



**Experience
The Difference**
Celebrating Over 50 Years
of Pure Wealth Management

The Power of Diversification

2012-2021

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Average
Emerg Mkts 18.6%	R2000G 43.3%	RESI 31.5%	R1000G 5.7%	R2000V 31.7%	Emerg Mkts 37.8%	BC Inter Gov/Cr 0.9%	R1000G 36.4%	R1000G 38.5%	RESI 46.1%	R1000G 19.8%
R Mid V 18.5%	R Mid G 35.7%	R Mid V 14.8%	RESI 4.8%	R Mid V 20.0%	R1000G 30.2%	BC Gov/Cr -0.4%	R Mid G 35.5%	R Mid G 35.6%	Cmmdty 40.4%	R Mid G 16.6%
R2000V 18.1%	R2000V 34.5%	S&P 500 13.7%	S&P 500 1.4%	R1000V 17.3%	MS EAFE 25.6%	R1000G -1.5%	S&P 500 31.5%	R2000G 34.6%	S&P 500 28.7%	S&P 500 16.6%
MS EAFE 17.9%	R1000G 33.5%	R1000V 13.5%	BC Inter Gov/Cr 1.1%	S&P 500 12.0%	R Mid G 25.3%	S&P 500 -4.4%	R2000G 28.5%	Emerg Mkts 18.7%	R Mid V 28.3%	R2000G 14.1%
RESI 17.6%	R Mid V 33.5%	R1000G 13.1%	BC Gov/Cr 0.2%	Emerg Mkts 11.6%	R2000G 22.2%	R Mid G -4.8%	R Mid V 27.1%	S&P 500 18.4%	R2000V 28.3%	R Mid V 13.4%
R1000V 17.5%	R1000V 32.5%	R Mid G 11.9%	R Mid G -0.2%	Cmmdty 11.4%	S&P 500 21.8%	RESI -4.8%	R1000V 26.5%	BC Gov/Cr 8.9%	R1000G 27.6%	R1000V 13.0%
S&P 500 16.0%	S&P 500 32.4%	BC Gov/Cr 6.0%	MS EAFE -0.4%	R2000G 11.3%	R1000V 13.7%	R1000V -8.3%	RESI 25.8%	MS EAFE 8.3%	R1000V 25.2%	R2000V 12.0%
R Mid G 15.8%	MS EAFE 23.3%	R2000G 5.6%	R2000G -1.4%	RESI 7.6%	R Mid V 13.3%	R2000G -9.3%	MS EAFE 22.7%	BC Inter Gov/Cr 6.4%	R Mid G 12.7%	RESI 11.6%
R1000G 15.3%	RESI 2.2%	R2000V 4.2%	R1000V -3.8%	R Mid G 7.3%	R2000V 7.8%	R Mid V -12.3%	R2000V 22.4%	R Mid V 5.0%	MS EAFE 11.8%	MS EAFE 8.5%
R2000G 14.6%	BC Inter Gov/Cr -0.9	BC Inter Gov/Cr 3.1%	R Mid V -4.8%	R1000G 7.1%	Cmmdty 5.8%	R2000V -12.9%	Emerg Mkts 18.9%	R2000V 4.6%	R2000G 2.8%	Emerg Mkts 5.9%
BC Gov/Cr 4.8%	Cmmdty -1.2%	Emerg Mkts -1.8%	R2000V -7.5%	BC Gov/Cr 3.1%	RESI 4.8%	MS EAFE -13.4%	Cmmdty 17.6%	R1000V 2.8%	BC Inter Gov/Cr -1.4%	BC Gov/Cr 3.1%
BC Inter Gov/Cr 3.9%	Emerg Mkts -2.3%	MS EAFE -4.5%	Emerg Mkts -14.6%	BC Inter Gov/Cr 2.1%	BC Gov/Cr 4.0%	Cmmdty -13.8%	BC Gov/Cr 9.7%	RESI -8.0%	BC Gov/Cr -1.8%	BC Inter Gov/Cr 2.4%
Cmmdty 0.1%	BC Gov/Cr -2.4%	Cmmdty -33.1%	Cmmdty -32.9%	MS EAFE 1.5%	BC Inter Gov/Cr 2.1%	Emerg Mkts -14.3%	BC Inter Gov/Cr 6.8%	Cmmdty -23.7%	Emerg Mkts -2.2%	Cmmdty -5.5%

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.

