











Asset Class Building Blocks

2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
19.49%	61.82%	34.21%	35.19%	35.11%	40.28%	10.89%	81.03%	30.45%	8.28%	19.70%	42.98%	28.03%	5.41%	21.42%	37.89%	2.31%	31.49%	28.11%	41.30%
9.84%	57.16%	31.58%	24.90%	35.06%	11.63%	5.08%	48.77%	27.95%	6.35%	18.89%	32.39%	13.69%	2.83%	13.27%	31.86%	0.88%	28.66%	18.40%	28.71%
3.82%	51.55%	28.11%	14.02%	26.86%	10.95%	2.01%	44.15%	22.57%	5.80%	18.66%	27.70%	4.38%	1.38%	11.96%	25.62%	-0.84%	25.64%	17.62%	19.08%
2.02%	39.17%	21.07%	12.16%	25.55%	7.39%	-31.28%	32.46%	20.64%	2.11%	18.14%	27.31%	3.13%	1.07%	10.79%	21.83%	-4.04%	24.26%	11.14%	14.23%
-1.02%	37.13%	20.70%	10.55%	18.82%	5.49%	-37.00%	27.99%	15.06%	0.18%	17.90%	23.29%	2.86%	0.30%	8.63%	16.72%	-4.38%	22.66%	10.11%	14.01%
-3.94%	37.06%	17.63%	6.77%	16.20%	5.26%	-37.64%	27.63%	14.96%	-3.99%	16.14%	2.86%	0.12%	-0.39%	5.80%	12.75%	-9.67%	19.90%	9.11%	11.78%
-12.19%	28.68%	10.88%	4.91%	15.79%	4.61%	-37.73%	26.46%	8.21%	-6.00%	16.00%	0.12%	-0.48%	-2.05%	2.08%	8.67%	-11.01%	18.09%	8.28%	0.43%
-15.66%	14.91%	10.35%	3.59%	6.12%	2.89%	-43.06%	5.24%	5.89%	-11.73%	3.89%	-0.57%	-1.12%	-3.57%	1.60%	7.49%	-13.36%	6.80%	6.43%	0.10%
-21.61%	4.31%	3.04%	1.58%	4.94%	0.02%	-46.59%	2.55%	5.17%	-13.27%	1.65%	-0.86%	-4.48%	-7.08%	1.51%	2.14%	-14.22%	5.90%	0.44%	-1.44%
-22.10%	1.25%	1.82%	-6.88%	4.08%	-15.69%	-53.74%	0.47%	0.31%	-19.03%	0.17%	-4.00%	-5.75%	-12.38%	0.60%	1.16%	-18.62%	2.11%	-5.12%	-6.97%

The table depicts ten asset class “building blocks” from which investors can design portfolios. The color coding is as follows:

 1-Year T-Bills	 U.S. Large Company Stocks	 U.S. Small Company Stocks	 80% Stock / 20% Bond
 Foreign Large Company Stocks	 Foreign Small Company Stock	 Emerging Markets Stock	 Securitized Real Estate
 U.S. Intermediate-term Bonds	 World Government Bonds		

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