

Lowest possible cost configuration

Low risk	Moderately-low risk	Moderate risk	Moderately-high risk	High risk
Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5
For needs arriving in years 0-5	For needs arriving in years 6-10	For needs arriving in years 11-15	For needs arriving in years 16-20	For needs arriving in years 21 and later
Opportunistic Yrs 0-5 TAA Bond	Alternatives - Real Estate Yrs 6-10	Fundamental 60/40	Fundamental 80/20	Focused Yrs 21 and Greater