# Periodic Table of Asset Class Returns

CONVERGENT | WEALTH ADVISORS

## Annual Returns of a Diversified Portfolio Mix Relative to Key Indices Ranked in Order of Performance

This presentation is intended to display the impact of asset diversification and not the performance of Convergent.

Through December 31, 2011 *

BEST

| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 5 Year | 10 Year | 15 Year | 20 Year [1] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Emerging Mkts Equity 56.28% | Real Estate 40.05% | Emerging Mkts Equity 34.54% | Real Estate 42.46% | | | Emerging Mkts Equity 79.02% | Sm Cap Equity 26.86% | | | Emerging Mkts Equity 14.20% | Emerging Mkts Equity 7.12% | Real Estate 9.98% |
| | | | Sm Cap Equity 47.25% | Emerging Mkts Equity 25.95% | Commodities 21.36% | Emerging Mkts Equity 32.59% | | | High Yld Bonds 58.21% | Real Estate 24.94% | | | Real Estate 10.16% | High Yld Bonds 6.91% | Sm Cap Equity 8.52% |
| | | | Real Estate 41.08% | Int'l Equity 20.70% | Real Estate 14.43% | Int'l Equity 26.86% | Emerging Mkts Equity 39.78% | | Real Estate 35.91% | Emerging Mkts Equity 19.20% | | | High Yld Bonds 8.86% | Real Estate 6.73% | Emerging Mkts Equity 8.48% |
| | | | Int'l Equity 39.17% | Sm Cap Equity 18.33% | Int'l Equity 14.02% | Sm Cap Equity 18.37% | Commodities 16.23% | | Int'l Equity 32.46% | Commodities 16.82% | | | Commodities 6.63% | Bonds 6.33% | High Yld Bonds 8.22% |
| | | | High Yld Bonds 28.96% | High Yld Bonds 11.14% | HF - Hedged Equity 7.49% | Lg Cap Equity 15.78% | Int'l Equity 11.63% | | Sm Cap Equity 27.17% | High Yld Bonds 15.11% | | | Bonds 5.78% | Sm Cap Equity 6.25% | Lg Cap Equity 7.81% |
| Commodities 31.84% | Bonds 8.42% | | Lg Cap Equity 28.67% | Lg Cap Equity 10.86% | Diversified Portfolio 7.44% | Diversified Portfolio 12.24% | HF - Hedged Equity 10.25% | | Lg Cap Equity 26.47% | Lg Cap Equity 15.08% | | | Sm Cap Equity 5.62% | Diversified Portfolio 5.54% | Diversified Portfolio 6.82% |
| Real Estate 17.56% | Tax-Exempt Bonds 5.53% | Commodities 25.91% | Commodities 23.93% | Diversified Portfolio 9.65% | HF - Multi-Strategy 5.13% | High Yld Bonds 11.87% | Diversified Portfolio 8.03% | | Commodities 18.91% | Diversified Portfolio 8.71% | | High Yld Bonds 7.54% | Diversified Portfolio 5.14% | Lg Cap Equity 5.45% | HF - Hedged Equity 6.59% |
| Bonds 11.63% | High Yld Bonds 5.28% | Bonds 10.27% | Diversified Portfolio 16.88% | Commodities 9.15% | Lg Cap Equity 4.91% | HF - Hedged Equity 10.39% | HF - Multi-Strategy 7.68% | | Diversified Portfolio 17.53% | Int'l Equity 8.21% | | Bonds 6.51% | Int'l Equity 5.12% | Tax-Exempt Bonds 5.03% | Bonds 6.50% |
| Tax-Exempt Bonds 8.17% | Cash 4.09% | Tax-Exempt Bonds 8.68% | HF - Hedged Equity 11.61% | HF - Hedged Equity 6.86% | Sm Cap Equity 4.55% | HF - Multi-Strategy 9.21% | Bonds 6.96% | | HF - Hedged Equity 11.47% | Bonds 6.56% | Bonds 7.86% | Tax-Exempt Bonds 5.38% | Tax-Exempt Bonds 4.81% | HF - Hedged Equity 4.93% | HF - Multi-Strategy 5.75% |
| Cash 5.96% | Real Estate 3.50% | HF - Multi-Strategy 3.57% | HF - Multi-Strategy 9.01% | HF - Multi-Strategy 5.83% | Cash 3.00% | Cash 4.76% | Lg Cap Equity 5.49% | | HF - Multi-Strategy 9.65% | HF - Hedged Equity 5.70% | Tax-Exempt Bonds 7.63% | Emerging Mkts Equity 2.70% | HF - Hedged Equity 3.27% | HF - Multi-Strategy 4.48% | Commodities 5.65% |
| HF - Multi-Strategy 5.77% | HF - Multi-Strategy 3.11% | Real Estate 3.53% | Tax-Exempt Bonds 4.35% | Bonds 4.34% | High Yld Bonds 2.74% | Bonds 4.33% | Tax-Exempt Bonds 4.79% | Bonds 5.24% | Tax-Exempt Bonds 7.16% | HF - Multi-Strategy 5.07% | High Yld Bonds 4.98% | Diversified Portfolio 1.37% | Lg Cap Equity 2.92% | Commodities 3.87% | Tax-Exempt Bonds 5.50% |
| HF - Hedged Equity 4.07% | HF - Hedged Equity 2.80% | Cash 1.70% | Bonds 4.11% | Tax-Exempt Bonds 2.92% | Bonds 2.43% | Tax-Exempt Bonds 3.74% | Cash 4.74% | Tax-Exempt Bonds 4.23% | Bonds 5.93% | Tax-Exempt Bonds 3.14% | Lg Cap Equity 2.09% | Cash 1.36% | HF - Multi-Strategy 2.78% | Int'l Equity 3.79% | Int'l Equity 4.94% |
| Diversified Portfolio 2.48% | Sm Cap Equity 2.49% | HF - Hedged Equity 1.02% | Cash 1.07% | Cash 1.24% | Tax-Exempt Bonds 1.67% | Commodities 2.07% | High Yld Bonds 1.88% | Cash 1.80% | Cash 0.16% | Cash 0.13% | Cash 0.08% | Sm Cap Equity 0.15% | Cash 1.85% | Cash 2.90% | Cash 3.27% |
| Sm Cap Equity -3.02% | Diversified Portfolio -0.58% | Diversified Portfolio -0.18% | | | | | Sm Cap Equity -1.57% | HF - Multi-Strategy -19.86% | | | Diversified Portfolio -1.53% | Lg Cap Equity -0.25% | | | |
| High Yld Bonds -5.86% | Emerging Mkts Equity -2.37% | High Yld Bonds -1.36% | | | | | Real Estate -10.69% | Diversified Portfolio -21.25% | | | Real Estate -2.38% | HF - Hedged Equity -0.71% | | | |
| Lg Cap Equity -9.09% | Lg Cap Equity -11.85% | Emerging Mkts Equity -6.00% | | | | | | HF - Hedged Equity -21.37% | | | HF - Multi-Strategy -3.53% | HF - Multi-Strategy -0.83% | | | |
| Int'l Equity -13.96% | Commodities -19.51% | Int'l Equity -15.66% | | | | | | High Yld Bonds -26.15% | | | Sm Cap Equity -4.18% | Commodities -2.07% | | | |
| Emerging Mkts Equity -30.61% | Int'l Equity -21.21% | Sm Cap Equity -20.48% | | | | | | Sm Cap Equity -33.79% | | | HF - Hedged Equity -5.51% | Int'l Equity -4.26% | | | |
| | | Lg Cap Equity -22.09% | | | | | | Commodities -35.65% | | | Int'l Equity -11.73% | Real Estate -4.63% | | | |
| | | | | | | | | Lg Cap Equity -36.99% | | | Commodities -13.32% | | | | |
| | | | | | | | | Int'l Equity -43.06% | | | Emerging Mkts Equity -18.17% | | | | |
| | | | | | | | | Real Estate -46.7% | | | | | | | |
| | | | | | | | | Emerging Mkts Equity -53.18% | | | | | | | |

