



# CONSERVATIVE PORTFOLIO

## OBJECTIVES

- Income Generation
- Capital Preservation

## OVERVIEW

Aspire Advisors' Conservative Portfolio is designed to offer a steady level of retirement income with a secondary consideration of principal protection. The portfolio consists of mutual funds and exchange traded funds invested primarily in the following asset classes:

- U.S. Government Bonds
- Treasury Inflation Protected Securities
- Investment Grade Corporate Bonds
- Senior Secured Corporate Bank Loans
- High Yield Corporate Bonds

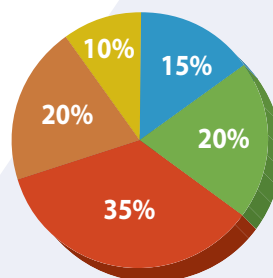
The portfolio targets a yield which is competitive with stable value and fixed account funds. While broadly diversified across the fixed income market, the fund remains subject to the volatility, interest rate, and credit risks associated with the bond market.

## ADVISORY FEES

Assets Under Management	Fee
\$100,000 to \$250,000	1.00%
\$250,001 to \$500,000	0.75%
Above \$500,000	0.50%

## PORTFOLIO ALLOCATION

**100% FIXED INCOME**



- U.S. Government Bonds
- Inflation Protected Securities
- Investment Grade Bonds
- Senior Secured Bank Loans
- High Yield Corporate Bonds

## PORTFOLIO RETURNS (as of 12/31/2019)

3-Month	+ 0.91 %
1-Year	+10.74 %
3-Year	+ 4.66 %
5-Year	+ 3.81 %
10-Year	+ 4.81 %

## PORTFOLIO STATISTICS

Portfolio Yield (Trailing 12m)	3.61 %
Portfolio Standard Deviation (5-Yr)	2.95 %
Fund Net Expense Ratio	0.49 %

## TOP 3 HOLDINGS

- Fidelity Floating Rate High Income Fund
- Harbor Bond Institutional
- iShares iBoxx \$ Inv Grade Corporate Bond Fund



### **General Disclosure**

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### **Performance Disclosure**

This Portfolio Snapshot represents the past performance of the above-referenced model ("Model"). Past performance does not guarantee future results. The Firm does not make any representation that the Model will achieve returns similar to those presented herein. The performance results represent the combined performance of the mutual funds, listed in the "Holdings" section, calculated using Morningstar for the time period presented herein. The Model and its corresponding Holdings are subject to change at any time and without notice. A portion of the performance results generated by the Model represent hypothetical backtesting. Backtested performance differs from actual performance because it is achieved with the benefit of hindsight. Accordingly, backtested results may not reflect the impact of material economic and market factors on the decision-making process if investment decisions were actually being made during the backtested time period. The Model reflects the reinvestment of dividends and other earnings, and accounts for the deduction of the mutual funds' expense ratios. The performance results are presented gross of the Firm's investment management fee, which, depending on the account size, ranges from 0.50% to 1.25%. The investment management fee must be deducted from the Model's performance when evaluating its total return. Please inquire with a representative of the Firm as to the effect such a fee would have on the Model's performance.