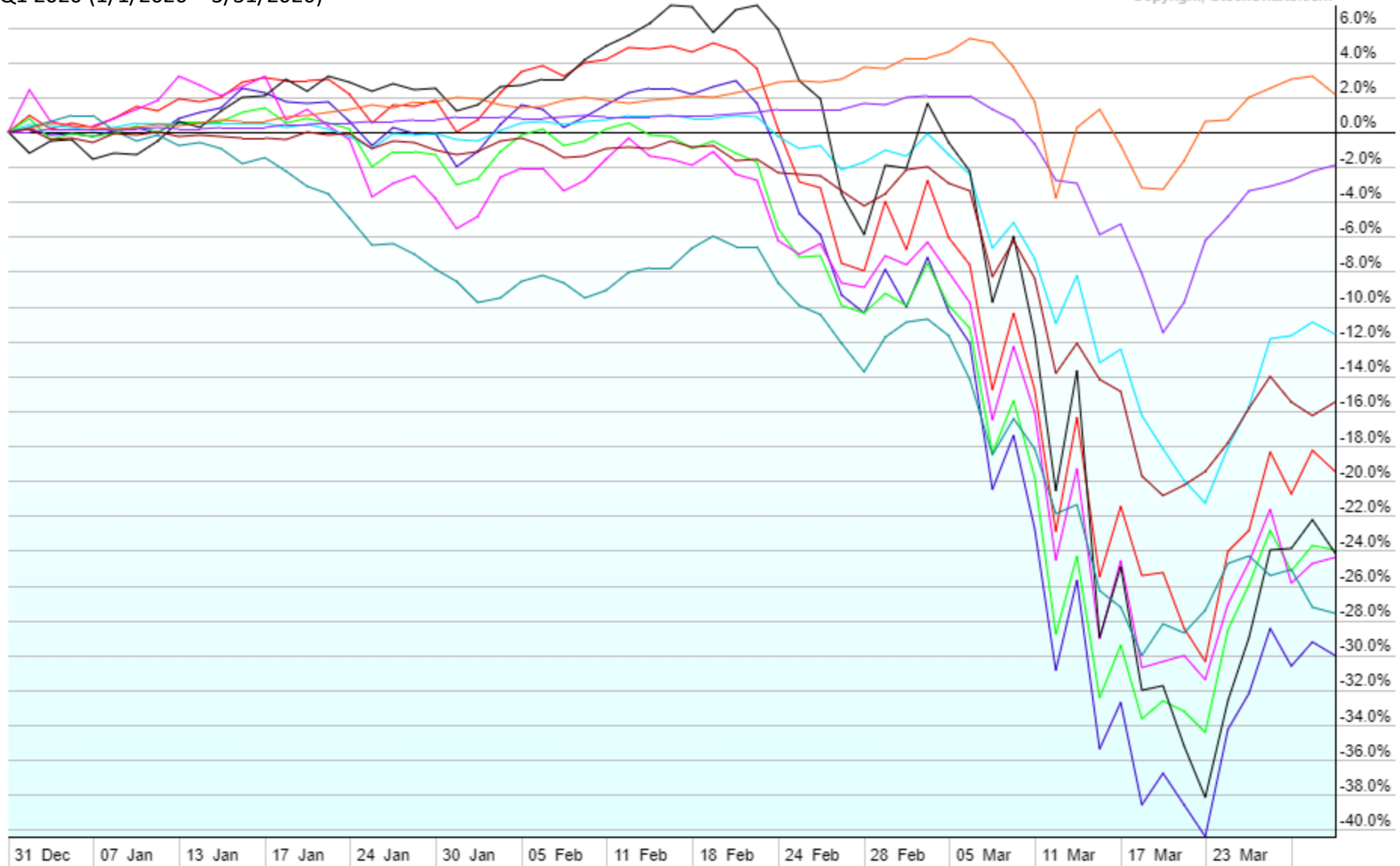


Q1 2020 (1/1/2020 – 3/31/2020)

