



Lesson 7—Handout 3

Building a Portfolio with Building Wealth Funds

Building Wealth Investments

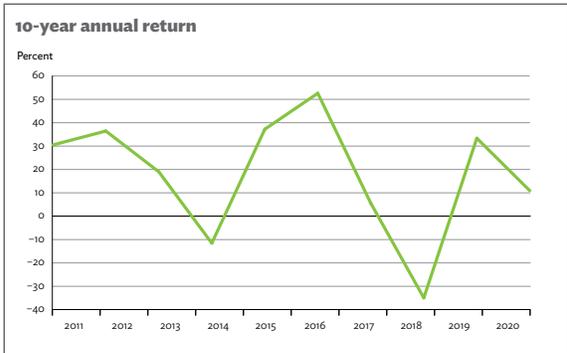
Investment objective:

The Building Wealth Large Cap Fund seeks to track the performance of the Building Wealth Large Cap Index, an index that measures the return of many large companies traded on the Building Wealth Domestic Stock Exchange.

Ticker symbol: **BWLCF**

- 1** Inception date: June 8, 1996
- 2** Standard deviation: 20.28%
- 3** Maximum one-year return: 53.99%
- 4** Minimum one-year return: -43.34%
- 5** Average lifetime return: 11.74%

Building Wealth Large Cap Fund



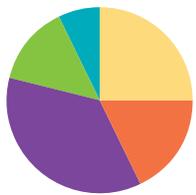
Average annual total returns (percent)

	1 Yr	3 Yrs	5 Yrs	10 Yrs
	10.88	3.07	13.464	17.882

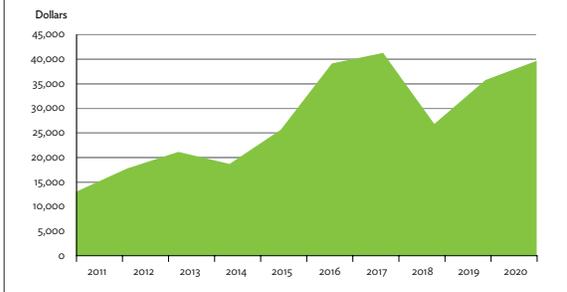
Average annual total returns (percent)

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
30.47	36.44	18.98	-11.59	37.2	52.62	5.49	-35.03	33.36	10.88
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
-8.19	-4.92	5.71	-8.42	43.61	5.5	-9.11	10.08	31.73	26.68

7 Portfolio breakdown



6 Growth of a \$10,000 initial investment



- 1 Inception date**
The date the fund was created.
- 2 Standard deviation**
A measure of volatility, or how much a stock goes up and down, that shows how much the fund varies from the mean.
- 3 Maximum one-year return**
The fund's best one-year performance.
- 4 Minimum one-year return**
The fund's worst one-year performance.
- 5 Average lifetime return**
The average return since the inception date.
- 6 Growth of a \$10,000 initial investment**
The compound growth of an initial investment (\$10,000) over 10 years yields the average annual total return.
- 7 Portfolio breakdown**
A description of the fund allocation by industry/sector.



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Building a Portfolio with Building Wealth Funds (cont.)

Building Wealth Investments

Investment objective:

The Building Wealth Large Cap Fund seeks to track the performance of the Building Wealth Large Cap Index, an index that measures the return of many large companies traded on the Building Wealth Domestic Stock Exchange.

