



TRADITIONAL MODELS

Time Frame and Risk Models

Fund	Very Conservative	Conservative	Balanced	Moderate Growth	Growth
G fund	80	45	35	10	5
F fund	10	10	10	25	20
I fund	0	0	0	0	0
C fund	10	40	50	60	70
S fund	0	5	5	5	5

Ratchet Down Allocation

Fund	Very Conservative	Conservative	Balanced	Moderate Growth	Growth
G fund	55	40	30	20	10
F fund	40	35	30	25	20
I fund	0	0	0	0	0
C fund	5	20	35	50	65
S fund	0	5	5	5	5

Time Frame Models

Fund	Income Now	2025	2030	2035	2040	2045	2050	30 + Years
G fund	35	27	22	14	12	10	0	0
F fund	22	25	20	18	13	10	5	5
I fund	5	5	5	5	5	5	5	5
C fund	23	23	28	33	35	35	40	30
S fund	15	20	25	30	35	40	50	60

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Martin Hearn RFC Investment Advisor Representative DBA Hearn Wealth Management LLC