

# Asset Allocation Diversification

EQUITY KEY		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
EMERGING MARKETS		EEM 32.65%	IYR 34.92%	EEM 33.31%	AGG 7.90%	EEM 68.93%	IJK 30.43%	TIP 13.28%	EEM 19.10%	IJT 42.26%	IYR 26.69%	IVW 5.37%	IJS 31.25%	EEM 37.28%	10YR 2.91%	IVE 31.63%	IVW 33.19%
INTERNATIONAL EQUITY		EFA 13.34%	EEM 31.19%	IJK 12.89%	10YR 3.66%	IJK 41.12%	IJT 28.24%	AGG 7.69%	EFA 18.82%	IJR 41.32%	IVW 14.64%	IJT 2.70%	IJR 26.21%	IVV 31.76%	AGG 0.10%	IVV 31.25%	IJK 22.44%
LARGE CAP		IJK 13.01%	EFA 25.81%	EFA 11.92%	TIP -0.54%	IWR 40.65%	IJR 26.60%	IYR 5.52%	IJS 18.24%	IJS 39.34%	IVV 13.56%	10YR 2.14%	IJJ 26.18%	IVW 27.22%	IVW -0.19%	IVW 30.77%	IJT 19.22%
LARGE CAP GROWTH		IWR 12.48%	IVE 20.44%	TIP 11.92%	JNK -24.73%	JNK 37.55%	IYR 26.58%	JNK 5.12%	IJJ 18.29%	IWR 34.53%	IWR 13.05%	IJK 1.91%	IJT 22.07%	EFA 25.10%	TIP -1.42%	IWR 30.23%	IVV 18.40%
LARGE CAP VALUE		IJJ 11.35%	IJS 19.07%	IVW 8.84%	IJS -28.91%	IJJ 34.25%	IWR 25.36%	IVW 4.41%	IYR 18.21%	IJJ 34.02%	IVE 12.17%	IYR 1.63%	IVE 17.31%	IJK 19.64%	JNK -3.27%	IYR 28.19%	EEM 17.03%
MID CAP		IJT 9.00%	IVV 15.95%	AGG 6.59%	IJR -31.47%	IVW 31.14%	IJS 24.69%	IJT 3.26%	IVE 17.56%	IJK 32.56%	IJJ 11.85%	IVV 1.30%	IJK 14.57%	IWR 18.26%	IYR -4.30%	IJK 25.96%	IWR 16.92%
MID CAP GROWTH		IYR 8.94%	IWR 15.13%	IJT 5.66%	IJT -33.38%	IYR 30.46%	IJJ 22.57%	10Year 2.78%	IWR 17.08%	IVW 32.50%	IJS 7.56%	AGG 0.48%	JNK 14.43%	IVE 15.25%	IJT -4.39%	IJJ 25.67%	IJR 11.28%
MID CAP VALUE		IJR 7.59%	IJR 14.94%	IVV 5.32%	IVW -34.79%	IJT 28.79%	EEM 16.51%	IVV 1.86%	IJK 17.05%	IVV 32.30%	IJK 7.31%	EFA -1.00%	IWR 13.69%	IJT 14.47%	IVV -4.47%	IJS 24.12%	TIP 10.84%
REAL ESTATE INV TRUST		IJS 6.03%	IJJ 14.74%	IWR 5.10%	IJJ -35.10%	EFA 26.95%	IVV 15.09%	IJR 0.79%	IJR 16.29%	IVE 31.61%	AGG 6.00%	TIP -1.75%	IVV 12.16%	IJR 13.15%	IJR -8.49%	IJR 22.82%	EFA 7.59%
SMALL CAP		IVE 5.59%	IVW 10.62%	10YR 4.63%	IVV -36.93%	IVV 26.42%	IVE 14.93%	IVE -0.71%	IVV 16.06%	EFA 21.39%	IJR 5.85%	IJR -2.07%	EEM 10.87%	IJJ 12.05%	IWR -9.08%	EFA 22.03%	AGG 7.48%
SMALL CAP GROWTH		IVV 4.75%	IJT 10.55%	IJJ 1.88%	IJK -37.94%	IJR 25.80%	IVW 14.92%	IJS -1.65%	IJT 14.47%	JNK 5.86%	IJT 4.01%	IWR -2.62%	IYR 7.03%	IJS 11.35%	IVE -9.19%	IJT 20.99%	JNK 4.95%
SMALL CAP VALUE		10YR 4.29%	10YR 10.55%	IVE 1.64%	IVE -38.94%	IJS 21.53%	JNK 14.20%	IJK -1.34%	IVW 14.38%	10YR 2.35	TIP 3.59%	IVE -3.29%	IVW 6.82%	IYR 9.34%	IJK -10.52%	EEM 18.20%	IJJ 3.53%
FIXED INCOME KEY		IVW 3.73%	IJK 6.02%	IJR -0.40%	IYR -39.88%	IVE 20.88%	EFA 8.15%	IWR -1.77%	JNK 13.46%	IYR 1.16%	10YR 2.54%	IJJ -6.71%	TIP 4.68%	JNK 6.48%	IJJ -12.04%	JNK 14.88%	IJS 2.63%
HIGH YIELD		AGG 2.13%	AGG 3.90%	IJS -5.56%	EFA -41.04%	TIP 8.94%	AGG 6.37%	IJJ -2.68%	TIP 6.39%	AGG -1.97%	JNK 0.77%	JNK -6.77%	AGG 2.41%	AGG 3.55%	IJS -12.84%	AGG 8.46%	IVE 1.21%
10 YEAR		TIP 1.50%	TIP 0.27%	IYR -18.12%	IWR -41.37%	10YR 3.26%	TIP 6.14%	EFA -12.25%	AGG 3.76%	EEM -3.70%	EEM -3.92%	IJS -6.90%	10YR 1.84%	TIP 2.92%	EFA -13.81%	TIP 8.35%	10YR 0.89%
BOND					EEM -48.88%	AGG 2.98%	10YR 3.22%	EEM -18.82%	10YR 1.80%	TIP -8.49%	EFA -6.20%	EEM -16.18%	EFA 1.37%	10YR 2.33%	EEM -15.31%	10YR 2.14%	IYR -5.27%
INFLATION																	



