

Your Model Retirement Portfolio Allocation

For: Women's Care, P.C. 401(k)
Profit Sharing Plan

Presented by: Crest Financial LLC

www.MyETF401k.com

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Important Disclosures

- Asset Allocation is no guarantee of investing success and is not a substitute for regular monitoring and review of your investments.
- Past performance continues to have no relationship to what may or may not happen tomorrow with investments or many other facets of everyday life.
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Your second most important step...

Getting started in Women's Care's 401(k) plan is the most important step in starting to work for a more secure retirement. After getting started it is important to take the right amount of risk for your goals.

This exercise will help you to determine what type of investor you are and which investments might be most appropriate for your goals.

Be sure to visit www.yearsofretirement.com to calculate how much you might need to save for your retirement.

The Risk and Reward Trade Off

Investing involves many different risks and taking the right amount of risk involves determining:

How much time do you have for your investment?

What are your goals and expectations over the long term?

How would you handle volatile conditions in the short term?

Looking into the future: What's your time horizon?

Please circle the most appropriate answer to each question and add up your score with A=5, B=4, C=3, D=2, E=1.

How many years until you anticipate retiring?

- A. More than 20 years
- B. Between 10 and 20 years
- C. Between 5 and 10 years
- D. Not today but within 5 years
- E. Anticipate? I am retired

Currently what is your age on your drivers license?

- A. Less than 45
- B. Between 45-54
- C. Between 55-64
- D. Between 65 and 74
- E. Over age 74

Inflation has been called the silent thief in that it robs you of your purchasing power over time. How concerned are you about inflation?

- A. Inflation has to be a major concern
- B. My purchasing power has to grow for my retirement
- C. I would like to do better than just keeping up with inflation
- D. If I can stay even I would be tickled
- E. "The return of my principal is more important than the return on my principal"

How do you feel your investment should perform over the long term?

Which statement reflects your goals for this investment?

- A. It needs to grow aggressively so let it ride
- B. Significant growth is important in the long run
- C. Growth at a moderate pace steady pace is great
- D. Caution is the rule but forward progress would be nice
- E. Losing money is just not an option

If the financial markets were to perform poorly over the next ten years, what would your expectations be for this investment?

- A. It would lose money, but it is a long term proposition
- B. There would be little if any returns
- C. A small gain at the end of the day for my time would be nice
- D. Seeing modest profit in that length of time seems reasonable
- E. Little or no correlation with the turbulence in the markets please

Under normal conditions in the markets what would your expectations be over the long term for this investment?

- A. Outperform or at least keep up with the markets
- B. Make a solid profit but not necessarily keep up with the markets
- C. Lag behind the markets while making a reasonable profit
- D. Manage any volatility while making a modest profit
- E. Avoiding the rollercoaster while still making a little something

In the near term it can be bumpy and rarely do things get cheaper. Your feelings on volatility and inflation.

For the next three years if faced with negative market performance which statement most reflects your attitude?

- A. I am in it for the long term and don't mind losing money
- B. If losses are normal I can live with it
- C. A little loss would be okay, but I wouldn't brag about it
- D. Losing ground is not why I invest
- E. My money needs to grow at least a little

In any ninety day period the market can face significant volatility. How do you feel about performance during this short period of time?

- A. Is there anything on sale since things are down?
- B. Three months in my lifetime investment horizon won't derail things
- C. If losses get to double digits I'd be concerned
- D. There will be bumps in the road, small bumps
- E. When I see minus signs and red numbers it is not a good thing

