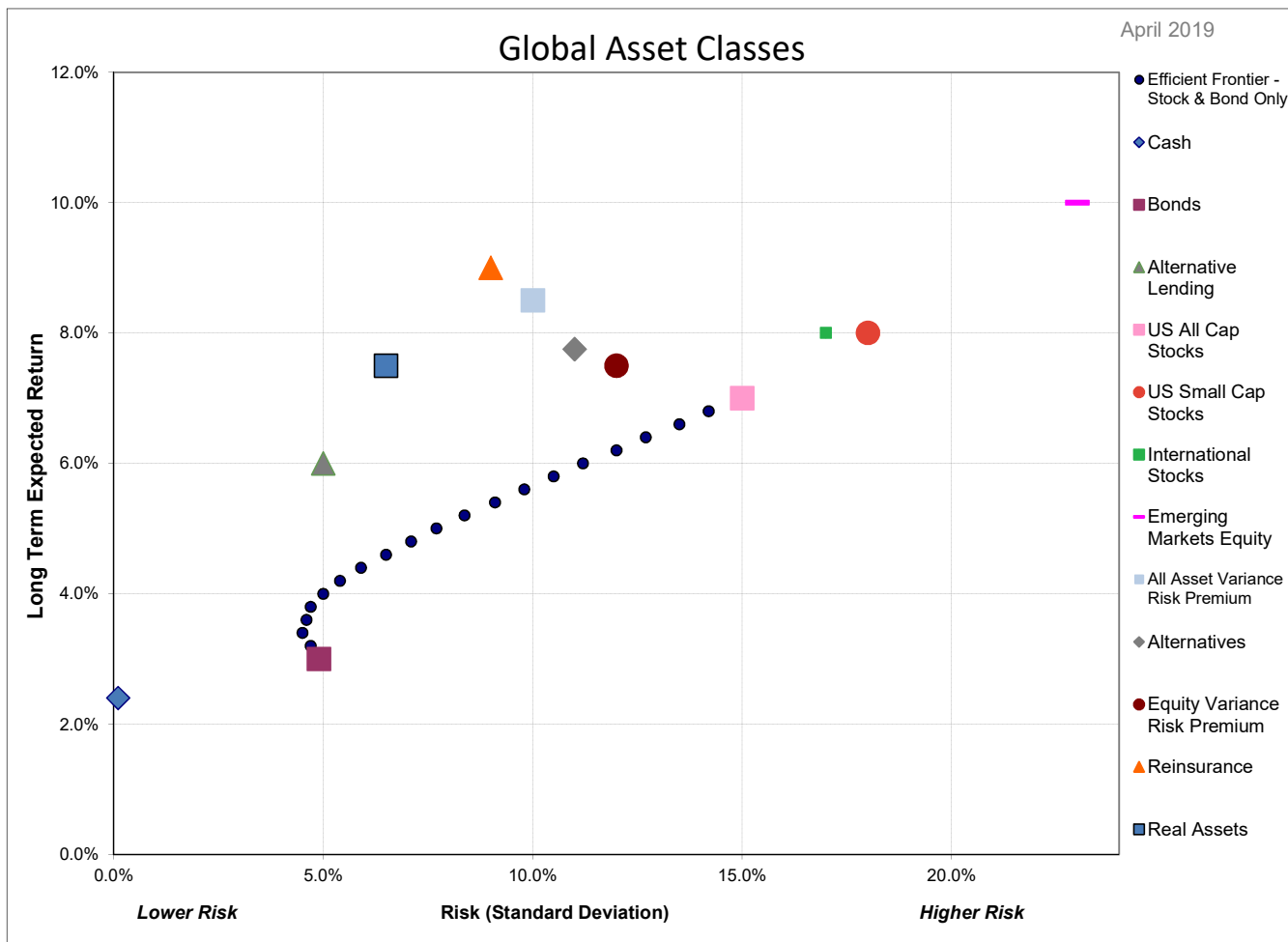
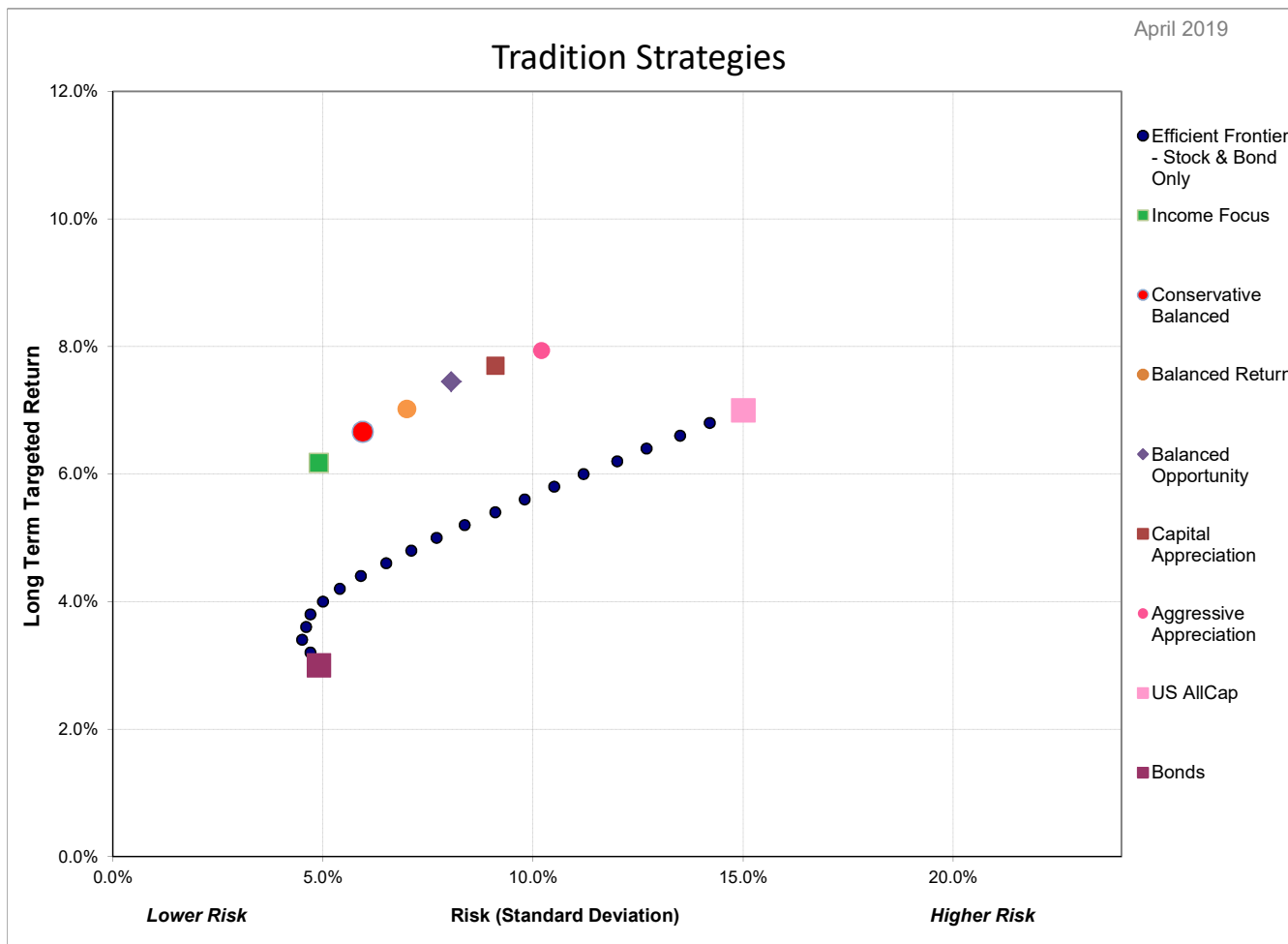


