

Asset Allocation Diversification

EQUITY KEY		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021																	
EMERGING MARKETS	IYR	EEM	AGG	EEM	IJK	TIP	EEM	IJT	IYR	IVW	IJS	EEM	10 YR	IVE	IVW	IYR	34.92%	33.31%	7.90%	68.93%	30.43%	13.28%	19.10%	42.26%	26.69%	5.37%	31.25%	37.28%	2.91%	31.63%	33.19%	38.72%		
INTERNATIONAL EQUITY	EEM	IJK	10 YR	IJK	IJT	AGG	EFA	IJR	IVW	IJT	IJR	IVV	AGG	IVV	IJK	IVW	31.19%	12.89%	3.66%	41.12%	28.24%	7.69%	18.82%	41.32%	14.64%	2.70%	26.61%	21.76%	0.10%	31.25%	22.44%	31.80%		
LARGE CAP	EFA	EFA	TIP	IWR	IJR	IYR	IJS	IJS	IVV	10 YR	IJJ	IVW	IVW	IVW	IVW	IJT	25.81%	11.92%	-0.54%	40.65%	26.60%	5.52%	18.24%	39.34%	13.56%	2.14%	26.18%	27.22%	-0.19%	30.77%	19.22%	30.53%		
LARGE CAP GROWTH	IVE	TIP	JNK	JNK	IYR	JNK	IJJ	IWR	IWR	IJK	IJT	EFA	TIP	IWR	IVV	IJJ	20.44%	11.92%	-24.73%	37.55%	26.58%	5.12%	18.29%	34.53%	13.05%	1.91%	22.07%	25.10%	-1.42%	30.23%	18.40%	30.45%		
LARGE CAP VALUE	IJS	IVW	IJS	IJJ	IWR	IVW	IYR	IJJ	IVE	IYR	IVE	IJK	JNK	IYR	EEM	IVV	19.07%	8.84%	-28.91%	34.25%	25.36%	4.41%	18.21%	34.02	12.17%	1.63%	17.31%	19.64%	-3.27%	28.19%	17.03%	28.76%		
MID CAP	IVV	AGG	IJR	IVW	IJS	IJT	IVE	IJK	IJJ	IVV	IJK	IWR	IYR	IJK	IWR	IJR	15.95%	6.59%	-31.47%	31.14%	24.69%	3.26%	17.56%	32.56%	11.85%	1.30%	14.57%	18.26%	-4.30%	25.96%	16.92%	26.60%		
MID CAP GROWTH	IWR	IJT	IJT	IYR	IJJ	10 YR	IWR	IVW	IJS	AGG	JNK	IVE	IJT	IJJ	IJR	IVE	15.13%	5.66%	-33.38%	30.46%	22.57%	2.78%	17.08%	32.50%	7.56%	0.48%	14.43%	15.25%	-4.39%	25.67%	11.28%	24.72%		
MID CAP VALUE	IJR	IVV	IVW	IJT	EEM	IVV	IJK	IVV	IJK	EFA	IWR	IJT	IVV	IJS	TIP	IWR	14.94%	5.32%	-34.79%	28.79%	16.51%	1.86%	17.05%	32.30%	7.31%	-1.00%	13.69%	14.47%	-4.47%	24.12%	10.84%	22.44%		
