RETIREMENT PORTFOLIO MODELS



CONSERVATIVE	MODERATELY Conservative	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE	MOST AGGRESSIVE
30% EQUITY	40% EQUITY	50% EQUITY	65% EQUITY	80% EQUITY	100% EQUITY
EQUITY	EQUITY	EQUITY	EQUITY	EQUITY	EQUITY
20% US Equity – Large Cap*	24% US Equity – Large Cap*	31% US Equity – Large Cap*	■ 36% US Equity — Large Cap*	44% US Equity – Large Cap*	52% US Equity – Large Cap*
1% US Equity – Small Cap*	2% US Equity – Small Cap*	2% US Equity – Small Cap*	3% US Equity – Small Cap*	4% US Equity – Small Cap*	5% US Equity – Small Cap*
6% Non-US Equity – Large Cap*	9% Non-US Equity – Large Cap*	12% Non-US Equity – Large Cap*	■ 18% Non-US Equity — Large Cap*	23% Non-US Equity – Large Cap*	30% Non-US Equity – Large Cap*
2% Non-US Equity – Emerging Markets	3% Non-US Equity – Emerging Markets	3% Non-US Equity – Emerging Markets	5% Non-US Equity – Emerging Markets	6% Non-US Equity – Emerging Markets	9% Non-US Equity – Emerging Markets
1% Global Real Estate	2% Global Real Estate	2% Global Real Estate	3% Global Real Estate	3% Global Real Estate	4% Global Real Estate
FIXED INCOME	FIXED INCOME	FIXED INCOME	FIXED INCOME	FIXED INCOME	FIXED INCOME
52% Short-term Fixed Income	30% Short-term Fixed Income	8% Short-term Fixed Income	6% Short-term Fixed Income	3% Short-term Fixed Income	0% Short-term Fixed Income
18% Other Fixed Income	30% Other Fixed Income	42% Other Fixed Income	29% Other Fixed Income	17% Other Fixed Income	0% Other Fixed Income
			DERATIONS		
70s	60–70s	50–70s	40–60s	20–50s	20–40s
Lower		RISK & V	OLATILITY		Higher
FOAGI		DOTENS	U DETUDU		Ingliet
Minimizing Losses	s / Accepting Reduced Gains	PULENTIA	AL RETURN	Maximizing Gains / Accepting Inc	reased Risk of Loss



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