

**Asset Allocation recommendations for  
The Ivy Group 401(k) retirement plan**

**Aggressive / Age 45 and under      100% Equity/Stocks**

<b>Allocation</b>	<b>Fund Name</b>	<b>Ticker</b>
35%	iShares S&P 500 Index K	WFSPX
15%	iShares Russell 2000 Small-Cap Idx K	BDBKX
10%	BlackRock High Yield Bond K	BRHYX
5%	BlackRock Emerging Mkts K	MKDCX
15%	BlackRock Mid-Cap Value K	MJRFX
20%	Hartford International Growth Fund Class R6 HNCUX	

**Moderate / Age 45 - 55      65% Equity/Stocks, 35% Bonds**

<b>Allocation</b>	<b>Fund Name</b>	<b>Ticker</b>
25%	iShares S&P 500 Index K	WFSPX
10%	iShares Russell 2000 Small-Cap Idx K	BDBKX
10%	BlackRock High Yield Bond K	BRHYX
5%	BlackRock Emerging Mkts K	MKDCX
10%	BlackRock Mid-Cap Value K	MJRFX
15%	iShares US Aggregate Bond Index K	WFBIX
10%	BlackRock Total Return K	MPHQX
15%	Hartford International Growth Fund Class R6 HNCUX	

**Conservative / Age 55+ / Talk to Scott!      45% Equity/Stocks, 55% Bonds**

<b>Allocation</b>	<b>Fund Name</b>	<b>Ticker</b>
15%	iShares S&P 500 Index K	WFSPX
5%	iShares Russell 2000 Small-Cap Idx K	BDBKX
5%	BlackRock High Yield Bond K	BRHYX
5%	BlackRock Emerging Mkts K	MKDCX
10%	BlackRock Inflation Protected Bond K	BPLBX
5%	BlackRock Mid-Cap Value K	MJRFX
30%	iShares US Aggregate Bond Index K	WFBIX
15%	BlackRock Total Return K	MPHQX
10%	Hartford International Growth Fund Class R6 HNCUX	



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