

Annualized Returns of Models 1/1/1999 to 3/31/2024

Data Series	1 Quarter	YTD	1 Year	3 Years	5 Years	10 Years	25 Years	Std Dev
Model 40	2.6%	2.6%	9.0%	0.9%	4.4%	3.9%	5.5%	7.4%
Model 47	3.0%	3.0%	10.2%	1.6%	5.0%	4.4%	5.9%	8.3%
Model 55	3.7%	3.7%	11.9%	2.3%	5.9%	4.9%	6.2%	9.4%
Model 63	4.5%	4.5%	13.7%	3.2%	6.8%	5.6%	6.6%	10.6%
Model 70	5.1%	5.1%	15.1%	3.9%	7.6%	6.1%	6.9%	11.7%
Model 77	5.6%	5.6%	16.5%	4.5%	8.3%	6.6%	7.2%	12.8%
Model 85	6.3%	6.3%	18.2%	5.3%	9.2%	7.2%	7.5%	14.1%
Model 100	7.4%	7.4%	21.1%	6.6%	10.5%	8.1%	7.9%	15.7%
Blended Index	7.6%	7.6%	22.8%	6.0%	10.9%	9.4%	7.3%	16.0%
S&P 500 Index	10.6%	10.6%	29.9%	11.5%	15.0%	13.0%	7.9%	18.6%
Russell 2000 Index	5.2%	5.2%	19.7%	-0.1%	8.1%	7.6%	8.0%	19.8%
MSCI World exUSA Index	4.7%	4.7%	13.3%	1.9%	6.0%	4.3%	4.9%	16.9%

Note: This is not account data; it has been assembled using a numerical modeling program. Prior to a fund's existence, a close proxy has been substituted. Model make-up is shown below. The modeling includes 6-month rebalancing and an advisory fee of 1%, applied 0.25% each quarter. The start date for annualized returns and standard deviation is January 1999. The benchmark data has no advisory fees, is 100% stock and includes dividends. Blended Index is 48.25% S&P500, 18.75% Russell 2000, 27% MSCI World exUSA and 6% Global REIT with no fees. Rebalance each 6 months. Compare to Model 100. Most important performance data, from which to draw comparisons, is highlighted. Contact O'Reilly Wealth Advisors with questions. 760-504-6040.

Model Portfolio Designs - Fund Make-up

The Model Equity (Stock) Percentage

Fund	M.Fund Ticker	ETF Ticker	100% Equity	85% Equity	77% Equity	70% Equity	63% Equity	55% Equity	47% Equity	40% Equity
US Core Equity 2	DFQTX	DFAC	67.0%	57.0%	51.0%	46.5%	41.0%	34.0%	28.0%	24.5%
Int'l Core Equity	DFIEX	DFIC	16.0%	13.5%	12.5%	12.0%	11.0%	10.0%	9.5%	7.0%
Emerging Markets Core	DFCEX	DFAE	11.0%	9.5%	8.5%	6.5%	6.0%	6.0%	4.5%	4.5%
Real Estate Securities (U.S.)	DFREX	DFAR	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	4.0%
Investment Grade Portfolio	DFAPX	DFCF	0.0%	13.0%	19.0%	25.0%	32.0%	39.0%	43.0%	50.0%
Infl. Protected Securities (TIPS)*	DIPSX	DFIP	0.0%	2.0%	4.0%	5.0%	5.0%	6.0%	10.0%	10.0%

Note: We rarely modify some client's models slightly to accommodate clients' specific concerns on market volatility, inflation and income. Bond component proportions are occasionally adjusted to recognize the current environment. Models with equivalent ETFs began in 2022. If you would like detailed information on specific funds, contact O'Reilly Wealth Advisors. 760-504-6040.

Turn this Page over to see "Growth of Wealth" Chart of the Models over 25 years.