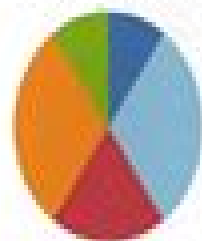


The Past 30 Years

Buying Bonds

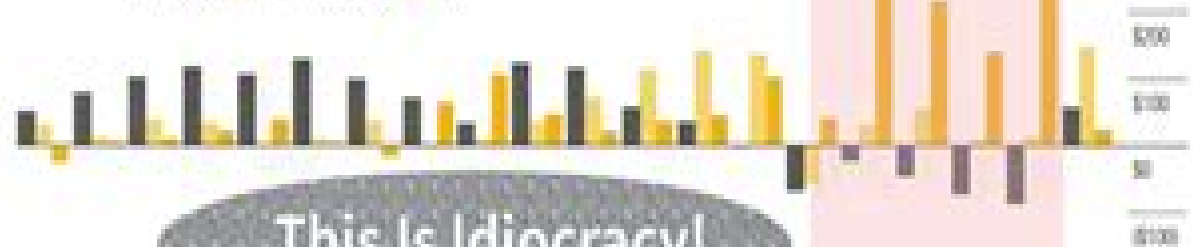
Global Portfolio



- 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

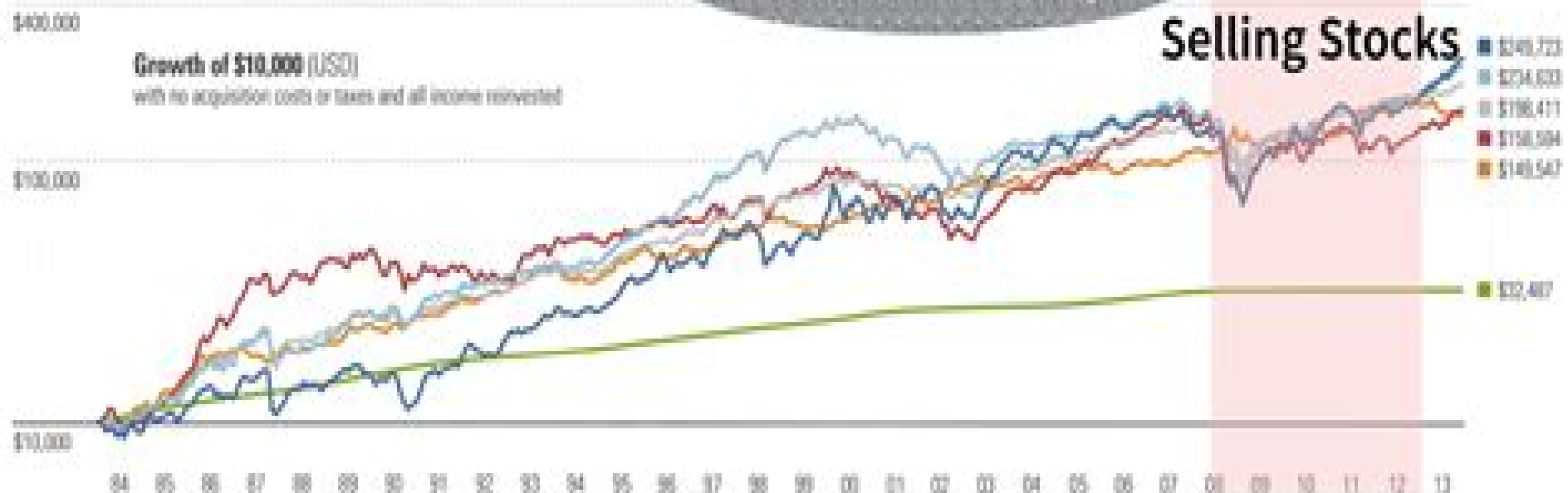


This Is Idiocracy!

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	15.7	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	—	35.4*	-10.2*	0.58*
Gold	-37.3	-6.8	6.7	11.2	5.8	3.9	15.7	-4.7	-0.58

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Steve Godwin



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Protecting Your Money in the Stock Market Steve Godwin, 2015-04-25 The stock market has been framed by the financial services industry as a selection of good quality companies that have excellent balance sheets and financial statements and great future prospects In short the game has been defined as stock picking There has been little emphasis on the big picture or what history has to tell us about our investments Finally there has been no emphasis on the psychological stress of investing over a lifetime This book was written to provide a kinder gentler approach to stock market investing Most individuals today just don't have the necessary time to become detail proficient This book offers a simpler yet quite effective approach to understanding what drives the market how to think about the market and how to execute in the market This book gets the investors head up looking for the next tsunami rather than the next good wave Although no methodology can predict the future knowing where you are can provide opportunity and psychological stability The principles explained here represent some of the best ideas that have stood the test of time in the authors forty six years in the markets **E-book:**

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