

Annual Returns of Asset Classes 1970 - 2009

	U.S. stocks	U.S.gov't Bonds	U.S.gov't Tbills	U.S.small cap stocks	equity reits	Int'l stocks	inflation cpi	commod gsci
1970	3.9414	12.1059	6.5250	-17.4339	0.0683	-10.5123	5.5965	15.1001
1971	14.2977	13.2297	4.3861	16.4996	26.8517	31.2065	3.2755	21.0774
1972	19.0598	5.6860	3.8400	4.4341	8.0089	37.5993	3.4214	42.4297
1973	-14.6614	-1.1068	6.9303	-30.9044	-15.5194	-14.1658	8.6989	74.9562
1974	-26.4476	-6.2932	8.0031	-19.9451	-21.4033	-22.1477	12.3438	39.5138
1975	37.2577	16.4184	5.8036	52.8158	19.2997	37.1001	6.9378	-17.2222
1976	23.6755	20.5473	5.0825	57.3775	47.5877	3.7407	4.8636	-11.9236
1977	-7.3134	2.4515	5.1202	25.3771	22.4242	19.4246	6.7155	10.3701
1978	6.5601	-0.2667	7.3879	23.4612	10.3357	34.3005	9.0313	31.6064
1979	18.6473	-3.2910	10.3492	43.0898	35.8576	6.1833	13.2854	33.8116
1980	32.4516	-2.7018	11.8907	38.5840	24.3690	24.4291	12.5166	11.0842
1981	-4.9734	0.0812	15.0450	2.0292	6.0019	-1.0325	8.9097	-23.0088
1982	21.5463	43.6999	11.3210	24.9477	21.6007	-0.8596	3.8342	11.5585
1983	22.5555	6.1217	8.9336	29.1309	30.6369	24.6092	3.7918	16.2552
1984	6.1903	16.4429	10.0152	-7.3020	20.9276	7.8649	3.9581	1.0506
1985	31.7299	29.7840	7.8219	31.0503	19.0958	56.7250	3.8146	10.0125
1986	18.6651	21.4215	6.2350	5.6824	19.1593	69.9390	1.1008	2.0444
1987	5.2506	-0.8535	5.8957	-8.7692	-3.6373	24.9334	4.4254	23.7740
1988	16.6091	9.7456	6.7589	24.8939	13.4853	28.5884	4.4156	27.9350
1989	31.6854	17.5227	8.6312	16.2434	8.8416	10.7980	4.6444	38.2807
1990	-3.1040	6.4233	7.9236	-19.5078	-15.3507	-23.1954	6.0985	29.0774
1991	30.4648	19.5256	5.7524	46.0518	35.6986	12.4978	3.0712	-6.1344
1992	7.6174	8.5318	3.6208	18.4116	14.5896	-11.8499	2.8862	4.4224
1993	10.0838	16.1666	3.0883	18.9069	19.6563	32.9447	2.7527	-12.3283
1994	1.3220	-7.0947	4.2412	-1.8216	3.1696	8.0621	2.6712	5.2928
1995	37.5779	29.9342	5.7547	28.4409	15.2669	11.5541	2.5374	20.3321
1996	22.9599	0.1333	5.2517	16.4944	35.2672	6.3616	3.3281	33.9171
1997	33.3633	14.5222	5.2488	22.3634	20.2596	2.0564	1.7019	-14.0713
1998	28.5766	11.7610	5.0623	-2.5458	-17.5028	20.3321	1.6012	-35.7457
1999	21.0385	-7.6413	4.7372	21.2566	-4.6201	27.2979	2.6798	40.9208
2000	-9.1054	16.1555	5.9575	-3.0211	26.3635	-13.9577	3.3781	49.7435
2001	-11.8846	7.2631	4.0884	2.4860	13.9328	-21.2051	1.5520	-31.9332
2002	-22.1002	14.8398	1.7031	-20.4833	3.8126	-15.6577	2.3755	32.0687
2003	28.6945	5.8782	1.0744	47.2539	37.0777	39.1667	1.8815	20.7178
2004	10.8827	8.5582	1.2393	18.3291	31.5620	20.6965	3.2560	17.2775
2005	4.9119	5.3391	2.9998	4.5537	12.1263	14.0164	3.4158	25.5532
2006	15.7944	2.7257	4.7601	18.3671	35.0607	26.8568	2.5426	-15.0920
2007	5.4938	6.6019	4.7376	-1.5659	-15.6917	11.6303	4.0834	32.6719
2008	-36.9979	8.4452	1.7968	-33.7870	-37.7277	-43.0575	0.0929	-46.4877
2009	26.4640	1.9153	0.1630	27.1714	27.9903	32.4596	2.7209	13.4847
Average annual return								
	11.4695	9.2682	5.8794	12.9654	13.3733	12.6433	4.5052	13.0598
Standard deviation of annual return								
	18.1295	10.7987	3.0899	22.5412	18.7966	23.1177	3.1121	25.2288
Minimum annual return								
	-36.9979	-7.6413	0.1630	-33.7870	-37.7277	-43.0575	0.0929	-46.4877
Maximum annual return								
	37.5779	43.6999	15.0450	57.3775	47.5877	69.9390	13.2854	74.9562