



Institute for Advanced Study Defined Contribution Retirement Plan MODEL PORTFOLIOS - 2023

INTRODUCTION:

As part of EPIC/HUB's on-going participant communication and education, we have prepared Model Portfolios for the Defined Contribution Retirement Plans. These portfolios can be utilized as a guide by Plan Participants. We feel that this is a useful tool for Participants. Again, this is meant to serve as a guide. For specific questions on your account, please feel free to contact us. Please note, EPIC/HUB does not have access to your accounts. For an account review, kindly email or fax us a copy of your Plan statement.

Fund Name	Conservative	Moderate	Aggressive	Morningstar Category
Stable Value Fund	35%	15%	5%	Stable Value
Western Asset Core Bond I	12%	8%	9%	US Fund Intermediate Core
BlackRock High Yield Bond K	0%	5%	4%	US Fund High Yield Bond
PIMCO Real Return Instl	8%	3%	0%	US Fund Inflation-Protected
American Funds Capital World Bond R6	0%	2%	2%	US Fund World Bond
Total Fixed Income Funds	55%	33%	20%	
Goldman Sachs Income Builder Instl	7%	0%	0%	US Fund Allocation--30% to
Calvert Moderate Allocation I	7%	6%	0%	US Fund Allocation--50% to
JHancock Balanced R6	3%	5%	0%	US Fund Allocation--50% to
T. Rowe Price Spectrum Mod Gr Allc I	0%	4%	0%	US Fund Allocation--70% to
MFS Aggressive Growth Allocation R4	0%	2%	0%	US Fund Allocation--85%+
CREF Stock Account R2	0%	0%	0%	US Fund Allocation--85%+
Total Balanced Funds	17%	17%	0%	
MFS Value R6	10%	7%	10%	US Fund Large Value
Calvert US Large Cap Core Rspnb Index R6	0%	0%	0%	US Fund Large Blend
JPMorgan US Equity R6	4%	5%	6%	US Fund Large Blend
Schwab S&P 500 Index	4%	5%	5%	US Fund Large Blend
American Century Ultra® R6	5%	7%	12%	US Fund Large Growth
Allspring Special Mid Cap Value R6	0%	2%	5%	US Fund Mid-Cap Value
Vanguard Mid Cap Index Admiral	0%	4%	4%	US Fund Mid-Cap Blend
BlackRock Mid-Cap Growth Equity Instl	0%	2%	5%	US Fund Mid-Cap Growth
Principal SmallCap Inst	0%	4%	9%	US Fund Small Blend
Vanguard Small Cap Index Adm	0%	3%	4%	US Fund Small Blend
Total US Stock Funds	23%	39%	60%	
Calvert International Responsible Index I	0%	0%	0%	US Fund Foreign Large Blend
MFS Intl Diversification R6	0%	2%	5%	US Fund Foreign Large Blend
Vanguard Developed Markets Index Admiral	0%	2%	5%	US Fund Foreign Large Blend
American Funds New World R6	0%	2%	5%	US Fund Diversified Emerging
Total International Stock Funds	0%	6%	15%	
Cohen & Steers Real Estate Securities Z	5%	5%	5%	US Fund Real Estate
Total:	100%	100%	100%	
OVERALL ASSET ALLOCATION				
Total Fixed Income	65%	40%	20%	
Total US Stocks	28%	46%	60%	
Total International Stocks	2%	9%	15%	
Total REIT	5%	5%	5%	
Total Stocks	35%	60%	80%	
Total	100%	100%	100%	

EPIC/HUB'S CONTACT INFORMATION:

EPIC/HUB consultants are available between 9:00 am – 5:00 pm Eastern Standard Time Monday – Friday. You can email, call or fax:

contact@epicretirellc.com / Telephone: 888-558-EPIC (3742) / Fax: 212-244-6286

When contacting EPIC/HUB, kindly identify yourself as an IAS employee and if possible, provide a copy of your Plan statement.

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