

Asset Class	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
Asset Class	42.2%	37.1%	39.0%	34.0%	68.8%	31.0%	28.5%	17.8%	69.1%	38.9%	35.6%	36.0%	39.8%	25.9%	86.6%	31.0%	27.1%	20.7%	44.5%	32.0%	10.2%	37.1%	36.6%	1.8%	36.9%	30.9%	45.9%	1.4%	30.1%	26.5%	47.4%	
US Treasury Bills	39.1%	27.1%	37.2%	27.9%	46.0%	21.5%	14.5%	12.9%	65.9%	34.0%	26.5%	34.6%	16.4%	13.1%	56.2%	29.5%	9.4%	20.5%	42.8%	24.7%	5.4%	26.4%	35.3%	1.2%	31.2%	23.1%	42.8%	-4.0%	27.6%	22.8%	46.4%	
US Treasury Notes	37.5%	25.5%	32.4%	19.7%	33.3%	20.1%	12.3%	4.6%	61.7%	33.2%	24.7%	29.9%	13.0%	1.6%	49.2%	29.5%	8.8%	19.9%	42.3%	14.5%	4.5%	24.2%	31.7%	-0.6%	28.6%	19.1%	28.4%	-4.9%	23.0%	14.1%	33.9%	
US Treasury Bonds	31.7%	25.5%	29.1%	19.5%	33.1%	13.6%	7.6%	3.6%	59.2%	31.0%	24.5%	29.2%	11.8%	-30.9%	48.8%	28.1%	7.3%	19.4%	39.0%	12.6%	3.1%	20.0%	28.7%	-2.4%	28.1%	18.5%	26.9%	-7.3%	19.7%	13.3%	32.9%	
US Large Growth Stocks	31.2%	22.1%	29.1%	17.3%	26.7%	12.6%	5.7%	1.6%	56.8%	29.3%	17.6%	25.9%	10.1%	-34.5%	48.6%	26.5%	1.4%	19.3%	34.1%	9.1%	1.8%	12.2%	27.3%	-4.2%	26.6%	17.5%	26.3%	-9.4%	19.4%	11.9%	29.1%	
US Large Stocks	31.1%	22.1%	23.5%	13.1%	23.5%	5.9%	3.8%	-1.1%	55.3%	26.1%	17.3%	25.3%	9.9%	-36.1%	46.3%	22.4%	0.7%	19.0%	33.6%	4.3%	0.9%	12.1%	27.0%	-4.4%	26.4%	16.9%	25.6%	-10.1%	18.5%	8.8%	27.8%	
US Large Value Stocks	29.7%	21.4%	19.7%	12.3%	22.9%	5.0%	3.7%	-5.4%	54.8%	23.6%	15.8%	23.9%	7.4%	-36.3%	39.0%	21.8%	0.0%	18.6%	30.8%	4.2%	0.9%	12.0%	26.6%	-12.6%	24.2%	15.3%	22.7%	-13.9%	17.2%	8.7%	23.7%	
US Small Growth Stocks	16.8%	9.9%	15.9%	10.2%	22.8%	4.1%	2.9%	-6.7%	42.7%	23.1%	13.8%	22.5%	6.8%	-36.4%	34.8%	20.0%	-2.9%	18.2%	29.6%	3.5%	0.8%	11.5%	26.3%	-12.8%	23.4%	14.8%	19.2%	-14.9%	16.6%	8.1%	18.4%	
US Small Stocks	12.2%	8.8%	8.4%	9.2%	22.2%	2.2%	-1.0%	-6.7%	39.8%	22.4%	10.6%	21.6%	6.5%	-39.2%	32.4%	19.8%	-4.2%	17.1%	27.6%	3.0%	0.0%	10.5%	22.8%	-12.9%	23.2%	11.1%	19.1%	-17.5%	15.7%	6.7%	16.0%	
US Small Value Stocks	10.0%	6.8%	5.3%	8.9%	19.3%	0.3%	-1.6%	-11.2%	39.3%	21.8%	9.9%	21.2%	5.2%	-40.1%	30.8%	16.7%	-5.5%	16.9%	23.4%	0.0%	-0.7%	6.7%	18.8%	-13.6%	23.2%	10.0%	14.0%	-18.3%	15.0%	5.7%	11.8%	
Int'l Large Growth Stocks	9.8%	6.0%	3.1%	4.9%	18.1%	-3.5%	-10.8%	-12.2%	36.2%	19.5%	7.8%	19.4%	4.7%	-42.8%	29.4%	15.9%	-6.2%	16.7%	22.3%	-0.6%	-1.2%	5.8%	16.4%	-13.7%	23.1%	7.3%	13.5%	-18.8%	14.8%	5.4%	8.8%	
Int'l Market Stocks	8.9%	5.8%	2.0%	4.4%	8.6%	-9.1%	-11.9%	-13.0%	34.5%	18.8%	7.5%	16.8%	2.6%	-43.0%	28.5%	12.1%	-11.6%	16.5%	21.9%	-2.5%	-1.6%	3.2%	12.9%	-13.9%	22.1%	3.9%	13.4%	-19.4%	14.0%	5.4%	7.4%	
Int'l Large Value Stocks	5.6%	5.8%	0.5%	-2.5%	8.5%	-12.4%	-12.7%	-13.2%	28.9%	11.1%	7.2%	15.2%	1.2%	-45.7%	27.6%	11.2%	-12.2%	16.1%	1.2%	-3.8%	-4.3%	1.9%	7.5%	-14.4%	18.7%	3.2%	12.9%	-19.5%	12.5%	3.3%	7.1%	
Int'l Small Growth Stocks	4.3%	5.7%	-9.3%	-2.5%	4.7%	-14.3%	-14.3%	-13.4%	22.6%	10.1%	6.2%	13.3%	-4.6%	-46.7%	27.3%	11.2%	-13.3%	15.1%	0.0%	-4.1%	-4.9%	1.8%	6.2%	-17.4%	17.6%	0.4%	1.5%	-19.5%	12.4%	2.5%	6.8%	
Int'l Small Stocks	3.6%	5.2%	-10.3%	-5.2%	-1.8%	-15.6%	-21.3%	-13.9%	2.4%	8.5%	4.2%	4.8%	-10.8%	-47.7%	0.1%	10.1%	-16.7%	3.4%	-0.4%	-5.8%	-5.5%	1.0%	3.8%	-17.6%	17.1%	-2.2%	0.0%	-26.0%	5.0%	1.8%	5.3%	
Int'l Small Value Stocks	2.1%	2.1%	-10.4%	-17.0%	-2.6%	-23.8%	-21.6%	-20.7%	1.4%	2.3%	3.0%	3.1%	-11.9%	-48.1%	-2.4%	7.1%	-18.1%	1.7%	-3.7%	-6.5%	-8.0%	0.2%	1.6%	-18.6%	9.6%	-4.3%	-2.7%	-26.1%	2.9%	1.3%	4.3%	
Emerging Markets Stocks	-9.4%	-0.9%	-10.9%	-22.2%	-9.0%	-33.8%	-25.2%	-21.8%	1.0%	1.2%	1.4%	1.2%	-17.6%	-54.0%	-14.9%	0.1%	-19.4%	0.1%	-12.8%	-7.3%	-12.5%	-1.8%	0.8%	-19.1%	2.1%	-11.2%	-5.4%	-27.1%	2.0%	-10.8%	3.0%	
US REIT Stocks																																

Yearly returns are random.

Asset Classes Ranked From Highest to Lowest Return Each Year

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