

Most Risky

"spice"
"pasta"
"oatmeal"
Least Risky

STOCK

Ultra - example: Janus 20

Aggressive Growth Funds

Growth Funds

CAPITAL

APPRECIATION

NO
GROWTH and Income
*my favorite
ES

EQUITY-INCOME

Balanced
stocks and
Bonds

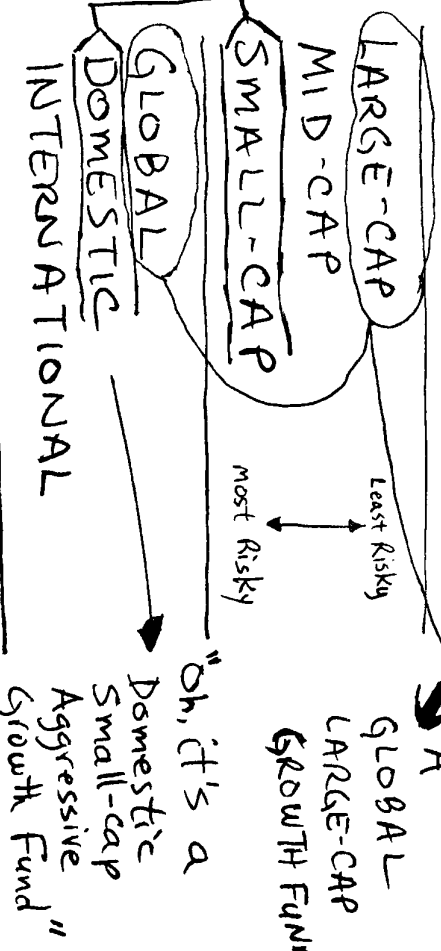
Balanced

ASSET ALLOCATION
versus
FUNDS

BALANCED
FUNDS

"This one is a
Domestic
Long-term
High-yield
Bond
Fund"

"It's
A
GLOBAL
LARGE-CAP
GROWTH FUND"



REGIONAL
COUNTRY-SPECIFIC
EMERGING MARKETS
SECTOR FUNDS
MARKET TIMING

BOND

HIGH-YIELD FUND

CORPORATE BOND FUND

MUNICIPAL BOND FUND

INSURED MUNICIPAL BOND FUND

U.S. Backed a.k.a.
MORTGAGE BACKED
BOND FUNDS

Government aka. TREASURY
BOND FUNDS

convertible bond fund - hybrid

Long-term

Intermediate-term

Short-term

GLOBAL

DOMESTIC

INTERNATIONAL

Most Risky

Least Risky

