SMALL MODELS

Asset Class	ETF	Small Conservative	Small Balanced	Small Aggressive
US Large Cap	Vanguard Large Cap (VV)	20	50	80
US Fixed Income	iShares Barclays Aggregate (AGG)	79	49	19
Cash	Cash	1	1	1
Total Percentage		100	100	100

The IFA Small Models are designed for clients with account values of under $5,000. Advisors should monitor the client's account value and consider adjusting the client's portfolio once the account value increases above $5,000. Similar to the Standard Models, the Small Models are all comprised of the same 2 ETF's with the conservative models being more heavily weighted in the bond ETF and aggressive models being more heavily weighted in the equity ETF. Because the Small Models are composed of the same 2 ETF's, combining two models like the Small Aggressive and Small Conservative Models does not provide any additional diversification compared to just one Small Model. The ETF's in the Small Models are passive and therefore the underlying funds will not generate capital gains in non-qualified accounts.

Small Model Guidelines (All Small Models)

Min Investment: N/A
Min Account Size: N/A
Max Allocation: 100%

Small Aggressive

This model should be used for a client that is looking for a moderate portfolio and

- Can tolerate moderate risk in their portfolio
- Could be in the accumulation, preservation, or distribution phase of their financial life

Model Info

- 80/20 equities to bond ratio
- 82/18/0 large/mid/small cap split
- 100/0 US to International equity exposure

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- Average bond duration 6.33 years

Small Balanced

This model should be used for a client that is looking for a conservative portfolio and

- Are looking for little risk in their portfolio
- Are most likely in the preservation or distribution phase of their financial life

Model Info

- 50/50 equities to bond ratio
- 82/18/0 large/mid/small cap split
- 100/0 US to International equity exposure
- Average bond duration 6.33 years

Small Conservative

This model should be used for a client that is looking for a very conservative portfolio and

- Are looking for very little risk in their portfolio
- Are most likely in the distribution phase of their financial life

Model Info

- 20/80 equities to bond ratio
- 82/18/0 large/mid/small cap split
- 100/0 US to International equity exposure

Average bond duration 6.33 years

IFA DISCLOSURES

Information presented is believed to be factual and up-to-date, but we do not guarantee its accuracy and it should not be regarded as a complete analysis of the subjects discussed. All expressions of opinion reflect the judgment of the authors as of the date of publication and are subject to change. Changes in models are also subject to change at any time.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. There are no assurances that any investment will match or outperform any particular benchmark. All strategies are subject to change and vary slightly due to drifting.

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