

# Portfolio Recommendation - {UserName}

Invest-it-Yourself.com

Asset Class	Sheltered	Taxable	Total Portfolio		Symbol	Mutual Fund	ETF(s)
US Equity - Total Stock Market	\$0	\$28,133	\$28,133	25.6%	VTSMX	Vanguard Total Stock Market Index Fund	VTI
US Equity - Small Cap Value	\$9,378	\$0	\$9,378	8.5%	VISVX	Vanguard Small-Cap Value Index Fund	VBR, IJS
Int'l Equity - All-World ex-US	\$0	\$6,820	\$6,820	6.2%	VFWIX	Vanguard FTSE All-World ex-US Index Fund	VEU
Int'l Equity - Small Cap	\$6,820	\$0	\$6,820	6.2%	VFSVX	Vanguard FTSE All-World ex-US Small Cap	VSS
Int'l Equity - Value	\$6,820	\$0	\$6,820	6.2%	VTRIX	Vanguard International Value Fund	EFV
Bonds - Total Bond Market	\$26,303	\$0	\$26,303	23.9%	VBMFX	Vanguard Total Bond Market Index Fund	BND
Bonds - TIPS	\$10,450	\$0	\$10,450	9.5%	VIPSX	Vanguard Inflation-Protected Securites Fund	TIP
Bonds - Municipals	\$0	\$5,048	\$5,048	4.6%	VWITX	Vanguard Intermed Term Tax-Exempt Fund	TFI, MUB
Real Estate - REITs	\$10,230	\$0	\$10,230	9.3%	VGSIX	Vanguard REIT Index Fund	VNQ
<b>Totals</b>	<b>\$70,000</b>	<b>\$40,000</b>	<b>\$110,000</b>	<b>100%</b>			

## Asset Class Breakdown

<b>US Equity</b>	<b>\$37,510</b>	<b>34.1%</b>
Total Stock Market	\$28,133	25.6%
Small Cap Value	\$9,378	8.5%

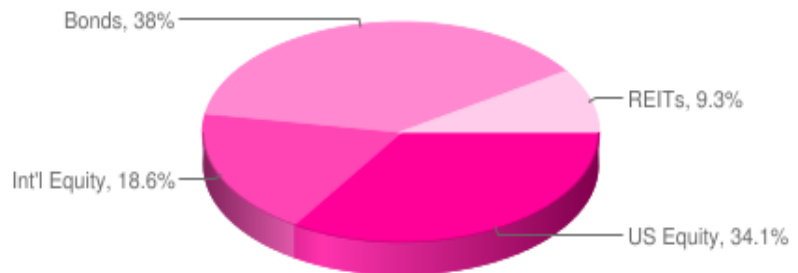
<b>Int'l Equity</b>	<b>\$20,460</b>	<b>18.6%</b>
Europe	\$8,934	8.1%
Pacific	\$6,070	5.5%
Emerging Markets	\$3,887	3.5%
North America	\$1,569	1.4%

<b>Bonds</b>	<b>\$41,800</b>	<b>38%</b>
Treasury/Mortgage Bonds	\$17,097	15.5%
Corporate Bonds	\$7,628	6.9%
Foreign Bonds	\$1,578	1.4%
Municipal Bonds	\$5,048	4.6%
TIPS	\$10,450	9.5%

<b>Real Estate (REITs)</b>	<b>\$10,230</b>	<b>9.3%</b>
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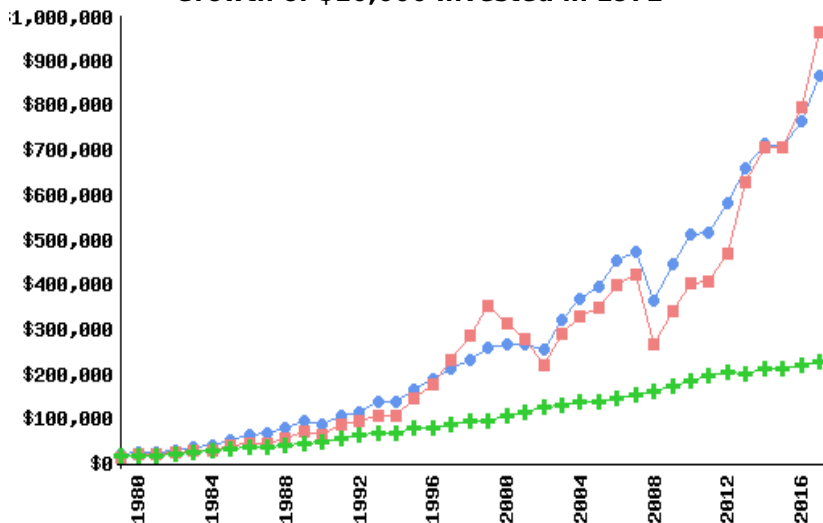
<b>Total</b>	<b>\$110,000</b>	<b>100%</b>
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Overall Asset Allocation



## Historical Performance<sup>1</sup>

Growth of \$10,000 Invested in 1972



Modeled Performance Statistics (1972-2017)

	Compound Annual Return	Standard Deviation (Volatility)	Highest Annual Return	Lowest Annual Return
<b>Recommendation</b>	<b>10.18%</b>	<b>10.83%</b>	<b>30.20%</b>	<b>-22.57%</b>
US Stock Market	10.44%	17.60%	38.51%	-37.04%
US Bond Market	7.02%	5.44%	25.20%	-2.66%