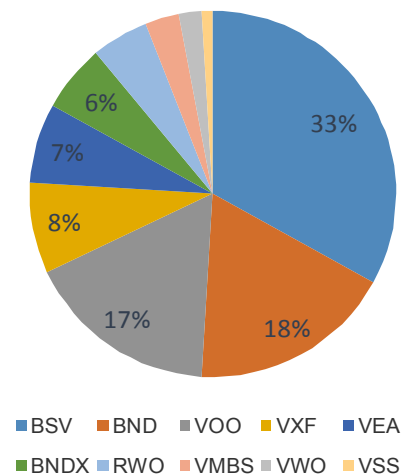


401K CONSERVATIVE MODEL

WISER WEALTH MANAGEMENT INC.

Name	(%)	Category
Vanguard Short-Term Bond ETF (BSV)	33	Short-Term Bond
Vanguard Total Bond Market ETF (BND)	18	Intermediate-Term Bond
Vanguard S&P 500 ETF (VOO)	17	Large Blend
Vanguard Extended Market ETF (VXF)	8	Mid-Cap Blend
Vanguard Developed Markets ETF (VEA)	7	Foreign Large Blend
Vanguard Total International Bond ETF (BNDX)	6	World Bond
SPDR® Dow Jones Global Real Estate ETF (RWO)	5	Global Real Estate
Vanguard Mortgage-Backed Securities ETF (VMBS)	3	Intermediate-Term Bond
Vanguard FTSE Emerging Markets ETF (VWO)	2	Diversified Emerging Markets
Vanguard FTSE All-World ex-US Sm-Cp ETF (VSS)	1	Foreign Small/Mid Blend



“Keep Cost Low, Diversity, and Always Invest For the Long Run”

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WISER WEALTH MANAGEMENT

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