

Calendar Year Returns *Net of Fees (USD)*

	SAM Portfolio Types*			S&P 500 Total Return Index	Custom Benchmarks		
Year	Conservative	Moderate	Aggressive		Conservative	Moderate	Aggressive
2022	-16.69%	-18.87%	-18.47%	-18.11%	-14.31%	-14.85%	-15.92%
2021	19.78%	26.44%	31.06%	28.71%	10.54%	14.46%	20.27%
2020	26.61%	34.34%	32.16%	18.32%	10.27%	10.73%	11.04%
2019	9.55%	14.55%	20.47%	31.49%	16.28%	19.46%	23.34%
2018	-5.24%	-7.07%	-8.10%	-4.38%	-4.01%	-5.87%	-7.39%
2017	7.59%	12.37%	14.34%	21.83%	10.46%	13.76%	16.79%
2016	6.71%	10.22%	13.86%	11.96%	5.61%	7.06%	9.55%
2015	-6.75%	-6.56%	-7.16%	1.38%	0.38%	-0.02%	-0.31%
2014	1.42%	3.36%	3.99%	13.69%	5.24%	5.03%	4.58%
2013	7.73%	10.28%	15.19%	32.39%	14.41%	17.39%	23.53%
2012	9.16%	10.08%	11.84%	16.00%	11.68%	12.86%	15.17%
2011	-1.34%	-1.42%	-4.82%	2.11%	0.37%	-1.01%	-3.81%
2010	10.67%	12.82%	14.63%	15.06%	10.60%	11.03%	11.78%
2009	19.65%	25.78%	31.21%	26.46%	20.72%	23.10%	27.79%
2008	-22.99%	-26.44%	-26.82%	-36.88%	-24.17%	-28.44%	-36.41%
2007	9.05%	9.32%	9.62%	5.49%	8.55%	8.67%	8.88%
2006	13.08%	15.86%	16.71%	15.79%	14.13%	15.78%	19.07%
2005	5.19%	4.61%	5.68%	4.91%	6.92%	7.63%	9.01%
2004	5.80%	6.84%	8.94%	10.84%	11.16%	12.24%	14.43%
2003	21.42%	26.99%	32.33%	28.68%	21.64%	24.65%	30.85%
2002	-5.32%	-9.55%	-13.03%	-22.10%	-7.29%	-10.29%	-16.08%
2001	-1.04%	-6.28%	-11.15%	-11.89%	-6.59%	-9.16%	-14.24%
2000	-5.50%	-5.47%	-9.10%	-9.10%	-1.87%	-4.25%	-8.87%
1999	13.89%*	23.05%	37.26%	21.04%	9.11%*	16.48%	21.83%

*Inception Dates: Conservative 6/30/1999, Moderate 12/31/1997, Aggressive 12/31/1997