

The Importance of Diversification

As shown below, the best performing asset classes change dramatically from year to year. Diversifying investments into different asset classes may help you take advantage of economic cycles, potentially reduce overall portfolio volatility, and increase the likelihood of more consistent returns. By carefully considering your situation, your advisor can help you select a diversified FWX Financial portfolio that meets your objectives and time frame.

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Best	Commodity Index 31.84%	Inv-Grade Bonds 8.44%	Commodity Index 25.91%	Emerging Markets 55.82%	Emerging Markets 25.55%	Emerging Markets 34.00%	Emerging Markets 32.17%	Emerging Markets 39.39%	Inv-Grade Bonds 5.24%	Emerging Markets 78.51%	Gold 27.74%	Gold 11.65%	Emerging Markets 18.22%	Mid Cap Stocks 38.82%	Large Cap Stocks 13.69%
	Inv-Grade Bonds 11.63%	High Yield Stocks 5.28%	Gold 23.96%	Small Cap Stocks 47.25%	Foreign Stocks 20.25%	Commodity Index 21.36%	Foreign Stocks 26.34%	Gold 31.59%	Gold 3.41%	High Yield Bonds 58.21%	Small Cap Stocks 26.85%	Inv-Grade Bonds 7.84%	Foreign Stocks 17.32%	Small Cap Stocks 34.76%	Mid Cap Stocks 13.22%
	Mid Cap Stocks 8.25%	Treasury Bills 4.07%	Inv-Grade Bonds 10.26%	Mid Cap Stocks 40.06%	Mid Cap Stocks 20.22%	Gold 17.89%	Gold 23.92%	Commodity Index 16.23%	Treasury Bills 1.77%	Mid Cap Stocks 40.48%	Mid Cap Stocks 25.48%	High Yield Bonds 4.98%	Mid Cap Stocks 17.28%	Large Cap Stocks 32.39%	Inv-Grade Bonds 5.97%
	Treasury Bills 6.08%	Small Cap Stocks 2.49%	Treasury Bills 1.70%	Foreign Stocks 38.59%	Small Cap Stocks 18.33%	Foreign Stocks 13.54%	Small Cap Stocks 18.37%	Foreign Stocks 11.17%	High Yield Bonds -26.16%	Foreign Stocks 31.78%	Emerging Markets 18.88%	Large Cap Stocks 2.11%	Small Cap Stocks 16.35%	Foreign Stocks 22.78%	Small Cap Stocks 4.89%
	Small Cap Stocks -3.02%	Gold 1.41%	High Yield Bonds -1.41%	High Yield Bonds 28.97%	High Yield Bonds 11.13%	Mid Cap Stocks 12.65%	Large Cap Stocks 15.79%	Inv-Grade Bonds 6.97%	Small Cap Stocks -33.79%	Gold 27.63%	Commodity Index 16.83%	Treasury Bills 0.07%	Large Cap Stocks 16.00%	High Yield Bonds 7.44%	High Yield Bonds 2.45%
	High Yield Bonds -5.86%	Emerging Markets -2.62%	Emerging Markets -6.17%	Large Cap Stocks 28.68%	Large Cap Stocks 10.88%	Large Cap Stocks 4.91%	Mid Cap Stocks 15.26%	Mid Cap Stocks 5.60%	Commodity Index -35.65%	Small Cap Stocks 27.17%	High Yield Bonds 15.12%	Mid Cap Stocks -1.55%	High Yield Bonds 15.81%	Treasury Bills 0.05%	Treasury Bills 0.02%
	Gold -6.26%	Mid Cap Stocks -5.62%	Foreign Stocks -15.94%	Commodity Index 23.93%	Commodity Index 9.15%	Small Cap Stocks 4.55%	High Yield Bonds 11.85%	Large Cap Stocks 5.49%	Large Cap Stocks -37.00%	Large Cap Stocks 26.46%	Large Cap Stocks 15.06%	Small Cap Stocks -4.18%	Gold 5.68%	Inv-Grade Bonds -2.02%	Gold -0.19%
	Large Cap Stocks -9.10%	Large Cap Stocks -11.89%	Mid Cap Stocks -16.19%	Gold 21.74%	Inv-Grade Bonds 4.34%	Treasury Bills 3.00%	Treasury Bills 4.80%	Treasury Bills 4.78%	Mid Cap Stocks -41.46%	Commodity Index 18.91%	Foreign Stocks 7.75%	Foreign Stocks -12.14%	Inv-Grade Bonds 4.21%	Emerging Markets -8.76%	Emerging Markets -2.19%
	Foreign Stocks -14.17%	Commodity Index -19.51%	Small Cap Stocks -20.48%	Inv-Grade Bonds 4.10%	Gold 4.29%	High Yield Bonds 2.74%	Inv-Grade Bonds 4.33%	High Yield Bonds 1.87%	Foreign Stocks -43.38%	Inv-Grade Bonds 5.93%	Inv-Grade Bonds 6.54%	Commodity Index -13.32%	Treasury Bills 0.08%	Commodity Index -9.52%	Foreign Stocks -4.90%
Worst	Emerging Markets -31.80%	Foreign Stocks -21.44%	Large Cap Stocks -22.10%	Treasury Bills 1.03%	Treasury Bills 1.24%	Inv-Grade Bonds 2.43%	Commodity Index 2.07%	Small Cap Stocks -1.57%	Emerging Markets -53.33%	Treasury Bills 0.15%	Treasury Bills 0.13%	Emerging Markets -18.42%	Commodity Index -1.06%	Gold -27.79%	Commodity Index -17.01%

Disclosure: Past performance is not indicative of future results. It should not be assumed that any investment or strategy discussed in this publication will be equally profitable in the future. Investing involves certain risks including loss of principal. There is no guarantee that any specific investment strategy will be suitable or profitable. The information herein has been obtained from various public sources. We do not guarantee the accuracy.

