Portfolio Design Model

Pre-Retirement

BARNUM FINANCIAL GROUP
THE SKG TEAM

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

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.

Portfolio Design Model

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.

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Volatility Buffer

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

Examples include:

CD's, AAA-rated shor-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

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

*Allocations depend on every individual's risk tolerance.

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