

Subject: Fwd: Investment Choice Reading and Research

From: Hanh Cao Yu <hanh.cao.yu@stanfordalumni.org>

Date: 2/8/2023, 6:29 AM

To: Hien Cao <hcaosc@gmail.com>, Huy Cao - 4447 <mark.cao@gmail.com>

This note maybe to complex for Dad to understand but I will ask him to talk with us and not call his broker. Dad did write a thank you to Jeff. I hadn't seen an email from him in a long while.

Too many things to many things to care of.

H

----- Forwarded message -----

From: **Jeffrey Yu** <jcyu@alumni.princeton.edu>

Date: Tue, Feb 7, 2023, 12:37 AM

Subject: Investment Choice Reading and Research

To: Ho van Cao <hvc_bus@yahoo.com>

Cc: Hanh Cao Yu <hanh.cao.yu@stanfordalumni.org>

Dad,

You generally should focus on capital preservation with some income generation now and have a modest equity exposure. I would suggest no more than 20-30% - and in some index funds. So maybe 10% growth/general market fund like VOO or IVV [both indexed to S&P 500], 15-20% in a value fund (like VTV or DIVB), and the rest in an bond and income funds.

I recommend you read and also use the research tools at TD Ameritrade to start looking in teh the following:

<https://money.usnews.com/investing/funds/slideshows/8-best-vanguard-etfs-for-retirees?onepage>

<https://www.forbes.com/advisor/retirement/best-retirement-income-funds/>

You have the broker-advised version of the PIMCO Income Fund. I you transfer the funds to TD Ameritrade, you can consider moving it to another class with reduced fees. If you read about the fund performance, it is one of the better income funds - just the entire market was down last year. the Forbes article mentions some alternatives.

Type in the ticker symbols for the Exchanged Traded Funds (ETFs) in the ETF comparison otool and then click on the tabs to read some of the comparisons:

<https://research.tdameritrade.com/grid/public/etfs/compare/compare.asp>

-- Jeff