

Table J2b - Fixed Income Returns: 1-yr Returns (1928 - 2025)

Summary Results for 98 1-year Periods (1928-2025)

	Short-Term Gov't Bond (one-month)	Intmed-Term Gov't Bond (5-year)	Long-Term Gov't Bond (20-30-years)
In 98 years \$100 grows to:	\$2,386	\$10,315	\$11,636
CRR over 98 years	3.3%	4.8%	5.0%
Best 1 year return	14.7%	29.1%	40.4%
Worst 1 year return	-0.02%	-9.4%	-26.1%
SD over 98 years	3.1%	5.8%	10.1%

Notes: 1) Source data from Dimensional Fund Advisors,
2) Results exclude fees and expenses.

Abbreviations: STGB - Short-Term Government Bonds (One-Month US Treasury Bills),
ITGB - Intermed-Term Government Bonds (Five-Year US Treasury Notes, LTGB - Long-Term Government Bonds, CRR - Compound Rate of Return, SD - Standard Deviation.

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