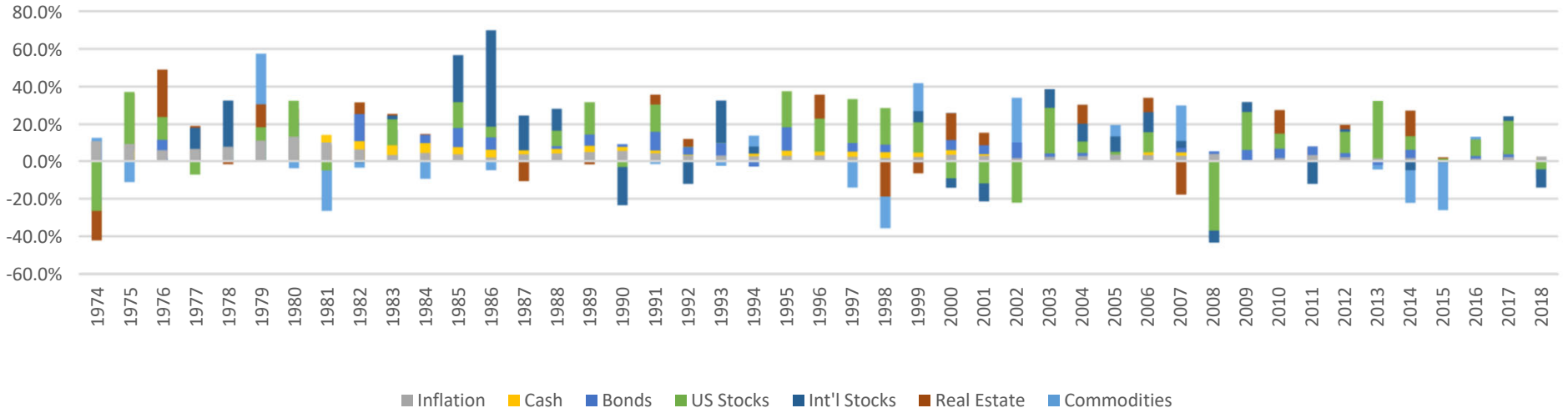


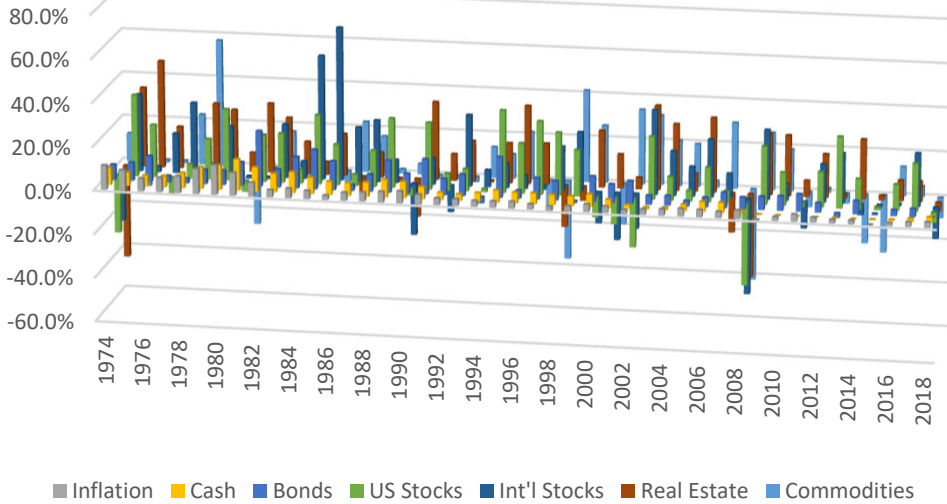
Year	Yearly Returns - High To Low						AVG	Inflation	Rates	Year	Yearly Returns - Asset Classes						AVG		
1974	12.8%	7.8%	7.0%	-23.2%	-26.5%	-42.2%	-10.7%	1974	11.0%	1974	7.8%	7.0%	-26.5%	-23.2%	-42.2%	12.8%	-10.7%		
1975	37.2%	36.3%	35.4%	8.3%	6.0%	-11.2%	18.7%	1975	9.1%	1975	6.0%	8.3%	37.2%	35.4%	36.3%	-11.2%	18.7%		
1976	49.0%	23.8%	11.7%	5.0%	2.5%	1.3%	15.5%	1976	5.8%	1976	5.0%	11.7%	23.8%	2.5%	49.0%	1.3%	15.5%		
1977	19.1%	18.1%	5.1%	3.0%	1.3%	-7.2%	6.6%	1977	6.5%	1977	5.1%	3.0%	-7.2%	18.1%	19.1%	1.3%	6.6%		
1978	32.6%	23.0%	6.9%	6.6%	2.2%	-1.6%	11.6%	1978	7.6%	1978	6.9%	6.9%	2.2%	6.6%	32.6%	-1.6%	23.0%	11.6%	
1979	57.5%	30.5%	18.4%	9.9%	6.6%	4.8%	21.3%	1979	11.3%	1979	9.9%	9.9%	6.6%	18.4%	4.8%	30.5%	57.5%	21.3%	
1980	32.5%	28.0%	22.6%	11.2%	6.6%	-3.8%	16.2%	1980	13.5%	1980	11.2%	11.2%	6.6%	32.5%	22.6%	28.0%	-3.8%	16.2%	
1981	14.3%	10.8%	8.6%	-1.0%	-4.9%	-26.5%	0.2%	1981	10.3%	1981	14.3%	14.3%	10.8%	-4.9%	-1.0%	8.6%	-26.5%	0.2%	
1982	31.6%	25.4%	21.6%	11.0%	-0.9%	-3.5%	14.2%	1982	6.2%	1982	11.0%	11.0%	25.4%	21.6%	-0.9%	31.6%	-3.5%	14.2%	
1983	25.5%	24.6%	22.6%	17.0%	8.4%	8.2%	17.7%	1983	3.2%	1983	8.4%	8.4%	8.2%	22.6%	24.6%	17.0%	17.7%		
1984	14.8%	14.3%	9.6%	7.9%	6.3%	-9.4%	7.2%	1984	4.3%	1984	9.6%	9.6%	14.3%	6.3%	7.9%	14.8%	-9.4%	7.2%	
1985	56.7%	31.7%	18.0%	7.5%	5.9%	3.3%	20.5%	1985	3.6%	1985	7.5%	7.5%	18.0%	31.7%	56.7%	5.9%	3.3%	20.5%	
