		Asset	Class Ris	kiness*		1	
	•	Most l	Risk L	east Risk	<u></u>	•	
	Small	-	ong-Tern		U.S.		
	Company Stocks	Company Stocks	Corporate <u>Bonds</u>	overnme <u>Bonds</u>	Treasury <u>Bills</u>	, <u>Inflation</u>	Significant
The Roari	ng '20s an 0.3%	<u>d Depress</u> 11.6%	7.4%	5.4%	3.3%	-1.5%	Historical Event
1927	22.1%	37.5%	7.4%	4.5%	3.1%	-2.1%	
1928	39.7%	43.6%	2.8%	0.9%	3.6%	-1.0%	
1929	-51.4%	-8.4%	3.3%	6.0%	4.7%	0.2%	1929 Stock Market "Crash"
1930	-38.1% -49.8%	-24.9% -43.3%	8.0% -1.9%	6.7%	2.4%	-6.0%	Great Depression Begins
1931 1932	-49.6% -5.4%	-43.3% -8.2%	10.8%	-2.3% 8.8%	1.1% 1.0%	-9.5% -10.3%	
1933	142.9%	54.0%	10.4%	1.8%	0.3%	0.5%	
1934	24.2%	-1.4%	13.8%	9.0%	0.2%	2.0%	
1935	<u>40.2%</u>	<u>47.7%</u>	9.6%	7.0%	0.2%	3.0%	
10 <del>Years</del> ▶	0.3%	5.9%	7.1%	4.7%	2.0%	-2.6%	Avg Annual Compound
Inflation Ac	2.9%	8.5%	9.7%	7.3%	4.6%		Total Return (10 Years)
The World	d War II Ye	<u>ears</u>					
1936	64.8%	33.9%	6.7%	3.1%	0.2%	1.2%	
1937	-58.0%	-35.0%	2.7%	1.6%	0.3%	3.1%	
1938	32.8%	31.1%	6.1%	6.2%	0.0%	-2.8%	
1939	0.3%	-0.4%	4.0%	4.5%	0.0%	-0.5%	World War II Begins
1940	-5.2%	-9.8%	3.4%	3.0%	0.0%	1.0%	
1941	-9.0%	-11.6%	2.7%	0.5%	0.1%	9.7%	Pearl Harbor Attack
1942	44.5%	20.3%	2.6%	1.9%	0.3%	9.3%	
1943	88.4%	25.9%	2.8%	2.8%	0.3%	3.2%	
1944	53.7%	19.8%	4.7%	1.8%	0.3%	2.1%	
1945	73.6%	36.4%	4.1%	2.2%	0.3%	2.3%	Hiroshima/World War II Ends
1946	<u>-11.6%</u>	<u>-8.1%</u> 6.8%	1.7% 3.8%	1.0% 2.6%	0.4%	18.2% 4.1%	Ang Annual Compound
11 <del>Years ▶</del> Inflation Ac	16.0% 11.9%	2.7%	-0.3%	-1.5%	-3.9%	4.1%	Avg Annual Compound  Total Return (11 Years)
Ilmanon /10	11.770	2.770	-0.570	-1.570	-3.770		Total Retain (11 Tears)
The Korea	an War Ye	ars (1950	to 1953)				
1950	38.7%	31.7%	2.1%	0.7%	1.2%	5.8%	
1951	7.8%	24.0%	-2.7%	0.4%	1.5%	5.9%	
1952 1953	3.0% <u>-6.5%</u>	18.4%	3.5%	1.6% <u>3.2%</u>	1.7% <u>1.8%</u>	0.9%	
4 <del>Years</del> ▶	9.6%	<u>-1.0%</u> 17.6%	3.4% 1.6%	1.5%	1.5%	0.6% 3.3%	Avg Annual Compound
Inflation Ac		14.3%	-2.3%	-1.8%	-1.8%		Total Return (4 Years)
The Vietn	am War Y	ears (1958	to 1975)				
1958	64.9%	43.4%	-2.2%	-1.3%	1.5%	1.8%	
1959	16.4%	12.0%	-1.0%	-0.4%	3.0%	1.5%	
1960	-3.3%	0.5%	9.1%	11.8%	2.7%	1.5%	
1961	32.1%	26.9%	4.8%	1.8%	2.1%	0.7%	
1962	-11.9%	-8.7%	7.9%	5.6%	2.7%	1.2%	
1963	23.6%	22.8% 16.5%	2.2%	1.6%	3.1%	1.6%	
1964 1965	23.5% 41.8%	16.5% 12.5%	4.8% -0.5%	4.0% 1.0%	3.5% 3.9%	1.2% 1.9%	
1966	-7.0%	-10.1%	0.2%	4.7%	4.8%	3.4%	
1967	83.6%	24.0%	-5.0%	1.0%	4.2%		
1968	36.0%	11.1%	2 6%			3.0%	
1969	-25.1%		2.6%	4.5%	5.2%	3.0% 4.7%	
		-8.5%	-8.1%	-0.7%	5.2% 6.6%	4.7% 6.1%	
1970	-17.4%	-8.5% 4.0%	-8.1% 18.4%	-0.7% 16.9%	5.2% 6.6% 6.5%	4.7% 6.1% 5.5%	
