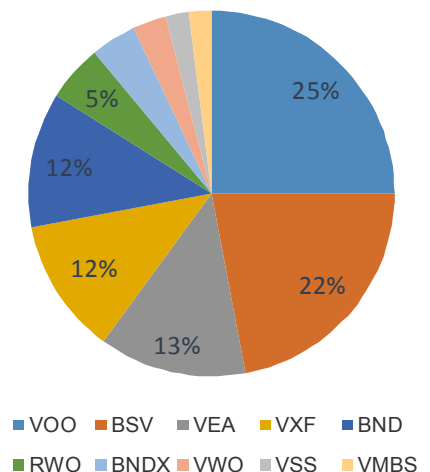


# 401K MODERATE MODEL

WISER WEALTH MANAGEMENT INC.

Name	(%)	Category
Vanguard S&P 500 ETF (VOO)	25	Large Blend
Vanguard Short-Term Bond ETF (BSV)	22	Short-Term Bond
Vanguard FTSE Developed Markets ETF (VEA)	13	Foreign Large Blend
Vanguard Extended Market ETF (VXF)	12	Mid-Cap Blend
Vanguard Total Bond Market ETF (BND)	12	Intermediate-Term Bond
SPDR® Dow Jones Global Real Estate ETF (RWO)	5	Global Real Estate
Vanguard Total International Bond ETF (BNDX)	4	World Bond
Vanguard FTSE Emerging Markets ETF (VWO)	3	Diversified Emerging Markets
Vanguard Mortgage-Backed Securities ETF (VMBS)	2	Intermediate-Term Bond
Vanguard FTSE All-World ex-US Sm-Cp ETF (VSS)	2	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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