MODEL D- MODERATELY AGGRESSIVE

Model D is a moderately aggressive investment approach and is designed for the investor whose main goal is growth but would like a little bit of income. This model provides a higher volatility than the more conservative models and is comprised of 30% bonds, 60% stocks, and 10% alternatives. 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 (footsie) index to capture foreign stocks. The alternatives are in Real Estate in the form of a REIT (real estate investment trust) and in precious metals.

Historically (1926-2014) similar models ***averaged*** 8.5%- 9% 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.