Balanced Portfolio Recommendations

This portfolio is balanced equally between 50% Fixed, bonds and 50% equities.

Voya Fixed Fund 50%

Vanguard Institutional Index Fund 11%

Allianz NFJ Dividend Value Inst 10%

Vanguard PRIMECAP Fund 8%

Vanguard Mid Cap Index Inst 6%

Voya Small Company Portfolio 4%

Nuveen Real Estate Trust 3%

Dodge & Cox International Stock Fund 4%

American Funds Capital World Growth Fund 4%

How you choose to invest your monies is a very personal decision. It is also your responsibility to make the decision on what level of risk you are comfortable with. These allocations are meant to be a guide to help you make investment choices. This portfolio may not be suitable for all investors. Unfortunately there is no crystal ball to see what the markets will do. Markets can loose and gain on a day to day basis. By providing these choices we hope to give you guidelines to help make those decisions. You can also contact me for a more personal allocation if you feel none of the above suit your investment goals. The plan is to review the choices on a quarterly basis. A that time if there have been changes in the market we will show those adjustments.

Disclosures:

Equity funds generally have a higher degree of risk to capital and small cap funds are subject to greater volatility than those in other asset categories. Bond funds are subject to the interest-rate, inflation, and credit risks associated with the underlying bonds in the future. Interest rates can adversely affect a bond fund's performance. The principle value will fluctuate with changes in market conditions.

Real estate funds are subject to various risks such as illiquidity and property devaluation based on adverse economic and real estate market conditions and may not be suitable for all investors.

Consider the investment objectives, risk, charges and expenses of the Investment company carefully before in esting. The prospectus contains this and other information about the investment company. Prospectuses may be obtained from the investment company or from your registered representative. Please read the prospectus carefully before Investing.

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