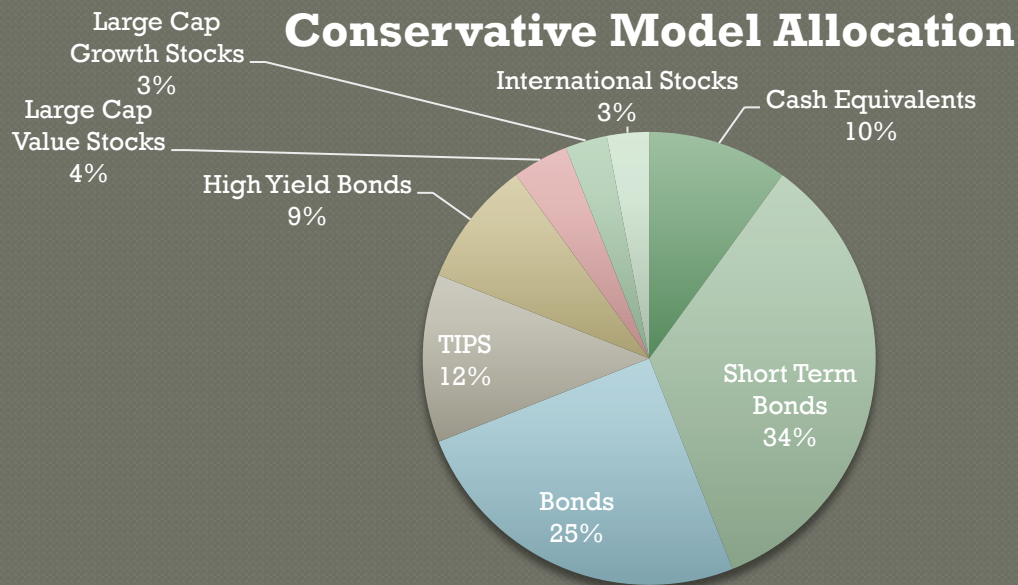
Total your score for your Model Allocation Results:

- Conservative 8 - 13
- Moderate 14 - 20
- Moderate Growth 21 - 27
- Growth 28 - 34
- Aggressive Growth 35+

