

Standard Funds

asset allocation models

Standard funds (also called asset allocation models) are preference fund *blends* created to accomplish specific investment objectives based on an organization's risk preference and time horizon. Each of the standard funds is rebalanced monthly to match investment portfolio asset class targets. They are highly diversified to maximize return and minimize risk.



FIXED INCOME

100% Fixed Income

A fixed income portfolio holding a broad range of investment grade bonds and higher quality, non-investment grade bonds. The portfolio's focus is income generation.

- 80% CORE BOND
- 20% HIGH YIELD BOND



CONSERVATIVE BALANCED

75% Fixed Income
25% Equity

A blended portfolio that holds both fixed income and equity securities. This portfolio has a high exposure to fixed income, focusing primarily on income generation with a limited potential for growth.

- 60% CORE BOND
- 15% HIGH YIELD BOND
- 15% DOMESTIC EQUITY
- 10% INTL. EQUITY



MODERATE BALANCED

50% Equity
50% Fixed Income

A blended portfolio that holds both fixed income and equity securities. This portfolio is more evenly balanced between fixed income and equity, providing modest income generation and potential for growth.

- 40% CORE BOND
- 30% DOMESTIC EQUITY
- 20% INTL. EQUITY
- 10% HIGH YIELD BOND



AGGRESSIVE BALANCED

75% Equity
25% Fixed Income

A blended portfolio that holds both fixed income and equity securities. This portfolio has a high exposure to equity, focusing primarily on potential for growth with limited income generation.

- 45% DOMESTIC EQUITY
- 30% INTL. EQUITY
- 20% CORE BOND
- 5% HIGH YIELD BOND



EQUITY

100% Equity

An equity portfolio holding both U.S. stocks and foreign stocks in developed and emerging markets. The portfolio's focus is long-term growth.

- 60% DOMESTIC EQUITY
- 40% INTL. EQUITY