1971	-17.4% 16.5%	-8.5% 4.0% 14.3%	-8.1% 18.4% 11.0%	-0.7% 16.9% 8.7%	5.2% 6.6% 6.5% 4.4%	4.7% 6.1% 5.5% 3.4%	Arah-Israeli Wavl
	-17.4%	-8.5% 4.0%	-8.1% 18.4%	-0.7% 16.9%	5.2% 6.6% 6.5%	4.7% 6.1% 5.5%	Arab-Israeli Wav/ U.S. Oil Embargo
1971 1972	-17.4% 16.5% 4.4%	-8.5% 4.0% 14.3% 19.0%	-8.1% 18.4% 11.0% 7.3%	-0.7% 16.9% 8.7% 5.2%	5.2% 6.6% 6.5% 4.4% 3.8%	4.7% 6.1% 5.5% 3.4% 3.4%	
1971 1972 1973	-17.4% 16.5% 4.4% <u>-30.9%</u> 11.4%	-8.5% 4.0% 14.3% 19.0% -14.7%	-8.1% 18.4% 11.0% 7.3% <u>1.1%</u>	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u>	5.2% 6.6% 6.5% 4.4% 3.8% 6.9%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8%	U.S. Oil Embargo
1971 1972 1973 16 Years > Inflation Ac	-17.4% 16.5% 4.4% <u>-30.9%</u> 11.4% 8.3%	-8.5% 4.0% 14.3% 19.0% <u>-14.7%</u> 9.2% 6.1%	-8.1% 18.4% 11.0% 7.3% 1.1% 3.1% 0.0%	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u> 4.2%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.1%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 <del>-Years ►</del> Inflation Ac	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3%	-8.5% 4.0% 14.3% 19.0% <u>-14.7%</u> 9.2% 6.1% ars and Hi	-8.1% 18.4% 11.0% 7.3% 1.1% 3.1% 0.0%	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u> 4.2%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.1%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 Years ► Inflation Ac	-17.4% 16.5% 4.4% <u>-30.9%</u> 11.4% 8.3%	-8.5% 4.0% 14.3% 19.0% <u>-14.7%</u> 9.2% 6.1%	-8.1% 18.4% 11.0% 7.3% 1.1% 3.1% 0.0%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.1%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 Years ► Inflation Act The Oil Er 1974	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and Hi -26.5%	-8.1% 18.4% 11.0% 7.3% 1.1% 3.1% 0.0% cgh-Inflation -3.1%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% con Early 1 5.7%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8% 980s 8.0%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.1%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 Years ▶ Inflation Ac The Oil Et 1974 1975 1976	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.4%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and HI -26.5% 37.2% 23.8% -7.2%	-8.1% 18.4% 11.0% 7.3% 1.11% 3.1% 0.0%  cigh-Inflatio -3.1% 14.6% 18.6% 1.7%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% on Early 1 5.7% 7.8% 12.9% 1.4%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% -1.8% 980s 8.0% 5.8% 5.1% 5.1%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.1%  12.2% 7.0% 4.8% 6.8%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 Years ► Inflation Act The Oil Et 1974 1975 1976 1977 1978	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.4% 23.5%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and