

Has the ability to go 100% to cash and/or intermediate U.S. Treasuries

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	Dynamic Yrs 6-10	Dynamic Yrs 11-15	Risk Managed Deep Value	Dynamic Yrs 21 and Greater