

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.

Short-Term Investments

- **Conservative risk**
- **Liquid**
- **Focused on capital preservation**
- **Emergency fund**

Examples include:
Money market funds, CD's, 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 purchases

Examples include:
Individual stocks, 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, ETF's, mutual funds, annuities, structured investments

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

*Allocations depend on every individual's risk tolerance.

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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.

Volatility Buffer

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

Examples include:

CD's, fixed-interest contracts and cash-value life insurance

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

Active Equity

- **Primary source of income in upmarket cycles**
- **Fully Liquid**
- **Professionally Managed**

Examples include:

Individual equities and ETFs

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

Passive Equity

- **Growth focused**
- **Accepting greater volatility in pursuit of higher return**
- **May trade liquidity for principal protection**

Examples include:

SP 500 ETF's and derivatives, (structured notes, structured annuities)

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