HI -26.5% 37.2% 23.8% -7.2% 6.6%	-8.1% -18.4% -11.0% -7.3% -1.1½ -3.1% -0.0% -3.1% -3.1% -14.6% -1.7% -0.1%	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u> 4.2% 1.1% on Early 1 5.7% 7.8% 12.9% 1.4% 3.5%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% -1.8% 980s 8.0% 5.8% 5.1% 7.2%	4.7% 6.1% 5.5% 3.4% 3.4% 3.7%  12.2% 7.0% 4.8% 6.8% 9.0%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16-Years Luffation Acc The Oil Et 1974 1975 1976 1977 1978 1979	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.4% 23.5% 43.5%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and HI -26.5% 37.2% 23.8% -7.2% 6.6% 18.4%	-8.1% -18.4% -11.0% -7.3% -1.1½ -3.1% -0.0% -3.1% -14.6% -18.6% -1.7% -0.1% -4.2%	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u> 4.2% 1.1% on Early 1 5.7% 7.8% 12.9% 1.4% 3.5% 4.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8% 980s 8.0% 5.8% 5.1% 7.2% 10.4%	4.7% 6.1% 5.5% 3.4% 3.4% 3.7%  12.2% 7.0% 4.8% 9.0% 13.3%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16-Years • Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1979 1980	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 23.5% 43.5% 39.9%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% 37.2% 23.8% -7.2% 6.6% 18.4% 32.4%	-8.1% -18.4% -11.0% -7.3% -1.1% -0.0% -2.1% -3.1% -3.1% -3.1% -3.1% -14.6% -1.7% -0.1% -4.2% -2.8%	-0.7% 16.9% 8.7% 5.2% 4.2% 1.1% 5.7% 7.8% 12.9% 1.4% 3.5% 4.1% 3.9%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8% 980s 8.0% 5.8% 5.1% 7.2% 10.4% 11.2%	4.7% 6.1% 5.5% 3.4% 3.4% 3.1%  12.2% 7.0% 4.8% 9.0% 13.3% 12.4%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16-Years Luflation Ac. The Oil Et 1974 1975 1976 1977 1978 1979	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.4% 23.5% 43.5%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and HI -26.5% 37.2% 23.8% -7.2% 6.6% 18.4%	-8.1% -18.4% -11.0% -7.3% -1.1½ -3.1% -0.0% -3.1% -14.6% -18.6% -1.7% -0.1% -4.2%	-0.7% 16.9% 8.7% 5.2% <u>4.6%</u> 4.2% 1.1% on Early 1 5.7% 7.8% 12.9% 1.4% 3.5% 4.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8% 980s 8.0% 5.8% 5.1% 7.2% 10.4%	4.7% 6.1% 5.5% 3.4% 3.4% 3.7%  12.2% 7.0% 4.8% 9.0% 13.3%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1073 16-Years • Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1979 1980 1981	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.4% 23.5% 43.5% 39.9% 13.9%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and HI -26.5% 37.2% 23.8% -7.2% 6.6% 18.4% 32.4% -4.9%	-8.1% -18.4% -11.0% -7.3% -1.1% -0.0% -3.1% -3.1% -3.1% -14.6% -1.7% -0.1% -4.2% -2.8% -1.2%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% 5.7% 7.8% 12.9% 1.4% 3.5% 4.1% 3.9% 9.5%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8% 980s 8.0% 5.8% 5.1% 7.2% 10.4% 11.2% 14.7%	4.7% 6.1% 5.5% 3.4% 8.8% 3.7%  12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9%	U.S. Oil Embargo Avg Annual Compound
