

# Portfolio Design Model

## Pre-Retirement

Our Process helps you allocate your assets over several time horizons to create a disciplined investment strategy that stays focused on your financial goals.

**BARNUM**

FINANCIAL GROUP

THE SKG TEAM

### Short-Term Investments

- Conservative Risk
- Liquid
- Focused on capital preservation
- Emergency fund

#### Examples include:

Money market funds, CD's, AAA-rated short-term muni bonds and cash

**\*Typical Allocation: 5% - 20%**

### Intermediate-Term Investments

- Moderate risk
- Liquid
- Designed to outpace inflation
- Focused on specific goals:
  - College expenses
  - Home improvements
  - Aspirational goals

#### Examples include:

Individual stocks and bonds, ETF's, mutual funds

**\*Typical Allocation: 30% - 70%**

### Long-Term Investments

- More aggressive
- May be less liquid
- Growth-oriented
- Focused on distant goals:
  - Retirement
  - College Expenses
  - Legacy

#### Examples include:

Individual stocks and bonds, ETF's, mutual funds, annuities, structured investments

**\*Typical Allocation: 25%-50%**

\*Allocations depend on every individual's risk tolerance.

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## In-Retirement

Our Process helps you allocate your assets over several time horizons to create a disciplined investment strategy that stays focused on your financial goals.

### Volatility Buffer

- **Stability focused**
- **Conservative risk**
- **Withdraw in years market is down dramatically**
- **Liquid**

#### Examples include:

CD's, AAA-rated short-term muni bonds, fixed-interest contracts and cash-value life insurance

**\*Typical Allocation: 5% - 20%**

### Income & Growth

- **Dividend and income focused**
- **Moderate risk**
- **Liquid**
- **Manage volatility**

#### Examples include:

Blue chip dividend stocks, interest-yielding bonds, income-focused mutual funds, volatility-managed ETF's

**\*Typical Allocation: 30% - 70%**

### Growth & Income

- **Growth focused**
- **More aggressive**
- **Accepting greater volatility in pursuit of higher return**
- **Some investments may be less liquid**

#### Examples include:

Individual stocks and bonds, ETF's, mutual funds, annuities, structured investments

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