1986	69.9%	19.2%	18.7%	13.1%	6.0%	-4.9%	20.3%	1986	1.9%	1986	6.0%	6.0%	13.1%	18.7%	69.9%	19.2%	-4.9%	20.3%	
1987	24.6%	23.0%	5.7%	5.3%	2.8%	-10.7%	8.4%	1987	3.6%	1987	5.7%	5.7%	2.8%	5.3%	24.6%	-10.7%	23.0%	8.4%	
1988	28.3%	16.7%	16.6%	11.4%	7.9%	6.5%	14.5%	1988	4.1%	1988	6.5%	6.5%	7.9%	16.6%	28.3%	11.4%	16.7%	14.5%	
1989	31.7%	14.5%	10.5%	8.1%	1.9%	-1.8%	10.8%	1989	4.8%	1989	8.1%	8.1%	14.5%	31.7%	10.5%	-1.8%	1.9%	10.8%	
1990	9.0%	7.6%	4.7%	-3.1%	-17.3%	-23.5%	-3.8%	1990	5.4%	1990	7.6%	7.6%	9.0%	-3.1%	-23.5%	-17.3%	4.7%	-3.8%	
1991	35.7%	30.5%	16.0%	12.1%	5.6%	-1.6%	16.4%	1991	4.2%	1991	5.6%	5.6%	16.0%	30.5%	12.1%	35.7%	-1.6%	16.4%	
1992	12.2%	7.6%	7.4%	3.4%	-1.4%	-12.2%	2.8%	1992	3.0%	1992	3.4%	3.4%	7.4%	7.6%	-12.2%	12.2%	-1.4%	2.8%	
1993	32.6%	18.6%	10.1%	9.8%	3.0%	-2.5%	11.9%	1993	3.0%	1993	3.0%	3.0%	9.8%	10.1%	32.6%	18.6%	-2.5%	11.9%	
1994	14.0%	7.8%	4.0%	1.3%	0.8%	-2.9%	4.2%	1994	2.6%	1994	4.0%	4.0%	7.8%	1.3%	7.8%	0.8%	14.0%	4.2%	
1995	37.6%	18.5%	18.3%	11.2%	11.1%	5.5%	17.0%	1995	2.8%	1995	5.5%	5.5%	18.5%	37.6%	11.2%	18.3%	11.1%	17.0%	
1996	35.8%	23.0%	21.7%	6.1%	5.0%	3.6%	15.9%	1996	3.0%	1996	5.0%	5.0%	23.0%	6.1%	35.8%	21.7%	5.0%	15.9%	
1997	33.4%	18.9%	9.6%	5.1%	1.8%	-14.1%	9.1%	1997	2.3%	1997	5.1%	5.1%	9.6%	33.4%	1.8%	18.9%	-14.1%	9.1%	
1998	28.6%	20.0%	8.7%	4.7%	-18.8%	-35.8%	1.2%	1998	1.6%	1998	4.7%	4.7%	8.7%	28.6%	20.0%	-18.8%	-35.8%	1.2%	
1999	41.8%	27.0%	21.0%	4.5%	-0.8%	-6.5%	14.5%	1999	2.2%	1999	4.5%	4.5%	-0.8%	21.0%	27.0%	-6.5%	41.8%	14.5%	