1971 1972 1973 16 Years ► Inflation Ac The Oil Et 1974 1975 1976 1977 1980 1981 1982 1983 10 Years ►	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 25.4% 23.5% 43.5% 43.5% 39.9% 13.9% 28.0% 39.7%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and Hi -26.5% 23.8% -7.2% 6.6% 18.4% 32.4% 4.9% 21.4% 22.5% 10.6%	-8.1% 18.4% 11.0% 7.3% 1.11% 3.7% 0.0%  (gh-Inflatio -3.1% 14.6% 1.7% -0.1% -4.2% -2.8% -1.2% 42.6% 6.3% 6.4%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% on Early 1 5.7% 12.9% 1.4% 3.5% 4.1% 3.95% 29.1% 7.4% 8.3%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.17% -1.8% 8.0% 5.8% 5.1% 7.2% 10.4% 11.2% 14.7% 10.5% 8.8% 8.6%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo Avg Annual Compound Total Return (16 Years)  Avg Annual Compound
1971 1972 1073 16-Years • Inflation Ac The Oil En 1974 1975 1976 1977 1978 1979 1980 1981 1982	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 25.4% 23.5% 43.5% 43.5% 39.9% 13.9% 28.0% 39.7%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1% ars and Hi -26.5% 37.2% 23.8% -7.2% 6.6% 18.4% 32.4% 21.4% 22.5%	-8.1% 18.4% 11.0% 7.3% 1.11% 3.79% 0.0%  characteristics 14.6% 1.7% -0.1% -4.2% 42.6% 6.3%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 7.1%  Den Early 1 5.7% 12.9% 1.4% 3.5% 4.1% 3.9% 9.5% 29.1% 7.4%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.17% -1.8%  980s 5.1% 5.1% 7.2% 10.4% 11.2% 14.7% 10.5% 8.8%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.9%	U.S. Oil Embargo Avg Annual Compound Total Return (16 Years)
1971 1972 1973 16-Years→ Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1980 1981 1982 1983 10-Years→ Inflation Ac	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 25.4% 23.5% 43.5% 43.5% 39.9% 13.9% 28.0% 39.7%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and Hi -26.5% 37.2% 23.8% -7.2% 6.6% 18.4% -4.9% 21.4% 22.5% 10.6% 2.4%	-8.1% -18.4% -11.0% -7.3% -1.1½ -3.7% -0.0% -1.114.6% -1.8% -1.2% -4.2% -2.8% -1.2% -4.6% -3.3% -6.4% -1.8%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% on Early 1 5.7% 12.9% 1.4% 3.5% 4.1% 3.95% 29.1% 7.4% 8.3%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.17% -1.8% 8.0% 5.8% 5.1% 7.2% 10.4% 11.2% 14.7% 10.5% 8.8% 8.6%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo Avg Annual Compound Total Return (16 Years)  Avg Annual Compound
