

Kids-Centric Inc. 401(k) Asset Allocations

Aggressive / Age 45 and under

25% Vanguard US Growth Admiral
15% Fidelity 500 index fund
10% Franklin Small Cap value
10% Vanguard High yield corporate
10% Lord Abbett developing growth
15% Vanguard International value
15% T Rowe Price Global stock

Moderate / Age 45 - 55

15% Vanguard US Growth Admiral
15% Fidelity S&P 500
5% Franklin small cap value
10% Vanguard small cap index
15% Vanguard International Value
15% T. Rowe Price Global Stock I Fund
15% Principal Core Plus Bond Separate Account
10% Vanguard high yield corporate

Moderately Conservative / Age 55 - 65!

10% Vanguard US Growth Admiral
15% Fidelity S&P 500
5% Franklin small cap value
10% Vanguard small cap index
15% Vanguard Intermediate-Term Bond Index Admiral Fund
15% Fidelity International Index Fund
20% Principal core plus bond sep acct
10% Vanguard high yield corporate

Conservative / Age 65+ / Talk to Scott!

5% Vanguard US Growth Admiral
10% Fidelity S&P 500
5% Franklin small cap value
5% Vanguard small cap index
15% Vanguard Intermediate-Term Bond Index Admiral Fund
15% Fidelity International Index Fund
30% Principal core plus bond sep acct
10% Vanguard high yield corporate
5% Principal Guaranteed option

