

The Power of Diversification

1992 - 2011

1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Average
R2000V 29.1%	Emerg Mkts 74.8%	MS EAFE 8.1%	R1000V 38.4%	RESI 36.9%	R1000V 35.2%	R1000G 38.7%	Emerg Mkts 66.4%	Cmmdty 49.7%	R2000V 14.0%	Cmmdty 32.1%	Emerg Mkts 56.3%	RESI 34.8%	Emerg Mkts 34.5%	RESI 35.7%	Emerg Mkts 39.8%	BC Gov/Cr 5.7%	Emerg Mkts 79.0%	RESI 29.1%	BC Gov/Cr 8.7%	R Mid V 11.0%
R Mid V 21.7%	MS EAFE 32.9%	Cmmdty 5.3%	S&P 500 37.6%	Cmmdty 33.9%	R Mid V 34.4%	S&P 500 28.6%	R Mid G 51.3%	RESI 30.7%	RESI 10.5%	BC Gov/Cr 11.0%	R2000G 48.5%	Emerg Mkts 26.0%	Cmmdty 25.6%	Emerg Mkts 32.6%	Cmmdty 32.7%	BC Inter Gov/Cr 5.1%	R Mid G 46.3%	R2000G 29.1%	RESI 8.6%	R2000V 10.7%
R1000V 13.8%	R2000V 23.8%	R1000G 2.7%	R1000G 37.2%	R1000G 23.1%	S&P 500 33.4%	MS EAFE 20.3%	R2000G 43.1%	R2000V 22.8%	BC Inter Gov/Cr 9.0%	BC Inter Gov/Cr 9.8%	R2000V 46.0%	R Mid V 23.7%	MS EAFE 14.0%	MS EAFE 26.9%	R1000G 11.8%	R2000V -28.9%	R1000G 37.2%	R Mid G 26.4%	BC Inter Gov/Cr 5.8%	RESI 10.3%
Emerg Mkts 11.4%	R1000V 18.1%	RESI 1.7%	R Mid V 34.9%	S&P 500 23.0%	R2000V 31.8%	R Mid G 17.9%	Cmmdty 40.9%	R Mid V 19.2%	BC Gov/Cr 8.5%	RESI 2.7%	R Mid G 42.7%	R2000V 22.3%	RESI 13.8%	R2000V 23.5%	MS EAFE 11.6%	R1000V -36.9%	R2000G 34.5%	R Mid V 24.8%	R1000G 2.6%	R1000V 8.9%
R Mid G 8.7%	R Mid V 15.6%	S&P 500 1.3%	R Mid G 34.0%	R1000V 21.6%	R1000G 30.5%	R1000V 15.6%	R1000G 33.2%	BC Gov/Cr 11.8%	R Mid V 2.3%	Emerg Mkts -6.0%	MS EAFE 39.2%	MS EAFE 20.7%	R Mid V 12.7%	R1000V 22.3%	R Mid G 11.4%	S&P 500 -37.0%	R Mid V 34.2%	R2000V 24.5%	S&P 500 2.1%	Emerg Mkts 8.5%
R2000G 7.8%	RESI 15.2%	R2000V -1.6%	R2000G 31.0%	R2000V 21.4%	R Mid G 22.5%	BC Gov/Cr 9.5%	MS EAFE 27.3%	BC Inter Gov/Cr 10.1%	Emerg Mkts -2.4%	R Mid V -9.6%	R Mid V 38.1%	Cmmdty 17.3%	R Mid G 12.1%	R Mid V 20.2%	BC Inter Gov/Cr 7.4%	R1000G -38.4%	MS EAFE 32.5%	Emerg Mkts 19.2%	R1000V 0.4%	R Mid G 8.2%
S&P 500 7.6%	R2000G 13.4%	BC Inter Gov/Cr -1.9%	R2000V 25.8%	R Mid V 20.3%	RESI 19.8%	BC Inter Gov/Cr 8.4%	S&P 500 21.0%	R1000V 7.0%	R1000V -5.6%	R2000V -11.4%	RESI 37.1%	R1000V 16.5%	R1000V 7.1%	S&P 500 15.8%	BC Gov/Cr 7.2%	R Mid V -38.4%	RESI 29.2%	R1000G 16.7%	Cmmdty -1.2%	S&P 500 7.8%
BC Gov/Cr 7.6%	R Mid G 11.2%	R1000V -2.0%	Cmmdty 20.3%	R Mid G 17.5%	R2000G 13.0%	R Mid V 5.1%	R1000V 7.4%	S&P 500 -9.1%	R2000G -9.2%	R1000V -15.5%	R1000V 30.0%	R Mid G 15.5%	R1000G 5.3%	R2000G 13.4%	R2000G 7.1%	R2000G -38.5%	S&P 500 26.5%	R1000V 15.5%	R Mid V -1.4%	R1000G 6.6%
