Growth of \$1000 invested in SPY or EAFE Varying by Scenario 1 2500 -2000 -1500 -1000 -2 2500 -2000 4 1500 -2000 -Legend - EAFE ---- SPY 1000 -3 2500 **-**2000 -1500 **-**1000 -40 0 20 60 Month