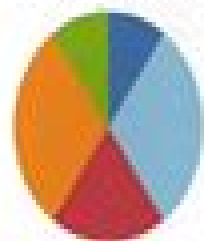


The Past 30 Years

Buying Bonds

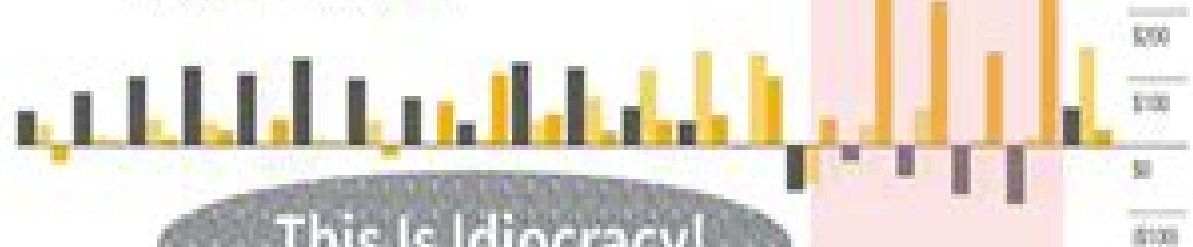
Global Portfolio



- 10% Small Stocks
- 20% Large Stocks
- 20% World ex-U.S. Stocks
- 30% Bonds
- 10% Cash

Annual Net Asset Fund Flows (in billions)

- U.S. Stock
- International Stock
- Bond

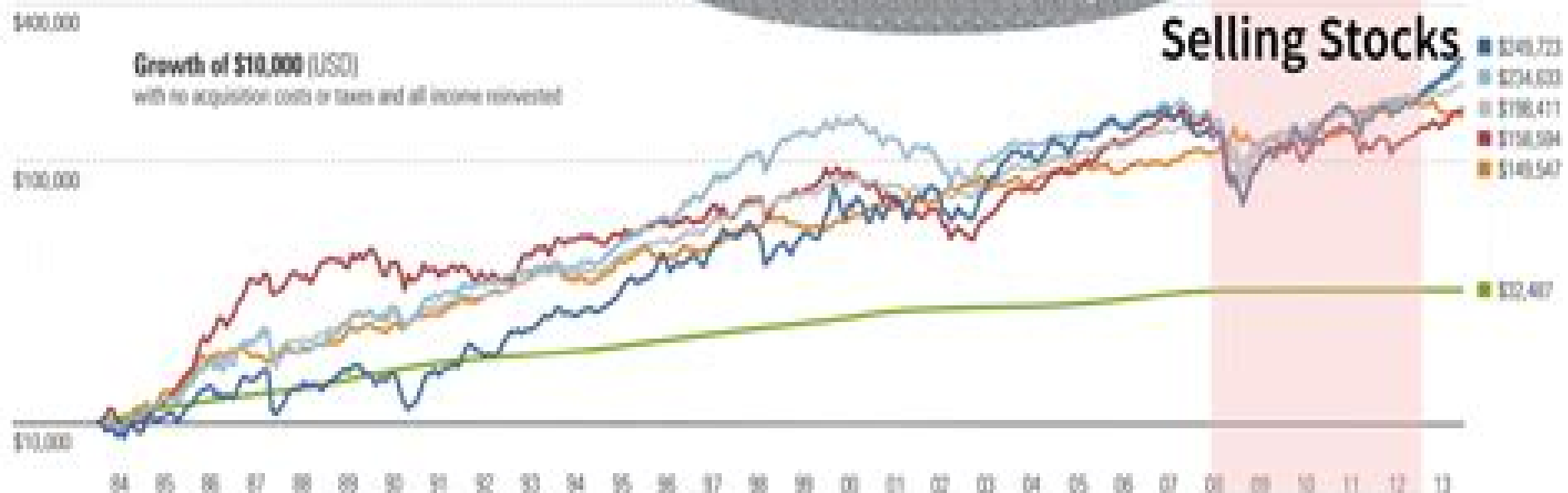


This Is Idiocracy!

Selling Stocks

Growth of \$10,000 (USD)

with no acquisition costs or taxes and all income reinvested



Percentage Returns (December 2013)

	1%	2%	5%	10%	20%	30%	Risk	World & Fin	Correlation to Large Stocks
Small Stocks	45.1	18.4	22.8	9.3	12.0	11.3	21.2	-8.9	0.76
Large Stocks	32.4	16.2	17.9	7.4	9.2	11.1	17.5	-6.6	1.00
Global Portfolio	15.1	10.8	11.8	7.8	8.8	10.5	10.7	9.1	—
World ex-U.S. Stocks	21.6	7.9	13.0	7.6	9.3	9.7	23.0	-6.5	0.89
Bonds	-11.4	5.5	1.9	6.1	7.0	9.4	12.4	7.9	0.32
Emerging Market Stocks (since 1989)	-2.3	-1.7	16.1	11.5	5.7	—	36.4*	-10.2*	0.68*
Gold	-37.3	-6.8	6.7	11.2	5.8	3.9	15.7	-4.7	-0.58

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WJ Hussar



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