# Average Return with Standard Deviation

Asset Classes Can Vary Over Time, Risk Remains Constant

2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Small Growth Stocks 16.51%	Emerging Market Stocks 17.32%	Emerging Market Stocks 18.11%	Emerging Market Stocks 28.68%	Emerging Market Stocks 32.36%	Emerging Market Stocks 32.59%	Small Value Stocks 26.05%	Emerging Market Stocks 21.49%	Emerging Market Stocks 19.03%	Emerging Market Stocks 14.99%	Small Growth Stocks 14.95%	Small Growth Stocks 16.67%	Emerging Market Stocks 15.36%	Small Growth Stocks 16.46%	Small Growth Stocks 16.37%
Emerging Market Stocks 16.42%	Small Growth Stocks 15.57%	Small Growth Stocks 14.23%	Small Growth Stocks 21.26%	Small Value Stocks 25.62%	Small Value Stocks 28.37%	Emerging Market Stocks 25.76%	Small Growth Stocks 20.72%	Small Growth Stocks 17.27%	Small Growth Stocks 13.82%	Emerging Market Stocks 14.04%	Emerging Market Stocks 16.07%	Small Growth Stocks 14.59%	Small Value Stocks 15.76%	Small Value Stocks 15.68%
Small Value Stocks 14.09%	Small Value Stocks 12.33%	Small Value Stocks 12.59%	Foreign Stocks 19.26%	Small Growth Stocks 24.85%	Small Growth Stocks 27.70%	Small Growth Stocks 24.31%	Small Value Stocks 19.89%	Foreign Stocks 16.22%	Foreign Stocks 12.99%	Small Value Stocks 13.46%	Small Value Stocks 15.50%	Small Value Stocks 13.97%	Emerging Market Stocks 14.62%	Emerging Market Stocks 14.18%
Foreign Stocks 11.39%	Foreign Stocks 9.29%	Foreign Stocks 9.41%	Small Value Stocks 19.14%	Foreign Stocks 23.65%	Foreign Stocks 26.28%	Foreign Stocks 22.45%	Foreign Stocks 19.32%	Small Value Stocks 15.82%	Small Value Stocks 12.79%	Foreign Stocks 12.47%	Foreign Stocks 12.48%	Foreign Stocks 11.85%	Large Growth Stocks 11.69%	Large Value Stocks 12.73%
Large Value Stocks 10.34%	Large Growth Stocks 7.43%	Large Value Stocks 8.00%	Large Value Stocks 15.83%	Large Value Stocks 21.94%	Large Value Stocks 23.90%	Large Value Stocks 21.10%	Large Value Stocks 15.76%	Large Value Stocks 12.97%	Large Value Stocks 9.46%	Large Growth Stocks 10.77%	Large Growth Stocks 11.18%	Large Growth Stocks 10.52%	Foreign Stocks 11.27%	Large Growth Stocks 12.08%
Large Growth Stocks 8.39%	Large Value Stocks 6.74%	Large Growth Stocks 7.83%	Large Growth Stocks 15.14%	Large Growth Stocks 18.34%	Large Growth Stocks 20.86%	Large Growth Stocks 17.06%	Large Growth Stocks 14.87%	Large Growth Stocks 11.26%	Large Growth Stocks 9.00%	Large Value Stocks 10.59%	Large Value Stocks 10.73%	Large Value Stocks 10.32%	Large Value Stocks 11.02%	Foreign Stocks 10.80%
Global Bonds 7.24%	Global Bonds 5.86%	Global Bonds 5.48%	Hi Yield Bonds 12.54%	Hi Yield Bonds 15.54%	Hi Yield Bonds 15.64%	Hi Yield Bonds 9.70%	Hi Yield Bonds 6.36%	Hi Yield Bonds 5.88%	Hi Yield Bonds 4.39%	Hi Yield Bonds 5.34%	Hi Yield Bonds 6.12%	Global Bonds 5.75%	Global Bonds 5.82%	Hedge Strategy Composite 4.47%
Hi Yield Bonds 4.91%	Hedge Strategy Composite 4.44%	Hedge Strategy Composite 4.73%	Hedge Strategy Composite 7.90%	Global Bonds 8.83%	Global Bonds 9.26%	Global Bonds 7.57%	Hedge Strategy Composite 6.02%	Hedge Strategy Composite 5.24%	Global Bonds 4.28%	Global Bonds 4.39%	Global Bonds 5.89%	Hi Yield Bonds 5.67%	Hi Yield Bonds 4.64%	Global Bonds 4.20%
Hedge Strategy Composite 4.27%	Hi Yield Bonds 3.55%	Hi Yield Bonds 4.24%	Global Bonds 7.39%	Hedge Strategy Composite 8.49%	Hedge Strategy Composite 8.74%	Hedge Strategy Composite 6.73%	Global Bonds 5.52%	Global Bonds 4.60%	Hedge Strategy Composite 4.27%	Hedge Strategy Composite 3.86%	Hedge Strategy Composite 3.92%	Hedge Strategy Composite 3.63%	Hedge Strategy Composite 4.03%	Hi Yield Bonds 4.10%
Bonds 4.07%	Bonds 3.21%	Bonds 2.77%	Bonds 3.97%	Bonds 4.11%	Bonds 4.17%	Bonds 2.78%	Bonds 2.38%	Bonds 2.71%	Bonds 2.63%	Bonds 2.88%	Bonds 2.98%	Bonds 2.78%	Bonds 2.84%	Bonds 2.87%



