

## PERIODIC TABLE OF ASSET CLASS RETURNS

|                            | 2007                        | 2008                       | 2009                       | 2010                        | 2011                       | 2012                       | 2013                       | 2014                        | 2015                       | 2016 |
|----------------------------|-----------------------------|----------------------------|----------------------------|-----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|----------------------------|------|
| Emerging Value<br>42.71%   | Bond-US Gov't<br>8.60%      | Emerging Small<br>114.32%  | US REIT<br>28.07%          | US TIPS<br>13.56%           | Int'l REIT<br>33.40%       | US Small Cap<br>39.09%     | US REIT<br>32.00%          | Int'l Small<br>5.83%        | US Small Value<br>27.64%   |      |
| Emerging Small<br>42.57%   | World Bond<br>5.55%         | Emerging Value<br>79.70%   | US Small Cap<br>27.82%     | US REIT<br>9.37%            | Emerging Small<br>22.60%   | US Growth<br>34.83%        | S&P 500<br>13.69%          | US REIT<br>4.48%            | US Small Cap<br>20.41%     |      |
| Emerging Markets<br>39.78% | Aggregate Bond<br>5.24%     | Emerging Markets<br>79.02% | Emerging Small<br>27.47%   | Aggregate Bond<br>7.84%     | US Small Value<br>18.80%   | US Small Value<br>33.71%   | US Growth<br>13.45%        | US Growth<br>3.38%          | US Value<br>18.75%         |      |
| Int'l Markets<br>12.92%    | 3-month T-Bill<br>1.80%     | Int'l Small<br>51.42%      | US Small Value<br>25.01%   | Bond-US Gov't<br>3.11%      | Emerging Markets<br>18.63% | S&P 500<br>32.39%          | US Value<br>11.93%         | S&P 500<br>1.38%            | Emerging Value<br>15.48%   |      |
| US Growth<br>12.41%        | Bond-US Credit<br>-1.06%    | Int'l REIT<br>39.78%       | Int'l Small<br>24.90%      | Bond-US Credit<br>2.94%     | US Small Cap<br>18.20%     | US Value<br>32.09%         | Int'l REIT<br>11.88%       | Bond-US Credit<br>1.15%     | S&P 500<br>11.96%          |      |
| US TIPS<br>11.63%          | US TIPS<br>-2.35%           | Int'l Value<br>37.65%      | Emerging Markets<br>19.20% | S&P 500<br>2.11%            | Int'l Value<br>18.07%      | Int'l Small<br>25.99%      | US Small Value<br>7.44%    | Bond-US Gov't<br>0.89%      | Emerging Markets<br>11.60% |      |
| Bond-US Gov't<br>7.95%     | US Small Value<br>-32.11%   | US Growth<br>37.08%        | Emerging Value<br>18.80%   | US Growth<br>1.59%          | Int'l Small<br>17.93%      | Int'l Value<br>22.16%      | US Small Cap<br>6.09%      | World Bond<br>0.71%         | Int'l Value<br>8.09%       |      |
| Int'l Value<br>7.51%       | US Value<br>-35.58%         | US Small Cap<br>36.15%     | US Growth<br>18.65%        | World Bond<br>1.43%         | US Growth<br>17.19%        | Int'l Markets<br>21.57%    | Aggregate Bond<br>5.97%    | Aggregate Bond<br>0.55%     | US Growth<br>6.72%         |      |
| Aggregate Bond<br>6.97%    | US Small Cap<br>-36.20%     | Int'l Markets<br>34.39%    | Int'l REIT<br>18.08%       | US Value<br>0.63%           | US REIT<br>17.12%          | Int'l REIT<br>3.31%        | US TIPS<br>3.64%           | 3-month T-bill<br>0.03%     | US REIT<br>6.68%           |      |
