

Conkin Financial Group: IRA Model Portfolios

Fund Name	Ticker	CD Model	Very Conservative	Near Conservative	Conservative	Conservative Plus	Moderately Conservative	Near Moderate	Moderate	Moderate Plus	Moderately Aggressive	Near Aggressive	Aggressive
			0/100	10/90	20/80	30/70	40/60	50/50	60/40	70/30	80/20	90/10	99/1
Specialty				1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
iShares Commodities Select Strategy	COMT			1%	1%	2%	2%	3%	3%	4%	4%	4%	5%
Vanguard REIT Index	VNQ				1%	1%	2%	2%	3%	3%	4%	5%	5%
International				3%	5%	8%	10%	12%	15%	17%	20%	23%	25%
iShares MSCI Frontier and Select EM	FM									1%	1%	2%	2%
Vanguard FTSE Emerging Markets	VWO						1%	1%	2%	2%	3%	3%	3%
Vanguard FTSE All-Wld ex-US SmCp	VSS			1%	1%	2%	2%	3%	4%	4%	5%	6%	7%
Vanguard FTSE Developed Markets	VEA			2%	4%	6%	7%	8%	9%	10%	11%	12%	13%
Small/Micro Cap					1%	2%	2%	3%	3%	4%	5%	5%	7%
iShares Micro-Cap ETF	IWC							1%	1%	1%	2%	2%	3%
iShares S&P SmallCap 600	IJR				1%	2%	2%	2%	2%	3%	3%	3%	4%
Mid Cap				2%	3%	4%	7%	9%	11%	13%	14%	16%	18%
Vanguard Mid-Cap Growth	VOT						2%	2%	3%	3%	4%	4%	5%
iShares S&P MidCap 400	IJH			1%	1%	2%	2%	3%	4%	5%	5%	6%	6%
Vanguard Mid-Cap Value	VOE			1%	2%	2%	3%	4%	4%	5%	5%	6%	7%
Large Cap				4%	9%	13%	17%	21%	25%	29%	33%	37%	39%
Vanguard Growth	VUG			1%	2%	3%	4%	6%	8%	9%	10%	11%	12%
iShares S&P 500	IVV			1%	3%	5%	6%	7%	8%	10%	11%	13%	13%
Vanguard Value	VTV			2%	4%	5%	7%	8%	9%	10%	12%	13%	14%
Bond/Fixed/Cash		100%	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	1%
iShares Core US Aggregate Bond	AGG		59%	54%	48%	42%	35%	29%	23%	17%	11%	5%	
iShares US Treasury Bond	GOVT		20%	18%	15%	13%	12%	10%	8%	6%	4%	1%	
iShares MBS	MBB		10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	
iShares Broad USD High Yield Corp Bond	USHY		5%	4%	4%	4%	3%	3%	2%	2%	1%	1%	
iShares JPMorgan USD EM Bond	EMB		5%	4%	4%	3%	3%	2%	2%	1%	1%	1%	
FDIC Insured Bank Deposit			1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Brokered Certificates of Deposit (CDs)		100%											
Model Level Expense		0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.08%	0.09%	0.10%	0.10%

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