



Vanguard Index Funds

Many of you asked for this information following last week's shows (<https://timandjulieharris.com/?s=mindset+of+money>)

Here are the suggested Vanguard Index funds we have invested in. Please go back and listen to the shows so you understand the entire concept/ process we have followed.

Remember, we are not financial advisers. We are not CPAs etc. This is information we have gathered from many sources and then had others 'test' to validate our plan.

Your personal plan depends on your risk tolerance and time horizon. For that reason I am not going to suggest specific allocations. Your goal is to have maybe 5-10 index fund that you are investing in every month.

Example Allocation:

Vanguard S&P Midcap 400 IVOO. 25% invested.
Vanguard Short Term Corp Bond VCSH. 15% invested.
Vanguard Developing Markets VEA. 10% invested.
Vanguard VIOO Small Cap 600. 15% invested.
Vanguard S&P 500 VOO. 25% invested.
Vanguard Emerging Markets VWO. 10% invested.
Total: 100%

If you have \$50k+ to invest Vanguard will allow you to use their investor/ portfolio service for free. Free = no fees.

We use Scottrade to invest. \$7 trades. If you buy 100 shares of X stock its \$7...but 1 share of stock x its \$7.

Index funds that we have invested in/ are investing in:

- Vanguard 500 Index Admiral Shares
- Vanguard Value Index Admiral Shares VVIAX
- Vanguard Tax-Managed Small-Cap Admiral Shares VTMSX
- Vanguard Small-Cap Value Index Admiral Share VSIAX

- Vanguard REIT Index Admiral Shares VGSLX
- Vanguard Developed Markets Index Admiral Shares VTMGX
- Vanguard International Value VTRIX
- Vanguard FTSE All-World ex-US Small Cap Index VFSVX
- Vanguard Emerging Mkts Stock Index Admiral Shares VEMAX
- Vanguard Global Ex-US Real Estate Index Admiral Shares VGRLX
- Short-Term Government Bond Index Admiral Shares VSBSX
- Intermediate-Term Government Bond Index Admiral Shares VSIGX
- Short-Term Inflation-Protected Securities Index Admiral Shares VTAPX
- Vanguard S&P Midcap 400 IVOO
- Vanguard Short Term Corp Bond VCSH
- Vanguard Developing Markets VEA
- Vanguard VIOO Small Cap 600
- Vanguard S&P 500 VOO
- Vanguard Emerging Markets VWO

Cash savings/ emergency fund:

If you choose to have your 3-6+ months of savings invested (vs cash in your safe) here are a few suggestions:

- Symbol Allocation
- Vanguard Prime Money Market VMMXX
- First three to six months worth of living expenses
- Vanguard Short-Term Corp Bond Index Admiral VSCSX Funds in excess of three to six months of living expenses

You may also want to consider having 10% of your total net worth in Gold. Buy Gold bullion not collector coins. Every gold dealer will try to sell you coins. Buy bullion. Gold bullion coins are minted by several national mints in major countries around the globe.

Popular gold bullion coins:

- The American Eagle Gold Bullion Coin
- The American Buffalo Gold Bullion Coin
- The Gold Canadian Maple Leaf
- The Australian Kangaroo
- The Chinese Panda
- The Austrian Vienna Philharmonic
- The South African Krugerrand