

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