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

SCHG- Schwab U.S. Large

Cap Growth ETF

12% SPMD - SPDR Mid-cap

ETF

NCIT - 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