

# Vital Wealth

Personal Investing Made Simple



*Keeping your best interest at heart*



**BANK<sup>of</sup> IDAHO**

WEALTH MANAGEMENT

## Personal Investing Made Simple

Vital Wealth is an easy-to-use, online platform that lets you open investment accounts quickly and easily. With just a few clicks, you'll be on your way to pursuing your investment goals.



**OPEN YOUR  
ACCOUNT**



**SELECT YOUR  
GOAL**



**ASSESS YOUR  
RISK TOLERANCE**



**ALLOCATE  
ASSETS**

## Vital Wealth Puts You In Control

Vital Wealth puts you in total control of your finances. You can change goals at any time, access performance reports with one click and easily transfer funds between Vital Wealth and other bank accounts. Vital Wealth even automatically rebalances your portfolio.

To learn more or sign-up for Vital Wealth, follow the link below.  
[www.bankofidaho.com/wealth-management/vital-wealth/](http://www.bankofidaho.com/wealth-management/vital-wealth/)

## Vital Wealth: A Closer Look

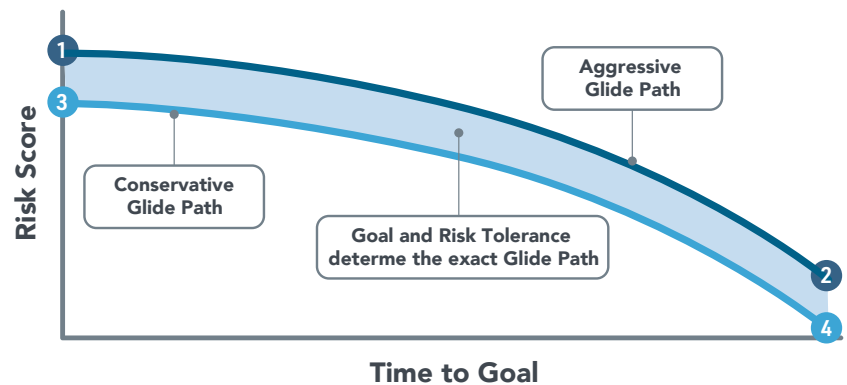
The following pages outline model portfolios, allocations and investment strategies in the Vital Wealth platform. If you have any questions or want more information, please do not hesitate to contact us. We are always here to help.

The purpose of a glide path is to assist with managing portfolio risk over the life of an investment goal.

Figure 1 illustrates a parabolic glide path with an upper limit, the aggressive portfolio, and a lower limit, the conservative portfolio, associated with the start and end of the goal's duration.

Each investor's personal portfolio exists in the glide path between these limits.

**Figure 1:** Parabolic Glide Path



To assist clients with these common investing goals, Vital Wealth has partnered with the experts at Principal Global Asset Allocation (PGAA) in the design of 6 diversified model portfolios. The Principal Model Portfolios available at Vital Wealth are designed to offer the following benefits:

The form is titled "Which goal is most important to you?". It contains five goal options: Retirement, Major Purchase, General Savings, Emergency Savings, and Education Savings. Below the options is a date field "When do you plan to use this money?" with a placeholder "mm/yyyy" and a calendar icon. There is also a text field "Why am I selecting this goal?". At the bottom are "Cancel" and "Next" buttons.

**Figure 2:** Pre-Set Principal Model Portfolio Investment Goals

- An optimal combination of risk and return by combining exposure to equity and fixed income funds.
- Risk mitigation – by ongoing monitoring and re-balancing of exposure to multiple asset classes.
- Enhanced diversification – through an allocation to active and smart beta strategies with global exposure.

The portfolios allocations reflect PGAA's current thinking on expected risk and return and provide exposure to a wide range of asset classes. The portfolios and their allocations are shown in Figure 3.

RobustWealth Model Portfolio Allocation (%) <sup>1</sup> (as of 09/15/2020)								
		RW Model Flexible Income	RW Model Conservative Balanced	RW Model Balanced	RW Model Conservative Growth	RW Model Growth	RW Model Equity	
		Moderate ←————→ Aggressive						
Equity Allocations		10.00	30.00	50.00	70.00	90.00	98.00	
USMC	Principal U.S. Mega-Cap Multi-Factor Index ETF	4.25	11.50	19.25	27.00	34.75	37.75	
PLFIX	Principal LargeCap S&P 500 Index Fund - Class I	2.50	6.50	10.75	15.00	19.25	21.00	
MPSIX	Principal MidCap S&P 400 Index Fund - Class I	1.00	5.00	7.25	10.25	13.00	14.00	
PSC	Principal U.S. Small Cap Index ETF	0.00	0.00	1.25	1.75	2.25	2.75	
PIDIX	Principal International Equity Index Fund - Class I	1.50	4.75	7.75	10.75	13.75	15.00	
POEIX	Principal Origin Emerging Markets Fund - Class I	0.75	2.25	3.75	5.25	7.00	7.50	
Fixed Income Allocations		90.00	70.00	50.00	30.00	10.00	2.00	
PNIIX	Principal Bond Market Index Fund - Class I	42.25	33.00	23.25	13.50	3.75	0.00	
IG	Principal Investment Grade Corporate Active ETF	17.00	13.00	9.25	5.50	1.75	0.00	
USI	Principal Ultra Short Active Income ETF	9.75	7.50	5.25	3.00	0.75	0.00	
YLD	Principal Active Income ETF	15.50	11.75	8.25	4.75	1.25	0.00	
PIPIX	Principal Inflation Protection Fund - Class I	3.50	2.75	2.00	1.25	0.50	0.00	
CASH	Cash	2.00	2.00	2.00	2.00	2.00	2.00	

**Figure 3:** Principal Model Portfolios at Vital Wealth\*

These portfolios can be utilized as the aggressive and conservative starting and ending model portfolios to target appropriate levels of risk for each of the major investment goals. Vital Wealth has created pre-selected glide path frameworks for each of the major goals to help client implement goal-based investing using the Principal Model Portfolios at Vital Wealth.

\* The specific funds displayed here are an example based on portfolio allocation as of 9/15/2020 and may change over time.

In Figure 4, the preset time to goal as well as the required four model portfolios are shown for each of the pre-selected glide paths for the major goals that utilize the Principal Model Portfolios at Vital Wealth.

Goal	Time to Goal (Years)	Aggressive Model Portfolios		Conservative Model Portfolios	
		Starting 1	Ending 2	Starting 3	Ending 4
Retirement	39.5	RW Model Equity	RW Model Conservative Balanced	RW Model Growth	RW Model Flexible Income
Education Savings	18	RW Model Equity	RW Model Flexible Income	RW Model Growth	RW Model Flexible Income
Major Purchase	7	RW Model Conservative Growth	RW Model Flexible Income	RW Model Conservative Balanced	RW Model Flexible Income
General Investing	Indefinite	RW Model Equity	RW Model Equity	RW Model Flexible Income	RW Model Flexible Income
Emergency Savings	Indefinite	Cash Sweep	Cash Sweep	Cash Sweep	Cash Sweep

Figure 4: Pre-set Guide Path Model Portfolios

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350 Memorial Drive, Suite 200 • Idaho Falls, Idaho 83402 • 888.396.8757

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*Investment products are not FDIC insured, are not bank guaranteed and may lose value.*