

Broaster Company 401(k) Profit Sharing Plan Sample Portfolio for Ultra-Short Term Investors

- ✓ Time before you will need to begin spending the balance: 0 to 3 Years*
- ✓ Focus on security and income
- ✓ Minimal inflation hedge
- ✓ Represents a 'Very Cautious' risk/return profile investor

Percent of Total

Plan Balance Investment Fund

60%	Vanguard Treasury Money Market
40%	Vanguard Short-Term Investment Grade Bond – Short-Term Bonds
100%	

* Investors with very short investing time frames (certainly anything less than 3 years) should strongly consider limiting exposure to *non*-Money Market-type investments. Professional investment advisors generally suggest that non-Money Market positions be limited to 50% of total account (at the maximum, and then only for investors at the longer end of the time horizon) and that this non-Money Market portion of the portfolio be invested primarily in Investment Grade bonds.

Broaster Company 401(k) Profit Sharing Plan Sample Portfolio for Short Term Investors

- ✓ Time before you will need to begin spending the balance: 3 to 8 Years*
- ✓ Combines security, income and hedge against inflation
- ✓ Sacrifices *potential* capital appreciation
- ✓ Represents a 'Conservative' profile: 50% Fixed Income / 50% Stocks

Percent of Total

Plan Balance Investment Fund

15%	Vanguard Treasury Money Market
14%	Vanguard Short-Term Investment Grade Bond – Short-Term Bonds
10%	Fidelity Investment Grade Bond – Interm-Term Hi-Quality Bonds
5%	BlackRock Strategic Global Bond – Global Bonds
15%	T.Rowe Price Capital Appreciation – Cash, Bonds & Stocks
16%	Vanguard Price Equity Income – Large Cap Value Stocks
5%	Fidelity Contrafund – Large Cap Growth Stocks
10%	Vanguard Mid-Cap Stock Index – Mid Cap Blend Stocks
10%	T.Rowe Price Overseas Stock – Large Cap Foreign Blend Stocks
100%	

* Investors with time horizons on the shorter end of this sample portfolio's range should progressively focus on bond funds as opposed to stock-based funds.

Broaster Company 401(k) Profit Sharing Plan Sample Portfolio for Medium Term Investors

- ✓ Time before you will need to begin spending the balance: 8 to 15 Years
- ✓ Combines safety, income, growth and a hedge against inflation
- ✓ Emphasis on capital appreciation with income secondary
- ✓ Represents a 'Moderate' profile: 35% Fixed Income / 65% Stocks

Percent of Total

Plan Balance Investment Fund

10%	Vanguard Short-Term Investment Grade Bond – Short-Term Bonds
10%	Fidelity Investment Grade Bond – Interm-Term Hi-Quality Bonds
10%	BlackRock Strategic Global Bond – Global Bonds
13%	T.Rowe Price Capital Appreciation – Cash, Bonds & Stocks
12%	Vanguard Equity Income – Large Cap Value Stocks
10%	Fidelity Contrafund – Large Cap Growth Stocks
10%	Vanguard Mid-Cap Stock Index – Mid-Cap Stocks
13%	T.Rowe Price Overseas Stock – Large Cap Foreign Blend Stocks
7%	Vanguard Tax-Managed Small-Cap Stock – Small Cap Blend Stocks
5%	Loomis Sayles Small Cap Growth – Sm-Cap Growth Stocks
100%	

Broaster Company 401(k) Profit Sharing Plan Sample Portfolio for Long Term Investors

- ✓ Time before you will need to begin spending the balance: 15+ Years
- ✓ Concentration on growth with very secondary flow of income
- ✓ Requires very long term commitment and *high tolerance for price fluctuation*
- ✓ Represents an 'Aggressive' risk/return profile investor – must be patient!
- ✓ Represents a 'Moderately Aggressive' profile: 19% Fixed Income / 81% Stocks

Percent of

Total Plan Balance Investment Fund

9%	Fidelity Investment Grade Bond – Interm-Term Hi-Quality Bonds
7%	BlackRock Strategic Global Bond – Global Bonds
10%	T.Rowe Price Capital Appreciation – Cash, Bonds & Stocks
14%	Vanguard Equity Income – Large Cap Value Stocks
15%	Fidelity Contrafund – Large Cap Growth Stocks
10%	Vanguard Mid-Cap Stock Index – Mid-Cap Stocks
15%	T.Rowe Price Overseas Stock – Large Cap Foreign Blend Stocks
10%	Vanguard Tax-Managed Small-Cap Stock – Small-Cap Blend Stocks
10%	Loomis Sayles Small Cap Growth – Small-Cap Growth Stocks
100%	

Note to the illustrations: These Sample or guideline portfolios are just four of an infinite set of variations that can be constructed using the mutual funds in the Plan. They are intended to illustrate how your account can be mixed to result in your assumption of four very different levels of 'Investment Risk'. They are not intended to be a precise indicator of future risk or return levels. In fact, the relative degree of risk and return across each sample portfolio can vary significantly over shorter time periods. That is, 'conservative' mixes have sometimes outperformed 'aggressive' mixes. Only you (or your personal professional financial advisor) can determine the mix appropriate to your investing objectives.