

1 o 4 F D™ 4 e V 7 g G 7 c p L L

1 = 1 7 c p L L H`M 2 = 2 7 c p L L 3 = 3 7 c p 4 = 4 7 c p L L
]p ^ V d M 5 4 H`M ^ X e U 5 -`r ^ -o X j` 4 5 -`J h w l 7 0 p l` M d M 5 M 2 G U V Z T @ T c p L g 5 7 c p L L

2 o J h U M 7 c p L L 4 d M v p & d M | 7 e Z Leg T U b e j T

15 7 c p L L	1	
15-21	2	
22-29	3	
30-36	4	
37 o N v L H	5	

3. 7 | e p L c L | e o V j w` : 4 e (B a s i c A s s e t A l l o c a t i o n) k L

	1 N F				
	>60%		<20%	<10%	<5%
	<20%	<70%		<20%	<10%
	<10%	<60%		<30%	<10%
	<10%	<40%		<40%	<20%
	<5%	<30%		>60%	<30%