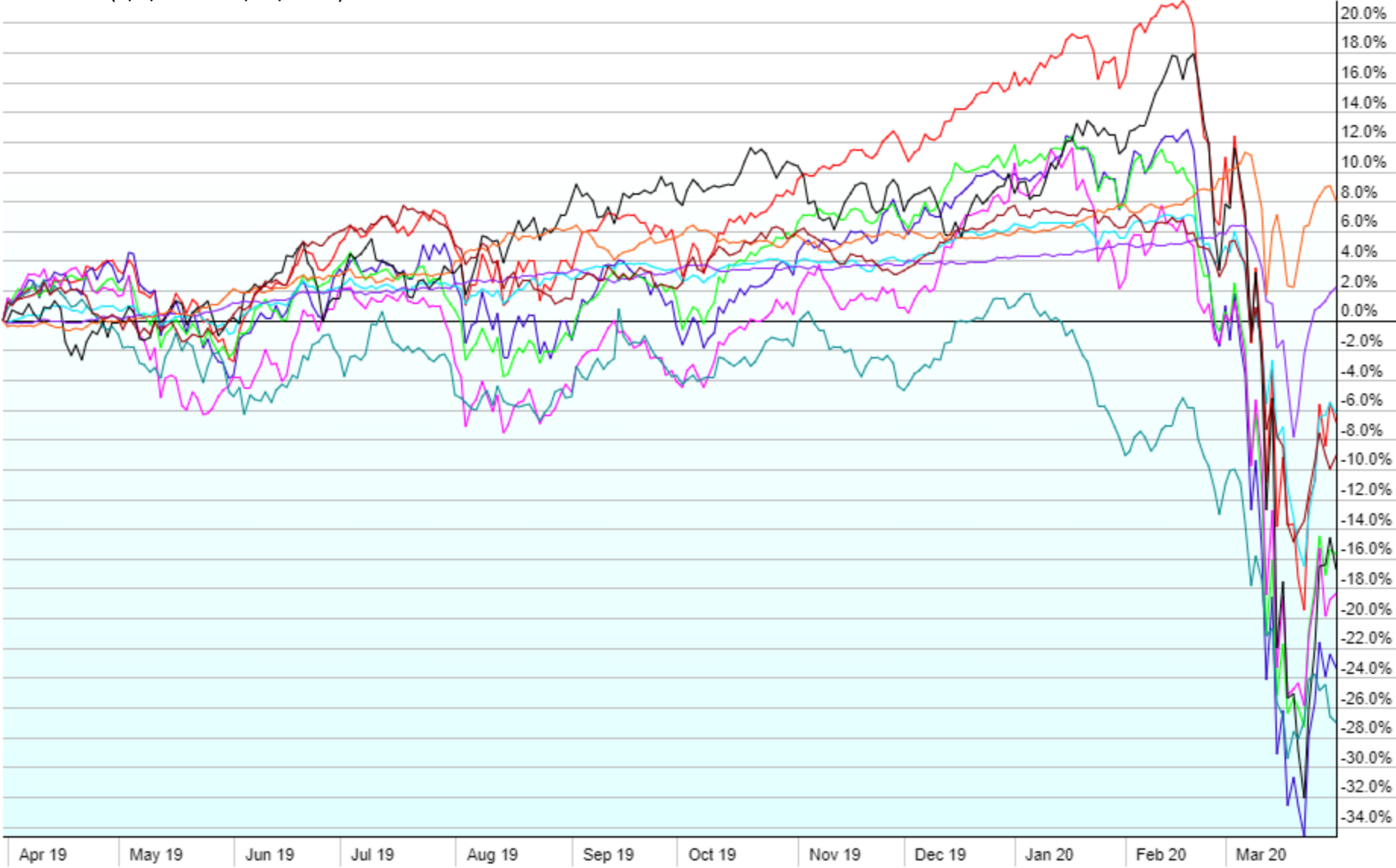
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US Large Cap Stocks	US Small Cap Stocks	Foreign Developed Stocks	Foreign Emerging Stocks	High Yield "Junk" Bonds
Real Estate Investment Trusts	Aggregate Commodities	Short-Term Investment Grade US Bonds	Aggregate US Bonds	Local Currency Emerging Mkt Bonds

Last 12 Mo (4/1/2019 – 3/31/2020)

