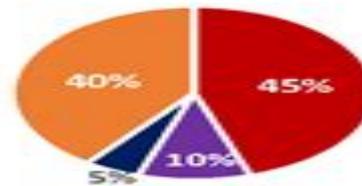


INVESTOR TYPE**SAMPLE ASSET ALLOCATION****AGGRESSIVE**

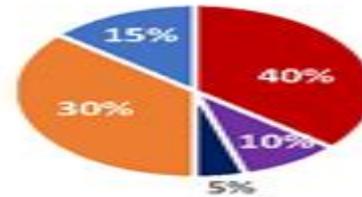
For investors who have a long-term investing time horizon and are willing to assume stock market volatility in exchange for potentially higher growth over time.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock

MODERATELY AGGRESSIVE

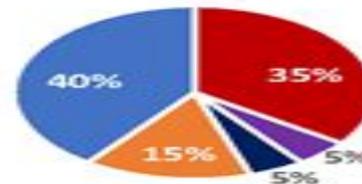
For investors who have a long-term investing time horizon and are willing to absorb a fair amount of stock market volatility but also temper their exposure to stocks with less volatile investments.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

MODERATE

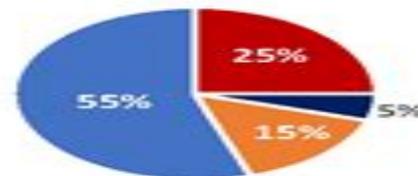
For investors who seek to balance moderate growth potential with lower volatility investments.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

MODERATELY CONSERVATIVE

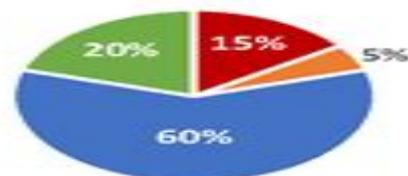
For investors willing to accept modest investment growth and modest stock market volatility.



- Large-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

CONSERVATIVE

For investors unwilling or unable to accept volatility and are concerned with preserving their account balance with little growth potential.



- Large-Cap U.S. Stock
- International Stock
- Bonds
- Short-Term Investments

Asset Allocation For Dummies

Yicheng Fang



Asset Allocation For Dummies:

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covers the basics showing you how to figure out how much to invest find data online and pick an online broker It then progresses through to more advanced topics such as calculating returns selecting mutual funds buying bonds options commodities and IPOs taking you and your money wherever you want to go in the global market Set expectations and assess your risk Analyze stocks and financial statements Assemble the suite of tools to calculate your performance Get tips on choosing the right online broker and on protecting your information online It s time to get a pro strategy and Online Investing for Dummies has all the inside information you need to build up that winning portfolio

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Understanding Asset Allocation Scott Frush,2006-10-16 Build and manage a winning portfolio in bull and bear markets Understanding Asset Allocation logically explains exactly what you need to know about how to allocate your assets This comprehensive highly accessible guide clearly explains the key principles of asset allocation from selection to rebalancing to risk vs return You ll discover how the different asset classes behave the leading misconceptions about allocation and how risk profile time horizon and needs can impact your investments No matter your type of portfolio or your level of experience this easy to follow non technical rulebook shows you how to Apply allocation with separate asset classes or through mutual funds Protect your investments from large swings in market value Achieve both your pre retirement and retirement financial goals Avoid common allocation mistakes and behavioral blunders Complete with instructive hands on

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