



## Pure Indexed

Pure Indexed				Moderate				
				Conservative	Conservative	Moderate	Growth	Aggressive
Asset Class	Symbol	Fund Name	Expense Ratio	- percent allocated -				
US Market	VTSAX	Vanguard Total Stock Market Index	0.05%	10	20	30	40	43
Foreign Developed	VTMGX	Vanguard Developed Market Index	0.09%	2.5	10	17	20	25
Emerging Market	VEMAX	Vanguard Emerging Markets Stock Index	0.15%	2.5	5	8	10	12
Real Estate	VGSLX	Vanguard REIT Index	0.12%	5	5	5	10	10
Bonds	VBTLX	Vanguard Total Bond Market Index	0.07%	80	60	40	20	10
				100	100	100	100	100

Allocations as of July 14th, 2023

0.08%

Fund selection and percent allocations are subject to change at HBW discretion. Expense ratios may also change if fund selection changes.