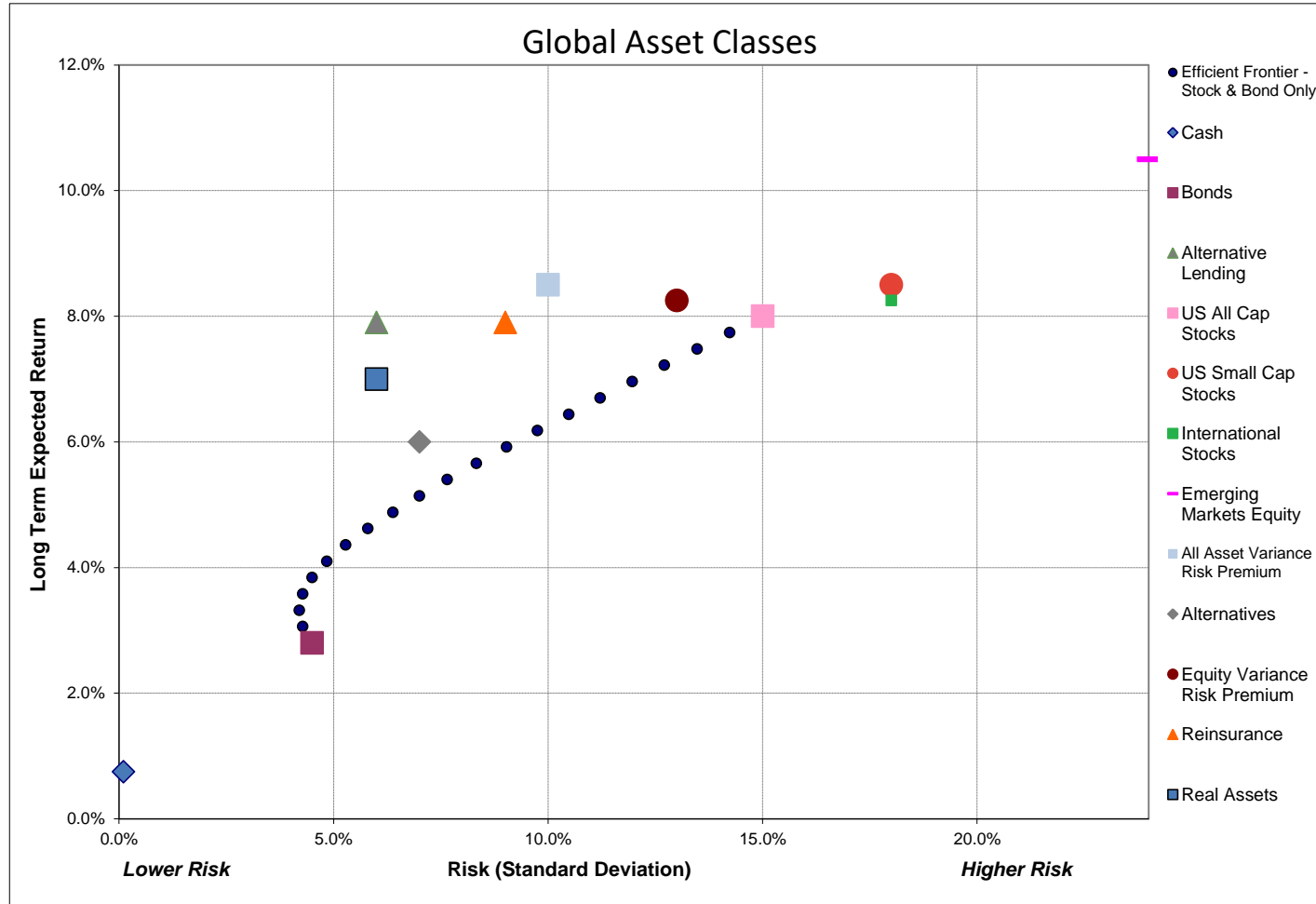
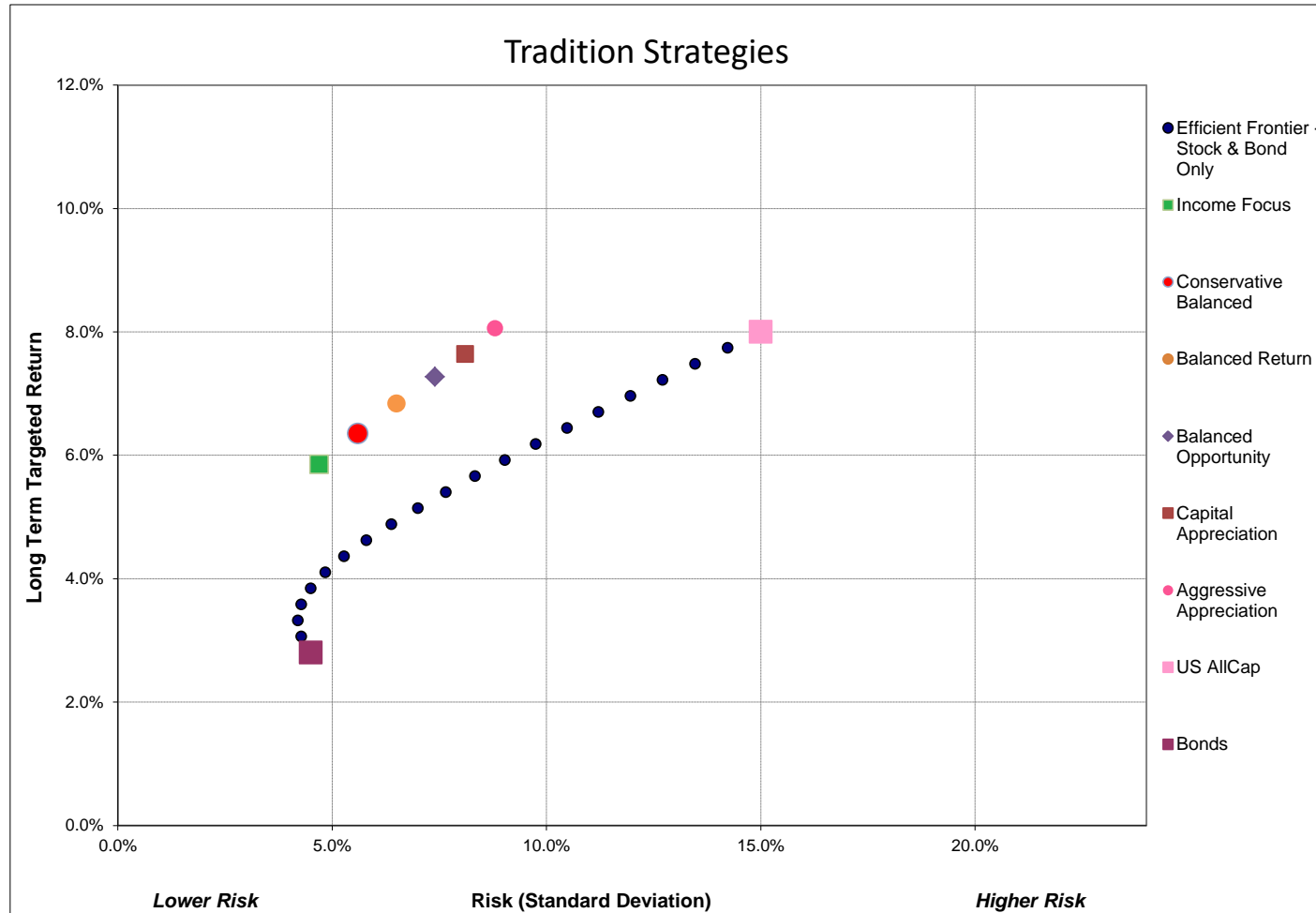


