

Standard Model Portfolios

		Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
NY Life GIC	---	40%	30%	20%	10%	0%
Neuberger Berman Core Bond Fund Instl	NCRLX	40%	30%	20%	10%	0%
Vanguard Windsor II Adm	VWNAX	2%	4%	6%	8%	10%
Vanguard 500 Index Adm	VFIAX	3%	7.5%	12%	16.5%	21%
American Funds Growth Fund R6	RGAGX	2%	4%	6%	8%	10%
JPMorgan Mid Cap Value Instl	FLMVX	1%	2.5%	4%	5.5%	7%
Prudential Jennison Mid Cap Growth	PJGQX	1%	2.5%	4%	5.5%	7%
American Beacon Small Cap Value Instl	AVFIX	1%	2.5%	4%	5.5%	7%
Oak Ridge Small Cap Growth	ORIKX	1%	2.5%	4%	5.5%	7%
American Funds EuroPacific Growth R6	RERGX	3.5%	6%	8.5%	11%	13.5%
Oakmark Intl Small Cap I	OAKEX	1%	2%	3%	4%	5%
Harding Loevner Emerging Markets	HLEMX	0.5%	1%	1.5%	2%	2.5%
Voya Global Real Estate I	IGLIX	4%	5.5%	7%	8.5%	10%