

This table displays each market category's 10 year standard deviation and 10 year annualized return. The standard deviation (volatility) reflects the average fluctuation for each category that an investor should expect to witness over time to earn the average 10 year annualized return.

VOLATILITY vs. RETURN		
Market Category	10-Yr Std Dev %	10-Yr Ann Tot Ret %
S & P 500	15.6	8.9
Large Cap Growth	19.4	7.0
Large Cap Value	14.3	9.1
Mid Cap Growth	24.0	8.9
Mid Cap Value	15.7	11.8
Small Cap Growth	25.8	8.9
Small Cap Value	16.2	13.2
International Large Cap Growth	17.9	7.4
International Large Cap Value	15.0	9.8
International Mid/Small Cap Growth	20.5	16.0
International Mid/Small Cap Value	17.5	9.2
Emerging Market	23.8	14.5
Technology	34.9	11.8
Healthcare	18.4	6.4
Real Estate	13.9	15.1
Utilities	13.8	8.0
Natural Resources	23.7	10.1
Financial	18.2	11.6
Source Data: Morningstar, Inc.		