Build Your Own Path Asset Allocation Assumptions

Our asset allocation models are based upon an analysis that seeks to balance long -term return potential with anticipated short -term volatility across various investment goals (retirement, college savings, and specific purchase) and time frames. The models do not account for your individual circumstances or investing preferences, but reflect our view of appropriate levels of tradeoff between potential return and short -term volatility for investors. The longer the time frame for investing, the higher the allocation is to stocks (and the higher the volatility) versus bonds or cash.

Model Allocation Percentage to Stocks					
		Years to Initial Withdrawal			
		16 years or more	11-15 years	3-10 years	0-2 years
Years for Withdrawals to Continue	11 years or more	90%-100%	70%-80%	50%-60%	30%-40%
	3-10 years	90%-100%	70%-80%	30%-40%	10%-20%
	2 years or less	90%-100%	70%-80%	10%-20%	0%

Limitations

- The models do not take into account individual circumstances or preferences, and the models may not align with your view of the appropriate levels of tradeoff between potential return and short-term volatility.
- Investing consistent with a model allocation does not protect against losses or guarantee future results.

In reviewing these model allocations, please be sure to take all of your assets, income and investments into consideration. Other T. Rowe Price educational tools or advice services use different assumptions and methods and may yield different outcomes.