



Historical Scenario Tester

Test your portfolio allocation against historical market crises. Enter your portfolio weights to see how it would have performed during each event.

2008 Financial Crisis

Oct 2007 - Mar 2009

What happened: Housing bubble burst, major bank failures, global credit freeze. S&P 500 dropped 57% from peak to trough. Worst recession since the Great Depression.

Asset Class	Peak-to-Trough Loss	Recovery Time
US Stocks	-57%	4 years
Int'l Stocks	-62%	5+ years
Bonds	+5%	N/A
Real Estate	-68%	6+ years
Cash	+2%	N/A

Your Portfolio Allocation:

50
US Stocks %

15
Int'l %

20
Bonds %

10
Real Estate %

5
Cash %

Calculate Portfolio Impact

Your Portfolio Loss:

- %

on \$100,000 = \$

How would this impact affect a 25-year-old vs. 60-year-old?

Consider time to recover, emotional impact, and income needs...

2020 COVID-19 Crash

Feb - Mar 2020

What happened: Global pandemic triggered fastest market decline in history. S&P 500 dropped 34% in just 23 trading days. Unprecedented government stimulus led to rapid recovery.

Asset Class	Peak-to-Trough Loss	Recovery Time
US Stocks	-34%	5 months
Int'l Stocks	-33%	8 months
Bonds	-8%	2 months
Real Estate	-40%	12 months
Cash	0%	N/A

Your Portfolio Allocation:

50
US Stocks %

15
Int'l %

20
Bonds %

10
Real Estate %

5
Cash %

Calculate Portfolio Impact

Your Portfolio Loss:

- %

on \$100,000 = \$_____

What lessons does the fast recovery teach about panic selling?

Consider what happened to those who sold at the bottom vs. held...

1970s Stagflation

1973 - 1982

What happened: Oil crisis, high inflation (14%+), and slow growth created "stagflation." Stocks lost 50% of real purchasing power over the decade. Bonds suffered from rising rates.

Asset Class	Real Return (10 years)	Key Lesson
US Stocks	-45% real	Inflation erodes gains
Bonds	-40% real	Rising rates hurt bonds
Real Estate	+80% real	Hard assets protect
Cash	-30% real	Inflation destroys cash

What does this scenario teach about diversification across asset types?

Consider how different assets perform during different types of crises...