2000	26.1%	25.9%	11.6%	5.8%	-9.1%	-14.2%	7.7%	2000	3.4%	2000	5.8%	5.8%	11.6%	-9.1%	-14.2%	25.9%	26.1%	7.7%	
2001	15.5%	8.4%	3.7%	-11.9%	-18.8%	-21.4%	-4.1%	2001	2.8%	2001	3.7%	3.7%	8.4%	-11.9%	-21.4%	15.5%	-18.8%	-4.1%	
2002	34.1%	10.3%	5.2%	1.7%	-15.9%	-22.1%	2.2%	2002	1.6%	2002	1.7%	1.7%	10.3%	-22.1%	-15.9%	5.2%	34.1%	2.2%	
2003	38.6%	38.5%	32.0%	28.7%	4.1%	1.0%	23.8%	2003	2.3%	2003	1.0%	1.0%	4.1%	28.7%	38.6%	38.5%	32.0%	23.8%	
2004	30.4%	20.8%	20.3%	10.9%	4.3%	1.2%	14.7%	2004	2.7%	2004	1.2%	1.2%	4.3%	10.9%	20.3%	30.4%	20.8%	14.7%	
2005	19.6%	13.5%	8.3%	4.9%	3.0%	2.4%	8.6%	2005	3.4%	2005	3.0%	3.0%	2.4%	4.9%	13.5%	8.3%	19.6%	8.6%	
2006	34.0%	26.3%	15.8%	4.7%	4.3%	3.1%	14.7%	2006	3.2%	2006	4.7%	4.7%	4.3%	15.8%	26.3%	34.0%	3.1%	14.7%	
2007	30.0%	11.2%	7.0%	5.5%	4.6%	-17.8%	6.7%	2007	2.8%	2007	4.6%	4.6%	7.0%	5.5%	11.2%	-17.8%	30.0%	6.7%	
2008	5.2%	1.6%	-37.0%	-37.8%	-41.4%	-43.4%	-25.5%	2008	3.8%	2008	1.6%	1.6%	1.6%	5.2%	-37.0%	-37.8%	-41.4%	-25.5%	
2009	31.8%	27.8%	26.5%	26.2%	5.9%	0.1%	19.7%	2009	-0.4%	2009	0.1%	0.1%	5.9%	26.5%	31.8%	27.8%	26.2%	19.7%	
2010	27.6%	19.0%	15.1%	7.8%	6.5%	0.1%	12.7%	2010	1.6%	2010	0.1%	0.1%	6.5%	15.1%	7.8%	27.6%	19.0%	12.7%	
2011	7.8%	7.3%	2.1%	0.0%	-6.9%	-12.1%	-0.3%	2011	3.2%	2011	0.0%	0.0%	7.8%	2.1%	-12.1%	7.3%	-6.9%	-0.3%	
2012	19.7%	17.3%	16.0%	4.2%	2.0%	0.1%	9.9%	2012	2.1%	2012	0.1%	0.1%	4.2%	16.0%	17.3%	19.7%	2.0%	9.9%	
2013	32.4%	22.8%	2.3%	0.1%	-2.0%	-4.5%	8.5%	2013	1.5%	2013	0.1%	0.1%	0.1%	-2.0%	32.4%	22.8%	2.3%	-4.5%	8.5%
