

# SAVEAWAY401K FUND OPTIONS

Investors with SaveAway401k have diversified options for retirement savings.

Whether you've got a long time horizon ahead of you, or you're ready to retire soon, our fund choices and model portfolios present you with an array of different choices. You can select a pre-built model portfolio, or create your own model portfolio with the fund choices below

## FUND CHOICES:

### EQUITY ETFS

<b>IVV</b>	iShares Core S&P 500 ETF
<b>SCHG</b>	Schwab U.S. Large Cap Growth ETF
<b>QQQ</b>	Invesco Nasdaq 100 ETF
<b>DIA</b>	SPDR Dow Jones Average ETF
<b>VTV</b>	Vanguard Value ETF
<b>DSI</b>	iShares MSCI 400 Social ETF
<b>SPMD</b>	SPDR Mid-cap ETF
<b>IJJ</b>	iShares MidCap 400 Value ETF
<b>EES</b>	WisdomTree US SmallCap Earnings ETF

### BOND ETFS

<b>IEF</b>	iShares 7-10 Year Treasury Bond ETF
<b>VCIT</b>	Vanguard Intermediate Term Corporate Bond ETF
<b>VTIP</b>	Vanguard Short Treasury Inflation Protection ETF
<b>VGSH</b>	Vanguard Short Term Treasury Bonds ETF
<b>BNDX</b>	Vanguard Total International Bond ETF
<b>EMB</b>	iShares JP Morgan Emerging Markets Bond ETF

### SPECIALTY ETFS

<b>SCHH</b>	iShares JP Morgan Emerging Markets Bond ETF
<b>EMGF</b>	iShares Edge MSCI Multifactor Emerging Markets ETF
<b>SCHF</b>	Schwab International Equity ETF
<b>DBC</b>	Invesco DB Commodity Index ETF
<b>IAU</b>	iShares Gold Trust ETF

### MONEY MARKET

<b>VMFXX</b>	Vanguard Money Market Reserves
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# SAVEAWAY401K MODEL PORTFOLIOS

Model Portfolios present an opportunity for investors to select investments for their retirement without creating their own investing strategy. Our experts have designed 5 model portfolios to choose from. Simply read the model portfolio descriptions and choose one that's right for you.

## MODEL PORTFOLIO ABSTRACT:

### SECURE

Investors in the Secure Portfolio define themselves as 'Low Risk Investors'. Read more about the Secure portfolio below.



### CONVENTIONAL

Investors in the Conventional Portfolio generally have more time horizon before retirement than Secure Portfolio investors (on average 2-5 years). Read more about the Conventional portfolio below.



### SENSIBLE

Investors in the Sensible Portfolio are 'medium risk' investors that have a longer-term retirement strategy, typically 5-10 years. Read more about the Sensible portfolio below.



### STANDARD

Investors in the Standard Portfolio typically have a 5-10 year timeline before retirement. However, their risk tolerance is slightly higher than a sensible investor. Read more about the Standard portfolio below.



### VIGOUROUS

Investors in the Vigorous Portfolio typically have greater than 10 years before retirement. Read more about the Vigorous Portfolio below.

## INVESTING CHOICES

### FUND MIX

Bond ETFs, Equity ETFs, Specialty Funds - Construct a portfolio that meets your risk tolerance

## 5

### MODEL PORTFOLIOS

to choose from, whether you are looking to retire soon, or retirement is still over 10 years out

## LOW COST

### OPTIONS

Our model portfolios range from .07-.11% expenses, or roughly \$.07-\$.11 for every \$100 invested



# SAVEAWAY401K MODEL PORTFOLIOS

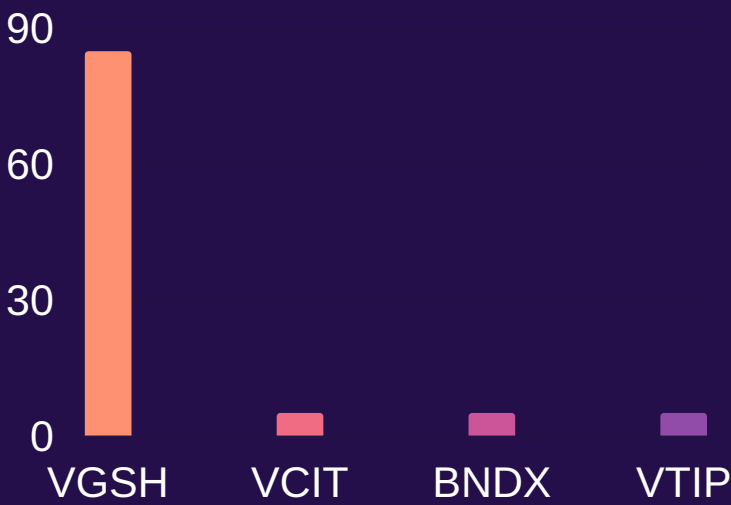
## SECURE PORTFOLIO



Investors in the Secure Portfolio define themselves as 'Low Risk Investors'. Their primary priority in retirement is capital preservation, and seek returns that they may be planning on drawing upon in 1-2 years.