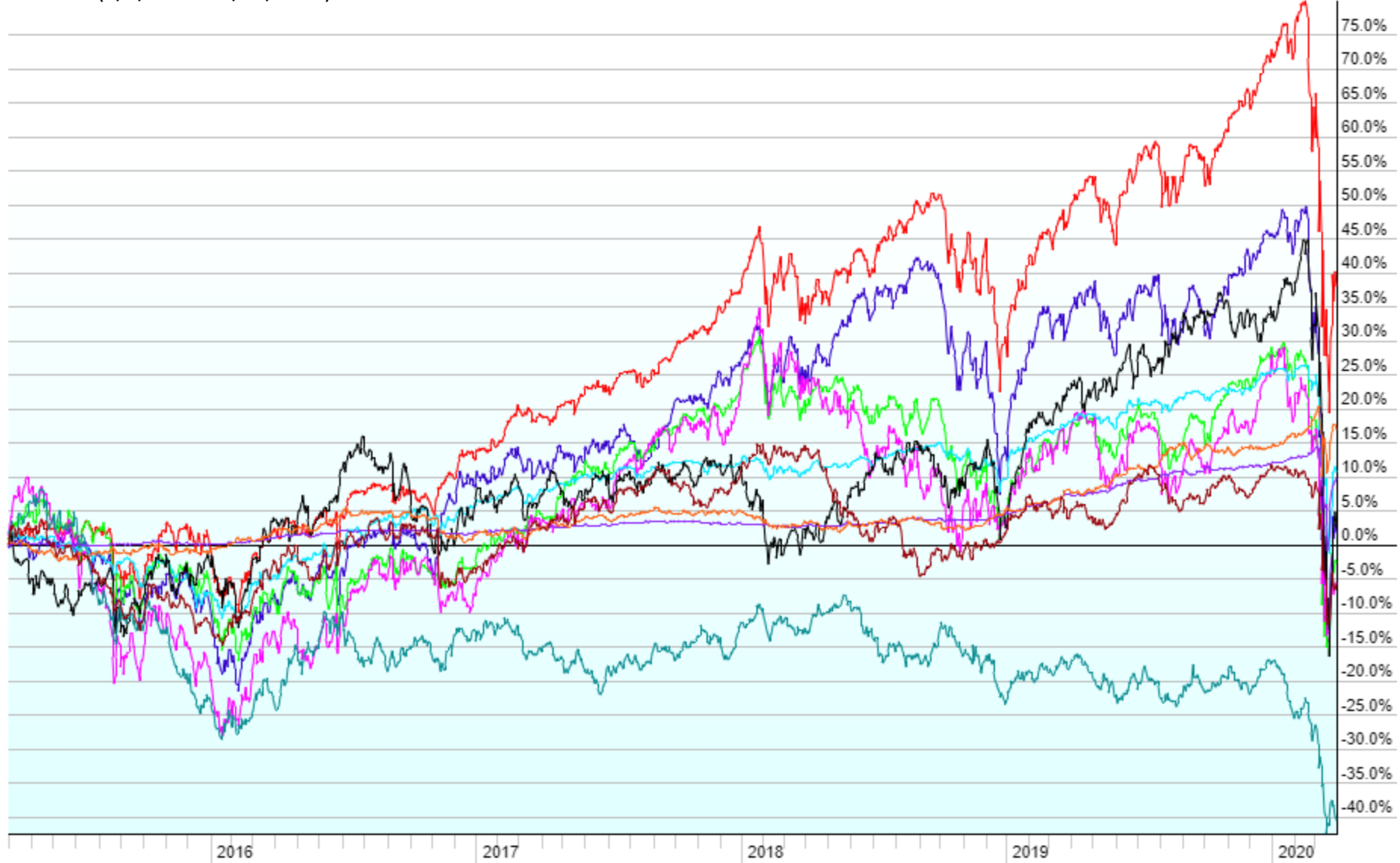
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- US Large Cap Stocks
- US Small Cap Stocks
- Foreign Developed Stocks
- Foreign Emerging Stocks
- High Yield "Junk" Bonds
- Real Estate Investment Trusts
- Aggregate Commodities
- Short-Term Investment Grade US Bonds
- Aggregate US Bonds
- Local Currency Emerging Mkt Bonds

Last 5 Yrs (4/1/2015 – 3/31/2020)