2014	27.2%	13.7%	6.0%	0.1%	-4.9%	-22.2%	3.3%	2014	1.6%	2014	0.1%	0.1%	6.0%	13.7%	-4.9%	27.2%	-22.2%	3.3%	
2015	2.1%	1.4%	0.6%	0.2%	-0.8%	-26.1%	-3.8%	2015	0.1%	2015	0.2%	0.2%	0.6%	1.4%	-0.8%	2.1%	-26.1%	-3.8%	
2016	13.4%	12.0%	9.4%	2.7%	1.0%	0.5%	6.5%	2016	1.3%	2016	0.5%	0.5%	2.7%	12.0%	1.0%	9.4%	13.4%	6.5%	
2017	24.2%	21.8%	9.3%	4.9%	3.5%	1.4%	10.9%	2017	2.1%	2017	1.4%	1.4%	3.5%	21.8%	24.2%	9.3%	4.9%	10.9%	
2018	2.4%	0.0%	-3.9%	-4.4%	-9.2%	-14.1%	-4.9%	2018	2.4%	2018	2.4%	2.4%	0.0%	-4.4%	-14.1%	-3.9%	-9.2%	-4.9%	
AVG	29.3%	18.4%	11.3%	4.4%	-1.2%	-8.5%	9.0%	AVG	3.2%	AVG	3.4%	3.4%	7.3%	11.9%	10.8%	11.4%	7.9%	9.0%	
Asset Class		Historical Average Back To:						5 Yr.	1.5%	5 Yr.	0.8%	5 Yr.	0.8%	1.8%	12.8%	4.7%	7.7%	-7.3%	4.3%
Inflation		1914						10 Yr.	1.8%	10 Yr.	0.6%	10 Yr.	0.6%	3.7%	9.0%	2.7%	8.3%	-4.1%	3.6%
Interest Rates (3 Month T-Bill)		1928						15 Yr.	2.1%	15 Yr.	1.3%	15 Yr.	1.3%	3.9%	10.3%	8.7%	11.5%	3.8%	6.3%
Cash and Equivalents		1928						20 Yr.	2.2%	20 Yr.	2.0%	20 Yr.	2.0%	4.8%	8.2%	6.4%	9.8%	5.2%	6.2%
Bonds/Fixed Income		1972						25 Yr.	2.3%	25 Yr.	2.5%	25 Yr.	2.5%	5.4%	10.7%	7.5%	11.5%	5.3%	7.0%
Stocks (US)		1926						30 Yr.	2.6%	30 Yr.	3.1%	30 Yr.	3.1%	6.3%	11.6%	6.8%	10.9%	5.1%	7.3%
Stocks (International)		1972						35 Yr.	2.7%	35 Yr.	3.7%	35 Yr.	3.7%	7.0%	12.4%	10.9%	10.9%	5.2%	8.5%
REITs/Real Estate		1972						40 Yr.	3.6%	40 Yr.	4.5%	40 Yr.	4.5%	7.4%	12.7%	11.0%	11.9%	5.7%	8.8%
Commodities/Other		1972						45 Yr.	4.0%	45 Yr.	4.7%	45 Yr.	4.7%	7.3%	11.6%	10.2%	11.4%	7.4%	9.0%