REAL ESTATE INV TRUST	IJJ	IWR	IJJ	EFA	IVV	IJR	IJR	IVE	AGG	TIP	IVV	IJR	IJR	IJR	IJR	EFA	14.74%	5.10%	-35.10%	26.95%	15.09%	0.79%	16.29%	31.61%	6.00%	-1.75%	12.16%	13.15%	-8.49%	22.82%	7.59%	22.37%		
SMALL CAP	IVW	10 YR	IVV	IVV	IVE	IVE	IVV	EFA	IJR	IJR	EEM	IJJ	IWR	EFA	AGG	IJK	10.62%	4.63%	-36.93%	26.42%	14.94%	-0.71%	16.06%	21.39%	5.85%	-2.07%	10.87%	12.05%	-9.08%	22.03%	7.48%	18.68%		
SMALL CAP GROWTH	IJT	IJJ	IJK	IJR	IVW	IJS	IJT	JNK	IJT	IWR	IYR	IJS	IVE	IJT	JNK	EFA	10.55%	1.88%	-37.61%	25.80%	14.92%	-1.65%	14.47%	5.86%	4.01%	-2.62%	7.03%	11.35%	-9.19%	20.99%	4.95%	11.68%		
SMALL CAP VALUE	10 YR	IVE	IVE	IJS	JNK	IJK	IVW	10 YR	TIP	IVE	IVW	IYR	IJK	EEM	IJJ	TIP	10.55%	1.64%	-38.94%	21.53%	14.20%	-1.34%	14.38%	2.35%	3.59%	-3.29%	6.82%	9.34%	-10.52%	18.20%	3.53%	5.67%		
FIXED INCOME KEY	IJK	IJR	IYR	IVE	EFA	IWR	JNK	IYR	10 YR	IJJ	TIP	JNK	IJJ	JNK	IJS	JNK	6.02%	0-40%	-39.88%	20.88%	8.15%	-1.77%	13.46%	1.16%	2.54%	-6.71%	4.68%	6.48%	-12.04%	14.88%	2.63%	3.99%		
HIGH YIELD	AGG	IJS	EFA	TIP	AGG	IJJ	TIP	AGG	JNK	JNK	AGG	AGG	AGG	IJS	AGG	IVE	3.90%	-5.56%	-41.04%	8.94%	6.37%	-2.68%	6.39%	-1.97%	0.77%	-6.77%	2.41%	3.55%	-12.84%	8.46%	1.21%	1.52%		
10 YEAR	TIP	IYR	IWR	10 YR	TIP	EFA	AGG	EEM	EEM	IJS	10 YR	TIP	EFA	TIP	10 YR	AGG	0.27%	-18.12%	-41.37%	3.26%	6.14%	-2.25%	3.76%	-3.70%	-3.92%	-6.90%	1.84%	2.92%	-13.81%	8.35%	0.89%	-1.77%		
BOND			EEM	AGG	10 YR	EEM	10 YR	TIP	EFA	EEM	EFA	EEM	EFA	10 YR	EEM	10 YR			-48.88%	2.98%	3.22%	-18.82%	1.80%	-8.49%	-6.20%	-16.18%	1.37%	2.33%	-15.31%	2.14%	-5.27%	-3.62%		
INFLATION																																		