RESI 7.4%	BC Gov/Cr 11.1%	R Mid V -2.1%	BC Gov/Cr 19.2%	R2000G 11.3%	BC Gov/Cr 9.8%	R2000G 1.2%	BC Inter Gov/Cr 0.4%	R Mid G -11.8%	S&P 500 -11.9%	MS EAFE -15.7%	R1000G 29.8%	R2000G 14.3%	S&P 500 4.9%	R Mid G 10.7%	S&P 500 5.5%	RESI -39.8%	R2000V 20.6%	S&P 500 15.1%	R Mid G -1.7%	BC Gov/Cr 6.6%
BC Inter Gov/Cr 7.2%	S&P 500 10.1%	R Mid G -2.2%	BC Inter Gov/Cr 15.3%	MS EAFE 6.4%	BC Inter Gov/Cr 7.9%	R2000V -6.5%	R Mid V -0.1%	MS EAFE -14.0%	R Mid G -20.2%	S&P 500 -22.1%	S&P 500 28.7%	S&P 500 10.9%	R2000V 4.7%	R1000G 9.1%	R1000V -0.2%	MS EAFE -43.1%	R1000V 19.7%	Cmmdty 9.0%	R2000G -2.9%	BC Inter Gov/Cr 6.0%
R1000G 5.0%	BC Inter Gov/Cr 8.8%	R2000G -2.4%	RESI 13.7%	Emerg Mkts 6.0%	MS EAFE 2.1%	RESI -17.4%	R2000V -1.5%	R1000G -22.4%	R1000G -20.4%	R Mid G -27.4%	Cmmdty 20.7%	R1000G 6.3%	R2000G 4.2%	BC Inter Gov/Cr 4.1%	R Mid V -1.4%	R Mid G -44.3%	Cmmdty 13.5%	MS EAFE 8.2%	R2000V -5.5%	R2000G 5.8%
Cmmdty 4.4%	R1000G 2.9%	BC Gov/Cr -3.5%	MS EAFE 11.6%	BC Inter Gov/Cr 4.1%	Emerg Mkts -11.6%	Emerg Mkts -25.3%	BC Gov/Cr -2.2%	R2000G -22.4%	MS EAFE -21.2%	R1000G -27.9%	BC Gov/Cr 4.7%	BC Gov/Cr 4.2%	BC Gov/Cr 2.4%	BC Gov/Cr 3.8%	R2000V -9.8%	Cmmdty -46.5%	BC Inter Gov/Cr 5.2%	BC Gov/Cr 6.6%	MS EAFE -11.7%	MS EAFE 4.9%
MS EAFE -11.9%	Cmmdty -12.3%	Emerg Mkts -7.3%	Emerg Mkts -5.2%	BC Gov/Cr 2.9%	Cmmdty -14.1%	Cmmdty -35.8%	RESI -3.2%	Emerg Mkts -30.6%	Cmmdty -31.9%	R2000G -30.3%	BC Inter Gov/Cr 4.3%	BC Inter Gov/Cr 3.0%	BC Inter Gov/Cr 1.8%	Cmmdty -15.1%	RESI -17.7%	Emerg Mkts -53.2%	BC Gov/Cr 4.5%	BC Inter Gov/Cr 5.9%	Emerg Mkts -18.2%	Cmmdty 3.9%

KEY:

Small Value	Small Growth	Mid Value	Mid Growth	Large Value	Large Core	Large Growth
Commodity	International	Gov/Cr	Interm Gov/Cr	Emerging Markets	Real Estate	

Past performance is no guarantee of future results. You may not invest directly in an index. Generally, among asset classes stocks are more volatile than bonds or short-term instruments. Foreign investments involve greater risk than US investments as it depends upon currency values, political and regulatory environments, and overall market and economic factors of other countries. The following indices were used to represent the asset classes in this chart: International - MSCI EAFE, Emerging Markets - MSCI Emerging Markets, Small Growth - Russell 2000 Growth, Large Core - S&P 500, Small Value - Russell 2000 Value, Large Growth - Russell 1000 Growth, Interm Gov/Cr - Barclays Capital Intermediate U.S. Government/Credit, Gov/Cr - Barclays Capital U.S. Government/Credit, Large Value - Russell 1000 Value, Real Estate - Wilshire RESI, Commodity - S&P GSCI, Mid Value - Russell Midcap Value, Mid Growth - Russell Midcap Growth.