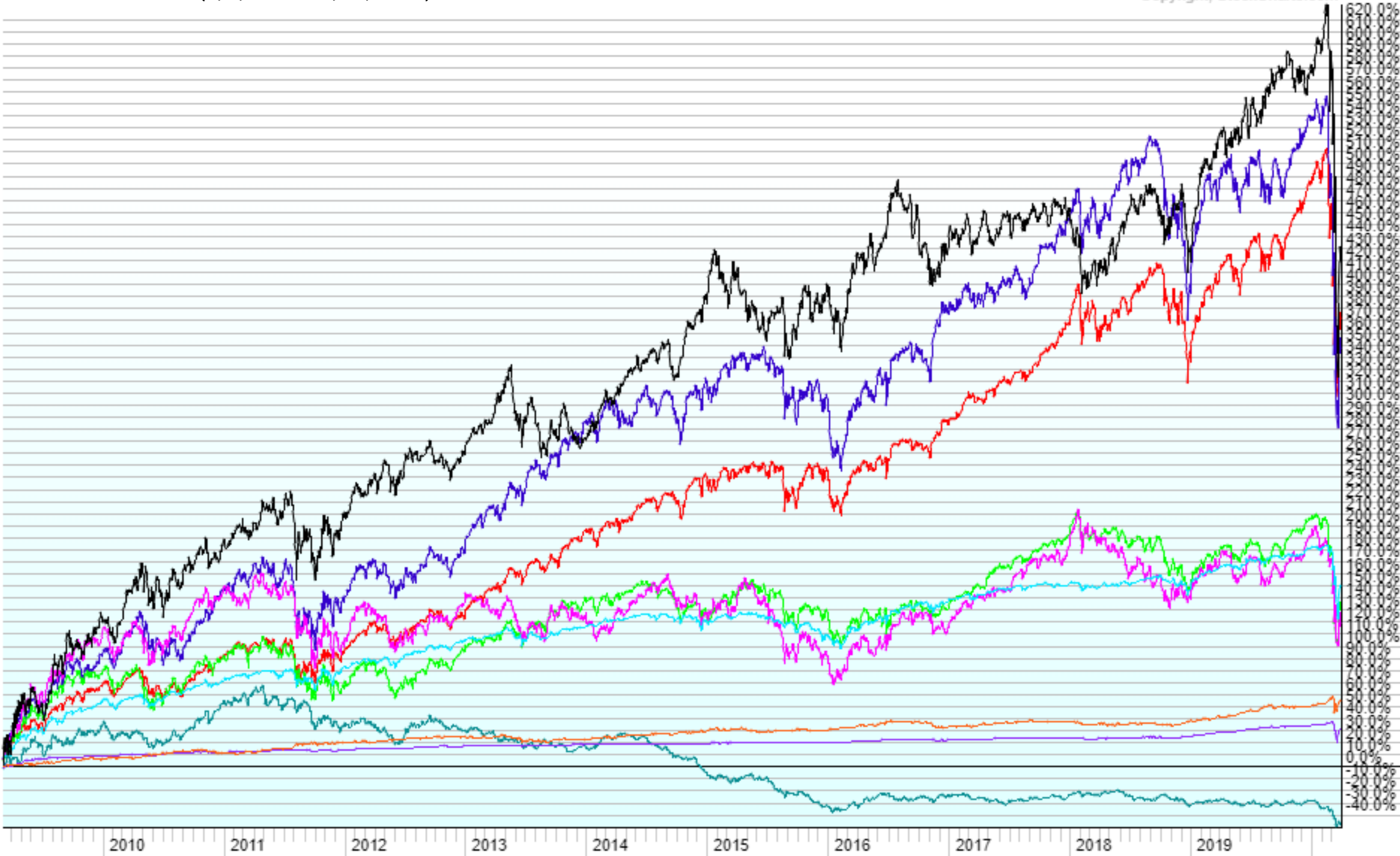
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US Large Cap Stocks	US Small Cap Stocks	Foreign Developed Stocks	Foreign Emerging Stocks	High Yield "Junk" Bonds
Real Estate Investment Trusts	Aggregate Commodities	Short-Term Investment Grade US Bonds	Aggregate US Bonds	Local Currency Emerging Mkt Bonds

Since '09 "bottom" (3/9/2009 – 3/31/2020)

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|-------------------------------|-----------------------|--------------------------------------|-------------------------|-----------------------------------|
| US Large Cap Stocks | US Small Cap Stocks | Foreign Developed Stocks | Foreign Emerging Stocks | High Yield "Junk" Bonds |
| Real Estate Investment Trusts | Aggregate Commodities | Short-Term Investment Grade US Bonds | Aggregate US Bonds | Local Currency Emerging Mkt Bonds |

- SPY, VB, VEA, VWO, HYG, VNQ, DJP, IGSB, BND, EMLC