Ticker symbol: BWLCF

Inception date: June 8, 1996

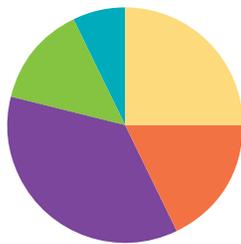
Standard deviation: 20.28%

Maximum one-year return: 53.99%

Minimum one-year return: -43.34%

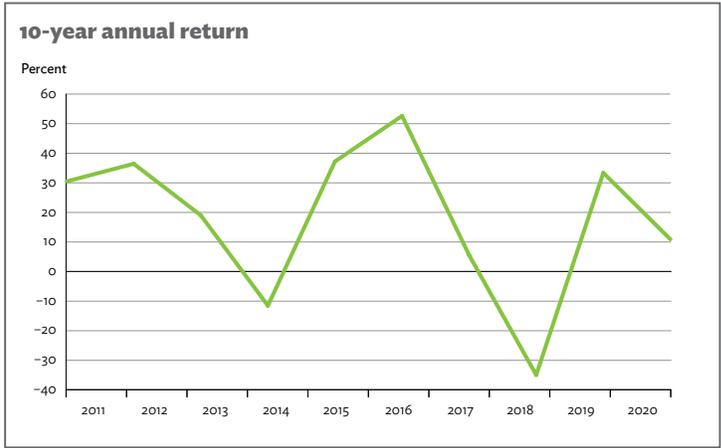
Average lifetime return: 11.74%

Portfolio breakdown



- Manufacturing
- Mining/extraction
- Technology
- Financial services
- Other

Building Wealth Large Cap Fund

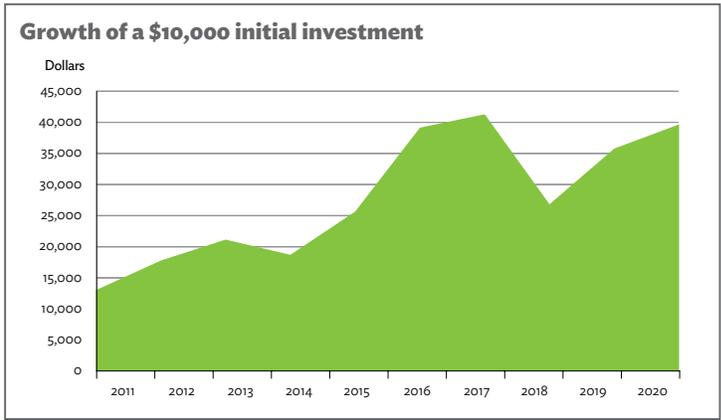


Average annual total returns (percent)

	1 Yr	3 Yrs	5 Yrs	10 Yrs
	10.88	3.07	13.464	17.882

Average annual total returns (percent)

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
30.47	36.44	18.98	-11.59	37.2	52.62	5.49	-35.03	33.36	10.88
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
-8.19	-4.92	5.71	-8.42	43.61	5.5	-9.11	10.08	31.73	26.68





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Building a Portfolio with Building Wealth Funds (cont.)

Building Wealth Investments

Investment objective:

The Building Wealth Mid Cap Fund seeks to track the performance of the Building Wealth Mid Cap Index, an index that measures the returns of many mid-sized companies traded on the Building Wealth Domestic Stock Exchange.

Ticker symbol: BWMCF

Inception date: Nov. 15, 1983

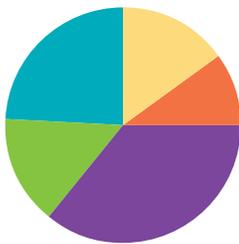
Standard deviation: 17.75%

Maximum one-year return: 37.38%

Minimum one-year return: -36.23%

Average lifetime return: 12.50%

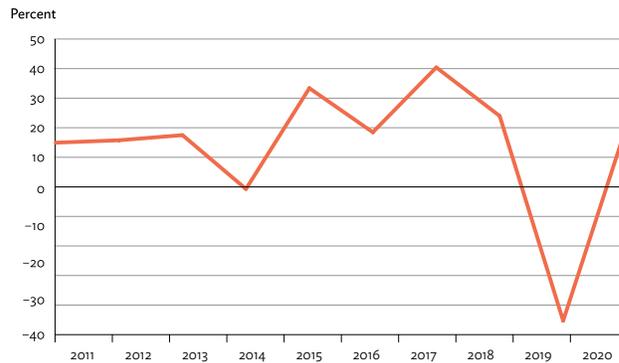
Portfolio breakdown



- Manufacturing
- Mining/extraction
- Technology
- Financial services
- Other

Building Wealth Mid Cap Fund

10-year annual return



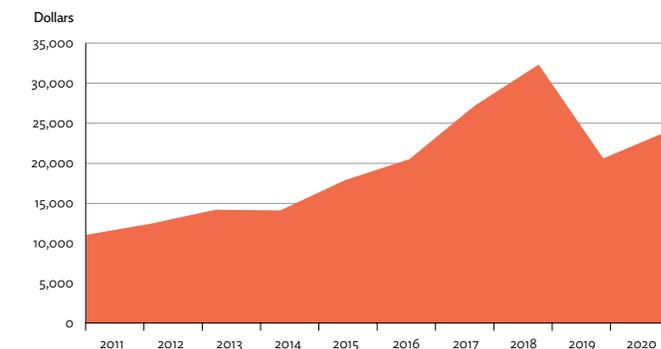
Average annual total returns (percent)

1 Yr	3 Yrs	5 Yrs	10 Yrs
16.48	-0.21	9.268	11.08

Average annual total returns (percent)

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
11.91	12.56	13.95	-0.6	26.64	14.72	32.25	19.12	-36.23	16.48
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
-3.58	10.32	30.95	-14.51	19.2	-1.73	37.38	7.98	35.62	17.51

Growth of a \$10,000 initial investment





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Building a Portfolio with Building Wealth Funds (cont.)