45 Year Asset Class Annual Returns (Overlaid On Top Of Each Other) Straight Ahead View

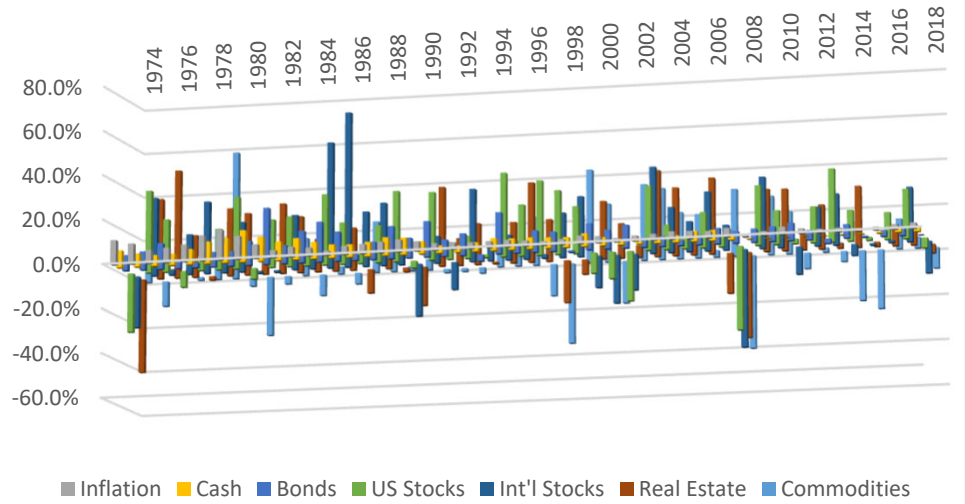
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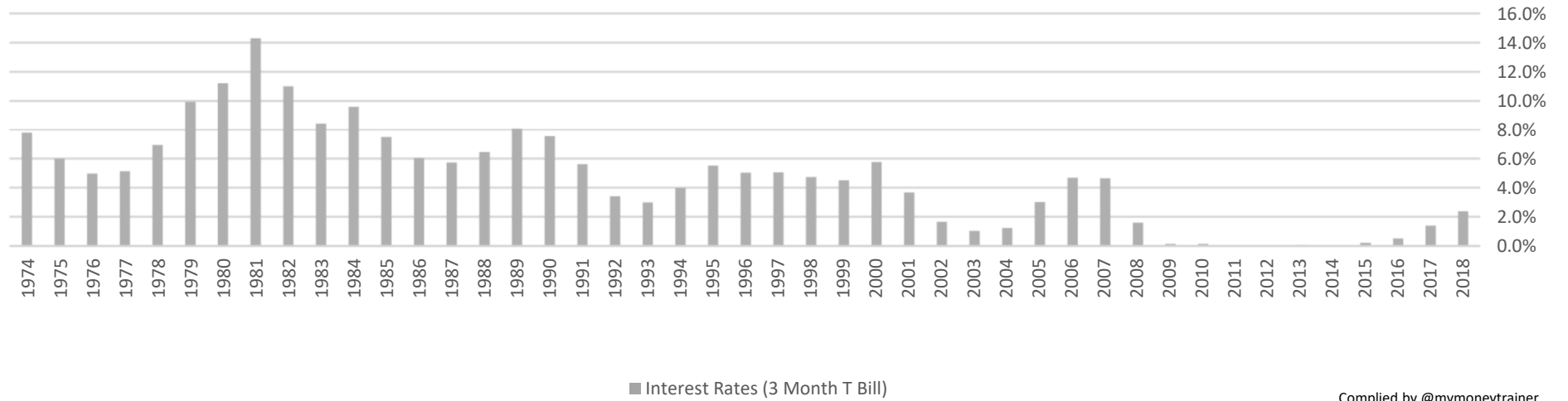
45 Year Asset Class Annual Returns (Overlaid On Top Of Each Other) Top View



