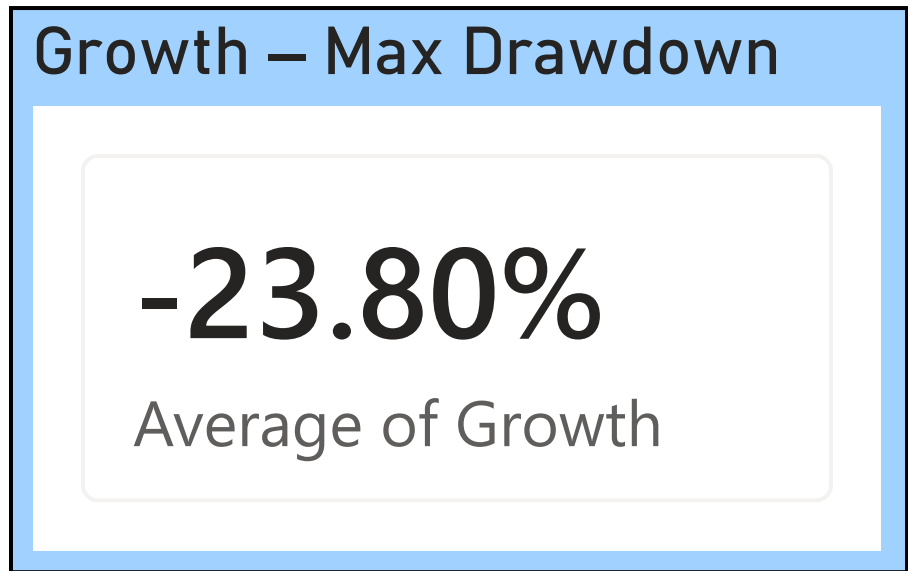
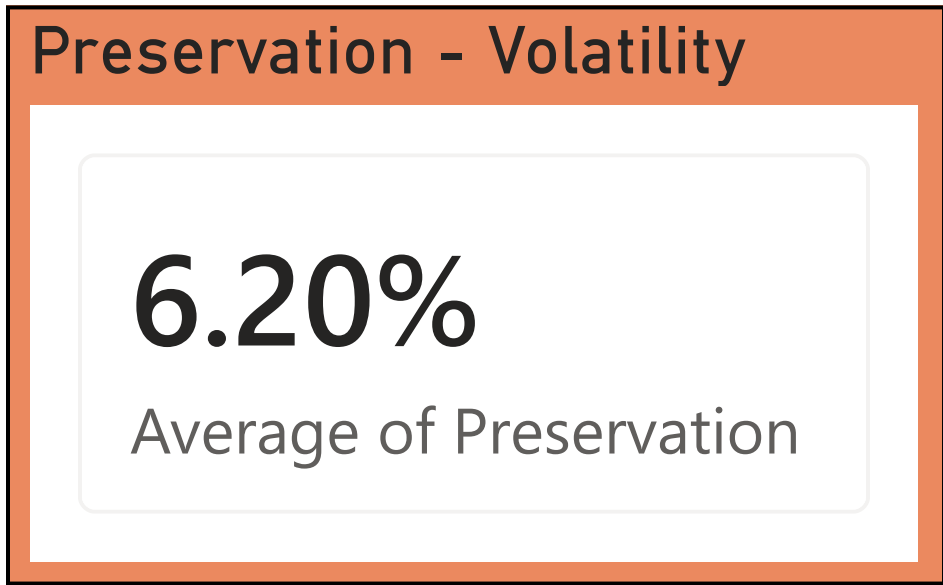
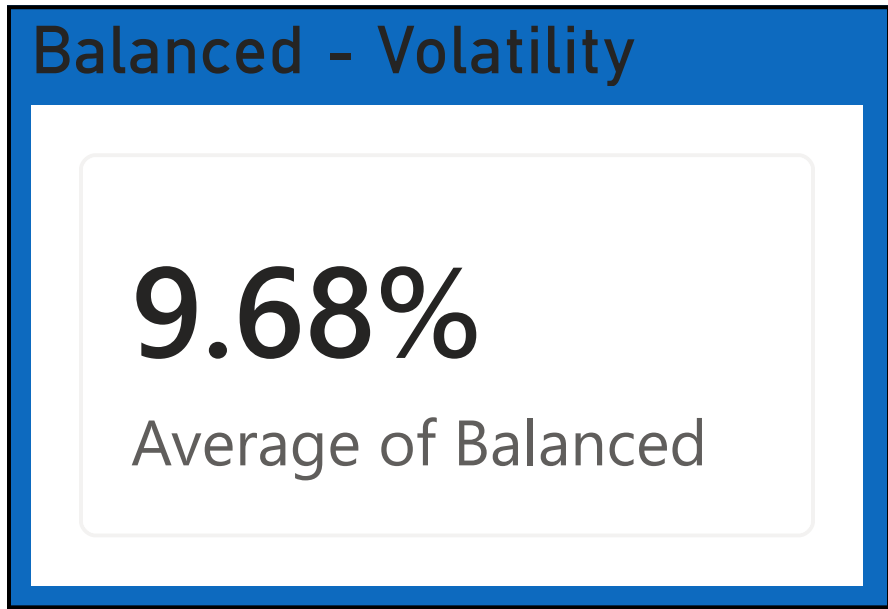
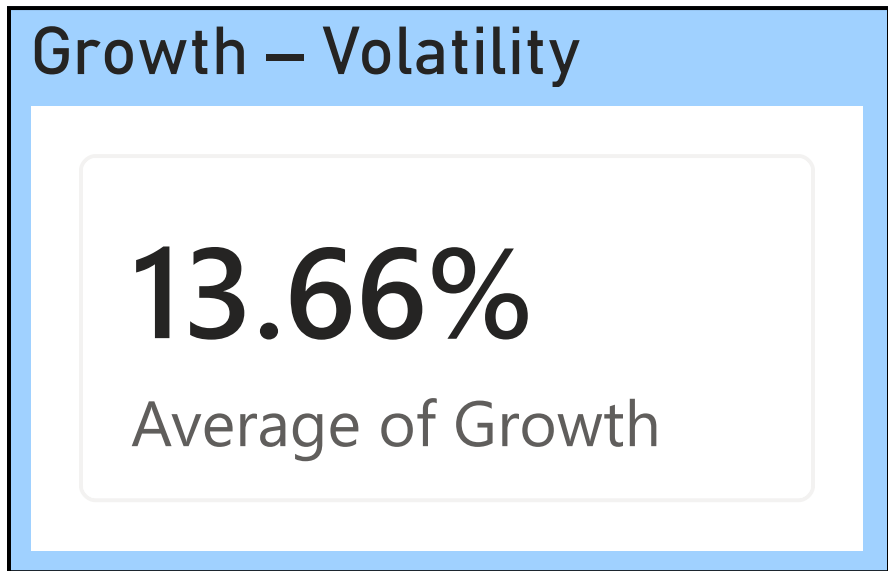
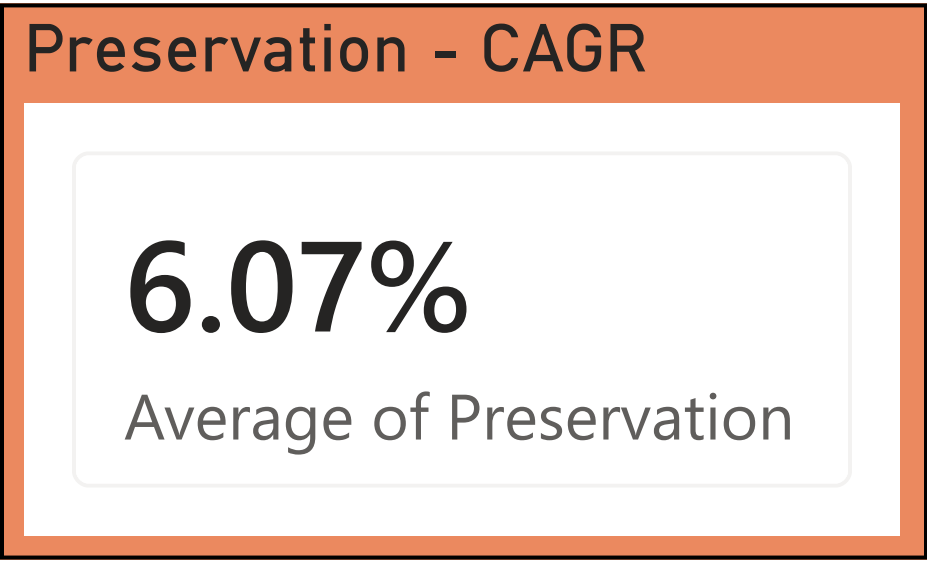




Balanced Portfolio Cards



Preservation Portfolio Cards



Portfolio Insights & Recommendation

Growth Portfolio

- Delivers the highest long-term returns (CAGR)
- Experiences the highest volatility and deepest drawdowns
- Best suited for investors with long time horizons and high risk tolerance

Balanced Portfolio

- Offers strong returns with meaningfully lower risk
- Exhibits the most attractive risk–return tradeoff
- Suitable for most long-term investors

Preservation Portfolio

- Prioritizes capital protection over growth
- Lowest volatility and drawdowns
- Appropriate for conservative investors or short-term goals