# Triangle and One


## Michael Gorton

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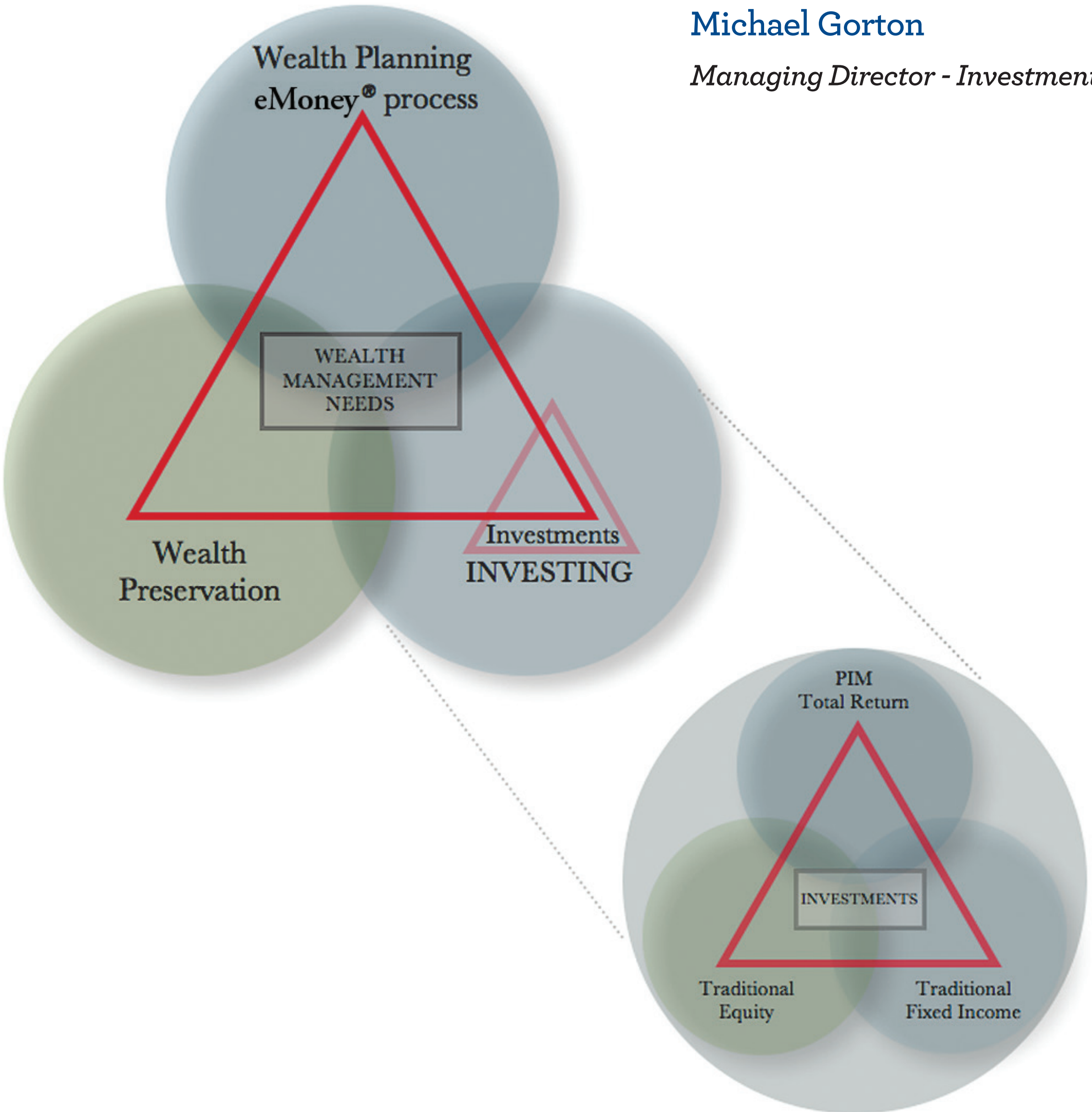