1971 1972 1973 16-Years→ Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1980 1981 1982 1983 10-Years→ Inflation Ac	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% mbargo Ye -19.9% 52.8% 57.4% 25.5% 43.5% 39.9% 13.9% 28.0% 39.7% 20.2%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and Hi -26.5% 37.2% 23.8% -7.2% 6.6% 18.4% -4.9% 21.4% 22.5% 10.6% 2.4%	-8.1% -18.4% -11.0% -7.3% -1.1½ -3.7% -0.0% -1.114.6% -1.8% -1.2% -4.2% -2.8% -1.2% -4.6% -3.3% -6.4% -1.8%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% on Early 1 5.7% 12.9% 1.4% 3.5% 4.1% 3.95% 29.1% 7.4% 8.3%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.17% -1.8% 8.0% 5.8% 5.1% 7.2% 10.4% 11.2% 14.7% 10.5% 8.8% 8.6%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo Avg Annual Compound Total Return (16 Years)  Avg Annual Compound
1971 1972 1973 16 Years ► Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1980 1981 1982 1983 10 Years ► Inflation Ac The Late	-17.4% 16.5% 4.4% -30.9% 11.4% -11.4% -19.9% 52.8% 57.4% 25.4% 23.5% 43.5% 43.5% 43.5% 28.0% 39.7% 28.4% 20.2%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and Hi -26.5% 37.2% 23.8% -7.2% 6.6% 18.4% 24.4% 21.4% 22.5% 10.6% 2.4%	-8.1% 18.4% 11.0% 7.3% 1.11% 3.7% 0.0%  gh-Inflatio -3.1% -0.1% -4.2% 42.6% 6.3% 6.4% -1.8%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 7.1% 5.7% 12.9% 1.4% 3.5% 4.1% 3.9% 9.5% 29.1% 7.4% 8.3% 0.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.1% -1.8%  980s 5.1% 5.1% 7.2% 10.4% 14.7% 10.5% 8.8% 8.6% 0.4%	4.7% 6.1% 5.5% 3.4% 3.4% 8.8% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo  Avg Annual Compound  Total Return (16 Years)  Avg Annual Compound  Total Return (10 Years)  Shuttle Challenger Explodes
1971 1972 1973 16-Years→ Inflation Act 1974 1975 1976 1977 1978 1979 1980 1981 1982 1983 10-Years→ Inflation Act 1986 1987 1988	-17.4% 16.5% 4.4% -30.9% 8.3% 17.4% 8.3% 19.9% 52.8% 52.4% 23.5% 43.5% 43.5% 43.9% 13.9% 28.4% 20.2% 180s and G 6.9% -9.3% 22.9%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and HI -26.5% 37.2% 6.6% 18.4% 32.4% -4.9% 21.4% 22.5% 10.6% 2.4%  ulf War Et 18.5% 5.2% 16.8%	-8.1% 18.4% 11.0% 7.3% 1.11% 3.7% 0.0%  challed in the control of	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.7% 7.8% 12.9% 1.4% 3.5% 4.1% 3.9% 9.5% 29.1% 7.4% 8.3% 0.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% -1.8%  980s 8.0% 5.1% 5.1% 7.2% 10.4% 11.2% 14.7% 8.8% 8.6% 0.4%  6.2% 5.5% 6.3%	4.7% 6.1% 5.5% 3.4% 3.4% 3.8% 3.7%  12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo  Avg Annual Compound  Total Return (16 Years)  Avg Annual Compound  Total Return (10 Years)  Shuttle Challenger Explodes
