

Stanley Financial Services	Mutual Funds to Consider	Jan-20			
MoneyCoachBill.org	MoneyCoachBill@aol.com		Morningstar		
Sector	Company/Description	Symbol	Stars 1-5	Rating	Expenses
Stock - Large Blend	** Vanguard Total Stock Market	VTSMX	4 star	Gold	Low
Stock - Mid Blend	Vanguard Mid Cap Index	VMCIX	5 star	Gold	Low
Stock - Small Blend	Vanguard Small Cap Index	NAESX	5 star	Gold	Low
Stock - Large	Vanguard Dividend Growth	VDIGX	3 star	Gold	Low
Stock - Energy	Vanguard Specialized Portfolios Energy	VGENX	4 star	Silver	Low
Stock - Real Estate	Vanguard Real Estate Index	VGSIX	4 star	Silver	Low
Stock - International Large Blend	** Vanguard Total International Stock Index	VGTSX	4 star	Gold	Low
Stock - International Small/Mid Growth	T Rowe Price International Discovery	PRIDX	4 star	Silver	Average
Stock - International Emerging Markets	T Rowe Price Emerging Markets	PRMSX	5 star	Silver	Below Ave
Stock - China Region	Mathews China	MCHFX	4 star	Bronze	Below Ave
Bond - World Bond	Vanguard Total International Bond	VTIFX	5 star	Silver	Low
Bond - Multisector US	** T Rowe Price Spectrum Income	RPSIX	3 star	Bronze	Below Ave
Bond - Intermediate	Vanguard Total Bond Index	VBMFX	2 star	Silver	Low
Bond - Intermediate Govt	Vanguard GNMA	VFIIX	4 star	Gold	Low
Stock/Bond/Alternative	* T Rowe Price Global Allocation 60/30/10	RPGAX	5 star	Bronze	Below Ave
*Only one fund = stock/bond/alternative					
** Three funds = Simple Portfolio					
No guarantees; this is the stock market	Mutual Funds - usually work through the financial company				
Money Coach Bill is a Fiduciary; does not sell financial products; works in best interest of client					
Guidance					
Balanced portfolio, no more than 50% stocks, nor less than 20% stocks					
Increase allocation of international stocks					
Invest larger sums in stocks quarterly or monthly over several years					
Do not buy a financial product from someone who makes a commission on the recommendation. Use a Fiduciary only.					