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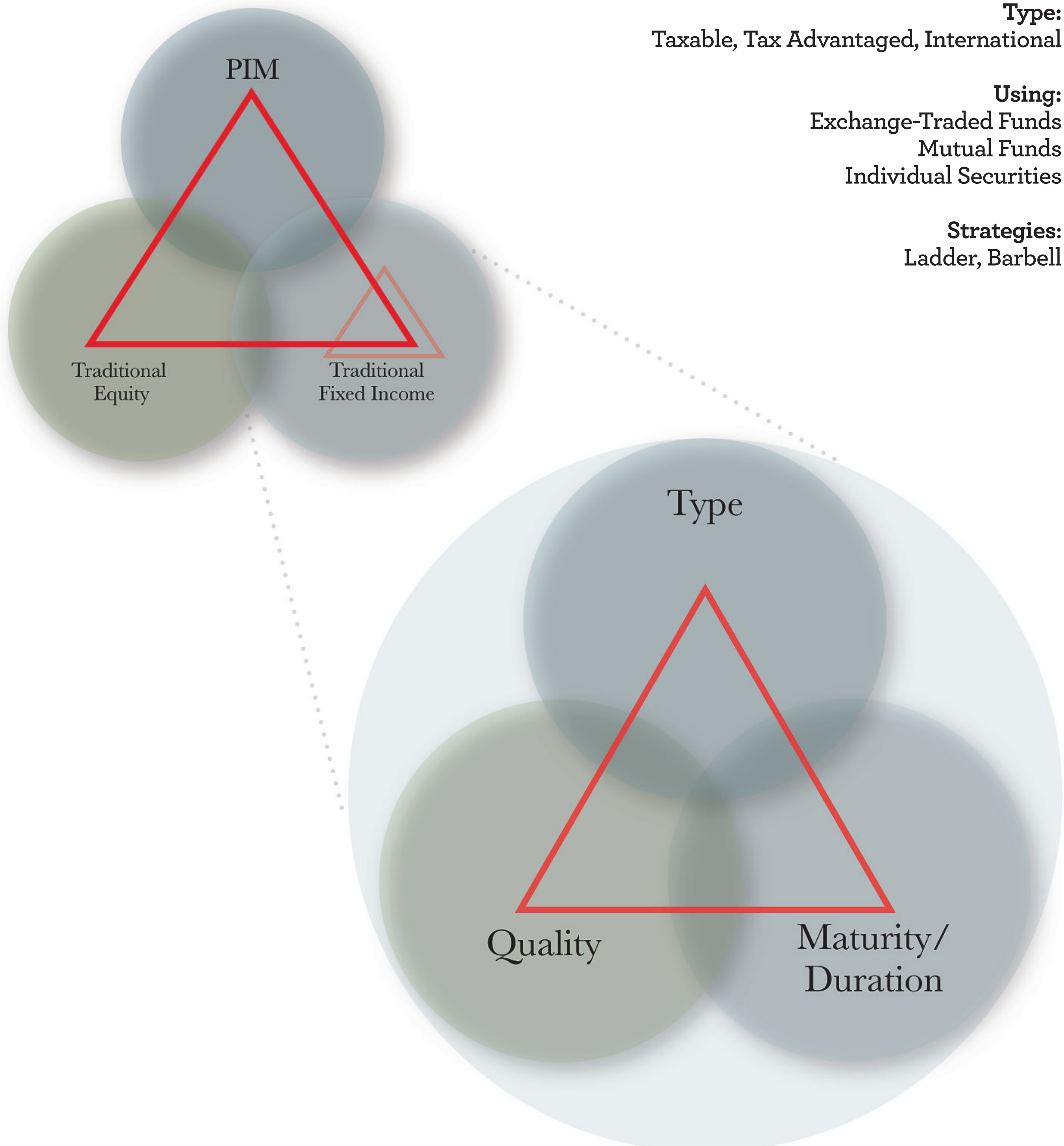
# Triangle and One: traditional fixed income