| World Bond<br>6.04%        | S&P 500<br>-37.00%          | US Small Value<br>30.29%   | US Value<br>15.64%         | 3-month T-Bill<br>0.08%     | Int'l Markets<br>17.02%    | Bond-US Credit<br>1.47%    | Bond-US Credit<br>1.92%    | US TIPS<br>-1.44%           | Int'l Small<br>4.72%       |      |
| Bond-US Credit<br>5.97%    | US Growth<br>-38.42%        | US REIT<br>28.46%          | S&P 500<br>15.06%          | US Small Cap<br>-2.75%      | Emerging Value<br>16.38%   | Emerging Small<br>1.35%    | Emerging Small<br>1.34%    | US Value<br>-2.19%          | US TIPS<br>4.68%           |      |
| S&P 500<br>5.49%           | US REIT<br>-39.20%          | S&P 500<br>26.46%          | Int'l Markets<br>9.43%     | US Small Value<br>-4.04%    | S&P 500<br>16.00%          | US REIT<br>1.22%           | Bond-US Gov't<br>1.14%     | Int'l Markets<br>-2.60%     | Int'l REIT<br>4.00%        |      |
| 3-month T-Bill<br>4.74%    | Int'l Markets<br>-43.23%    | US Value<br>20.58%         | Aggregate Bond<br>6.54%    | Int'l REIT<br>-7.66%        | US Value<br>15.60%         | World Bond<br>0.76%        | World Bond<br>0.96%        | Int'l REIT<br>-2.77%        | Int'l Markets<br>3.29%     |      |
| Int'l Small<br>3.64%       | Int'l Value<br>-43.87%      | Bond-US Credit<br>12.97%   | US TIPS<br>6.31%           | Int'l Value<br>-11.13%      | US TIPS<br>6.98%           | 3-month T-Bill<br>0.05%    | 3-month T-Bill<br>0.03%    | US Small Cap<br>-4.06%      | Bond-US Credit<br>2.73%    |      |
| US Small Cap<br>1.20%      | Int'l Small<br>-47.79%      | US TIPS<br>11.41%          | Int'l Value<br>5.43%       | Int'l Markets<br>-11.78%    | Bond-US Credit<br>5.90%    | Bond-US Gov't<br>-0.08%    | Emerging Markets<br>-1.82% | US Small Value<br>-5.14%    | Aggregate Bond<br>2.65%    |      |
| US Value<br>-0.62%         | Emerging Value<br>-50.08%   | Aggregate Bond<br>5.93%    | Bond-US Credit<br>5.35%    | Int'l Small<br>-15.50%      | Aggregate Bond<br>4.21%    | Aggregate Bond<br>-2.02%   | Emerging Value<br>-3.60%   | Emerging Small<br>-6.57%    | Emerging Small<br>2.56%    |      |
| Int'l REIT<br>-5.24%       | Int'l REIT<br>-51.56%       | World Bond<br>2.06%        | Bond-US Gov't<br>3.63%     | Emerging Value<br>-17.57%   | World Bond<br>1.36%        | Emerging Markets<br>-2.27% | Int'l Markets<br>-3.88%    | Int'l Value<br>-7.20%       | World Bond<br>1.18%        |      |
| US Small Value<br>-6.94%   | Emerging Markets<br>-53.18% | Bond-US Gov't<br>0.86%     | World Bond<br>1.35%        | Emerging Markets<br>-18.17% | Bond-US Gov't<br>1.03%     | Emerging Value<br>-4.70%   | Int'l Value<br>-4.90%      | Emerging Markets<br>-14.60% | Bond-US Gov't<br>1.02%     |      |
| US REIT<br>-17.56%         | Emerging Small<br>-58.10%   | 3-month T-Bill<br>0.16%    | 3-month T-Bill<br>0.13%    | Emerging Small<br>-26.96%   | 3-month T-Bill<br>0.07%    | US TIPS<br>-8.61%          | Int'l Small<br>-4.99%      | Emerging Value<br>-18.16%   | 3-month T-bill<br>0.27%    |      |