Source: Zephyr Style Advisor



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2002-2021

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Average
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%	Emerg Mkts 18.6%	R2000G 43.3%	RESI 31.5%	R1000G 5.7%	R2000V 31.7%	Emerg Mkts 37.8%	BC Inter Gov/Cr 0.9%	R1000G 36.4%	R1000G 38.5%	RESI 46.1%	RESI 10.9%
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%	R Mid V 18.5%	R Mid G 35.7%	R Mid V 14.8%	RESI 4.8%	R Mid V 20.0%	R1000G 30.2%	BC Gov/Cr -0.4%	R Mid G 35.5%	R Mid G 35.6%	Cmmdty 40.4%	R1000G 10.9%
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%	R2000V 18.1%	R2000V 34.5%	S&P 500 13.7%	S&P 500 1.4%	R1000V 17.3%	MS EAFE 25.6%	R1000G -1.5%	S&P 500 31.5%	R2000G 34.6%	S&P 500 28.7%	R Mid G 10.8%
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%	MS EAFE 17.9%	R1000G 33.5%	R1000V 13.5%	BC Inter Gov/Cr 1.1%	S&P 500 12.0%	R Mid G 25.3%	S&P 500 -4.4%	R2000G 28.5%	Emerg Mkts 18.7%	R Mid V 28.3%	R Mid V 10.5%
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%	RESI 17.6%	R Mid V 33.5%	R1000G 13.1%	BC Gov/Cr 0.2%	Emerg Mkts 11.6%	R2000G 22.2%	R Mid G -4.8%	R Mid V 27.1%	S&P 500 18.4%	R2000V 28.3%	Emerg Mkts 10.0%
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%	R1000V 17.5%	R1000V 32.5%	R Mid G 11.9%	R Mid G -0.2%	Cmmdty 11.4%	S&P 500 21.8%	RESI -4.8%	R1000V 26.5%	BC Gov/Cr 8.9%	R1000G 27.6%	S&P 500 9.5%
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 16.0%	S&P 500 32.4%	BC Gov/Cr 6.0%	MS EAFE -0.4%	R2000G 11.3%	R1000V 13.7%	R1000V -8.3%	RESI 25.8%	MS EAFE 8.3%	R1000V 25.2%	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%	R Mid G 15.8%	MS EAFE 23.3%	R2000G 5.6%	R2000G -1.4%	RESI 7.6%	R Mid V 13.3%	R2000G -9.3%	MS EAFE 22.7%	BC Inter Gov/Cr 6.4%	R Mid G 12.7%	R2000V 9.2%
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%	R1000G 15.3%	RESI 2.2%	R2000V 4.2%	R1000V -3.8%	R Mid G 7.3%	R2000V 7.8%	R Mid V -12.3%	R2000V 22.4%	R Mid V 5.0%	MS EAFE 11.8%	R1000V 8.3%
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%	R2000G 14.6%	BC Inter Gov/Cr -0.9%	BC Inter Gov/Cr 3.1%	R Mid V -4.8%	R1000G 7.1%	Cmmdty 5.8%	R2000V -12.9%	Emerg Mkts 18.9%	R2000V 4.6%	R2000G 2.6%	MS EAFE 6.8%
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%	BC Gov/Cr 4.8%	Cmmdty -1.2%	Emerg Mkts -1.8%	R2000V -7.5%	BC Gov/Cr 3.1%	RESI 4.8%	MS EAFE -13.4%	Cmmdty 17.6%	R1000V 2.8%	BC Inter Gov/Cr -1.4%	BC Gov/Cr 4.5%
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%	BC Inter Gov/Cr 3.9%	Emerg Mkts -2.3%	MS EAFE -4.5%	Emerg Mkts -14.6%	BC Inter Gov/Cr 2.1%	BC Gov/Cr 4.0%	Cmmdty -13.8%	BC Gov/Cr 9.7%	RESI -8.0%	BC Gov/Cr -1.8%	BC Inter Gov/Cr 3.8%
R2000G -30.3%	BC Inter Gov/Cr 4.3%	BC Inter Gov/Cr 3.0%	BC Inter Gov/Cr 1.6%	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 0.1%	BC Gov/Cr -2.4%	Cmmdty -33.1%	Cmmdty -32.9%	MS EAFE 1.5%	BC Inter Gov/Cr 2.1%	Emerg Mkts -14.3%	BC Inter Gov/Cr 6.8%	Cmmdty -23.7%	Emerg Mkts -2.2%	Cmmdty -0.1%

KEY:

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

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Source: Zephyr Style Advisor

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