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*Returns for longer than one year are annualized. Past performance is not a guarantee of future performance.
The information provided is for illustrative purposes and is intended to display the impact of asset diversification. It is not meant to represent the performance of any particular investment. It is not possible to directly invest in an index.

■ Lg Cap Equity is represented by the S&P 500 Index, with dividends reinvested ■ Sm Cap Equity is represented by the Russell 2000 Index, with dividends reinvested ■ Int'l Equity is represented by the Morgan Stanley Capital International (MSCI) EAFE Index ■ Emerging Mkts Equity is represented by the MSCI Emerging Markets Free Index ■ HF-Hedged Equity is represented by the HFRI Fund of Funds Composite Index ■ Real Estate is represented by the Dow Jones Wilshire Global Real Estate Securities Index ■ Commodities is represented by the Dow Jones-UBS Commodity Index ■ HF-Multi-Strategy is represented by the HFRI Fund of Funds Conservative Index ■ High Yld Bonds is represented by the Barclays High Yield Credit Bond Index ■ Tax-Exempt Bonds is represented by the Barclays Municipal 1-10 Year Index ■ Bonds is represented by the Barclays Aggregate Bond Index ■ Cash is represented by the 3-Month Treasury Bill □ The Diversified Portfolio consists of the following allocations:12.5% U.S. Equity, 12.5% Non-U.S. Equity, 25% HF-Hedged Equity, 7.5% Real Assets, 12.5% HF-Multi-Strategy and 30% Core Fixed Income. This particular portfolio allocation was selected because we believe it represents a balanced portfolio with a moderate risk/return profile. The presentation is not meant as a general guide to investing or as a source of any specific investment recommendations.

[1] The returns for the Dow Jones Wilshire Global Real Estate Index (representing Real Estate) have been substituted with returns for the NAREIT for periods prior to January 1992 and the returns for the Barclays Municipal 1-10 Year Index (representing Tax-Exempt Bonds) have been substituted with returns for the Barclays Aggregate Municipal Index for periods prior to July 1993.