

Assign a Target Asset Allocation to Your Portfolio

The asset allocation that is appropriate for you depends on your financial goals, time horizon, and tolerance for risk. You can assign your portfolio a target asset allocation by completing the Investor Profile Questionnaire or by using the Investor Profile Table.

- ☐ Investor Profile Questionnaire
- ☒ Investor Profile Table

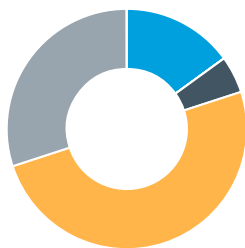
Choose the plan below that best matches your investing goals and style, then click Submit.

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☐ Short Term

Asset Class	Allocation	Time Horizon: Under 3 years	Return: (1970-2015)
Large Cap Equity	0%	<ul style="list-style-type: none"> • Want current income and stability • Not concerned about increasing the value of your investments 	<ul style="list-style-type: none"> • Average Annual Return: 6.2% • Best Year: 19.8% • Worst Year: -0.8%
Small Cap Equity	0%		
International Equity	0%		
Fixed Income	40.00%		
Cash Investments	60.00%		
Other	0%		

☐ Conservative



Asset Class	Allocation	Time Horizon: Under 3-5 years	Return: (1970-2015)
Large Cap Equity	15.00%	<ul style="list-style-type: none"> • Want current income and stability • Not concerned about increasing the value of your investments 	<ul style="list-style-type: none"> • Average Annual Return: 7.7% • Best Year: 22.8% • Worst Year: -4.6%
Small Cap Equity	0.00%		
International Equity	5.00%		
Fixed Income	50.00%		
Cash Investments	30.00%		
Other	0.00%		

☐ Moderate Conservative



Asset Class	Allocation
Large Cap Equity	25.00%
Small Cap Equity	5.00%
International Equity	10.00%
Fixed Income	50.00%
Cash Investments	10.00%
Other	0.00%

**Time Horizon:
Around 5 years**

- Want current income and relative stability
- Want some opportunity to increase the value of your investments

**Return:
(1970-2015)**

- Average Annual Return: 8.8%
- Best Year: 27.0%
- Worst Year: -12.5%

☐ Moderate



Asset Class	Allocation
Large Cap Equity	35.00%
Small Cap Equity	10.00%
International Equity	15.00%
Fixed Income	35.00%
Cash Investments	5.00%
Other	0.00%

**Time Horizon:
Around 10 years**

- Want solid growth with relative stability
- Current income is not the only goal
- Can tolerate some fluctuations but considerably less than overall stock market

**Return:
(1970-2015)**

- Average Annual Return: 9.5%
- Best Year: 30.9%
- Worst Year: -20.9%

☐ Moderate Aggressive



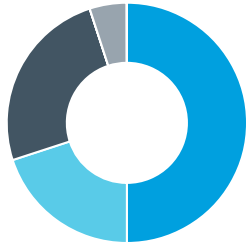
Asset Class	Allocation
Large Cap Equity	45.00%
Small Cap Equity	15.00%
International Equity	20.00%
Fixed Income	15.00%
Cash Investments	5.00%
Other	0.00%

**Time Horizon:
At least 10 years**

- Most concerned about investments growing in value
- Don't need current income
- Have a good tolerance for risk, but want a portfolio with slightly less risk than the overall stock market

**Return:
(1970-2015)**

- Average Annual Return: 9.9%
- Best Year: 34.4%
- Worst Year: -29.5%



Asset Class	Allocation
Large Cap Equity	50.00%
Small Cap Equity	20.00%
International Equity	25.00%
Fixed Income	0.00%
Cash Investments	5.00%
Other	0.00%

**Time Horizon:
More than 15
years**

- Most concerned about investments growing in value
- Don't need current income
- Have a good tolerance for risk

**Return:
(1970-2015)**

- Average Annual Return: 10.1%
- Best Year: 39.9%
- Worst Year: -36.0%

Cancel Submit

Schwab target asset allocations, non-custom, were developed by the Schwab Center for Financial Research®. The historic returns for asset allocation plans are weighted averages of the performances of the indices used to represent each asset class, include the reinvestment of dividends and interest, and are rebalanced annually. The indices representing each class are: S&P 500® for Large Cap Stocks; Russell 2000 Small Stock Index for Small Cap Stocks (1970-1978: CRSP 6-8 Total Return Index); MSCI EAFE Net of Taxes for International Stocks; Barclays Aggregate Index (1970-1975: Ibbotson US Intermediate Term Government Bonds Total Return Index) and Citigroup 3-Month T-Bill for Cash Investments (1970-1977: Ibbotson US 30-Day T-Bill Total Return Index). Indices are unmanaged, do not incur management fees or expenses, and cannot be invested in directly. Past performance is no guarantee of future results.