

Sample Retirement Account Portfolios

These portfolios are merely samples. Research to find out what is comfortable for you. Some people prefer to take on greater risk, hoping for greater reward. Others are more cautious and hesitant. The most important thing is to start, then stick with it and be consistent.

Age: Under 25 years

- **Risky: 75%**
 - 20% U.S. stock index funds
 - 20% foreign stock index funds
 - 20% real estate index funds
 - 15% natural resource index funds
- **Safe: 25%**
 - 10% guaranteed funds
 - 5% money market funds
 - 10% income funds

Age: 26-35 years

- **Risky: 70%**
 - 20% U.S. stock index funds
 - 20% foreign stock index funds
 - 20% real estate index funds
 - 10% natural resource index funds
- **Safe: 30%**
 - 12.5% guaranteed funds
 - 5% money market funds
 - 12.5% income funds

Age: 36-45 years

- **Risky: 60%**
 - 17.5% U.S. stock index funds
 - 17.5% foreign stock index funds
 - 17.5% real estate index funds
 - 7.5% natural resource index funds
- **Safe: 40%**
 - 15% guaranteed funds
 - 10% money market funds
 - 15% income funds

Age: 46-55 years

- **Risky: 50%**
 - 15% U.S. stock index funds
 - 15% foreign stock index funds
 - 15% real estate index funds
 - 5% natural resource index funds
- **Safe: 50%**
 - 20% guaranteed funds
 - 10% money market funds
 - 20% income funds