Robo Portfolios

Last updated Apr 2026

Classic Portfolios: IRA Accounts

Ticker	Fund Name	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Stocks						
IVV	iShares Core S&P 500 ETF		7%	11%	17%	21%
IVW	iShares S&P 500 Growth ETF		6%	11%	15%	16%
IVE	iShares S&P 500 Value ETF		5%	9%	11%	13%
DYNF	BlackRock U.S. Equity Factor Rotation ETF		4%	7%	10%	12%
THRO	iShares U.S. Thematic Rotation Active ETF		2%	4%	4%	4%
EFG	iShares MSCI EAFE Growth ETF			2%	4%	4%
EFV	iShares MSCI EAFE Value ETF		3%	4%	5%	7%
CORO	iShares International Country Rotation Active ETF		2%	4%	5%	5%
VWO	Vanguard FTSE Emerging Markets Index Fund ETF Shares		3%	5%	6%	8%
BAI	iShares A.I. Innovation and Tech Active ETF			4%	4%	5%
SHLD	Global X Defense Tech ETF			2%	2%	4%
Bonds						
BINC	iShares Flexible Income Active ETF	6%	4%			
ICVT	iShares Convertible Bond ETF	3%	2%			
IUSB	iShares Core Universal USD Bond ETF	44%	29%	18%	7%	
SPTL	State Street SPDR Portfolio Long Term Treasury ETF	12%	9%	6%	3%	
STIP	iShares 0-5 Year TIPS Bond ETF	5%	3%			
SYSB	iShares Systematic Bond ETF	5%	3%			
VMBS	Vanguard Mortgage-Backed Securities Index Fund ETF Shares	22%	15%	10%	4%	
Alternatives						
IAU	iShares Gold Trust	2%	2%	2%	2%	
Cash						
CASH-USD	UNITED STATES DOLLAR	1%	1%	1%	1%	1%

Classic Portfolios: Taxable Accounts

Ticker	Fund Name	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Stocks						
SFY	SoFi Select 500 ETF		6%	18%	25%	31%
IVW	iShares S&P 500 Growth ETF		6%	7%	10%	11%
IVE	iShares S&P 500 Value ETF		6%	6%	8%	8%
DYNF	BlackRock U.S. Equity Factor Rotation ETF		4%	7%	10%	12%
THRO	iShares U.S. Thematic Rotation Active ETF		2%	4%	4%	5%
CORO	iShares International Country Rotation Active ETF		2%	4%	5%	7%
VWO	Vanguard FTSE Emerging Markets Index Fund ETF Shares		3%	5%	6%	7%
VEA	Vanguard FTSE Developed Markets Index Fund ETF Shares		3%	6%	9%	10%
BAI	iShares A.I. Innovation and Tech Active ETF			4%	4%	5%
SHLD	Global X Defense Tech ETF			2%	2%	3%
Bonds						
MUB	iShares National Muni Bond ETF	75%	49%	23%	5%	
PZA	Invesco National AMT-Free Municipal Bond ETF	17%	14%	11%	9%	
STIP	iShares 0-5 Year TIPS Bond ETF	5%	2%			
Alternatives						
IAU	iShares Gold Trust	2%	2%	2%	2%	
Cash						
CASH-USD	UNITED STATES DOLLAR	1%	1%	1%	1%	1%

Classic with Alternatives Portfolios: IRA Accounts

Ticker	Fund Name	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Stocks						
IVV	iShares Core S&P 500 ETF		6%	11%	16%	14%
IVW	iShares S&P 500 Growth ETF		6%	10%	15%	17%
IVE	iShares S&P 500 Value ETF		6%	11%	12%	15%
DYNF	BlackRock U.S. Equity Factor Rotation ETF		4%	7%	10%	11%
THRO	iShares U.S. Thematic Rotation Active ETF		2%	3%	4%	5%
EFG	iShares MSCI EAFE Growth ETF			2%	3%	3%
EFV	iShares MSCI EAFE Value ETF		3%	4%	5%	7%
CORO	iShares International Country Rotation Active ETF		2%	4%	6%	7%
VWO	Vanguard FTSE Emerging Markets Index Fund ETF Shares		3%	5%	6%	7%
BAI	iShares A.I. Innovation and Tech Active ETF			4%	4%	4%
SHLD	Global X Defense Tech ETF			2%	2%	3%
Bonds						
MAHQX	BlackRock Total Return Fund Institutional Shares	24%	13%			
BSIIX	BlackRock Strategic Income Opportunities Portfolio Institutional Shares	21%	9%			
ICVT	iShares Convertible Bond ETF	3%	2%			
IUSB	iShares Core Total USD Bond Market ETF	7%	3%	3%		
BINC	Blackrock Flexible Income ETF	6%	4%	2%		
SPTL	SPDR Portfolio Long Term Treasury ETF	16%	14%	13%	4%	
STIP	iShares 0-5 Year TIPS Bond ETF	3%	2%			
SYSB	iShares Systematic Bond ETF	5%	3%			
Alternatives						
BDMIX	BlackRock Global Equity Market Neutral Fund Institutional Shares	4%	4%	5%	3%	
PBAIX	BlackRock Tactical Opportunities Fund Institutional Shares	4%	3%	3%	3%	
CBHIX	Victory Market Neutral Income Fund Class I	2%	2%	2%		
EBSIX	Campbell Systematic Macro Fund Class I Shares	2%	2%	2%		
BIMBX	BlackRock Systematic Multi-Strategy Fund Institutional Shares		2%	2%	2%	
BIREX	BlackRock Real Estate Securities Fund Institutional Shares					2%
PAVE	Global X U.S. Infrastructure Development ETF					2%
IAU	iShares Gold Trust	2%	2%	2%	2%	
IBIT	iShares Bitcoin Trust ETF		2%	2%	2%	2%
Cash						
CASH-USD	UNITED STATES DOLLAR	1%	1%	1%	1%	1%

