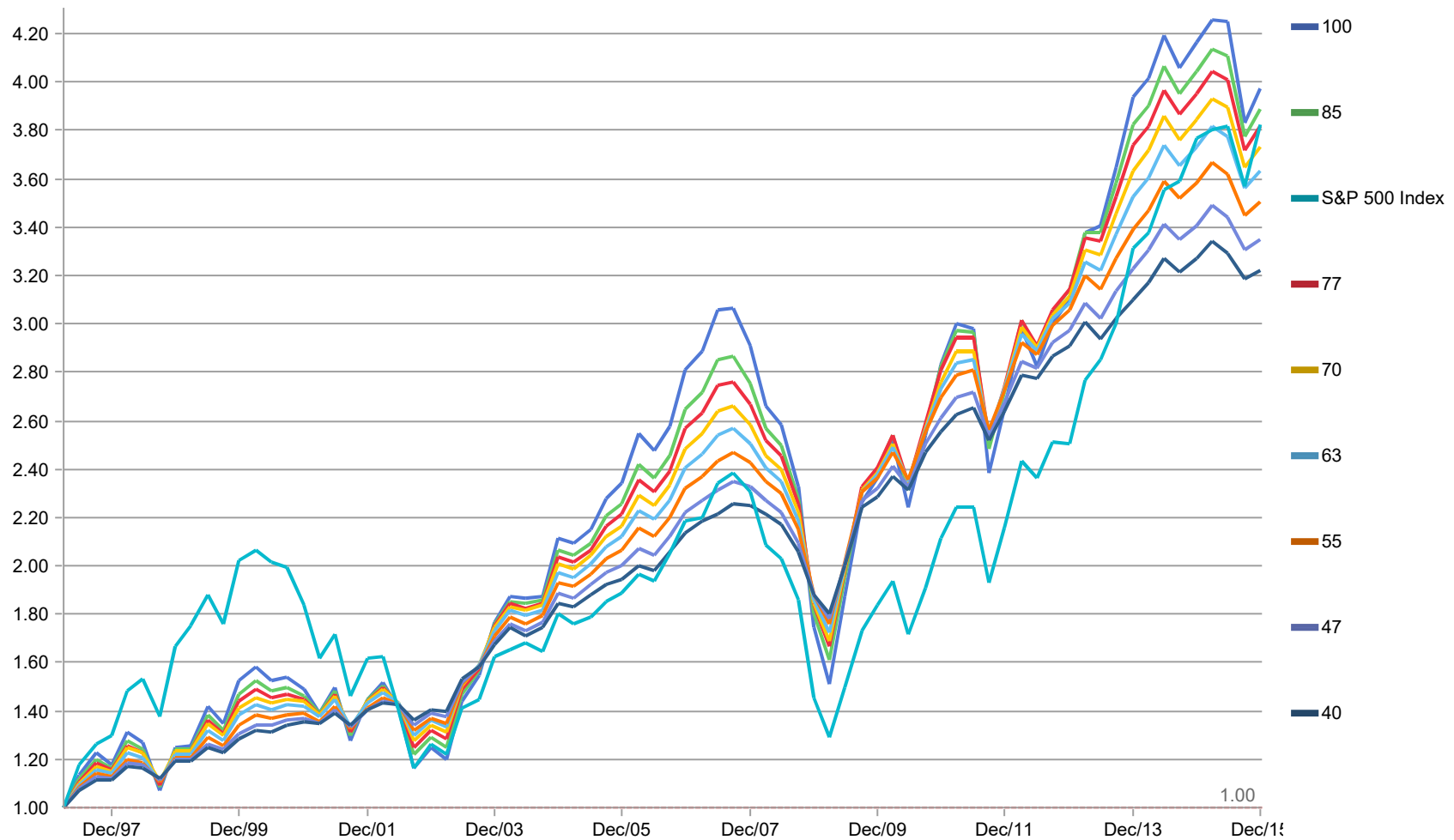


## Growth of Wealth

Quarterly: 04/1997 - 12/2015; Default Currency: USD



### See Standardized Performance Data & Disclosures.

Selection of funds, indices and time periods presented chosen by client's advisor. Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio. Past performance is not a guarantee of future results. Graph represents a hypothetical investment of \$1. Performance includes reinvestment of dividends and capital gains.

The S&P data are provided by Standard & Poor's Index Services Group.

## Annualized Returns of Models as of 12/31/2015

Statistics	100% Equity	85% Equity	77% Equity	70% Equity	63% Equity	55% Equity	47% Equity	40% Equity	S&P 500
1 Year	-4.5%	-3.8%	-3.4%	-2.9%	-2.5%	-2.2%	-1.7%	-1.6%	1.4%
3 Years	8.6%	7.4%	6.7%	6.3%	5.6%	4.7%	4.1%	3.4%	15.1%
5 Years	7.0%	6.6%	6.3%	6.2%	5.9%	5.4%	5.1%	4.7%	12.6%
10 Years	5.4%	5.6%	5.6%	5.6%	5.5%	5.4%	5.3%	5.2%	7.3%
18+ Years	7.4%	7.3%	7.2%	7.1%	7.0%	6.8%	6.5%	6.3%	7.1%
Standard Deviation over 18+ Years	16.7%	14.2%	12.8%	11.6%	10.5%	9.3%	8.0%	7.1%	15.5%

Note: This is not account data; it has been assembled using a numerical modeling program. Prior to a fund's existence, the closest proxy has been substituted. The make-up of the models is shown below. The modeling includes an advisory fee of 1%, applied; 0.25% each quarter. The start date for annualized returns and standard deviation is March 1997. The S&P 500 Index data has 0% fees removed, is 100% stock and includes dividends. Most important performance data is highlighted. Contact O'Reilly Wealth Advisors with questions. 760-804-0910.

## Model Portfolio Designs - Fund Make-up

### Model Equity Percentage

Fund	Ticker	100% Equity	85% Equity	77% Equity	70% Equity	63% Equity	55% Equity	47% Equity	40% Equity
US Core Equity 2	DFQTX	67.0%	57.0%	51.0%	46.5%	41.0%	34.0%	28.0%	24.5%
Int'l Core Equity	DFIEX	16.0%	13.5%	12.5%	12.0%	11.0%	10.0%	9.5%	7.0%
Emerging Markets Core	DFCEX	11.0%	9.5%	8.5%	6.5%	6.0%	6.0%	4.5%	4.5%
Real Estate Securities (U.S.)	DFREX	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	4.0%
Investment Grade Portfolio	DFAPX	0.0%	10.0%	17.0%	20.0%	25.0%	30.0%	36.0%	40.0%
Intermed. Term Ext Quality*	DFTEX	0.0%	3.0%	3.0%	5.0%	6.0%	7.0%	9.0%	10.0%
Infl. Protected Securities (TIPS)*	DIPSX	0.0%	2.0%	3.0%	5.0%	6.0%	8.0%	8.0%	10.0%

Note: Note we modify some client's models slightly to accommodate clients' specific concerns on market volatility, inflation and income. If you would like detailed information on specific funds, contact O'Reilly Wealth Advisors. 760-804-0910.

Turn this Page over to see "Growth of Wealth" for a Chart of the Models over the 18+ years.