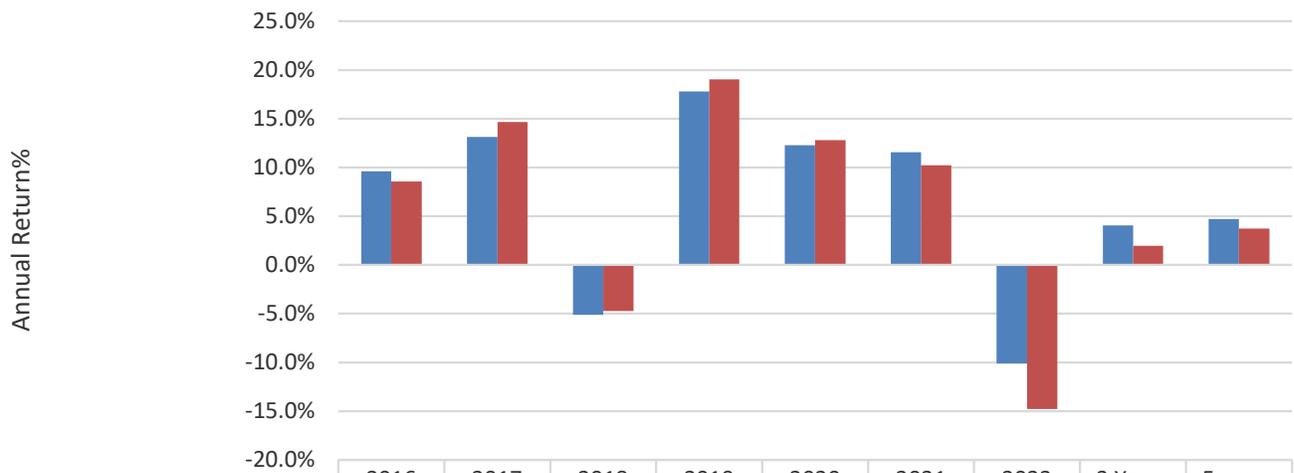


The Wise Investor Model vs Morning Star Moderate Risk



	2016	2017	2018	2019	2020	2021	2022	3 Years	5 years
■ 60/30/10 Model	9.6%	13.1%	-5.1%	17.8%	12.3%	11.6%	-10.1%	4.0%	4.7%
■ Morning Star Moderate Risk	8.6%	14.7%	-4.8%	19.0%	12.8%	10.2%	-14.8%	1.9%	3.7%