

Asset Allocation

At The General Board of Pensions and Health Benefits

Asset Allocation means spreading your investments over many different funds to help manage risk and to decrease the market volatility. The goal is to select a mix that will give you confidence in meeting your long-term goals.

Use your risk assessment score to find your level of risk. Then, find your asset allocation provided below.

Level of Risk		Suggested Target Fund Values
Conservative <i>Seeks high level of current income</i> Allocation Mix: Equities: 20% Fixed Income: 80%		5% IEF 20% MAS or BSVPF 30% FIF 50% SVF or IPF
Conservative-Plus <i>Seeks current income and grow of capital with a great emphasis on current income.</i> Allocation Mix: Equities: 40% Fixed Income: 60%		10% IEF 10% USEF 20% MAS or BSVPF 30% FIF 30% SVF or IPF
Moderate <i>Seeks long-term capital appreciation and current income.</i> Allocation Mix: Equities: 60% Fixed Income: 40%		15% IEF 20% USEF 25% MAS or BSVPF 20% FIF 20% SVF or IPF
Moderate-Plus <i>Seeks long-term capital appreciation and current income with a greater emphasis on capital appreciation.</i> Allocation Mix: Equities: 75% Fixed Income: 25%		20% IEF 25% USEF 30% MAS or BSVPF 15% FIF 10% SVF or IPF
Aggressive <i>Seeks long-term capital appreciation</i> Allocation Mix: Equities: 90% Fixed Income: 10%		30% IEF 30% MAS or BSVPF 30% USEF 10% SVF or IPF or FIF

Funds at the General Board of Pensions and Health Benefits

SVF – Stable Value Fund

IPF = Inflation Protection Fund

FIF = Fixed Income Fund

MAS = Multiple Asset Fund

BSVPF = Balanced Social Values Plus Fund

USEF = U.S. Equity Fund

IEF = International Equity Fund