EXHIBIT 2Basic Vehicles: Summary Statistics of Annual Returns (1926–2003)

Vehicles	Arithmetic Mean	Standard Deviation
Common stocks	12.4%	20.4%
Small company stocks	17.5	33.3
Long-term corporate bonds	6.2	8.6
Long-term government bonds	5.8	9.4
U.S. Treasury Bills	3.8	3.1