1971 1972 1973 16 Years ► Inflation Ac The Oil Et 1974 1975 1976 1977 1978 1979 1980 1981 1982 1983 10 Years ► Inflation Ac The Late 1986 1987	-17.4% 16.5% 4.4% -30.9% 11.4% 8.3% 8.3% -19.9% 52.8% 25.4% 25.4% 23.5% 43.5% 39.9% 13.9% 28.4% 20.2% 28.69% -9.3%	-8.5% 4.0% 14.3% 19.0% -14.7% 9.2% 6.1%  ars and Hi -26.5% 37.2% 6.6% 18.4% -2.4% 21.4% 22.5% 10.6% 2.4% ulf War Et	-8.1% 18.4% 11.0% 7.3% 1.11% 3.7% 0.0%  [gh-Inflatio] -3.1% -4.6% 18.6% 1.7% -0.1% -4.2% -2.8% -1.2% 42.6% 6.3% 6.4% -1.8%	-0.7% 16.9% 8.7% 5.2% 4.6% 4.2% 1.1% con Early 1 5.7% 1.4% 3.5% 4.1% 3.9% 4.1% 3.95% 29.1% 7.4% 8.3% 0.1%	5.2% 6.6% 6.5% 4.4% 3.8% 6.9% 4.17% -1.8%  8.0% 5.1% 5.1% 7.2% 10.4% 11.2% 14.7% 10.5% 8.8% 8.6% 0.4%  6.2% 5.5%	4.7% 6.1% 5.5% 3.4% 3.4% 3.7% 12.2% 7.0% 4.8% 6.8% 9.0% 13.3% 12.4% 8.9% 3.9% 3.8% 8.2%	U.S. Oil Embargo  Avg Annual Compound  Total Return (16 Years)  Avg Annual Compound  Total Return (10 Years)

1991	44.6%	30.5%	19.9%	15.5%	5.6%	3.1%	Persian Gulf War began
1992	23.3%	7.7%	9.4%	7.2%	3.5%	2.9%	and ended early 1991
1993	21.0%	10.0%	13.2%	11.2%	2.9%	2.7%	
1994	3.1%	1.3%	-5.8%	-5.1%	3.9%	2.7%	
1995	34.5%	37.4%	27.2%	16.8%	5.6%	2.5%	
1996	17.6%	23.1%	1.4%	2.1%	5.2%	3.3%	
1997	22.8%	33.4%	12.9%	8.4%	5.3%	1.7%	
1998	<u>-7.3%</u>	28.6%	10.8%	10.2%	4.9%	1.6%	
13 <del>-Years</del> ▶	11.5%	17.8%	10.6%	8.6%	5.4%	3.2%	Avg Annual Compound
Inflation Ac.	8.3%	14.4%	7.4%	5.4%	2.2%		Total Return (13 Years)
Recent His							
1999	29.8%	21.0%	-7.4%	-1.8%	4.7%	2.7%	
2000	-3.6%	-9.1%	12.9%	12.6%	5.9%	3.4%	Start of Dot.com correction
2001	22.8%	-11.9%	10.6%	7.6%	3.8%	1.6%	World Trade Center
2002	-13.3%	-22.1%	16.3%	12.9%	1.6%	2.4%	Attack Sept. 11, 2001
2003	60.7%	28.7%	5.3%	2.4%	1.0%	1.9%	
2004	18.4%	10.9%	8.7%	2.3%	1.2%	3.3%	
2005	5.7%	4.9%	5.9%	1.4%	3.0%	3.4%	
2006	16.2%	15.8%	3.2%	3.1%	4.8%	2.5%	
2007	-5.2%	5.5%	2.6%	10.1%	4.7%	4.1%	
2008	-36.7%	-37.0%	8.8%	13.1%	1.6%	0.1%	Financial Meltdown of 2008
5 <del>Years</del> ▶	-2.7%	-2.2%	5.8%	5.9%	3.0%	2.7%	Avg Annual Compound
Inflation Ac.	-5.4%	-4.9%	3.1%	3.2%	0.3%		Total Return (5 Years)
10-Years▶	6.4%	-1.4%	6.5%	6.2%	3.2%	2.5%	Avg Annual Compound
	3.9%	-3.9%	4.0%	3.7%	0.7%		
Inflation Ac.	3.4%	-3.9%	4.0%	3.7%	0.7%		Total Return (10 Years)
20 Years	9.8%	8.4%	8.7%	7.5%	4.2%	2.8%	Avg Annual Compound
							<u> </u>
Inflation Ac.	7.0%	5.6%	5.9%	4.7%	1.4%		Total Return (10 Years)

<sup>\*</sup> Small Company: Fifth Capitalization quintile of stocks on the NYSE for 1926 - 1981. Performance of Dimensional Fund Advisors Small Company Cap Fund April 2001 to Present. Large Company: S&P 500 1957 to Present and S&P 90 1926 to 1957 Longtern Corporate: 20 Year Maturity Maturity U.S. Treasury Bill: 30 Day Maturity Source: Ibbotson Associates, Chicago. "Stocks, Bonds, Bills, and Inflation", 200

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