## SECURE PORTFOLIO PROFILE:

85%	VGSH - Vanguard Short Term Treasury Bonds ETF
5%	VCIT - Vanguard Intermediate Term Corporate Bond ETF
5%	BNDX - Vanguard Total International Bond ETF
5%	VTIP - Vanguard Short Treasury Inflation Protection ETF



Fund Choices and Weighting for  
SaveAway401k Secure Portfolio

100%

PERCENT

of the Secure Portfolio is invested in Bond ETFs

4

FUNDS

In the Secure Portfolio offer the investor diversified options for their 401k plan

.07%

EXPENSE RATIO

For every \$100 dollars of money invested, the cost to manage this portfolio is just \$.07

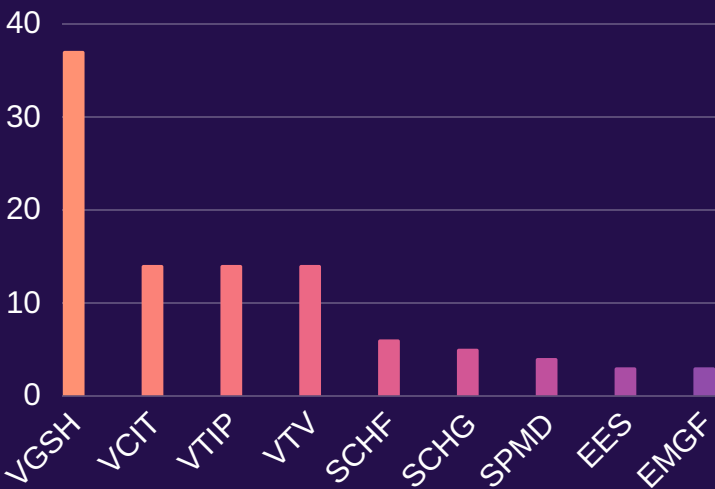
# SAVEAWAY401K MODEL PORTFOLIOS

## CONVENTIONAL PORTFOLIO

Investors in the Conventional Portfolio generally have more time horizon before retirement than Secure Portfolio investors (on average 2-5 years). Because of these requirements, they seek more income than Secure Portfolio Investors, but still have needs to protect their investments from risky market fluctuations.

## CONVENTIONAL PORTFOLIO PROFILE:

37%	VGSH - Vanguard Short Term Treasury Bonds ETF
14%	VCIT - Vanguard Intermediate Term Corporate Bond ETF
14%	VTIP - Vanguard Short Treasury Inflation Protection ETF
14%	SCHF - Schwab International Equity ETF
6%	VTV - Vanguard Value ETF
5%	SCHG - Schwab U.S. Large Cap Growth ETF
4%	SPMD - SPDR Mid-cap ETF
3%	EES - WisdomTree US SmallCap Earnings ETF
3%	EMGF - iShares Edge MSCI Multifactor Emerging Markets ETF



Fund Choices and Weighting for SaveAway401k Conventional Portfolio

65/35

### SPLIT

This portfolio has a 65% position in Bonds, and a 35% position in stocks

9

### FUNDS

In the Conventional Portfolio offer the investor diversified options for their 401k plan from 5 different fund families.

.09%

### EXPENSE RATIO

For every \$100 dollars of money invested, the cost to manage this portfolio is just \$.09



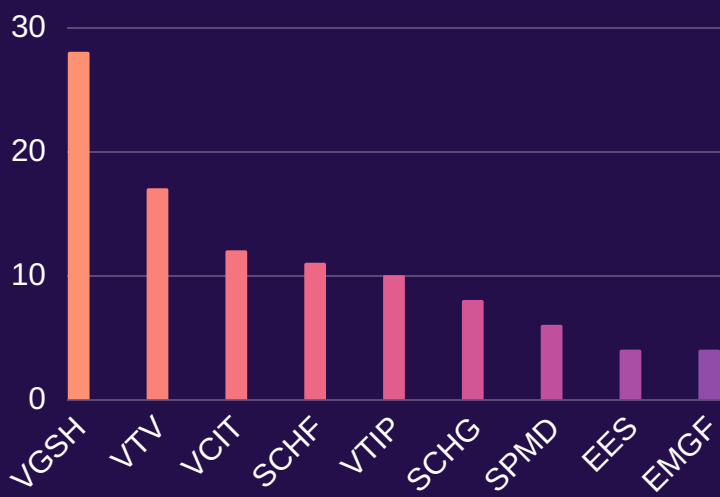
# SAVEAWAY401K MODEL PORTFOLIOS

## SENSIBLE PORTFOLIO

Investors in the Sensible Portfolio are 'medium risk' investors that have a longer-term retirement strategy, typically 5-10 years. This portfolio highlights a balanced weighting between both growth-oriented equities and interest-bearing bonds.

