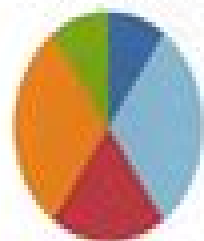


# The Past 30 Years

## Buying Bonds

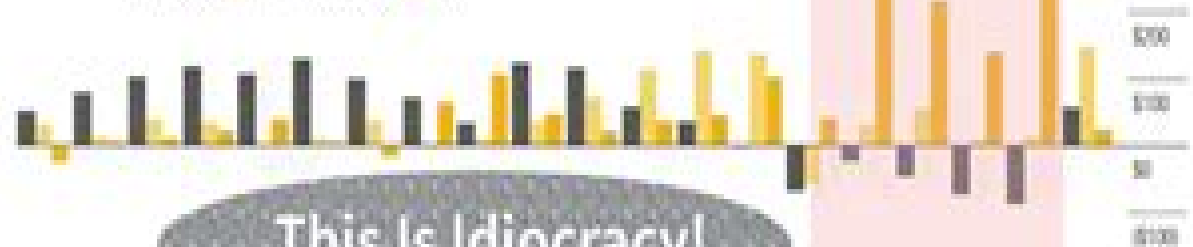
Global Portfolio



- 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

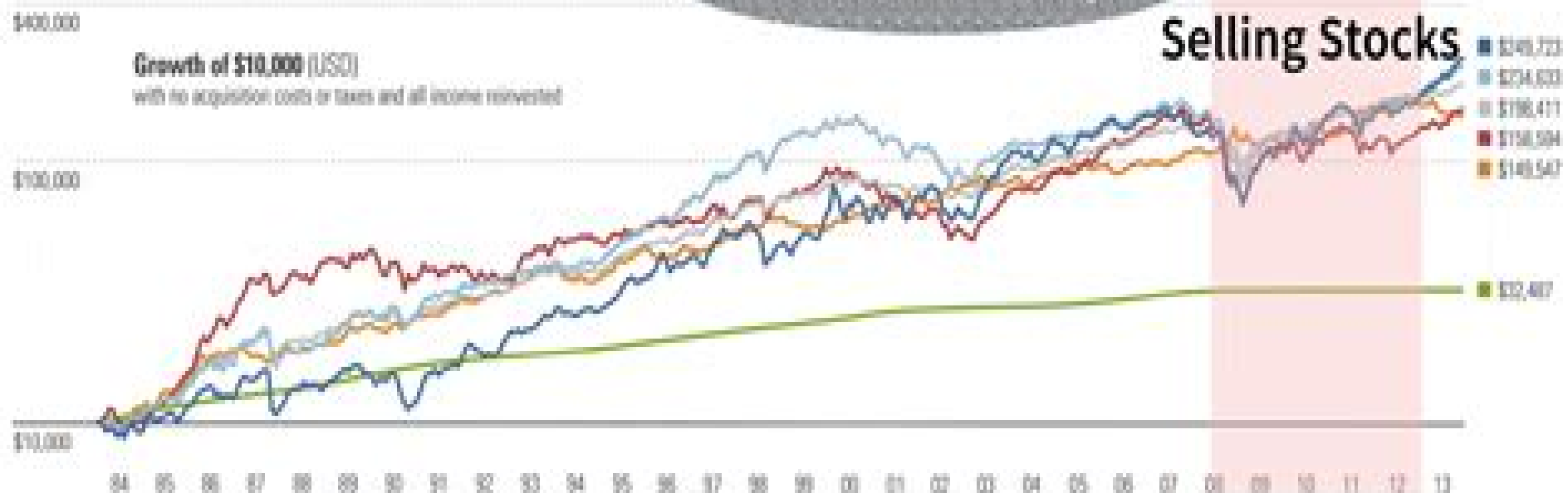


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## Selling Stocks

### 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                       |

# 2014 Ibbotson Historical Returns

**David Baud**



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## **Table of Contents 2014 Ibbotson Historical Returns**

1. Understanding the eBook 2014 Ibbotson Historical Returns
  - The Rise of Digital Reading 2014 Ibbotson Historical Returns
  - Advantages of eBooks Over Traditional Books
2. Identifying 2014 Ibbotson Historical Returns
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an 2014 Ibbotson Historical Returns
  - User-Friendly Interface
4. Exploring eBook Recommendations from 2014 Ibbotson Historical Returns
  - Personalized Recommendations
  - 2014 Ibbotson Historical Returns User Reviews and Ratings
  - 2014 Ibbotson Historical Returns and Bestseller Lists
5. Accessing 2014 Ibbotson Historical Returns Free and Paid eBooks
  - 2014 Ibbotson Historical Returns Public Domain eBooks
  - 2014 Ibbotson Historical Returns eBook Subscription Services
  - 2014 Ibbotson Historical Returns Budget-Friendly Options
6. Navigating 2014 Ibbotson Historical Returns eBook Formats

- ePub, PDF, MOBI, and More
- 2014 Ibbotson Historical Returns Compatibility with Devices
- 2014 Ibbotson Historical Returns Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of 2014 Ibbotson Historical Returns
  - Highlighting and Note-Taking 2014 Ibbotson Historical Returns
  - Interactive Elements 2014 Ibbotson Historical Returns
- 8. Staying Engaged with 2014 Ibbotson Historical Returns
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers 2014 Ibbotson Historical Returns
- 9. Balancing eBooks and Physical Books 2014 Ibbotson Historical Returns
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection 2014 Ibbotson Historical Returns
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine 2014 Ibbotson Historical Returns
  - Setting Reading Goals 2014 Ibbotson Historical Returns
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of 2014 Ibbotson Historical Returns
  - Fact-Checking eBook Content of 2014 Ibbotson Historical Returns
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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