

Generally, the most US-centric . . . most US-biased

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 Investment Grade Bond	Factor Yrs 6-10	Factor Yrs 11-15	Risk Managed Deep Value	Concentrated High Dividend Yrs 21 and Greater