MissionSquare
WEALTH MANAGEMENT

Risk Tier Descriptions for MissionSquare Wealth Management Accounts

Conservative portfolios (0–20) This portfolio is intended for investors whose primary investment objective is to preserve capital and are willing to only accept minimal risk. The portfolio places its strongest emphasis on fixed income, with only a small portion dedicated to equities. Within the bond allocation, diversification is achieved through a mix of government securities, corporate bonds, with varying maturities to provide stability and steady income. The equity component is modest but diversified across capitalization and countries to add a touch of growth.

Conservative Growth portfolios (21–40) This portfolio appeals to investors who value stability but are comfortable with limited risk. The portfolio still leans toward fixed income but introduces a more noticeable equity component to provide growth opportunities. Bonds are diversified across government, corporate, and varying maturities to maintain security while enhancing yield. Equities are spread across sectors. capitalization and regions, providing modest appreciation potential.

Moderate Growth portfolios (41–60) This portfolio is designed for moderate investors who want diversified growth and are willing to accept some risk, fluctuation and losses in order to grow the portfolio. The portfolio leans toward equities, giving modestly more weight to equities for growth opportunity and slightly less emphasis on fixed income. Bonds are diversified across duration and credit quality, while equities are spread across large-cap, mid-cap, and international markets to broaden exposure.

Growth portfolios (61–80) This portfolio is designed for investors who seek capital appreciation and are prepared to accept more risk, tolerate higher fluctuations and losses in capital in order to grow the portfolio. This portfolio places a clear emphasis on equities, with fixed income playing a supporting role. Bonds are diversified across duration and credit quality to provide ballast, while equities are diversified across domestic and international markets, sectors, and company sizes to help maximize growth potential.

Aggressive Growth portfolios (81–100) This portfolio is designed for investors seeking significant growth, has a high-risk tolerance, and a preference for growth over stability, even if that means experiencing significant short-term volatility, fluctuation, and losses to capital in order to aggressively grow the portfolio. The portfolio is almost entirely focused on equities, with little to no emphasis on fixed income. Diversification within equities is critical here, spanning domestic and global markets, growth and value styles, and companies of varying sizes.

Risk Tier Score	**Risk Tier**
0-20	Conservative
21-40	Conservative Growth
41-60	Moderate Growth
61-80	Growth
81-100	Aggressive Growth