MODEL A- CONSERVATIVE

Model A is our most conservative investment approach and is designed for the investor whose main goal is income. This model provides low volatility and is comprised of 75% bonds and 25% stocks. The bonds in the portfolio track high quality US investment grade bonds, keep up with inflation using TIPS, and capture potential rising interest rates with a Short Term Bond fund. The stock portion in the portfolio captures US stocks with the MSCI US Broad Market index and a FTSE index to capture foreign stocks.

Historically (1926-2014) similar models ***averaged*** 6.5%- 7% returns, however, past performance does not predict future results.

Rebalancing alerts are sent out to those who subscribe to this model when any of the recommended index funds/ETFs are out of balance from the target threshold. It doesn't make sense to rebalance at an arbitrary time such as quarterly, semiannually, or on your birthday. We send the rebalancing alerts when they are needed. It helps take the emotion out of investing and ensures you're buying low and selling high.