

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

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
REITS 12.5%	US Small Cap 24.3%	US Large Cap 23.9%	US Large Cap 7.4%	REITS 23.6%	US Small Cap 24.6%	US Small Cap 17.6%	REITS 13.0%	US Large Cap 7.5%	US Small Cap 62.03%
HY Debt 7.3%	US Large Cap 20.7%	Int'l Stock. 23.1%	US Small Cap 6.5%	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 45.61%
US Large Cap 5.4%	Int'l Stock 19.4%	US Small Cap 22.1%	REITS 4.1%	US Large Cap 4.0%	Int'l Stock 20.3%	EM Stock 8.6%	HY Debt 7.5%	Cash 1.5%	EM Stock 41.36%
Int'l Debt 2.7%	UT Edwmt. 12.3%	UT Edwmt. 17.4%	UT Edwmt. 1.0%	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 40.76%
Cash 0.0%	REITS 10.3%	EM Stock 14.5%	Cash 0.1%	Cash 0.3%	HY Debt 12.7%	Int'l Stock 7.4%	UT Edwmt. 3.3%	UT Edwmt. -2.5%	UT Edwmt. 34.6%
US Small Cap -2.1%	HY Debt 9.5%	REITS 13.5%	HY Debt -0.4%	UT Edwmt. -2.4%	UT Edwmt. 9.9%	Cmdties 7.4%	Cash 2.3%	EM Stock -3.1%	Int'l Stock 32.92%
UT Edwmt. -2.3%	EM Stock 3.2%	HY Debt 11.6%	Int'l Stock -4.2%	US Small Cap -6.7%	Cash 0.5%	REITS 4.9%	EM Stock 1.6%	Int'l Stock -4.7%	REITS 32.80%
Int'l Stock -13.2%	Cash 0.0%	Cmdties 7.4%	EM Stock -5.1%	Int'l Stock -10.2%	REITS 0.2%	HY Debt 2.6%	Int'l Stock 1.6%	REITS -6.5%	HY Debt 15.37%
Cmdties -13.7%	Int'l Debt -2.2%	Int'l Debt 7.3%	Int'l Debt -7.1%	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 2.63%
EM Stock -15.7%	Cmdties -8.3%	Cash 0.0%	Cmdties -23.5%	Cmdties -12.6%	Cmdties -6.5%	Cash 1.4%	Cmdties -6.8%	Cmdties -17.4%	Cash 0.02%

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 = Vanguard Prime Money Mkt. Fund
 Int'l Debt = Barclays Global Aggregate
 Cmdties = Bloomberg Commodity Index