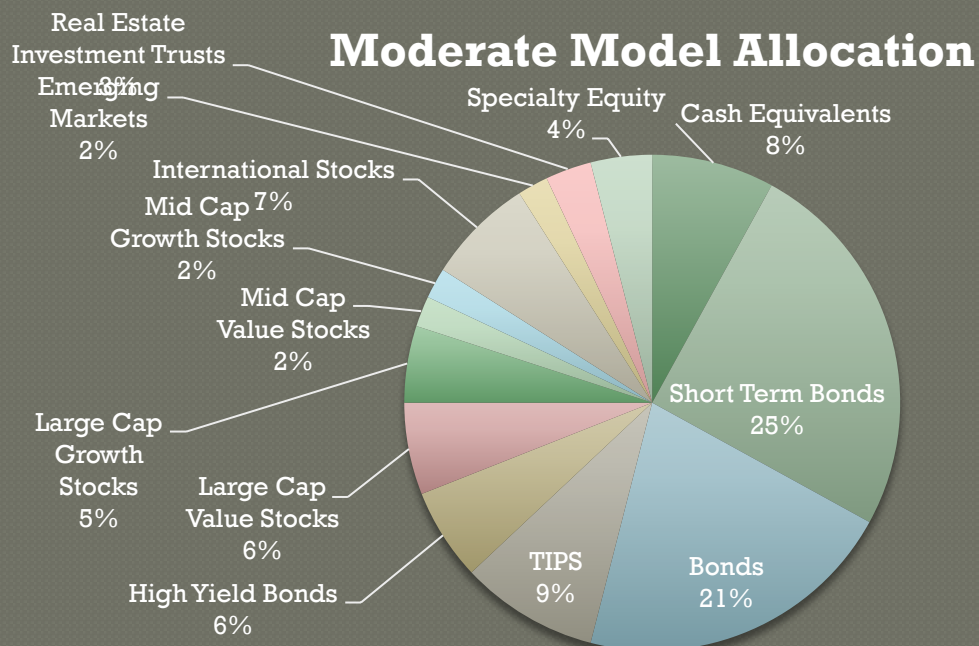
Portfolio Model Allocations

		Conservative	Moderate	Moderate Growth	Growth	Aggressive Growth
Asset Class	Fixed Income	90%	70%	50%	30%	10%
Breakdowns	Equity	10%	30%	50%	70%	90%
Asset Class						
	Cash Equivalents	10%	8%	5%	0%	0%
	Short Term Bonds	34%	25%	15%	8%	0%
	Bonds	25%	21%	18%	12%	5%
	TIPS	12%	9%	6%	5%	3%
	High Yield Bonds	9%	6%	5%	5%	2%
	Large Cap Value Stocks	4%	6%	6%	8%	10%
	Large Cap Growth Stocks	3%	5%	6%	8%	10%
	Mid Cap Value Stocks	0%	2%	4%	5%	7%
	Mid Cap Growth Stocks	0%	2%	4%	5%	8%
	Small Cap Value Stocks	0%	0%	3%	4%	5%
	Small Cap Growth Stocks	0%	0%	2%	4%	6%
	International Stocks	3%	7%	11%	15%	18%
	Emerging Markets	0%	2%	4%	6%	8%
	Real Estate Investment Trusts	0%	3%	4%	5%	6%
	Specialty Equity	0%	4%	8%	10%	12%

