

# MIXING IT UP

## THE IMPORTANCE OF ASSET DIVERSIFICATION

Investment performance can change from year to year. Diversification across different asset classes can help smooth out your overall investment performance.

### HISTORICAL PERFORMANCE

2014	2015	2016	2017	2018	2019
Large-Cap Value 13.45%	Large-Cap Growth 5.67%	Small-Cap Value 31.74%	International 32.65%	Cash 1.86%	Large-Cap Growth 36.39%
Large-Cap Growth 13.05%	Bonds 0.55%	Large-Cap Value 17.34%	Large-Cap Growth 30.21%	Bonds 0.01%	Small-Cap Growth 28.48%
Bonds 5.97%	Cash 0.03%	Small-Cap Growth 11.32%	Small-Cap Growth 22.17%	Large-Cap Growth -1.51%	Large-Cap Value 26.54%
Small-Cap Growth 5.60%	Small-Cap Growth -1.38%	Large-Cap Growth 7.08%	Large-Cap Value 13.66%	Large-Cap Value -8.27%	International 23.16%
Small-Cap Value 4.22%	International -2.60%	International 3.29%	Small-Cap Value 7.84%	Small-Cap Growth -9.31%	Small-Cap Value 22.39%
Cash 0.03%	Large-Cap Value -3.38%	Bonds 2.65%	Bonds 0.54%	Small-Cap Value -12.86%	Bonds 8.72%
International -3.88%	Small-Cap Value -7.47%	Cash 0.27%	Cash 0.84%	International -13.64%	Cash 2.30%

Cash: 3-Month Treasury Bill Index

Bonds: Barclays Capital Aggregate Bond Index

Large-Cap Value: Russell 1000® Value Index

Large-Cap Growth: Russell 1000 Growth Index

Small-Cap Value: Russell 2000® Value Index

Small-Cap Growth: Russell 2000 Growth Index

International: Morgan Stanley Capital International (MSCI) World ex-U.S. Index

## STAY DIVERSIFIED

Your investments can be a mix of stocks, bonds, and cash. Knowing your risk tolerance and when you plan to retire can help you determine how much to put in each category. Diversification does not assure a profit, cannot eliminate the risk of investment losses, and may not protect against losses in an overall declining market.

## Think ahead. Take action now.



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