

Money 101 - Investments

12.02a - RETIREMENT SAVINGS - Recommended Asset Allocation

assumes a retirement at age 65 and that the investor will only withdraw a portion of their investment each year in retirement.

Saver's Current Age	20	25	30	35	40	45	50	55	60	65	70
Years To Withdrawal	45	40	35	30	25	20	15	10	5	0	0
Conservative - less willing to take on risk - would accept a more modest return											
US Stock	60.0%	56.7%	53.3%	50.0%	46.7%	43.3%	40.0%	36.7%	33.3%	33.3%	33.3%
Non-US Stock	30.0%	28.3%	26.7%	25.0%	23.3%	21.7%	20.0%	18.3%	16.7%	16.7%	16.7%
TOTAL STOCKS	90%	85%	80%	75%	70%	65%	60%	55%	50%	50%	50%
TOTAL BONDS	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%	50.0%	50.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

More aggressive - more willing to take on risk - for a higher return											
US Stock	66.7%	66.7%	60.0%	56.7%	53.3%	50.0%	46.7%	43.3%	40.0%	40.0%	40.0%
Non-US Stock	33.3%	33.3%	30.0%	28.3%	26.7%	25.0%	23.3%	21.7%	20.0%	20.0%	20.0%
TOTAL STOCKS	100%	100%	90%	85%	80%	75%	70%	65%	60%	60%	60%
TOTAL BONDS	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	40.0%	40.0%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%