Slow and Steady: The Conservative Model Allocation 90% Fixed Income 10% Equities

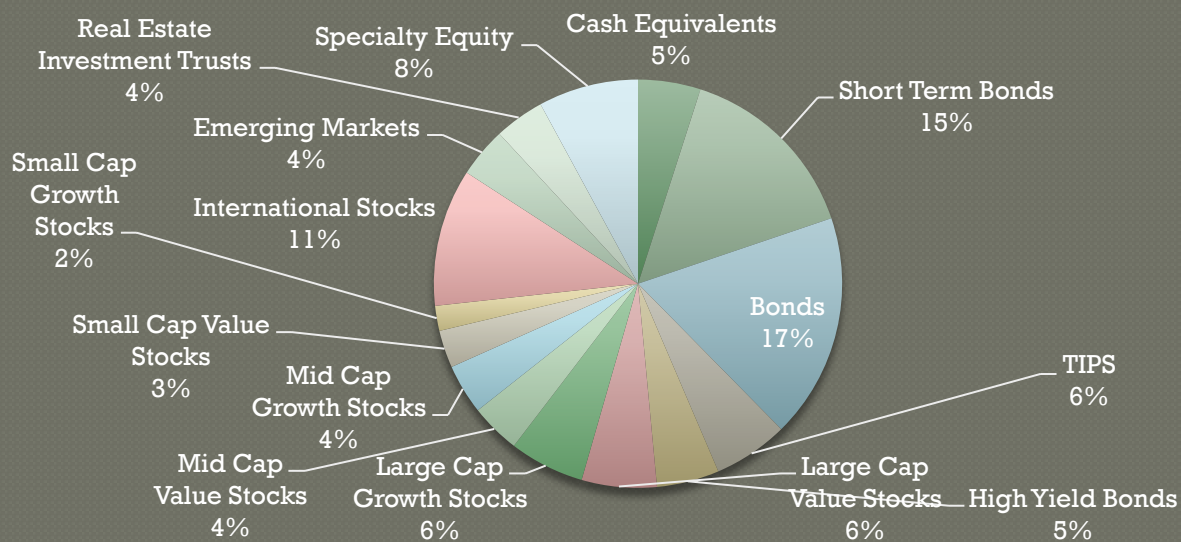


Work still to do: The Moderate Model Allocation Fixed Income 70% Equities 30%



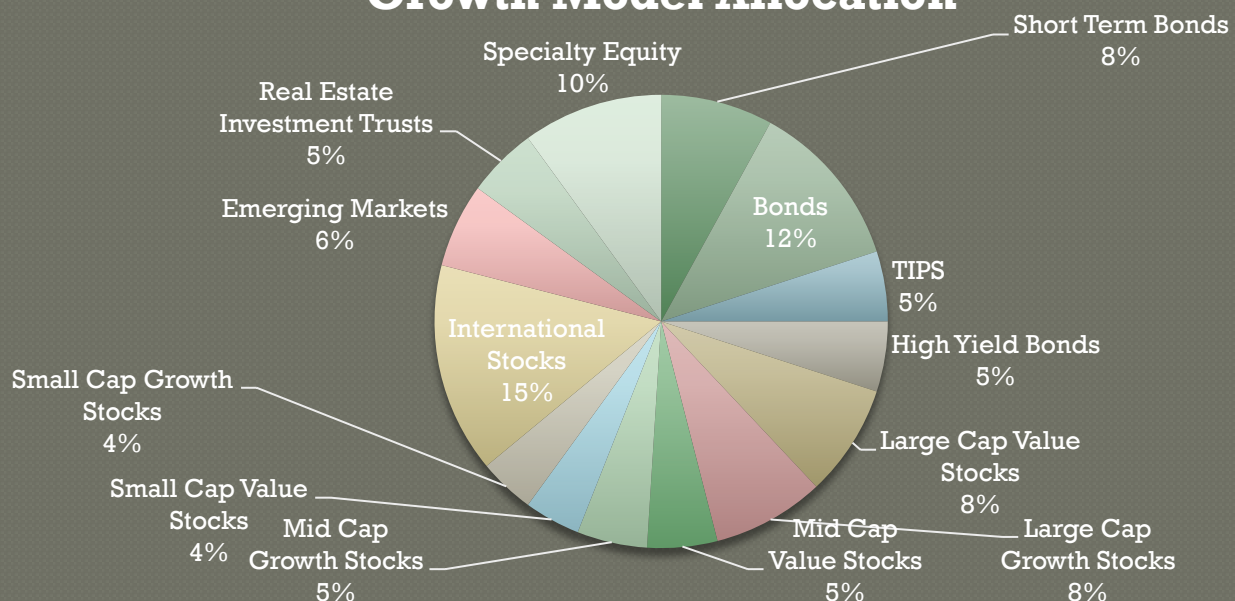
We will get there someday: The Moderate Growth Model Allocation Fixed Income 50% Equities 50%

Moderate Growth Model Allocation



Look way out there on the horizon: The Growth Model Allocation Fixed Income 30% Equities 70%

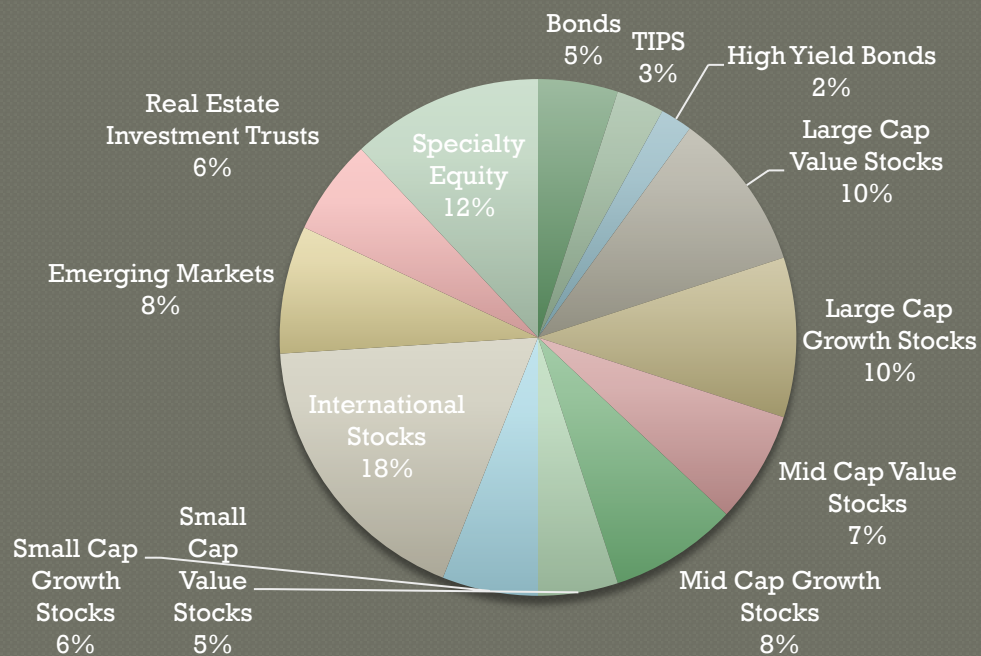
Growth Model Allocation



Hang on! It's gonna be bumpy!: The Aggressive Growth Model Allocation

Fixed Income 10%
Equities 90%

Aggressive Growth Model Allocation



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