Building Wealth Investments

Investment objective:

The Building Wealth Small Cap Fund seeks to track the performance of the Building Wealth Small Cap Index, an index that measures the returns of many small companies traded on the Building Wealth Domestic Stock Exchange.

Ticker symbol: BWSCF

Inception date: Dec. 20, 1974

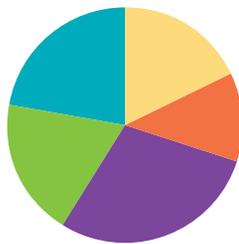
Standard deviation: 19.15%

Maximum one-year return: 47.25%

Minimum one-year return: -33.79%

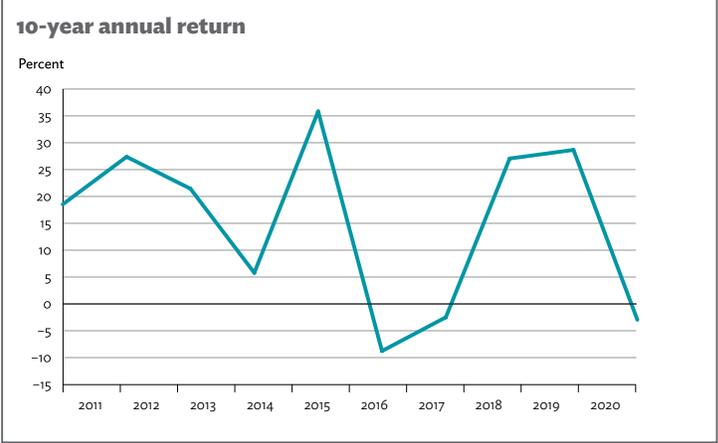
Average lifetime return: 11.99%

Portfolio breakdown



- Food services
- Retail
- Technology
- Financial services
- Other

Building Wealth Small Cap Fund

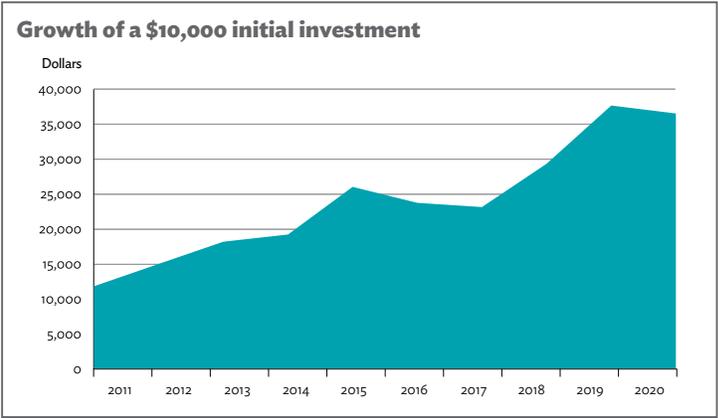


Average annual total returns (percent)

	1 Yr	3 Yrs	5 Yrs	10 Yrs
	-3.02	17.43	8.19	14.90

Average annual total returns (percent)

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
2011	18.37	27.17	21.26	5.68	35.58	-8.8	-2.55	26.85	28.45	-3.02
2001	24.95	4.55	-1.57	-7.13	-33.79	18.41	47.25	16.49	31.05	25.02





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Building a Portfolio with Building Wealth Funds (cont.)

Building Wealth Investments

Investment objective:

The Building Wealth Bond Index Fund seeks to track the performance of the Building Wealth Bond Index, an index that measures the returns of many bonds issued by sovereign entities, municipalities and corporations.

