

Periodic Table of Fiscal-year Returns (twelve months ending June 30)

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
REITS 23.6%	US Small Cap 24.6%	US Small Cap 17.6%	REITS 13.0%	US Large Cap 7.5%	US Small Cap 62.0%	Cmdties 24.3%	US Large Cap 19.6%	US Large Cap 24.6%	Int'l Stock 18.3%
Int'l Debt 9.4%	EM Stock 23.7%	US Large Cap 14.4%	US Large Cap 10.4%	Int'l Debt 4.2%	Cmdties 45.6%	Cash 0.4%	Int'l Stock 18.8%	Int'l Stock 11.5%	EM Stock 16.0%
US Large Cap 4.0%	Int'l Stock 20.3%	EM Stock 8.6%	HY Debt 7.5%	Cash 1.2%	EM Stock 41.4%	REITS -5.9%	US Small Cap 12.3%	EM Stock 12.6%	US Large Cap 15.2%
HY Debt 1.6%	US Large Cap 17.9%	UT Edwmt. 8.2%	Int'l Debt 5.9%	HY Debt 0.0%	US Large Cap 40.8%	UT Edwmt. -6.7%	HY Debt 9.1%	UT Edwmt. 11.7%	UT Edwmt. 10.6%
Cash 0.2%	HY Debt 12.7%	Int'l Stock 7.4%	UT Edwmt. 3.3%	UT Edwmt. -2.5%	UT Edwmt. 34.6%	US Large Cap -10.6%	UT Edwmt. 7.8%	HY Debt 10.4%	HY Debt 10.3%
UT Edwmt. -2.4%	UT Edwmt. 9.9%	Cmdties 7.4%	Cash 2.3%	EM Stock -3.1%	Int'l Stock 32.9%	HY Debt -12.8%	Cash 4.1%	US Small Cap 10.1%	REITS 9.2%
US Small Cap -6.7%	Cash 0.5%	REITS 4.9%	EM Stock 1.6%	Int'l Stock -4.7%	REITS 32.8%	Int'l Debt -15.3%	EM Stock 1.8%	REITS 5.8%	Int'l Debt 8.9%
Int'l Stock -10.2%	REITS 0.2%	HY Debt 2.6%	Int'l Stock 1.6%	REITS -6.5%	HY Debt 15.4%	Int'l Stock -17.3%	Int'l Debt -1.3%	Cash 5.3%	US Small Cap 7.7%
EM Stock -12.1%	Int'l Debt -2.2%	Int'l Debt 1.4%	US Small Cap -3.3%	US Small Cap -6.6%	Int'l Debt 2.6%	EM Stock -25.0%	REITS -4.4%	Cmdties 5.0%	Cmdties 5.8%
Cmdties -12.6%	Cmdties -6.5%	Cash 1.4%	Cmdties -6.8%	Cmdties -17.4%	Cash 0.1%	US Small Cap -25.0%	Cmdties -9.6%	Int'l Debt 0.9%	Cash 4.5%

EM Stock=MSCI Emerging Markets Index
 Int'l Stock = MSCI EAFE Index
 US Large Cap = S&P 500 Index

US Small Cap = Russell 2000 Index
 REITS = FTSE NAREIT All Eq. REITS
 HY Debt = Barclays U.S. Corporate High Yield Index

Cash = US T-Bill 90 Day
 Int'l Debt = Barclays Global Aggregate
 Cmdties = Bloomberg Commodity Index

