



# ANALYTICS INVESTMENT ADVISORS, LLC

## Performance Summary<sup>1</sup>

YTD<sup>2</sup>

	2012-23 Avg.	09/30/2024	Risk Statistics <sup>3</sup>				
S&P500 (\$SPX)	12.87%	20.81%	Beta	R <sup>2</sup>	SD	Sharpe Ratio	MPRS <sup>5</sup>
US Bond Index <sup>4</sup>	1.60%	4.49%					
Moderate	12.69%	16.55%	1.09	95	19.99	.41	62-80
Assertive 1	14.85%	20.07%	1.39	93	25.18	.43	81-89
Assertive 2	24.72%	29.13%	1.59	98	22.23	.45	90-99
Aggressive	30.90%	46.69%	1.80	99	31.53	.47	100



<sup>1</sup> Moderate: Prudent investors desiring portfolios designed to accomplish medium long-term return. Calculated risk is acceptable to achieve good returns. Assertive 1 & 2: Investors with sufficient income to invest mostly in capital growth. Higher volatility and more aggressive investments are acceptable to accumulate wealth in the long run. Aggressive: Investors intending to compromise portfolio balance in pursuit of higher long-term returns. Security of capital is secondary to potential wealth accumulation.

<sup>2</sup> Net Average Return, Portfolio Center, Schwab Portfolio Technologies. Fees are negotiable and range between .5% to 1.0% per year for assets under management.

<sup>3</sup> Risk Statistics, Morningstar Advisor Workstation; most recent 3 years, computed quarterly.

Beta Expected change in portfolio return per 1% change in market index return.

R<sup>2</sup> Percent of variation in regression equation explained by the independent variable (S&P500).

SD Standard deviation of the dependent variable (Net Return).

Sharpe Reward-to-Variability Ratio, i.e., portfolio return above risk free rate of return divided by standard deviation.

<sup>4</sup> Vanguard Total Bond BND.

<sup>5</sup> Morningstar Portfolio Risk Score for Target Allocation Indices: Moderate Conservative (40-61), Moderate (62-80), Moderate Aggressive (81-89), Aggressive (90-99), and Extreme (100), September 30, 2024.



ANALYTICS INVESTMENT ADVISORS, LLC

Historical Stock, Bond, Bill Returns & Inflation 1994-2023<sup>1</sup>

	Year	SPX	CPI	10 Year	3 Month	
1	30	1994	-1.54%	2.61%	-8.04%	5.00%
2	29	1995	34.11%	2.81%	23.48%	3.50%
3	28	1996	20.26%	2.93%	1.43%	5.00%
4	27	1997	31.01%	2.34%	9.94%	5.35%
5	26	1998	26.67%	1.55%	14.92%	4.33%
6	25	1999	19.53%	2.19%	-8.25%	5.37%
7	24	2000	-10.14%	3.38%	16.66%	5.73%
8	23	2001	-13.04%	2.83%	5.57%	1.80%
9	22	2002	-23.37%	1.59%	15.12%	1.20%
10	21	2003	26.38%	2.27%	0.38%	1.00%
11	20	2004	8.99%	2.68%	4.49%	2.18%
12	19	2005	3.00%	3.39%	2.87%	4.31%
13	18	2006	13.62%	3.23%	1.96%	4.88%
14	17	2007	3.53%	2.85%	10.21%	3.31%
15	16	2008	-38.49%	3.84%	20.10%	1.59%
16	15	2009	23.45%	-0.36%	-11.12%	0.14%
17	14	2010	12.78%	1.64%	8.46%	0.13%
18	13	2011	0.00%	3.16%	16.04%	0.03%
19	12	2012	13.41%	2.07%	2.97%	0.05%
20	11	2013	29.60%	1.46%	-9.10%	0.07%
21	10	2014	11.39%	1.62%	10.75%	0.05%
22	9	2015	-0.73%	0.12%	1.28%	0.21%
23	8	2016	9.54%	1.26%	0.69%	0.51%
24	7	2017	19.42%	2.13%	2.80%	1.39%
25	6	2018	-6.24%	2.44%	-0.02%	2.37%
26	5	2019	28.80%	1.81%	7.18%	1.55%
27	4	2020	16.26%	1.23%	10.01%	0.09%
28	3	2021	26.89%	4.70%	1.52%	0.06%
29	2	2022	-19.44%	8.38%	-12.75%	3.92%
30	1	2023	24.23%	3.40%	3.88%	5.07%
Arithmetic Mean		5 Yrs	15.35%	3.90%	1.97%	2.14%
Arithmetic Mean		10 Yrs	11.01%	2.71%	2.53%	1.52%
Arithmetic Mean		20 Yrs	9.00%	2.55%	3.61%	1.60%
Arithmetic Mean		30 Yrs	9.66%	2.52%	4.78%	2.34%
Geometric Mean		5 Yrs	13.80%	3.68%	0.87%	1.59%
Geometric Mean		10 Yrs	9.89%	2.49%	0.98%	1.01%
Geometric Mean		20 Yrs	8.36%	2.48%	3.12%	1.38%
Geometric Mean		30 Yrs	8.10%	2.39%	4.26%	2.42%

<sup>1</sup> <http://pages.stern.nyu.edu>; Federal Reserve St. Louis; and, InflationData.com

