



WISER WEALTH MANAGEMENT, INC
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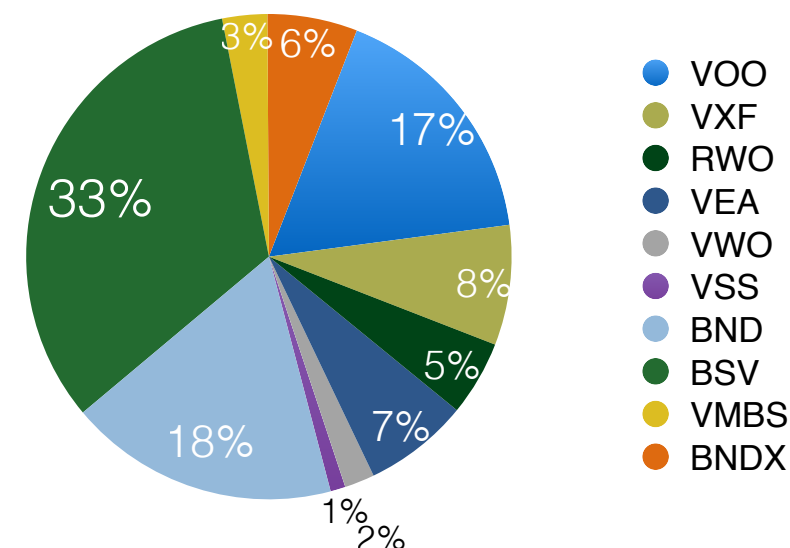
RISK
39-51

Ubiquity 401K

WISER WEALTH MANAGEMENT, INC

UBIQUITY 401K CONSERVATIVE MODEL

Name	Ticker	%	Category
Vanguard S&P 500	VOO	17	US Equity Large Cap Blend
Vanguard S&P 500 Completion	VXF	8	US Equity SMID Cap
SDPR Dow Jones Global Real Estate	RWO	5	Global Real Estate
Vanguard International Developed	VEA	7	Foreign Equity Large Cap
Vanguard Emerging Markets	VWO	2	Emerging Markets
Vanguard International Ex-US Small Cap	VSS	1	Foreign Small Cap
Vanguard Total US Bonds	BND	18	US Aggregate Bond
Vanguard Short-Term Bond	BSV	33	Short Term Domestic Bond
Vanguard Mortgage Backed Bonds	VMBS	3	Mortgage Backed Bonds
Vanguard International Bonds	BNDX	6	Foreign Bonds



As of 5/31/2017, Updated Annually

	3 yr	5 yr	10 yr
Portfolio Performance	4.06%	6.32%	5.31%
Portfolio Volatility	4.34	4.21	6.74

Net Expense Ratio : 0.10%

This information is provided by Wiser Wealth Management as a model portfolio based on the risk range listed at the top of this form. A participant's risk is based solely on information provided by the participant in his/her risk tolerance questionnaire, which is based solely on participant's investment objectives, tolerance for risk, financial situation or needs as set forth in the questionnaire. Participants should fully complete the risk tolerance questionnaire prior to review of any model portfolio. If a change of circumstance occurs, a participant's risk range may also change.

This model portfolio may not be suitable for all participants who fall within the risk range listed at the top of this form. All investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy or allocation will achieve its objectives. Past performance is not indicative of future results. It should not be presumed that future performance of any specific investment, investment strategy or allocation will be profitable or equal the historic performance level(s). Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment will either be suitable or profitable for a participant.

The model portfolio only contains allocation and performance information as of the date reflected therein. Due to various factors including time and changing market conditions, allocation and performance information may no longer be reflective of current market conditions. Allocations could change at any time without further notice.

The third-party information contained within the model portfolio is compiled from sources believed to be reliable, but it has not been independently verified and the accuracy is not guaranteed. Wiser Wealth Management makes no representations or warranties as to the accuracy, timeliness, suitability, completeness or relevance of any third party information.

Each participant retains and will exercise final decision-making authority and responsibility for the implementation of any allocation within the 401(k) plan, including how to allocate investments within the participant's account, the selection of all such investments and any rebalancing of such investments. Wiser Wealth Management shall have no responsibility or liability with regard thereto. Wiser Wealth Management shall not be liable for any loss that may result in connection with the model portfolio or allocations reflected therein.

Wiser Wealth Management does not assess a fee for the provision of this model portfolio.