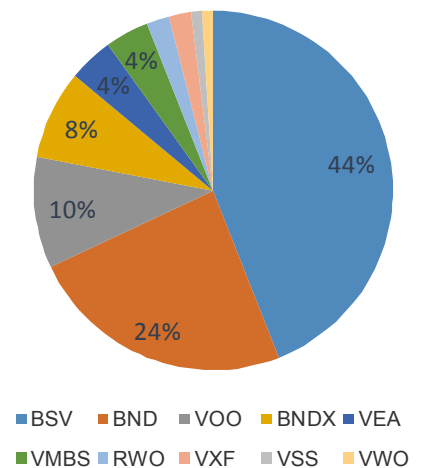


401K VERY CONSERVATIVE MODEL

WISER WEALTH MANAGEMENT INC.

Name	(%)	Category
Vanguard Short-Term Bond ETF (BSV)	44	Short-Term Bond
Vanguard Total Bond Market ETF (BND)	24	Intermediate-Term Bond
Vanguard S&P 500 ETF (VOO)	10	Large Blend
Vanguard Total International Bond ETF (BNDX)	8	World Bond
Vanguard Developed Markets ETF (VEA)	4	Foreign Large Blend
Vanguard Mortgage-Backed Securities ETF (VMBS)	4	Intermediate-Term Bond
SPDR® Dow Jones Global Real Estate ETF (RWO)	2	Global Real Estate
Vanguard Extended Market ETF (VXF)	2	Mid-Cap Blend
Vanguard FTSE All-World ex-US Sm-Cp ETF (VSS)	1	Foreign Small/Mid Blend
Vanguard FTSE Emerging Markets ETF (VWO)	1	Diversified Emerging Markets



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

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WISER WEALTH MANAGEMENT

125 Church Street, Carmichael Bldg Suite 220, Marietta, GA 30060
(P) 678.905.4450 www.wiserinvestor.com