Source: Morningstar Direct

Diversification seeks to improve performance by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Past performance does not guarantee future results. Investors cannot invest directly in an index. Actual performance for client accounts will differ. Please see disclosure on the following pages titled "Periodic Table of Asset Class Returns." The data should be reviewed in conjunction with the disclosure of the performance information.

## Periodic Table of Asset Class Returns Disclosure

Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from the index portfolios. As with any investment strategy, there is a potential for profit as well as the possibility of loss. All Index information provided by Morningstar Direct. Data is from sources believed to be reliable but cannot be guaranteed or warranted.

- **US Small Value = MSCI US Small Cap Value GR USD:** The MSCI US Small Cap Value Index represents the value companies of the MSCI US Small Cap 1750 Index. (The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market.) The MSCI US Small Cap Value Index is a subset of the MSCI US Small Cap 1750 Index. Index provided by Morningstar Direct.
- **US REIT = DJ US Select REIT TR USD:** Measures U.S. publicly traded Real Estate Investment Trusts. Index provided by Morningstar Direct.
- **Bond-US Credit = Citi USBIG Credit 1-5 Yr:** Citigroup US Broad Investment-Grade Credit Index provided by Morningstar Direct.
- **Bond-US Gov't = Citi USBIG Treasury/Govt Spnsd 1-5 Yr:** Citigroup US Broad Investment-Grade Treasury/Government Sponsored Index provided by Morningstar Direct.
- **Aggregate Bond = Barclays US Agg Bond TR USD:** The U.S. Aggregate Bond Index is a broad-based benchmark that measures the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. The U.S. Aggregate rolls up into other Barclays Capital flagship indices such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt. The U.S. Aggregate Index was created in 1986, with index history backfilled to January 1, 1976. Index provided by Morningstar Direct.
- **US TIPS = Barclays US Treasury US TIPS TR USD:** U.S. Treasury Inflation Protected Securities Index provided by Morningstar Direct.
- **World Bond = Citi WGBI 1-3 Yr Hdg USD:** Citigroup World Government Bond Currency-Hedged Index provided by Morningstar Direct.
- **Int'l REIT = S&P Global Ex US REIT TR USD:** Measures global publically traded Real Estate Investment Trusts excluding the United States, gross dividends. S&P Index provided by Morningstar Direct.
- **3-month T-Bill = Citi Treasury Bill 3 Mon USD:** Citigroup 3-month Treasury-Bill Index provided by Morningstar Direct.
- **US Small Cap = MSCI US Small Cap 1750 GR USD:** The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. Index provided by Morningstar Direct.
- **Emerging Markets = MSCI EM GR USD:** Gross dividends reinvested (in US dollars). A free float-adjusted market cap index that is designed to measure equity market performance in the global emerging markets. Index provided by Morningstar Direct.
- **Emerging Value = MSCI EM Value GR USD:** It is based on a cap weighted parent index (the MSCI Emerging Markets Index) which includes large and mid cap stocks across 21 Emerging Markets countries. The MSCI Emerging Markets Value Index reweights all the constituents of the parent index to emphasize stocks with lower valuations. Index weights are determined using fundamental accounting data—sales, book value, earnings and cash earnings—rather than market prices. Index provided by Morningstar Direct.
- **Emerging Small = MSCI EM Small GR USD:** The MSCI Emerging Markets Small Cap Indices offer an exhaustive representation of this size segment by targeting companies that are in the Investable Market Index but not in the Standard Index in a particular emerging market. The indices include Value and Growth style indices and industry indices based on the Global Industry Classification Standard (GICS®). Index provided by Morningstar Direct.

**Periodic Table of Asset Class Returns Disclosure**

■ **US Value = MSCI US Investable Market Value GR USD:** The MSCI US Investable Market Value Index represents the value companies of the MSCI US Investable Market 2500 Index. (The MSCI US Investable Market 2500 Index represents the investable universe of companies in the US equity market. This index targets for inclusion 2,500 companies and represents, as of February 28, 2003, approximately 98% of the capitalization of the US equity market. The MSCI US Investable Market 2500 Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450 and Small Cap 1750 Indices.) The MSCI US Investable Market Value Index is a subset of the MSCI US Investable Market 2500 Index. Index provided by Morningstar Direct.

■ **Int'l Small = MSCI World Ex USA Small Cap GR USD:** The MSCI Developed Markets Small Cap Indices offer an exhaustive representation of this size segment by targeting companies that are in the Investable Market Index but not in the Standard Index in a particular developed market excluding the US. The indices include Value and Growth style indices and industry indices based on the Global Industry Classification Standard (GICS®). Index provided by Morningstar Direct.

□ **S&P 500 = S&P 500 TR USD:** Index of 500 large-cap companies traded on major US exchanges, provided by Morningstar Direct.

■ **Int'l Value = MSCI World Ex USA Value GR USD:** The MSCI World ex US Value Index. This is a free float weighted index. Index provided by Morningstar Direct.

■ **US Growth = MSCI US Investable Market Growth GR USD:** The MSCI US Investable Market Growth Index represents the growth companies of the MSCI US Investable Market 2500 Index. (The MSCI US Investable Market 2500 Index represents the investable universe of companies in the US equity market. This index targets for inclusion 2,500 companies and represents, as of October 29, 2004, approximately 98% of the capitalization of the US equity market. The MSCI US Investable Market 2500 Index is the aggregation of the MSCI US Large Cap 300, Mid Cap 450 and Small Cap 1750 Indices.) The MSCI US Investable Market Growth Index is a subset of the MSCI US Investable Market 2500 Index. Index provided by Morningstar Direct.

■ **Int'l Markets = MSCI World Ex US GR USD:** Morgan Stanley Capital International World Ex. US Index is a free float weighted index. Index provided by Morningstar Direct.

**GR:** For MSCI index series only. GR indicates that total return is calculated reinvesting gross dividends. This series approximates the maximum possible dividend reinvestment. The amount reinvested is the entire dividend distributed to individuals residing in the country of the company, but does not include tax credits.

**TR:** Represents Total Return.

**As with any investment strategy there is a potential for profit as well as the possibility of loss. Additional information about Symmetry can be found in their ADV Part 2A and B located on the Symmetry website at [www.symmetrypartners.com](http://www.symmetrypartners.com).** The credit quality of the investment in the portfolio does not apply to the stability or safety of the fund. In an environment where interest rates may trend upward, rising rates will negatively impact most bond funds, and fixed income securities held by a fund are likely to decrease in value. Bond funds and individual bonds with a longer duration (a measure of the expected life of a security) tend to be more sensitive to changes in interest rates, usually making them more volatile than securities with shorter durations.

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