

ASSET ALLOCATION - RISK & REWARD

Five Year Returns

January 1950 - September 2008

	Worst Return	Average Return	Largest Return	Portfolio Mix:	Period Ending 9/08	Worst Return	Average Loss	Average Return	Average Gain	Largest Return	Percent Negative	Percent Positive	Percent of Returns Greater Than Inflation
	-3.2%	11.0%	27.4%	90% Stocks No Bonds 10% Cash	5.0%	-3.2%	-1.3%	11.0%	11.8%	27.4%	6%	94%	78%
	-2.1%	10.5%	25.9%	80% Stocks 10% Bonds 10% Cash	4.8%	-2.1%	-0.8%	10.5%	11.0%	25.9%	4%	96%	78%
	-0.9%	9.9%	24.4%	70% Stocks 20% Bonds 10% Cash	4.7%	-0.9%	-0.5%	9.9%	10.1%	24.4%	1%	99%	78%
	0.2%	9.4%	22.9%	60% Stocks 30% Bonds 10% Cash	4.6%	0.2%	----	9.4%	9.4%	22.9%	0%	100%	78%
	1.3%	8.9%	21.4%	50% Stocks 40% Bonds 10% Cash	4.4%	1.3%	----	8.9%	8.9%	21.4%	0%	100%	79%
	1.9%	8.3%	19.9%	40% Stocks 50% Bonds 10% Cash	4.3%	1.9%	----	8.3%	8.3%	19.9%	0%	100%	82%
	2.1%	7.8%	18.9%	30% Stocks 60% Bonds 10% Cash	4.2%	2.1%	----	7.8%	7.8%	18.9%	0%	100%	82%
	2.3%	7.3%	18.8%	20% Stocks 70% Bonds 10% Cash	4.0%	2.3%	----	7.3%	7.3%	18.8%	0%	100%	82%
	2.2%	6.7%	18.6%	10% Stocks 80% Bonds 10% Cash	3.9%	2.2%	----	6.7%	6.7%	18.6%	0%	100%	82%
	0.7%	6.2%	18.5%	No Stocks 90% Bonds 10% Cash	3.8%	0.7%	----	6.2%	6.2%	18.5%	0%	100%	78%

The Consumer Price Index for September 2008 is preliminary.

Data: Rolling 5 year annualized returns using monthly data (645 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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