

# Asset Class Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
EM 75.0%	EMIT 25.0%	EMIT 8.7%	EMIT 19.7%	EM Cap 30.0%	EMIT 28.0%	EMIT 10.0%	EM Cap 21.0%	EM 37.0%	Cash 4.0%	EM Cap 31.0%	EM Cap 28.0%	EMIT 41.0%	Cash 1.0%	EM Cap 26.0%	EM Cap 410.0%
HY Bond 57.5%	Em Cap 26.0%	HY Bond 7.0%	EM 18.0%	Em Cap 32.0%	Hy Cap 11.0%	Hy Cap 1.0%	HY Bond 17.0%	Ind 1 25.0%	HY Bond 6.0%	EMIT 28.7%	EM 18.7%	Hy Cap 28.7%	HY Bond 11.2%	Ind 1 18.9%	Em Cap 308.2%
Ind 1 50% 32.5%	EM 19.2%	HY Bond 4.4%	Ind 1 17.9%	Ind 1 20.0%	AA 6.0%	HY Bond 0.0%	Hy Cap 30.0%	Hy Cap 21.0%	HY Bond 2.0%	Em Cap 30.0%	Hy Cap 30.0%	Em Cap 14.0%	HY Bond 13.0%	Em Cap 16.0%	EMIT 369.4%
EMIT 28.0%	HY Bond 15.0%	Hy Cap 3.7%	Em Cap 16.4%	AA 11.0%	HY Bond 4.0%	Cash 0.0%	EM 11.0%	Em Cap 14.0%	EMIT 4.0%	Ind 1 32.0%	AA 9.0%	Ind 1 11.0%	Ind 1 14.0%	HY Bond 13.0%	HY Bond 279.1%
Em Cap 27.0%	Hy Cap 10.0%	AA 0.0%	Hy Cap 10.0%	HY Bond 7.4%	Em Cap 4.0%	Ind 1 0.0%	EMIT 0.0%	AA 14.0%	Hy Cap 4.0%	AA 18.0%	Ind 1 0.0%	AA 10.0%	AA 16.0%	AA 12.0%	AA 196.4%
Hy Cap 26.0%	AA 13.5%	Cash 0.0%	HY Bond 15.0%	EMIT 2.0%	HY Bond 2.0%	AA 1.0%	AA 7.0%	EMIT 0.7%	AA 5.0%	EM 18.0%	HY Bond 7.0%	HY Bond 5.0%	Hy Cap 16.0%	EMIT 11.4%	Ind 1 193.2%
AA 24.0%	Ind 1 50% 12.0%	Em Cap 4.0%	AA 12.2%	Cash 0.0%	Cash 0.0%	Em Cap 4.0%	HY Bond 2.7%	HY Bond 7.5%	Em Cap 11.0%	HY Bond 14.0%	HY Bond 6.1%	Cash 0.0%	EM 18.7%	EM 10.7%	EM 173.2%
HY Bond 5.0%	HY Bond 6.0%	Ind 1 50% 11.0%	HY Bond 4.0%	HY Bond 2.0%	EM 1.0%	HY Bond 4.0%	Ind 1 0.0%	HY Bond 13.0%	Ind 1 0.0%	HY Bond 6.7%	Cash 0.0%	HY Bond 1.0%	Em Cap 26.0%	HY Bond 5.0%	HY Bond 66.0%
Cash 0.0%	Cash 0.0%	EM 18.2%	Cash 0.0%	EM 2.0%	Ind 1 50% 4.0%	EM 14.0%	Cash 0.0%	Cash 0.0%	EM 14.7%	Cash 0.0%	EMIT 3.7%	EM 2.7%	EMIT 25.0%	Cash 0.0%	Cash 11.0%

Asset	Asset Class / Index	Amount	Best	Worst
EM Cap	Large Cap Stocks - S&P 500 Index	13.87%	32.4%	-18.1%
Em Cap	Small Cap Stocks - Russell 2000 Index	11.30%	38.8%	-26.4%
Ind 1 50%	International Developed Stocks - MSCI EAFE Index	7.44%	32.5%	-14.0%
EM	EM Stocks - MSCI Emerging Markets Index	6.83%	38.2%	-19.7%
EMIT	EMIEx - FTSE NAREIT All Equity Index	10.88%	41.3%	-25.0%
HY Bond	High Grade Bonds - Bloomberg Barclays U.S. Agg Index	2.39%	8.7%	-13.0%
HY Bond	High Yield Bonds - ICE BofA U.S. High Yield Index	9.13%	33.3%	-11.2%
Cash	Cash - S&P U.S. Treasury 0-3 Mth Index	0.83%	5.1%	0.0%
AA	Asset Allocation Portfolio*	7.51%	34.8%	-16.5%

Past performance does not guarantee future returns. The historical performance shows changes in market trends across several asset classes over the past fifteen years. Returns represent total annual returns (reinvestment of all distributions) and does not include fees and expenses. The investments you choose should reflect your financial goals and risk tolerance. For assistance, talk to a financial professional. All data are as of 12/31/23.

\*Asset Allocation Portfolio is 10% large cap stocks, 10% international stocks, 10% small cap stocks, 10% emerging market stocks, 10% EMIEx, 40% high-grade bonds, and annual rebalancing.

## Financial Aid Latest Returns

**Siddappa N.Byrareddy**

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**The Student Guide, Financial Aid from the U.S. Department of Education ...** ,2000      Application for Federal Student Aid ,1997      Oversight Hearing on Student Aid Forms United States. Congress. House. Committee on Education and Labor. Subcommittee on Postsecondary Education,1983      **University of Michigan Official Publication** University of Michigan,1993 Each number is the catalogue of a specific school or college of the University      **Financial Aid Financer** Joseph M. Re,2006-09      **2000, 2001 Financial Aid** ,1999      College Board Guide to Getting Financial Aid College Board,2006-07 Describes the financial aid opportunities at more than three thousand two and four year colleges accompanied by additional resources a planning calendar worksheets itemized charts and cost saving tips      **Getting Financial Aid** ,2007      **Sessional Papers** Great Britain. Parliament. House of Commons,1902      New Outlook ,1907  
The Life of Goethe: 1749-1788. From birth to the return from Italy Albert Bielschowsky,1905      **Reauthorization on the Higher Education Act of 1965** United States. Congress. Senate. Committee on Labor and Human Resources. Subcommittee on Education, Arts, and Humanities,1991      Arangold Corporation V. Zehnder ,1998      **The New York Times Index** ,1919      **General Index to the Journals of the House of Commons of the Dominion of Canada and of the Sessional Papers of Parliament** ,1891      **Special Reports on Educational Subjects** Great Britain. Board of Education,1910      **Current History** ,1919      **Sessional Papers of the Dominion of Canada** Canada. Parliament,1897 Report of the Dominion fishery commission on the fisheries of the province of Ontario 1893 issued as vol 26 no 7 supplement  
**Sessional Papers** Canada. Parliament,1897 Report of the Dominion fishery commission on the fisheries of the province of Ontario 1893 issued as an addendum to vol 26 no 7      **Provision Made for Children Under Compulsory School Age in Belgium, France, Germany, and Switzerland** Great Britain. Board of Education,1909

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