

# Balanced Portfolio

## Investment Objective

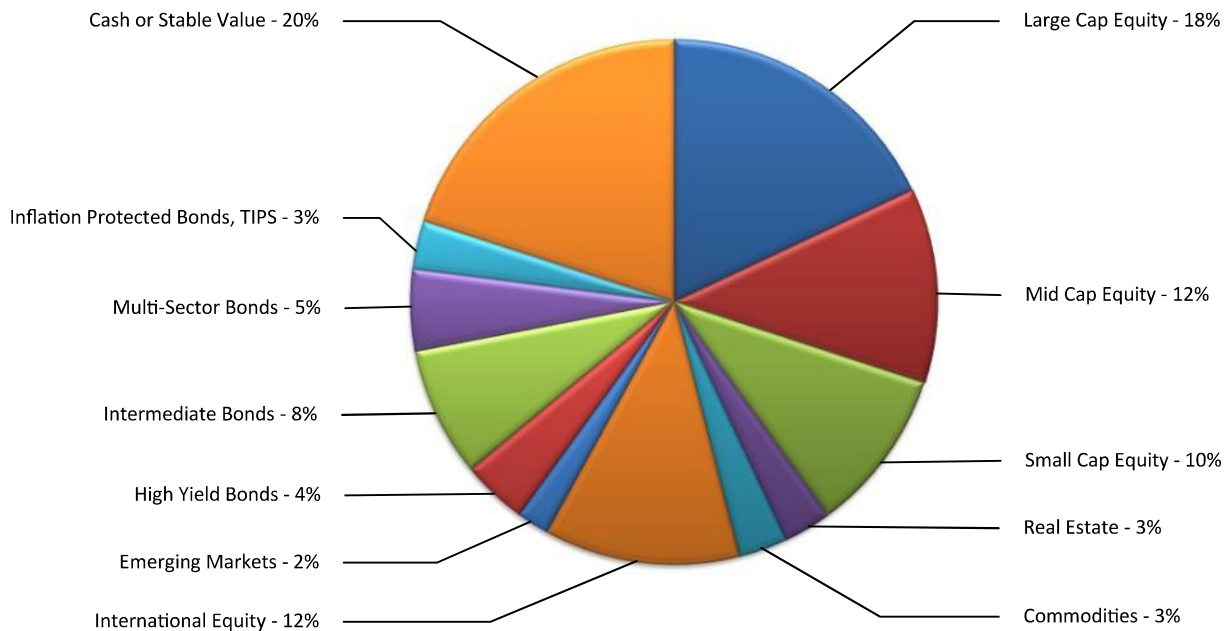
The Balanced Portfolio seeks to balance the opposing goals of capital growth and wealth preservation by investing approximately 60% of the portfolio's assets in domestic and international equity mutual funds and approximately 40% of assets in fixed-income securities. The Balanced Portfolio is generally appropriate for investors seeking moderate growth with capital preservation. The portfolio caters to investors with investment horizons greater than 5 years.

## Investment Policy

Assets are allocated among professionally managed mutual funds to provide efficient diversification. Each mutual fund is selected and monitored using a rigorous due diligence process that includes both qualitative and quantitative criteria. The portfolio is rebalanced regularly to compensate for changing market conditions.

## Asset Allocation

The pie chart below illustrates the portfolio's typical asset allocation. The typical allocation is an estimate and may not represent the current allocation of the portfolio due to active portfolio management and market fluctuations.



This information sheet has been issued by ABG Consultants, LLC (ABG). The purpose of this sheet is not to provide specific investment advice but to provide summary information regarding ABG's model portfolios. This model portfolio represents a discretionary investment service provided by ABG. The portfolio is constructed using modern portfolio theory, which relies in part on historical performance. Past performance is not indicative of future results, and there is risk that the portfolio may not achieve its objective. This sheet does not constitute an offer to buy or sell securities. Additional information is available upon request.