

Sample Portfolio for Ultra-Short Term Investors

- ✓ Time before spending: 0 to 3 years
- ✓ Focus on security and income
- ✓ Minimal inflation hedge – no long-term appreciation
- ✓ 'Cautious' risk/return profile investor

Vanguard Short-Term Inv Grade Bond

40%

60%

Vanguard Treasury Money Market

