

Calendar Year Returns
since the start of our plan in 2015

1-Jan-22

2021 was another outstanding year – +17% – for our Investment Portfolio*

My Funds/ETFs	Nominal Returns, Calendar Year							Cumulative	CAGR
	2015	2016	2017	2018	2019	2020	2021		
Stocks									
FSKAX (US Total Stocks)	0.47%	12.68%	21.18%	-5.28%	30.92%	20.78%	25.65%	158.2%	14.5%
VXUS (Int'l Total Stocks)	-4.19%	4.81%	27.45%	-14.43%	21.75%	10.69%	9.00%	60.9%	7.0%
Total for our weights (70%-30%)	-0.93%	10.32%	23.06%	-8.03%	28.17%	17.75%	20.66%	125.3%	12.3%
Bonds									
IUSB (US Total Bonds)	0.42%	4.00%	3.82%	-0.27%	9.26%	7.62%	-1.33%	25.5%	3.3%
BNDX (Int'l Total Bonds)	1.19%	4.61%	2.40%	2.81%	7.87%	4.65%	-2.28%	22.9%	3.0%
Total for our weights (85%-15%)	0.54%	4.09%	3.61%	0.19%	9.05%	7.17%	-1.47%	25.1%	3.3%
Total for our mix (85%-15%)	-0.71%	9.38%	20.14%	-6.79%	25.30%	16.17%	17.34%	107.7%	11.0%

* Investment Portfolio excludes the cash I withdrew and held for our spending in the year
CAGR = Compound Average Growth Rate.

Total Real Return for 2021 for our Investment Portfolio was 9.6%. CAGR from 2015 = 8.3%

	Real Returns, Calendar Year							Cumulative	CAGR
	2015	2016	2017	2018	2019	2020	2021		
Inflation in Year	0.73%	2.07%	2.11%	1.91%	2.29%	1.36%	7.04%	18.7%	2.5%
Our Stocks, real return	-1.65%	8.08%	20.52%	-9.75%	25.30%	16.17%	12.72%	89.7%	9.6%
Our Bonds, real return	-0.19%	1.98%	1.47%	-1.69%	6.61%	5.74%	-7.95%	5.4%	0.7%
Real Total Return,	-1.43%	7.17%	17.66%	-8.54%	22.50%	14.61%	9.62%	74.9%	8.3%

Inflation based on CPI changes in the calendar year. Returns from Morningstar.
CAGR = Compound Average Growth Rate. Expected return rate on our portfolio = 6.4%.

Expected Real Return on our Portfolio per year

	Expected	Weighted (85% S and 15% B)
Stock	7.10%	6.04%
Bonds	2.50%	0.38%
Weighted Total		6.41%

Total return varies different with mixes of Stocks vs. Bonds. I use same weights (US vs. Int'l)

Real return	2015	2016	2017	2018	2019	2020	2021	Cumulative	CAGR
Total @ 85% - 15% (P&T)	-1.43%	7.17%	17.66%	-8.54%	22.50%	14.61%	9.62%	74.9%	8.3%
Total @ 80% - 20%	-1.36%	6.86%	16.71%	-8.14%	21.56%	14.09%	8.59%	70.2%	7.9%
Total @ 75% - 25%	-1.28%	6.56%	15.76%	-7.73%	20.63%	13.56%	7.55%	65.5%	7.5%
Percentage point difference between 85-15 and 75-25								9.4	
Percentage that 85-15 is better than 75-25								14.4%	