

ASSET ALLOCATION - RISK & REWARD

One Year Returns

January 1950 - September 2008

	Largest Loss	Average Return	Largest Gain	Portfolio Mix:	Year Ending 9/08	Largest Loss	Average Loss	Average Return	Average Gain	Largest Gain	Percent Negative	Percent Positive	Percent of Returns Greater Than Inflation
	-34.3%	12.0%	55.9%	90% Stocks No Bonds 10% Cash	-19.6%	-34.3%	-8.4%	12.0%	17.6%	55.9%	22%	78%	72%
	-30.2%	11.3%	52.5%	80% Stocks 10% Bonds 10% Cash	-16.5%	-30.2%	-7.1%	11.3%	16.1%	52.5%	21%	79%	72%
	-26.2%	10.7%	49.1%	70% Stocks 20% Bonds 10% Cash	-13.3%	-26.2%	-6.2%	10.7%	14.5%	49.1%	18%	82%	72%
	-22.2%	10.0%	45.7%	60% Stocks 30% Bonds 10% Cash	-10.2%	-22.2%	-5.0%	10.0%	13.0%	45.7%	17%	83%	72%
	-18.2%	9.4%	42.3%	50% Stocks 40% Bonds 10% Cash	-7.1%	-18.2%	-3.7%	9.4%	11.7%	42.3%	15%	85%	71%
	-14.1%	8.7%	38.9%	40% Stocks 50% Bonds 10% Cash	-4.0%	-14.1%	-2.8%	8.7%	10.2%	38.9%	12%	88%	70%
	-10.1%	8.1%	35.5%	30% Stocks 60% Bonds 10% Cash	-0.9%	-10.1%	-2.2%	8.1%	8.9%	35.5%	7%	93%	71%
	-6.1%	7.4%	32.1%	20% Stocks 70% Bonds 10% Cash	2.2%	-6.1%	-1.9%	7.4%	7.9%	32.1%	5%	95%	72%
	-3.9%	6.8%	28.9%	10% Stocks 80% Bonds 10% Cash	5.3%	-3.9%	-1.2%	6.8%	7.2%	28.9%	5%	95%	70%
	-4.2%	6.1%	30.2%	No Stocks 90% Bonds 10% Cash	8.4%	-4.2%	-1.4%	6.1%	7.0%	30.2%	10%	90%	64%

The Consumer Price Index for September 2008 is preliminary.

Data: Rolling 1 year returns using monthly data (693 Observations)

Stocks: Standard & Poor's 500 Stock Index • Bonds: 5 Year Treasury Bonds • Cash: 90-Day Treasury Bills • Inflation: Consumer Price Index

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