**Type:**
Taxable, Tax Advantaged, International

**Using:**
Exchange-Traded Funds
Mutual Funds
Individual Securities

**Strategies:**
Ladder, Barbell

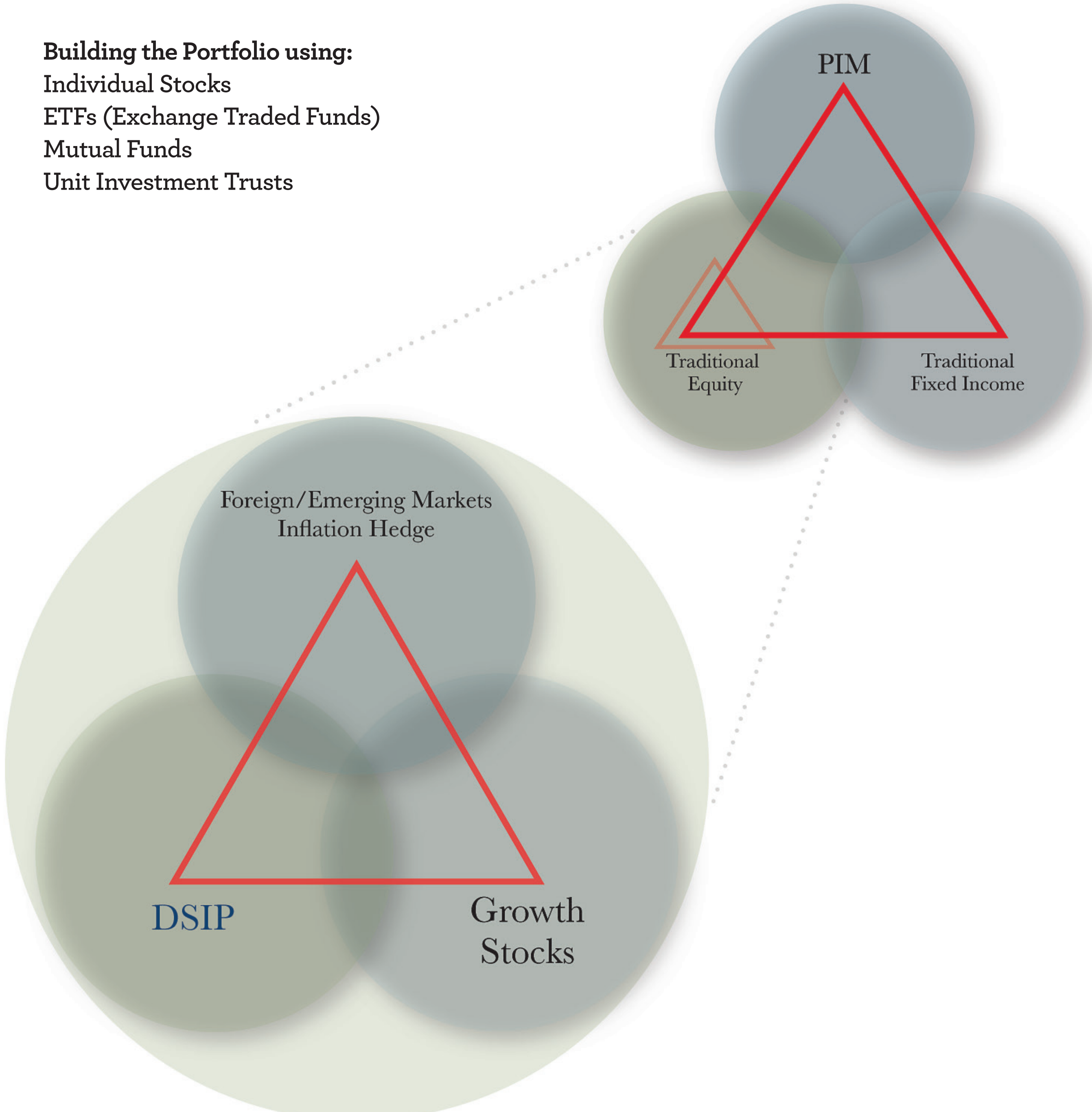
**Duration:** A measure used to determine a bond's or bond portfolio's sensitivity to movements in interest rates. Generally, the longer the duration the more sensitive a bond or bond portfolio is to changes in interest rates.

**Bond Ladder:** Think of individual bonds as rungs on a ladder. In normal interest-rate environments, bonds with shorter maturities will yield less than longer maturities. As each individual bond in the ladder matures (bottom rung), the principal then becomes available for reinvesting, at current interest rates, into bonds of intermediate or longer-term maturities with the higher yields. The new bonds then become the new "top rungs" of the ladder. This concept is similar to dollar cost averaging in stocks.

**Bond Barbell:** A bond portfolio comprised of a combination of short and long maturities. The short maturities for greater liquidity and the long maturities for higher income/yield.

# Triangle and One: traditional equity

**Building the Portfolio using:**
Individual Stocks
ETFs (Exchange Traded Funds)
Mutual Funds
Unit Investment Trusts




**Diversified Stock Income Plan (DSIP) by Wells Fargo Investment Institute's Global Securities Research is a list of stocks compiled for the potential for both income and growth.**

Investing in foreign securities presents certain risks not associated with domestic investments, such as currency fluctuation, political and economic instability, and different accounting standards. This may result in greater share price volatility.

