



# THE **ALL** DURATION ROADMAP **RANKINGS**

JULY 2023

# ALL DURATION INVESTING

Good financial planning is about navigating life to ensure you'll have a certain amount of assets to meet current and future expected (and unexpected) expenses.

The **All Duration Investing** strategy is a time blocking strategy that helps you organize and match specific assets to plan for specific future expenses.

This improves the financial planning process, enhances certainty and helps you remain more comfortable with the portfolio you've constructed.

## SHORT-TERM FINANCIAL PLANNING

Monthly, quarterly or annual expenses as well as short-term emergency funds.

## LONG-TERM FINANCIAL PLANNING

Retirement planning, healthcare, long-term goals & insurance needs.

## NEAR-TERM FINANCIAL PLANNING

Childcare, college tuition, house down payments and other near-term financial planning needs.

## Insurance - Super Long Duration Assets

- 1) Gold
- 2) Tail Risk Hedges
- 3) Managed Futures
- 4) 30 Year T-Bonds

### 25+ YEAR ASSETS

### 15-25 YEAR ASSETS

### Medium-Term Cash Flow Assets

- 1) Global 40/60 Stocks/Bonds
- 2) US 40/60 Stocks/Bonds
- 3) Global 60/40 Stocks/Bonds
- 4) US 60/40 Stocks/Bonds

### 5-15 YEAR ASSETS

### 2-5 YEAR ASSETS

### Near-Term Cash Flow Assets

- 1) Intermediate US Govt Bonds
- 2) Short-Term US Govt Bonds
- 3) Intermediate Corporate Bonds

### 0-2 YEAR ASSETS

### Short-Term Cash Flow Assets

- 1) 6/3/9 Month T-Bills
- 2) 4.5% + Money Market Funds

# THE ALL DURATION ROADMAP RANKINGS

### Long-Term Cash Flow Assets

- 1) US Value Stocks
- 2) Foreign Value Stocks
- 3) Global Market Cap Weight Stocks
- 4) Global Growth Stocks



## DISCLAIMER

**Discipline Funds is part of Orcam Financial Group, LLC. Nothing contained herein should be construed as an offer to buy any security or a recommendation as to the advisability of investing in, purchasing or selling any security. Some of the statements contained herein are statements of future expectations and other forward-looking statements. These expectations are based on Discipline Funds's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, general economic conditions, performance of financial markets, Discipline Funds and Orcam Financial Group, LLC assume no obligation to update any forward-looking information contained in this document.**