[Note: This document is not complete without all three pages, including disclosures on page three.]

Average Return with Standard Deviation

Asset Classes Can Vary Over Time, Risk Remains Constant

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Real Estate 42.12%	Emerging Market Equity 39.38%	US Fixed Income 5.24%	Emerging Market Equity 78.51%	Small Cap Equity 26.85%	US Fixed Income 7.84%	Real Estate 27.73%	Small Cap Equity 38.82%	Real Estate 15.02%	Large Cap Equity 1.38%	Small Cap Equity 21.31%	Emerging Market Equity 37.28%	Cash Equivalent 1.87%	Large Cap Equity 31.49%	Small Cap Equity 19.96%	Large Cap Equity 28.71%
Emerging Market Equity 32.17%	Dev Ex-US Equity 12.44%	Glbl Ex-US Fixed 4.39%	High Yield 58.21%	Real Estate 19.63%	High Yield 4.98%	Emerging Market Equity 18.23%	Large Cap Equity 32.39%	Large Cap Equity 13.69%	US Fixed Income 0.55%	High Yield 17.13%	Dev Ex-US Equity 24.21%	US Fixed Income 0.01%	Small Cap Equity 25.52%	Large Cap Equity 18.40%	Real Estate 26.09%
Dev Ex-US Equity 25.71%	Glbl Ex-US Fixed 11.03%	Cash Equivalent 2.06%	Real Estate 37.13%	Emerging Market Equity 18.88%	Glbl Ex-US Fixed 4.36%	Dev Ex-US Equity 16.41%	Dev Ex-US Equity 21.02%	US Fixed Income 5.97%	Cash Equivalent 0.05%	Large Cap Equity 11.96%	Large Cap Equity 21.83%	High Yield -2.08%	Dev Ex-US Equity 22.49%	Emerging Market Equity 18.31%	Small Cap Equity 14.82%
Small Cap Equity 18.37%	US Fixed Income 6.97%	High Yield -26.16%	Dev Ex-US Equity 33.67%	High Yield 15.12%	Large Cap Equity 2.11%	Small Cap Equity 16.35%	High Yield 7.44%	Small Cap Equity 4.89%	Real Estate -0.79%	Emerging Market Equity 11.19%	Small Cap Equity 14.65%	Glbl Ex-US Fixed -2.15%	Real Estate 21.91%	Glbl Ex-US Fixed 10.11%	Dev Ex-US Equity 12.62%
Large Cap Equity 15.79%	Large Cap Equity 5.49%	Small Cap Equity -33.79%	Small Cap Equity 27.17%	Large Cap Equity 15.06%	Cash Equivalent 0.10%	Large Cap Equity 16.00%	Real Estate 3.67%	High Yield 2.45%	Dev Ex-US Equity -3.04%	Real Estate 4.06%	Glbl Ex-US Fixed 10.51%	Large Cap Equity -4.38%	Emerging Market Equity 18.44%	Dev Ex-US Equity 7.59%	High Yield 5.28%
High Yield 11.85%	Cash Equivalent 5.00%	Large Cap Equity -37.00%	Large Cap Equity 26.47%	Dev Ex-US Equity 8.95%	Small Cap Equity -4.18%	High Yield 15.81%	Cash Equivalent 0.07%	Cash Equivalent 0.03%	Small Cap Equity -4.41%	Dev Ex-US Equity 2.75%	Real Estate 10.36%	Real Estate -5.64%	High Yield 14.32%	US Fixed Income 7.51%	Cash Equivalent 0.05%
Glbl ex-US Fixed 8.16%	High Yield 1.87%	Dev Ex-US Equity -43.56%	Glbl Ex-US Fixed 7.53%	US Fixed Income 6.54%	Real Estate -6.46%	US Fixed Income 4.21%	US Fixed Income -2.02%	Emerging Market Equity -2.19%	High Yield -4.47%	US Fixed Income 2.65%	High Yield 7.50%	Small Cap Equity -11.01%	US Fixed Income 8.72%	High Yield 7.11%	US Fixed Income -1.54%
Cash Equivalent 4.85%	Small Cap Equity -1.57%	Real Estate -48.21%	US Fixed Income 5.93%	Glbl ex-US Fixed 4.95%	Dev Ex-US Equity -12.21%	Glbl Ex-US Fixed 4.09%	Emerging Market Equity -2.60%	Glbl Ex-US Fixed -3.09%	Glbl Ex-US Fixed -6.02%	Glbl Ex-US Fixed 1.49%	US Fixed Income 3.54%	Dev Ex-US Equity -14.09%	Glbl Ex-US Fixed 5.09%	Cash Equivalent 0.67%	Emerging Market Equity -2.54%
US Fixed Income 4.33%	Real Estate -7.39%	Emerging Market Equity -53.33%	Cash Equivalent 0.21%	Cash Equivalent 0.13%	Emerging Market Equity -18.42%	Cash Equivalent 0.11%	Glbl Ex-US Fixed -3.08%	Dev Ex-US Equity -4.32%	Emerging Market Equity -14.92%	Cash Equivalent 0.33%	Cash Equivalent 0.86%	Emerging Market Equity -14.57%	Cash Equivalent 2.28%	Real Estate -9.04%	Glbl Ex-US Fixed -7.05%



* Source: The Callan Institute, Periodic Table of Investment Returns, <https://www.callan.com/research/2021-classic-periodic-table/#>
 * 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: Source: The Callan Institute, Periodic Table of Investment Returns, <https://www.callan.com/research/2021-classic-periodic-table/#>

All investments involve risks, including possible loss of principal. Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing. 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.** 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. 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.