[Source/Research Franklin Templeton , [www.franklintempleton.com](http://www.franklintempleton.com) see page 3 for important disclosures]



Page 1 Source: Kwanti Portfolio Analytics <https://kwanti.com/>. All holdings include US, EAFE, REIT, Fixed and 10 Year. Fixed is just AGG, TIP, JNK and 10 Year. US Equity is just IJS, IJT, IVE and IVW. Equity with International is US Equity with EFAFE and EM.

Page 2 Source: Franklin Templeton, [www.franklintempleton.com](http://www.franklintempleton.com)

All investments involve risks, including possible loss of principal. Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing. To obtain a summary prospectus and /or prospectus, which contains this and other information, talk to your financial professional, call (800) DIAL BEN/342-5236 or visit [franklintempleton.com](http://franklintempleton.com). Please carefully read a prospectus before you invest or send money.

Indexes are unmanaged and one cannot invest directly in an index. Index returns do not reflect any fees, expenses or sales charges. **Past performance is no guarantee of future results. Diversification does not guarantee a profit or protect against loss. The indexes above do not represent the performance of any Franklin Templeton fund. For current performance of any Franklin Templeton fund, please visit [franklintempleton.com](http://franklintempleton.com) or call (800) DIAL BEN/342-5236.**

Source: Morningstar. Standard deviation is a statistical measurement of the range of an asset class's total returns over the rolling three year period ending on December 31 of the illustrated year. In general, a higher standard deviation means greater volatility. Important data provider notices and terms available at [www.franklintempletondatasources.com](http://www.franklintempletondatasources.com).

This information is general in nature and intended for educational purposes only; it should not be considered tax, legal or investment advice, or an investment recommendation. Consult your financial professional for personalized advice that is tailored to your specific goals, individual situation, and risk tolerance.

Securities and Advisory Services offered through Cadaret, Grant & Co., Inc., a Registered Investment Advisor and Member FINRA/SIPC. Advisory Services offered through Prentice Wealth Management, LLC, a SEC Registered Investment Adviser. Werth Wealth Planning, LLC, Prentice Wealth Management, LLC and Cadaret, Grant & Co., Inc. are separate entities.