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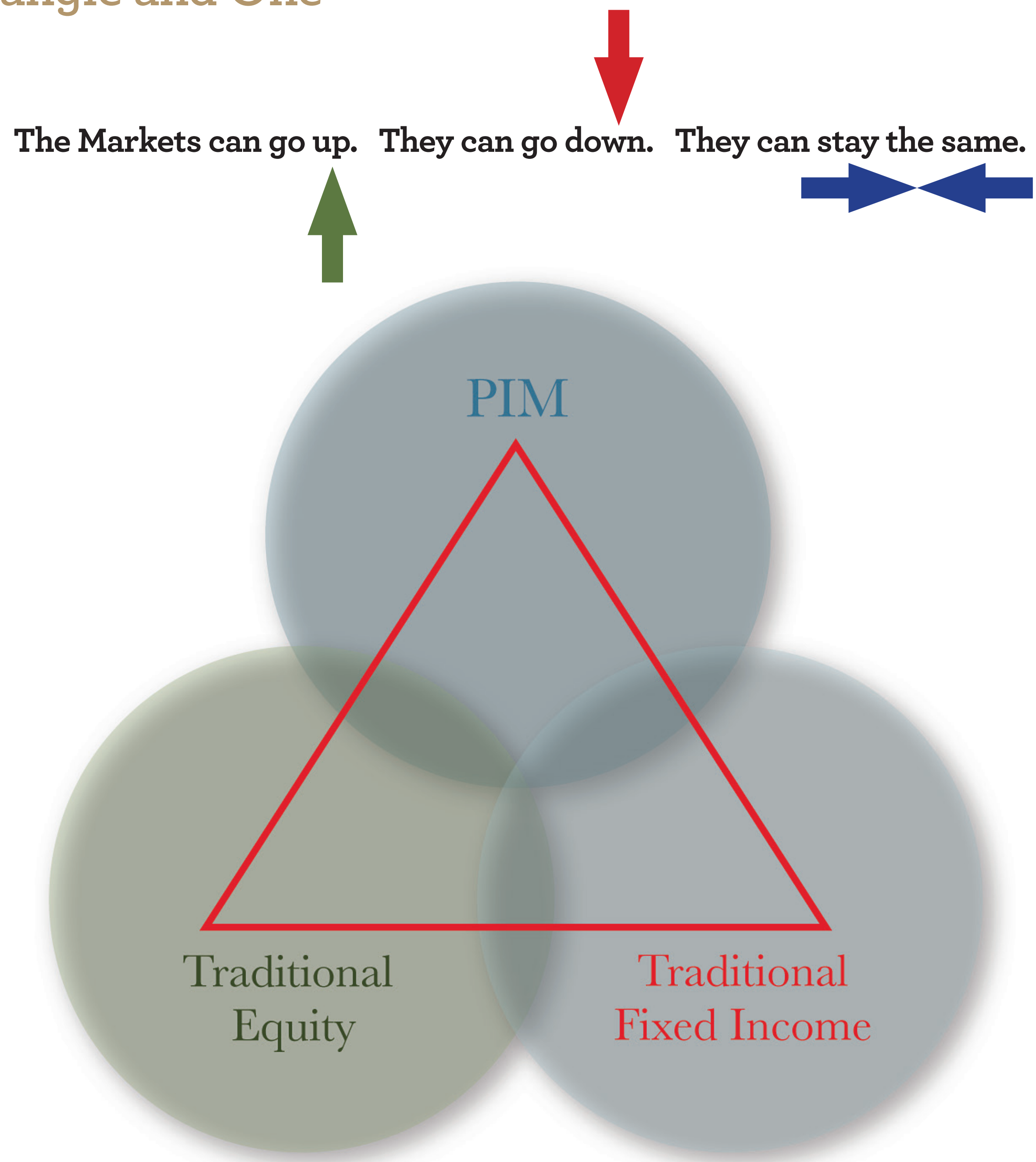


**Based on your risk goals, objectives and risk tolerance, how much do you allocate to each?**

The Diversified Stock Income Plan (DSIP List) focuses on companies that Wells Fargo Investment Institute's Global Securities Research will provide consistent annual dividend growth over a long-term investment horizon. The Global Securities Research team's objective is to provide a broad list of high quality, industry leading companies from which an investor can assemble a well-diversified portfolio. Through consistent dividend growth, The Global Securities Research team's goal is to help investors stay ahead of the wealth eroding effects of inflation. Of course dividends are not guaranteed and are subject to change or elimination.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Past performance is not indicative of future results, and there is no assurance that any investment strategy will be successful. The value style of investing cannot guarantee appreciation in the market value of an investment's holdings. The return and principal value of stocks fluctuate with changes in market conditions. The value type of investment tends to shift in and out of favor. Investments and investment strategies contained herein are provided for information purposes only. We would need to review your individual situations before recommending appropriate strategies to you. All investing involves risk, including the possible loss of principal. Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments.