

LONG HORIZON ETF MODELS



Allocations as of July 25th, 2018

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		Asset Allocation (% Equity / Fixed Income)										
		0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100/0
U.S. Fixed Income		100.0%	90.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	10.0%	-
USIG	iShares Broad USD Investment Grade Corporate Bond ETF	44.3%	40.7%	37.0%	33.7%	29.7%	25.4%	21.1%	17.8%	12.4%	6.0%	-
GOVT	iShares U.S. Treasury Bond ETF	-	27.7%	25.5%	23.3%	22.4%	19.6%	16.8%	12.2%	7.6%	4.0%	-
IEF	iShares 7-10 Year Treasury Bond ETF	17.1%	-	-	-	-	-	-	-	-	-	-
MBB	iShares MBS ETF	25.6%	21.6%	17.5%	13.0%	7.9%	5.0%	2.1%	-	-	-	-
SHY	iShares 1-3 Year Treasury Bond ETF	13.0%	-	-	-	-	-	-	-	-	-	-
TLT	iShares 20+ Year Treasury Bond ETF	-	-	-	-	-	-	-	-	-	-	-
U.S. Equity		-	6.5%	13.0%	19.5%	26.0%	32.5%	39.0%	45.5%	52.0%	58.5%	65.0%
IJR	iShares Core S&P Small-Cap ETF	-	2.4%	3.7%	5.1%	6.4%	7.8%	9.1%	10.5%	11.8%	13.2%	14.5%
IVV	iShares Core S&P 500 ETF	-	4.1%	9.3%	14.4%	19.6%	24.7%	29.9%	35.0%	40.2%	45.3%	50.5%
International Equity		-	3.5%	7.0%	10.5%	14.0%	17.5%	21.0%	24.5%	28.0%	31.5%	35.0%
IEFA	iShares Core MSCI EAFE ETF	-	-	-	-	-	-	-	-	-	-	26.2%
IEMG	iShares Core MSCI Emerging Markets ETF	-	-	-	-	-	-	-	-	-	-	8.8%
IXUS	iShares Core MSCI Total International Stock ETF	-	3.5%	7.0%	10.5%	14.0%	17.5%	21.0%	24.5%	28.0%	31.5%	-



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Allocation Changes

Since last trade of January 16th, 2018

		Asset Allocation (% Equity / Fixed Income)										
		0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	100/0
U.S. Fixed Income		-	-	-	-	-	-	-	-	-	-	-
USIG	iShares Broad USD Investment Grade Corporate Bond ETF	-	-	-	-	-	-	-	-	-	-	-
GOVT	iShares U.S. Treasury Bond ETF	-	-	-	-	-	-	-	-	-	-	-
IEF	iShares 7-10 Year Treasury Bond ETF	+8.7%	-	-	-	-	-	-	-	-	-	-
MBB	iShares MBS ETF	-	-	-	-	-	-	-	-	-	-	-
SHY	iShares 1-3 Year Treasury Bond ETF	-5.7%	-	-	-	-	-	-	-	-	-	-
TLT	iShares 20+ Year Treasury Bond ETF	-3.0%	-	-	-	-	-	-	-	-	-	-
U.S. Equity		-	-	-	-	-	-	-	-	-	-	-
IJR	iShares Core S&P Small-Cap ETF	-	-	-	-	-	-	-	-	-	-	-
IVV	iShares Core S&P 500 ETF	-	-	-	-	-	-	-	-	-	-	-
International Equity		-	-	-	-	-	-	-	-	-	-	-
IEFA	iShares Core MSCI EAFE ETF	-	-	-	-	-	-	-	-	-	-	-
IEMG	iShares Core MSCI Emerging Markets ETF	-	-	-	-	-	-	-	-	-	-	-
IXUS	iShares Core MSCI Total International Stock ETF	-	-	-	-	-	-	-	-	-	-	-

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