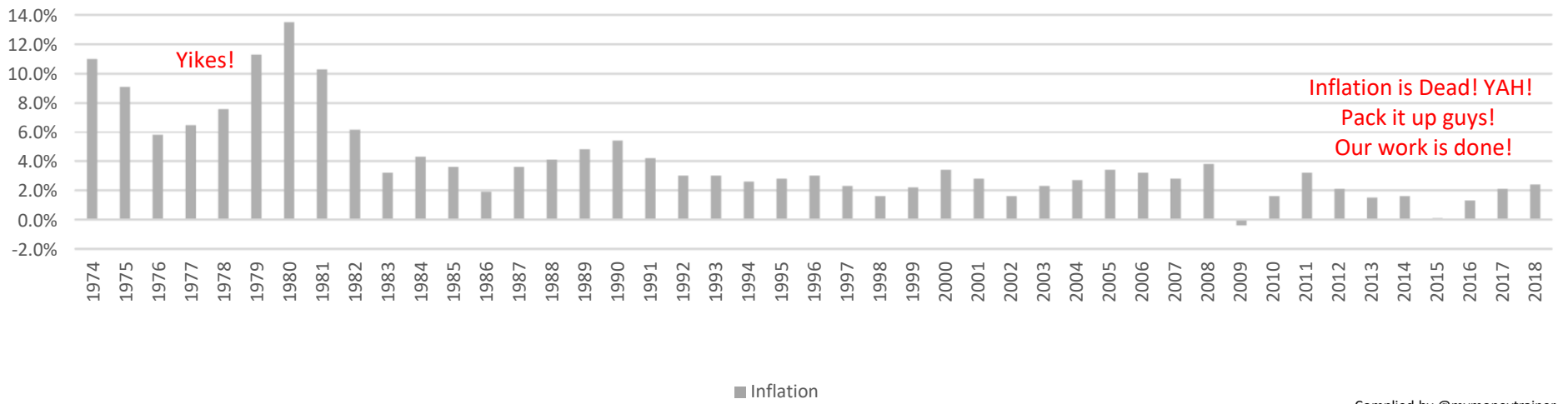
45 Year Asset Class Annual Returns (Overlaid On Top Of Each Other) Bottom View