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Stock and Bond Only Efficient Frontier

Asset Class Mix		Long Term Expected Return	Expected Risk
US All Cap	Bonds		
0%	100%	2.80%	4.5%
10%	90%	3.32%	4.2%
20%	80%	3.84%	4.5%
30%	70%	4.36%	5.3%
38%	62%	4.75%	6.1%
45%	55%	5.14%	7.0%
50%	50%	5.40%	7.7%
55%	45%	5.66%	8.3%
65%	35%	6.18%	9.8%
73%	27%	6.57%	10.8%
80%	20%	6.96%	12.0%
90%	10%	7.48%	13.5%
100%	0%	8.00%	15.0%

Asset Class Returns

Asset Class	Long Term Expected Return	Expected Risk
Cash	0.75%	0.1%
Bonds	2.80%	4.5%
Alternative Lending	7.90%	6.0%
US All Cap Stocks	8.00%	15.0%
US Small Cap Stocks	8.50%	18.0%
International Stocks	8.25%	18.0%
Emerging Markets Equity	10.50%	24.0%
All Asset Variance Risk Premium	8.50%	10.0%
Alternatives	6.00%	7.0%
Equity Variance Risk Premium	8.25%	13.0%
Reinsurance	7.90%	9.0%
Real Assets	7.00%	6.0%

Model Strategies

Strategy	Long Term Targeted Return	Expected Risk
Income Focus	5.85%	4.7%
Conservative Balanced	6.35%	5.6%
Balanced Return	6.84%	6.5%
Balanced Opportunity	7.27%	7.4%
Capital Appreciation	7.64%	8.1%
Aggressive Appreciation	8.06%	8.8%

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