

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 11.0%	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 1.0%	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% EMITs, 40% high-grade bonds, and annual rebalancing.

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