

Periodic Table of Investment Returns

2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	20 Year	ST DEV
US Real Estate 12.83%	Gold 24.76%	Emerging Markets 55.82%	US Real Estate 31.47%	Emerging Markets 33.99%	US Real Estate 35.93%	Emerging Markets 39.40%	US Agg Bond 5.24%	Emerging Markets 78.50%	Gold 28.50%	US Utilities 19.15%	Emerging Markets 18.21%	US Small Blend 41.32%	US Real Estate 30.37%	US Factors 3.79%	US Small Blend 26.56%	Emerging Markets 37.28%	US Utilities 4.36%	US Large Blend 31.50%	Gold 24.39%	Gold 10.16%	Emerging Markets 21.59%
Hedge Funds 8.67%	US Agg Bond 10.27%	US Small Blend 38.79%	Emerging Markets 25.57%	Gold 17.46%	Emerging Markets 32.14%	Gold 31.77%	Gold 3.87%	US HY Bond 57.49%	US Real Estate 28.47%	Gold 10.34%	US Mid Blend 17.89%	US Factors 34.13%	US Utilities 28.07%	US Real Estate 2.52%	US Mid Blend 20.74%	US Factors 26.17%	US Agg Bond 0.02%	US Factors 30.85%	US Large Blend 18.40%	US Small Blend 9.77%	US Real Estate 21.47%
US Agg Bond 8.42%	Hedge Funds 4.74%	Int'l Large Blend 36.75%	US Utilities 24.04%	US Utilities 15.36%	Int'l Large Blend 26.35%	US Utilities 17.75%	Balanced Portfolio -22.68%	US Mid Blend 37.40%	US Mid Blend 26.64%	US Real Estate 8.68%	US Real Estate 17.78%	US Mid Blend 33.50%	US Factors 15.22%	US Large Blend 1.41%	US HY Bond 17.51%	Int'l Large Blend 25.02%	Gold -1.03%	US Mid Blend 26.21%	Emerging Markets 18.33%	Emerging Markets 9.59%	US Small Blend 19.35%
US Small Blend 6.53%	US Real Estate 3.65%	US Real Estate 36.75%	US Small Blend 22.65%	Int'l Large Blend 13.56%	Gold 23.59%	Int'l Large Blend 11.18%	Hedge Funds -23.25%	Int'l Large Blend 31.78%	US Small Blend 26.32%	US Agg Bond 7.86%	Int'l Large Blend 17.32%	US Large Blend 32.41%	US Large Blend 13.69%	US Agg Bond 0.57%	US Utilities 17.06%	US Large Blend 21.84%	US HY Bond -2.27%	US Real Estate 25.84%	US Factors 14.17%	US Real Estate 9.43%	US Mid Blend 17.76%
US HY Bond 4.47%	US HY Bond -1.90%	US Mid Blend 35.62%	Int'l Large Blend 20.24%	US Mid Blend 12.55%	US Utilities 21.28%	US Factors 8.34%	US HY Bond -26.39%	US Real Estate 28.61%	Emerging Markets 18.86%	US Factors 6.17%	US Small Blend 16.33%	Int'l Large Blend 22.79%	US Mid Blend 9.77%	Balanced Portfolio -0.07%	US Large Blend 11.98%	US Mid Blend 16.26%	US Factors -3.46%	US Utilities 24.91%	US Mid Blend 13.64%	US Mid Blend 9.31%	Int'l Large Blend 16.94%
Gold 1.09%	Emerging Markets -6.18%	US Large Blend 28.69%	US Mid Blend 16.49%	US Real Estate 12.11%	US Large Blend 15.79%	US Mid Blend 7.98%	US Utilities -30.25%	US Factors 26.62%	US HY Bond 15.20%	US HY Bond 4.40%	US Large Blend 15.98%	US Utilities 15.22%	Balanced Portfolio 8.26%	Int'l Large Blend -0.82%	Emerging Markets 11.20%	Balanced Portfolio 14.12%	Balanced Portfolio -3.97%	US Small Blend 22.78%	Balanced Portfolio 12.26%	US Factors 9.14%	Gold 16.74%
US Mid Blend -0.61%	Balanced Portfolio -6.22%	US HY Bond 28.14%	US Factors 15.40%	US Factors 10.30%	US Small Blend 15.11%	Balanced Portfolio 7.79%	US Small Blend -31.07%	US Large Blend 26.45%	US Large Blend 15.05%	Balanced Portfolio 3.17%	US HY Bond 15.58%	Balanced Portfolio 15.04%	US Agg Bond 5.95%	US Small Blend -1.98%	US Factors 10.90%	US Small Blend 13.22%	US Large Blend -4.38%	Int'l Large Blend 22.02%	US Small Blend 11.29%	US HY Bond 7.61%	US Large Blend 15.08%
Balanced Portfolio -1.84%	US Mid Blend -14.55%	US Utilities 24.91%	Balanced Portfolio 11.64%	US Small Blend 7.68%	US Factors 14.39%	US Agg Bond 6.96%	US Factors -33.40%	Gold 26.33%	US Factors 14.66%	US Large Blend 2.12%	US Factors 14.36%	US HY Bond 7.43%	US Small Blend 5.76%	US Mid Blend -2.18%	Balanced Portfolio 9.02%	US Utilities 12.43%	US Real Estate -4.56%	Balanced Portfolio 20.16%	Int'l Large Blend 7.80%	US Large Blend 7.47%	US Utilities 14.31%
Emerging Markets -2.61%	US Small Blend -14.63%	US Factors 24.82%	US HY Bond 10.88%	Balanced Portfolio 7.34%	Balanced Portfolio 12.98%	US Large Blend 5.50%	US Mid Blend -36.22%	US Small Blend 25.57%	Balanced Portfolio 13.58%	US Small Blend 1.02%	Balanced Portfolio 11.45%	Hedge Funds 6.73%	US HY Bond 2.51%	US Factors -3.64%	US Real Estate 8.61%	Gold 12.27%	Hedge Funds -6.74%	Gold 18.64%	US Agg Bond 7.50%	Balanced Portfolio 7.22%	US Factors 13.83%
US Factors -8.22%	US Factors -15.57%	Balanced Portfolio 21.44%	US Large Blend 10.87%	US Large Blend 4.89%	US HY Bond 11.78%	Hedge Funds 4.24%	US Large Blend -36.99%	Balanced Portfolio 22.11%	US Utilities 7.80%	US Mid Blend -1.73%	Gold 6.99%	US Real Estate 2.47%	Gold -0.04%	US Utilities -4.61%	Gold 8.60%	US HY Bond 7.47%	US Small Blend -8.48%	Emerging Markets 18.42%	Hedge Funds 6.80%	US Utilities 6.70%	US HY Bond 9.43%
US Large Blend -11.88%	Int'l Large Blend -15.94%	Gold 20.83%	Gold 4.83%	US HY Bond 2.74%	US Mid Blend 10.32%	US HY Bond 2.16%	US Real Estate -37.98%	Hedge Funds 13.40%	Int'l Large Blend 7.74%	Hedge Funds -8.88%	US Agg Bond 4.23%	US Agg Bond -2.02%	Hedge Funds -0.57%	US HY Bond -4.63%	US Agg Bond 2.66%	Hedge Funds 5.98%	US Mid Blend -11.10%	US HY Bond 14.40%	US HY Bond 6.15%	US Agg Bond 4.84%	Balanced Portfolio 9.26%
Int'l Large Blend -21.45%	US Utilities -21.19%	Hedge Funds 13.40%	US Agg Bond 4.34%	Hedge Funds 2.72%	Hedge Funds 9.25%	Hedge Funds -0.30%	US Small Blend -43.39%	Int'l Large Blend 12.61%	US Agg Bond 6.56%	Int'l Large Blend -12.13%	Hedge Funds 3.51%	Emerging Markets -2.62%	Emerging Markets -11.73%	Gold -11.73%	Hedge Funds 2.51%	US Real Estate 5.09%	Int'l Large Blend -13.78%	US Agg Bond 8.73%	US Utilities -0.61%	Int'l Large Blend 4.50%	Hedge Funds 5.24%
US Utilities -26.18%	US Large Blend -22.10%	US Agg Bond 4.11%	Hedge Funds 2.68%	US Agg Bond 2.43%	US Agg Bond 4.33%	US Real Estate -16.81%	Emerging Markets -53.33%	US Agg Bond 3.93%	Hedge Funds 5.19%	Emerging Markets -18.42%	US Utilities 1.75%	Gold -27.56%	Int'l Large Blend -4.89%	Emerging Markets -14.91%	Int'l Large Blend 1.01%	US Agg Bond 3.55%	Emerging Markets -14.56%	Hedge Funds 8.63%	US Real Estate -7.57%	Hedge Funds 2.41%	US Agg Bond 3.40%