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Stock and Bond Only Efficient Frontier

Asset Class Mix		Long Term Expected Return	Expected Risk
US All Cap	Bonds		
0%	100%	3.00%	4.9%
10%	90%	3.40%	4.5%
20%	80%	3.80%	4.7%
30%	70%	4.20%	5.4%
40%	60%	4.60%	6.5%
45%	55%	4.80%	7.1%
50%	50%	5.00%	7.7%
55%	45%	5.20%	8.4%
60%	40%	5.40%	9.1%
70%	30%	5.80%	10.5%
80%	20%	6.20%	12.0%
90%	10%	6.60%	13.5%
100%	0%	7.00%	15.0%

Asset Class Returns

Asset Class	Long Term Expected Return	Expected Risk
Cash	2.40%	0.1%
Bonds	3.00%	4.9%
Alternative Lending	6.00%	5.0%
US All Cap Stocks	7.00%	15.0%
US Small Cap Stocks	8.00%	18.0%
International Stocks	8.00%	17.0%
Emerging Markets Equity	10.00%	23.0%
All Asset Variance Risk Premium	8.50%	10.0%
Alternatives	7.75%	11.0%
Equity Variance Risk Premium	7.50%	12.0%
Reinsurance	9.00%	9.0%
Real Assets	7.50%	6.5%

Model Strategies

Strategy	Long Term Targeted Return	Expected Risk
Income Focus	6.17%	4.9%
Conservative Balanced	6.66%	6.0%
Balanced Return	7.02%	7.0%
Balanced Opportunity	7.45%	8.1%
Capital Appreciation	7.70%	9.1%
Aggressive Appreciation	7.94%	10.2%

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