



**Key Institutional Advisors
Investment Objectives
Arc of Northern Virginia**

INVESTMENT OBJECTIVE – When outlining investment objectives for a trust, it's important to consider varying degrees of risk preferences and rate of return objectives. Below are the categories of investment objectives offered:

(Initial One)		Return Objective	Risk Tolerance
	Cash Equivalents	Appropriate for investors who desire no principal volatility with competitive market returns.	Low – Preservation of principal is sole objective.
	Income/Growth	Appropriate for investors who desire moderate growth, modest current income and have an Average risk profile.	Average – Average principal risk with average inflation protection
	Balanced	Appropriate for investors who desire moderate growth, modest income and have an Average/Above Average risk profile.	Average/Above Average – Moderate to above average risk with above average inflation protection.
	Growth/Income	Appropriate for investors who desire moderate growth with a secondary provision for income and an Above Average/High risk profile.	Above Average/High – Moderate to above average risk with above average inflation protection.

ALLOCATION GUIDELINES

	Cash	Equity	Fixed Income	Real Assets	Alternatives
Cash Equivalents	100%	0%	0%	0%	0%
Income/Growth	0% - 20%	30% - 50%	45% - 65%	0% - 10%	0% - 20%
Balanced	0% - 20%	40% - 60%	35% - 55%	0% - 10%	0% - 20%
Growth/Income	0% - 20%	50% - 70%	25% - 45%	0% - 10%	0% - 20%

Factors to Consider

When selecting an investment objective for a trust, a few factors to consider would be:

- **Time Horizon:** The length of time the trust's funds will be invested before they are needed.
- **Beneficiaries' Needs:** The financial needs and preferences of the beneficiaries.

Beneficiary Name: _____

Date: _____