CATEGORY	INDEX	SOURCE
US Large Cap Blend	S&P 500 TR USD	MORNINGSTAR
US Mid Cap Blend	S&P MIDCAP 400 TR USD	MORNINGSTAR
US Small Cap Blend	S&P SMALLCAP 600 TR USD	MORNINGSTAR
US Factors	MSCI US QUALITY/VALUE/MOMENTUM/MINIMUM VOLATILITY GR USD	MSCI.COM
Int'l Large Blend	MSCI EAFE NR USD	MORNINGSTAR
Emerging Markets	MSCI EM PR USD / MSCI EM NR USD	MORNINGSTAR
US Real Estate	MSCI US REIT GR USD	MORNINGSTAR
US Utilities	DJ US UTILITIES TR USD	MORNINGSTAR
Gold	50% LBMA GOLD PRICE AM USD / 50% LBMA GOLD PRICE PM USD	MORNINGSTAR
Hedge Funds	HFRX GLOBAL HEDGE FUND INDEX	HFR.COM
US High Yield Bonds	ICE BOFA US HIGH YIELD TR USD	MORNINGSTAR
US Aggregate Bond	BBBGBARC US AGG BOND TR USD	MORNINGSTAR
Balanced Portfolio	22% US LARGE CAP BLEND / 6% US MID CAP BLEND / 6% US SMALL CAP BLEND / 10% US FACTORS / 8% INT'L LARGE BLEND / 3% EMERGING MARKETS / 2% US REAL ESTATE / 2% US UTILITIES / 2% GOLD / 2% HEDGE FUNDS / 2% US HY BONDS / 35% US AGG BONDS	

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