45 Year Interest Rates (3 Month T Bill)



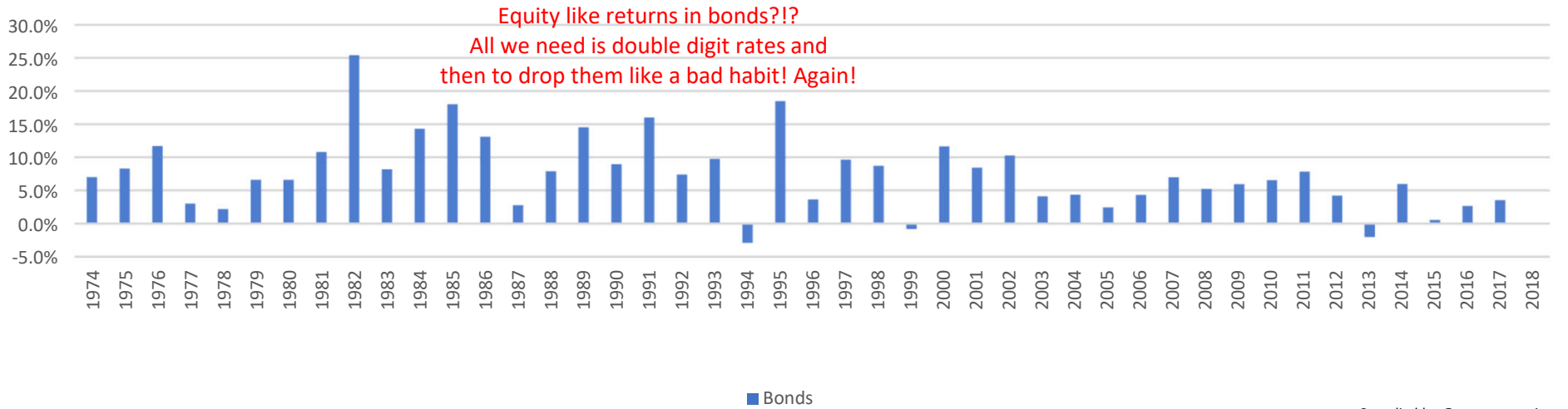
45 Year Inflation Annual Return



45 Year Cash & Equivalents Annual Return



45 Year Bonds/Fixed Income Annual Return



45 Year US Stocks Annual Return



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45 Year Int'l Stocks Annual Return



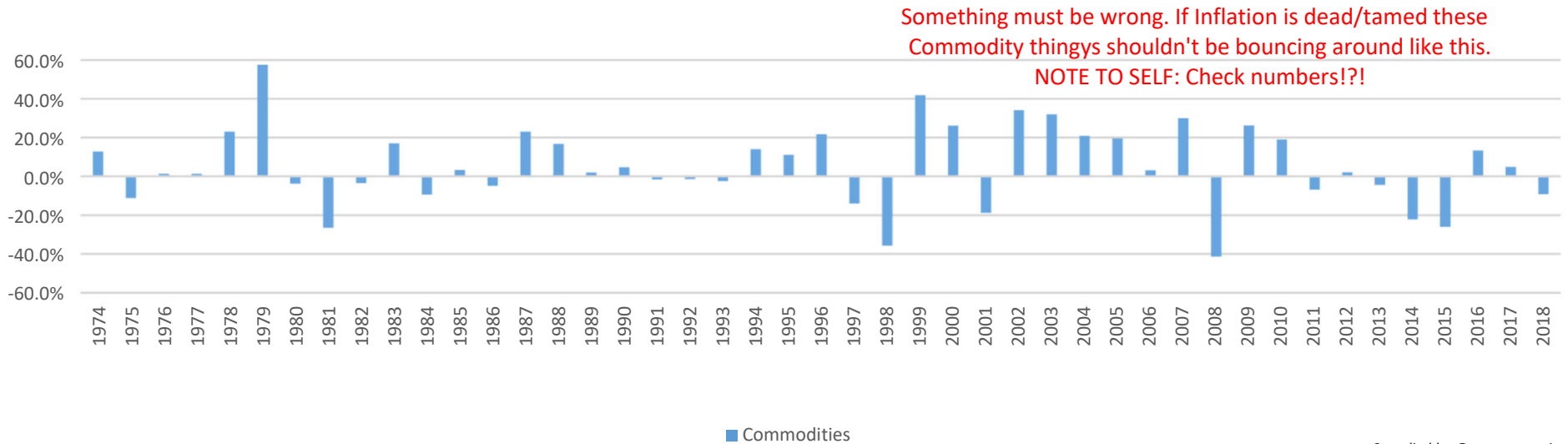
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45 Year REITs/Real Estate Annual Return



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45 Year Commodities Annual Return



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