

Real world retirement fund asset allocations

ASSUMED AGE	STOCKS (%)	BONDS (%)	SHORT-TERM RESERVES (%)
25	89.77	9.54	0.69
30	89.69	9.38	0.93
35	89.58	9.36	1.06
40	88.23	10.73	1.04
45	80.75	18.24	1.01
50	73.20	25.71	1.09
55	65.66	33.28	1.06
60	57.70	41.19	1.11
65	46.86	52.04	1.10

Source: Vanguard target retirement funds, asset allocation as of May 31, 2021