Ticker symbol: **BWBIF**

Inception date: July 25, 1975

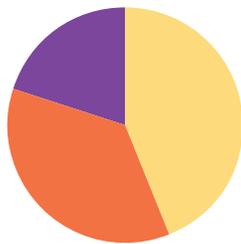
Standard deviation: 6.9%

Maximum one-year return: 32.60%

Minimum one-year return: -2.92%

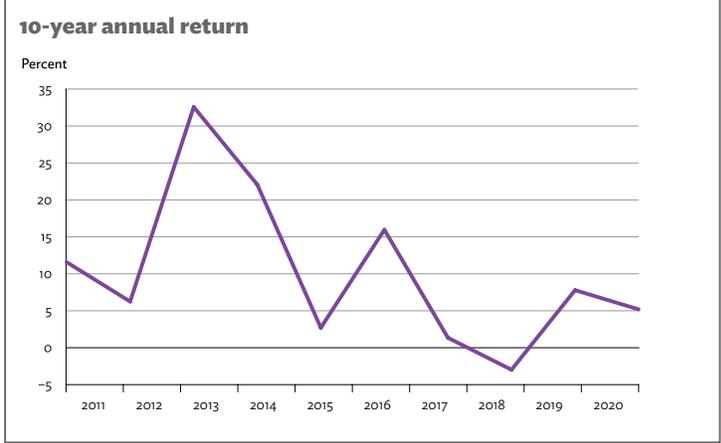
Average lifetime return: 8.51%

Portfolio breakdown



- Sovereign debt
- Corporate debt
- Municipal debt

Building Wealth Bond Index Fund

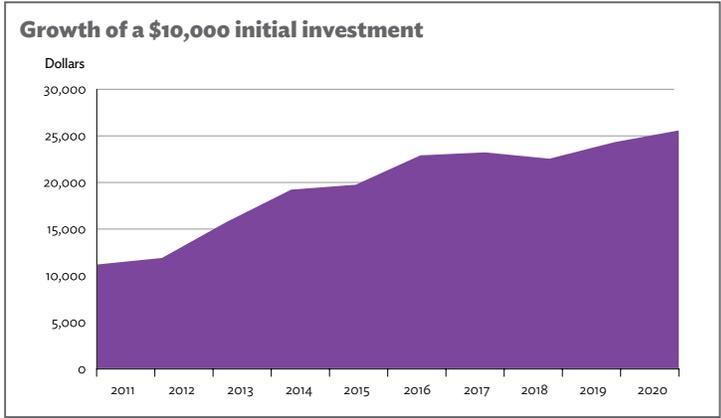


Average annual total returns (percent)

	1 Yr	3 Yrs	5 Yrs	10 Yrs
	5.24	3.39	5.51	10.30

Average annual total returns (percent)

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
2011	11.63	6.30	32.60	22.11	2.76	16.00	1.40	-2.92	7.84	5.24
2001	9.65	-0.82	6.54	7.89	4.10	8.40	1.90	15.26	4.34	7.40





Lesson 7—Handout 3

Building a Portfolio with Building Wealth Funds (cont.)

Building Wealth Investments

Investment objective:

The Building Wealth Bond International Index Fund seeks to track the performance of the Building Wealth International Index, an index that measures the returns of large companies traded on exchanges located outside of the Building Wealth domestic market.

Ticker symbol: BWIIF

Inception date: April 8, 1979

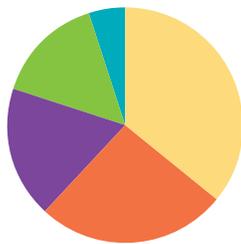
Standard deviation: 22.84%

Maximum one-year return: 69.46%

Minimum one-year return: -43.38%

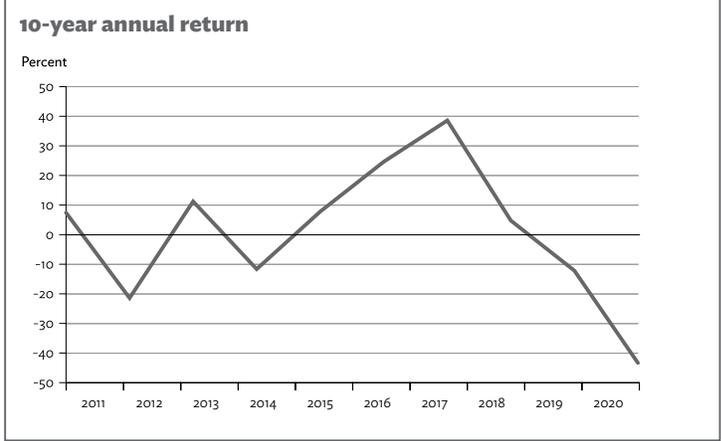
Average lifetime return: 11.14%

Portfolio breakdown



- Europe
- Asia
- Australia
- South America
- Africa

Building Wealth International Index Fund



Average annual total returns (percent)

	1 Yr	3 Yrs	5 Yrs	10 Yrs
	-43.38	-16.94	2.48	0.06

Average annual total returns (percent)

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
2011	7.41	-21.44	11.21	-11.66	7.78	24.64	38.59	4.75	-12.18	-43.38
2001	-2.27	12.14	-15.94	11.17	29.59	-14.82	35.39	69.46	31.78	36.35

