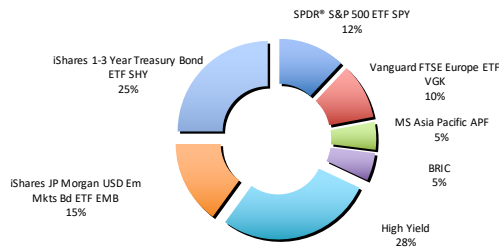




WCAL Strategies: June 6 2018

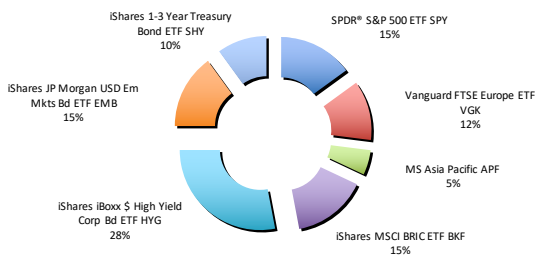
**Conservative**



**Conservative Strategy**

Name	Ticker	% Wght	Price	Allocation	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	12%	275.3	12%	0.42	1.79	1.40	1.62		10.28
Vanguard FTSE Europe ETF	VGK	10%	58.69	10%	-0.07	0.63	0.48	0.63		12.58
MS Asia Pacific	APF	5%	18.01	5%	-0.15	0.49	0.25	0.23		13.93
iShares MSCI BRIC ETF	BKF	5%	45.56	5%	0.09	1.13	0.40	0.33		18.53
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	85.42	28%	0.01	0.44	1.08	1.15	3.84	5.33
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.84	15%	-0.79	-0.37	0.62	0.54	7.35	5.72
iShares 1-3 Year Treasury Bond ETF	SHY	25%	83.23	25%	-0.03	-0.08	0.08	0.10	1.95	0.76
		<b>100%</b>			<b>-0.18</b>	<b>4.03</b>	<b>4.31</b>	<b>4.61</b>		

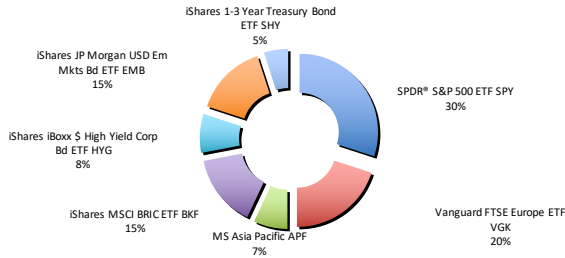
**Moderate**



**Moderate Strategy**

Name	Ticker	% Wght	Price	Allocation	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	15%	275.3	15%	0.53	2.24	1.75	2.03		10.28
Vanguard FTSE Europe ETF	VGK	12%	58.69	12%	-0.08	0.75	0.58	0.76		12.58
MS Asia Pacific	APF	5%	18.01	5%	-0.15	0.49	0.25	0.23		13.93
iShares MSCI BRIC ETF	BKF	15%	45.56	15%	0.27	3.40	1.19	0.99		18.53
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	85.42	28%	0.01	0.44	1.08	1.15	3.84	5.33
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.84	15%	-0.79	-0.37	0.62	0.54	7.35	5.72
iShares 1-3 Year Treasury Bond ETF	SHY	10%	83.23	10%	-0.01	-0.03	0.03	0.04	1.95	0.76
		<b>100%</b>			<b>-0.23</b>	<b>6.92</b>	<b>5.50</b>	<b>5.75</b>		

**Aggressive**



**Aggressive Strategy**

Name	Ticker	% Wght	Price	Allocation	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	30%	275.3	30%	1.05	4.47	3.51	4.06		10.28
Vanguard FTSE Europe ETF	VGK	20%	58.69	20%	-0.14	1.25	0.96	1.27		12.58
MS Asia Pacific	APF	7%	18.01	7%	-0.21	0.69	0.35	0.32		13.93
iShares MSCI BRIC ETF	BKF	15%	45.56	15%	0.27	3.40	1.19	0.99		18.53
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	8%	85.42	8%	0.00	0.12	0.31	0.33	3.84	5.33
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.84	15%	-0.79	-0.37	0.62	0.54	7.35	5.72
iShares 1-3 Year Treasury Bond ETF	SHY	5%	83.23	5%	-0.01	-0.02	0.02	0.02	1.95	0.76
		<b>100%</b>			<b>0.18</b>	<b>9.55</b>	<b>6.95</b>	<b>7.53</b>		