

As of 03/11/2025



Portfolio Allocations								
Ticker	Asset Class		Conservative (%) 20/80	Moderate Conservative (%) 40/60	Moderate (%) 60/40	Moderate Growth (%) 75/25	Growth (%) 90/10	Maximum Growth (%) 98/2
	Equity		19.5	38.5	57.5	72.5	86.5	94.0
SPY		SPDR S&P 500 ETF Trust	2.0	6.8	11.5	14.2	17.5	18.0
SPEM		SPDR Portfolio Emerging Markets ETF	6.0	8.5	10.5	12.5	14.5	16.0
SPSM		SPDR Portfolio S&P 600 Small Cap ETF	0.0	0.5	1.5	2.7	3.5	5.0
XLSR		SPDR SSGA US Sector Rotation ETF	3.5	8.7	13.5	16.2	19.5	21.0
SPMD		SPDR Portfolio S&P 400 Mid Cap ETF	1.0	1.5	2.5	3.8	4.5	6.0
GWX		SPDR S&P International Small Cap ETF	0.0	2.0	2.0	3.0	3.5	4.0
SPEU		SPDR Portfolio Europe ETF	3.0	3.0	3.0	3.0	3.0	3.0
VPL		Vanguard Pacific Stock Index Fund ETF	0.0	0.0	0.0	0.0	0.0	0.0
SPDW		SPDR Portfolio Developed World ex-US ETF	4.0	7.5	13.0	17.1	20.5	21.0
	Fixed Income		75.5	56.5	37.5	22.5	9.5	2.5
FISR		SPDR SSGA Fixed Income Sector Rotation ETF	29.5	22.2	14.0	3.0	0.0	0.0
SPAB		SPDR Portfolio Aggregate Bond ETF	13.0	5.8	0.0	0.0	0.0	0.0
SPIB		SPDR Inttmtd Trm Crprate bnd ETF	1.5	1.5	1.5	1.5	1.0	0.0
SPLB		SPDR Portfolio Long Term Corporate Bond ETF	3.5	3.5	3.5	3.5	2.0	0.0
JNK		SPDR Bloomberg High Yield Bond ETF	2.0	1.5	1.0	1.0	0.0	0.0
TIPX		SPDR Bloomberg 1-10 Year TIPS ETF	6.0	4.5	2.0	0.0	0.0	0.0
SPTL		SPDR Portfolio Long Term Treasury ETF	1.0	1.0	1.0	1.0	0.0	0.0
BIL		SPDR Bloomberg 1-3 Month T-Bill ETF	3.0	3.0	3.0	3.0	2.0	0.0
EBND		SPDR Bloomberg Emerging Markets Local Bond ETF	2.5	2.0	1.5	1.0	0.0	0.0
EMHC		SPDR Bloomberg Emerging Markets USD Bond ETF	4.5	3.5	3.0	2.0	0.0	0.0
SRLN		SPDR Blackstone Senior Loan ETF	4.5	3.5	2.5	2.0	0.0	0.0
PDBC		Invesco Optimum Yld Dvsfd Cmd Str No K- ETF	4.5	4.5	4.5	4.5	4.5	2.5
	Real Assets		3.0	3.0	3.0	3.0	2.0	1.5
GLD		SPDR Gold Shares	3.0	3.0	3.0	3.0	2.0	1.5
RWR		SPDR Dow Jones REIT ETF	0.0	0.0	0.0	0.0	0.0	0.0
RWX		SPDR Dow Jones International Real Estate ETF	0.0	0.0	0.0	0.0	0.0	0.0
	Cash		2.0	2.0	2.0	2.0	2.0	2.0
		Cash	2.0	2.0	2.0	2.0	2.0	2.0
			100.0	100.0	100.0	100.0	100.0	100.0