## SENSIBLE PORTFOLIO PROFILE:

28%	VGSH - Vanguard Short Term Treasury Bonds ETF
17%	VTV - Vanguard Value ETF
12%	VCIT - Vanguard Intermediate Term Corporate Bond ETF
11%	SCHF - Schwab International Equity ETF
10%	VTIP - Vanguard Short Treasury Inflation Protection ETF
8%	SCHG- Schwab U.S. Large Cap Growth ETF
6%	SPMD - SPDR Mid-cap ETF
4%	EES - WisdomTree US SmallCap Earnings ETF
4%	EMGF - iShares Edge MSCI Multifactor Emerging Markets ETF



Fund Choices and Weighting for SaveAway401k Sensible Portfolio

50/50

### SPLIT

This portfolio has a 50% position in Bonds, and a 50% position in stocks

9

### FUNDS

In the Sensible Portfolio offer the investor diversified options for their 401k plan from 5 different fund families.

.09%

### EXPENSE RATIO

For every \$100 dollars of money invested, the cost to manage this portfolio is just \$.09

# SAVEAWAY401K MODEL PORTFOLIOS

## STANDARD PORTFOLIO

Investors in the Standard Portfolio typically have a 5-10 year timeline before retirement. However, their risk tolerance is slightly higher than a sensible investor, opting more for a moderate-to-aggressive income growth strategy over preservation of capitol.

## STANDARD PORTFOLIO PROFILE:

27%	VTV - Vanguard Value ETF
19%	SCHF - Schwab International Equity ETF
14%	SCHG- Schwab U.S. Large Cap Growth ETF
12%	SPMD - SPDR Mid-cap ETF
8%	VCIT - Vanguard Intermediate Term Corporate Bond ETF
8%	EES - WisdomTree US SmallCap Earnings ETF
7%	VGSH - Vanguard Short Term Treasury Bonds ETF
5%	EMGF - iShares Edge MSCI Multifactor Emerging Markets ETF



Fund Choices and Weighting for SaveAway401k Standard Portfolio

85/15

SPLIT

This portfolio has a 85% position in stocks, and a 15% position in bonds

8

FUNDS

In the Standard Portfolio offer the investor diversified options for their 401k plan from 5 different fund families.

.11%

EXPENSE RATIO

For every \$100 dollars of money invested, the cost to manage this portfolio is just \$.11



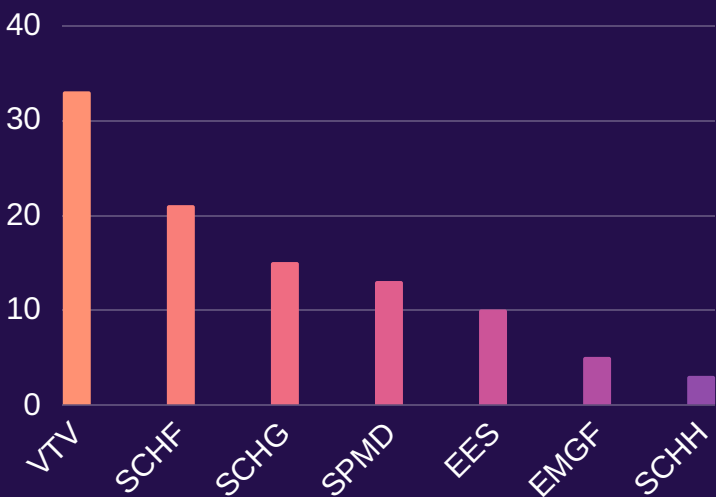
# SAVEAWAY401K MODEL PORTFOLIOS

## VIGOROUS PORTFOLIO

Investors in the Vigorous Portfolio typically have greater than 10 years before retirement. The primary objective of this portfolio is income growth. Aggressive investors are willing to take additional risk for potential increased returns over a longer time horizon.

## VIGOROUS PORTFOLIO PROFILE:

33%	VTV - Vanguard Value ETF
21%	SCHF - Schwab International Equity ETF
15%	SCHG- Schwab U.S. Large Cap Growth ETF
13%	SPMD - SPDR Mid-cap ETF
10%	EES - WisdomTree US SmallCap Earnings ETF
5%	EMGF - iShares Edge MSCI Multifactor Emerging Markets ETF
3%	SCHH- Schwab Real Estate Investment Trust ETF



Fund Choices and Weighting for SaveAway401k Vigorous Portfolio

100%

PERCENT

Of the Vigorous portfolio is invested in a diversified set of Equities instruments

7

FUNDS

In the Vigorous Portfolio offer the investor diversified options for their 401k plan from 6 different fund families.

.11%

EXPENSE RATIO

For every \$100 dollars of money invested, the cost to manage this portfolio is just \$.11