20-Year Average Return by Month 10-Year Average Return by 10.0% -8% -Avg: 6.72 % 20-Year Average Return (2002-2022) Avg: 8.09 % 10-Year Average Return (2013-2022) 7.5% -6% **-**5.0% -4% -2.5% -2% -0.0% -0% -3 8 9 12 9 12 Month Month