

Asset Class Returns

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
EM 79.0%	REIT 28.0%	REIT 8.3%	REIT 19.7%	Sm Cap 38.8%	REIT 28.0%	REIT 2.0%	Sm Cap 21.3%	EM 37.8%	Cash 1.0%	Lg Cap 31.5%	Sm Cap 20.0%	REIT 41.3%	Cash 1.0%	Lg Cap 26.3%	Lg Cap 310.9%
HY Bond 37.5%	Sm Cap 26.9%	HQ Bond 7.8%	EM 18.6%	Lg Cap 32.4%	Lg Cap 13.7%	Lg Cap 1.4%	HY Bond 17.5%	Int'l 25.6%	HQ Bond 0.0%	REIT 38.7%	EM 18.7%	Lg Cap 28.7%	HY Bond -11.2%	Int'l 18.0%	Sm Cap 398.3%
Int'l Stk 32.5%	EM 19.2%	HY Bond 4.4%	Int'l Stk 17.0%	Int'l Stk 23.3%	AA 8.9%	HQ Bond 0.4%	Lg Cap 12.0%	Lg Cap 21.8%	HY Bond 2.3%	Sm Cap 25.5%	Lg Cap 58.4%	Sm Cap 14.3%	HQ Bond -13.0%	Sm Cap 16.0%	REIT 369.4%
REIT 28.0%	HY Bond 13.2%	Lg Cap 2.1%	Sm Cap 16.4%	AA 11.5%	HQ Bond 6.0%	Cash 0.3%	EM 11.8%	Sm Cap 14.7%	REIT -4.0%	Int'l Stk 22.7%	AA 9.8%	Int'l Stk 11.8%	Int'l Stk -14.0%	HY Bond 13.5%	HY Bond 270.3%
Sm Cap 27.2%	Lg Cap 13.1%	AA 0.3%	Lg Cap 16.0%	HY Bond 7.4%	Sm Cap 4.9%	Int'l Stk -0.4%	REIT 8.6%	AA 14.6%	Lg Cap 4.4%	AA 18.9%	Int'l Stk 8.3%	AA 10.9%	AA -16.3%	AA 12.8%	AA 196.4%
Lg Cap 26.5%	AA 13.5%	Cash 0.1%	HY Bond 15.6%	REIT 2.0%	HY Bond 2.5%	AA -1.3%	AA 7.2%	REIT 8.7%	AA -5.6%	EM 18.9%	HY Bond 7.5%	HY Bond 5.4%	Lg Cap -18.1%	REIT 11.4%	Int'l 193.3%
AA 24.6%	Int'l Stk 8.2%	Sm Cap -4.2%	AA 12.2%	Cash 0.1%	Cash 0.0%	Sm Cap -4.4%	HQ Bond 2.7%	HY Bond 7.5%	Sm Cap -11.0%	HY Bond 14.4%	HQ Bond 6.1%	Cash 0.0%	EM -19.7%	EM 10.3%	EM 173.2%
HQ Bond 5.9%	HQ Bond 6.5%	Int'l Stk -11.7%	HQ Bond 4.2%	HQ Bond 2.0%	EM -1.8%	HY Bond -4.6%	Int'l Stk 1.5%	HQ Bond 3.5%	Int'l Stk -13.4%	HQ Bond 8.7%	Cash 0.4%	HQ Bond -1.5%	Sm Cap -20.4%	HQ Bond 5.5%	HQ Bond 66.8%
Cash 0.1%	Cash 0.1%	EM -18.3%	Cash 0.1%	EM -2.7%	Int'l Stk -4.5%	EM -14.0%	Cash 0.7%	Cash 0.8%	EM -14.3%	Cash 2.3%	REIT -5.1%	EM -2.2%	REIT -25.0%	Cash 0.1%	Cash 11.0%

Abbr.	Asset Class - Index	Annual	Best	Worst
Lg Cap	Large Cap Stocks - S&P 500 Index	13.97%	32.4%	-18.1%
Sm Cap	Small Cap Stocks - Russell 2000 Index	11.30%	38.8%	-20.4%
Int'l Stk	International Developed Stocks - MSCI EAFE Index	7.44%	32.5%	-14.0%
EM	EM Stocks - MSCI Emerging Markets Index	6.93%	79.0%	-19.7%
REIT	REITs - FTSE NAREIT All Equity Index	18.86%	41.3%	-25.0%
HQ Bond	High Grade Bonds - Bloomberg Barclays U.S. Agg Index	2.59%	8.7%	-13.0%
HY Bond	High Yield Bonds - ICE BofA US High-Yield Index	9.13%	37.5%	-11.2%
Cash	Cash - S&P U.S. Treasury Bill 5-7 Mth Index	0.83%	1.1%	0.0%
AA	Asset Allocation Portfolio*	7.51%	34.6%	-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 15% large cap stocks, 15% international stocks, 10% small cap stocks, 10% emerging market stocks, 10% REITs, 40% high-grade bonds, and annual rebalancing.

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Joseph M. Re



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