Classic with Alternatives Portfolios: Taxable Accounts

Ticker	Fund Name	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Stocks						
SFY	SoFi Select 500 ETF		9%	19%	22%	22%
IVW	iShares S&P 500 Growth ETF		5%	7%	11%	12%
IVE	iShares S&P 500 Value ETF		4%	6%	10%	11%
DYNF	BlackRock U.S. Equity Factor Rotation ETF		4%	7%	10%	11%
THRO	iShares U.S. Thematic Rotation Active ETF		2%	3%	4%	5%
VEA	Vanguard FTSE Developed Markets Index Fund ETF Shares		3%	6%	9%	11%
CORO	iShares International Country Rotation Active ETF		2%	4%	6%	6%
VWO	Vanguard FTSE Emerging Markets Index Fund ETF Shares		3%	5%	5%	7%
BAI	iShares A.I. Innovation and Tech Active ETF			4%	4%	5%
SHLD	Global X Defense Tech ETF			2%	2%	3%
Bonds						
MUB	iShares National Muni Bond ETF	58%	28%			
PZA	Invesco National AMT-Free Municipal Bond ETF	16%	14%	11%		
SPTL	State Street SPDR Portfolio Long Term Treasury ETF	11%	8%	7%	4%	
Alternatives						
BDMIX	BlackRock Global Equity Market Neutral Fund Institutional Shares	4%	4%	5%	4%	
PBAIX	BlackRock Tactical Opportunities Fund Institutional Shares	4%	3%	3%	2%	
CBHIX	Victory Market Neutral Income Fund Class I	2%	2%	2%		
EBSIX	Campbell Systematic Macro Fund Class I Shares	2%	2%	2%		
BIMBX	BlackRock Systematic Multi-Strategy Fund Institutional Shares		2%	2%	2%	
BIREX	BlackRock Real Estate Securities Fund Institutional Shares					2%
PAVE	Global X U.S. Infrastructure Development ETF					2%
IAU	iShares Gold Trust	2%	2%	2%	2%	
IBIT	iShares Bitcoin Trust ETF		2%	2%	2%	2%
Cash						
CASH-USD	UNITED STATES DOLLAR	1%	1%	1%	1%	1%

Sustainable Portfolios: All Accounts

Ticker	Fund Name	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Stocks						
DSI	iShares MSCI KLD 400 Social ETF		6%	12%	16%	19%
ESGU	iShares ESG Aware MSCI USA ETF		4%	6%	7%	11%
LCTU	BlackRock U.S. Carbon Transition Readiness ETF		9%	20%	27%	30%
USXF	iShares ESG Advanced MSCI USA ETF		5%	10%	12%	15%
DMXF	iShares ESG Advanced MSCI EAFE Index ETF		3%	6%	9%	10%
LCTD	BlackRock World ex U.S. Carbon Transition Readiness ETF		2%	3%	5%	5%
ESGE	iShares ESG Aware MSCI EM ETF		3%	6%	7%	9%
Bonds						
EUSB	iShares ESG Advanced Total USD Bond Market ETF	59%	38%	20%	8%	
EAGG	iShares ESG U.S. Aggregate Bond ETF	24%	17%	10%	5%	
SUSC	iShares ESG USD Corporate Bond ETF	14%	10%	6%	3%	
SUSB	iShares ESG 1-5 Year USD Corporate Bond ETF	2%	2%			
Cash						
CASH-USD	UNITED STATES DOLLAR	1%	1%	1%	1%	1%

Risk Profiles

Aggressive: investors with an aggressive risk profile focus on maximizing returns, believing that getting the greatest long-term return is more important than limiting short-term market fluctuations. They should expect large movements, both up and down, in the value of their portfolio. This strategy has the greatest potential to generate gains over time, but it also comes with the most risk, and there may be periods where significant portfolio losses occur. Stocks will compose nearly 100% of the portfolio.

Moderately Aggressive: investors with a moderately aggressive risk profile focus on maximizing returns, but want a small portion of their portfolio invested in bonds to limit the full effects of stock market movements. However, they should still expect large movements, both up and down, in the value of their portfolio given the large allocation to stocks. Stocks will compose 70-90% of the portfolio, with the remainder invested in bonds.

Moderate: investors with a moderate risk profile balance potential risk with potential reward. They are not seeking the highest return possible and will accept lower returns to reduce large fluctuations in the value of their portfolio. With an allocation of 50-70% in stocks, this portfolio is not immune to stock market drawdowns and still comes with considerable risk of losing money. However, a 30-50% allocation to bonds should prevent the investor from suffering the full effects of a stock market sell-off.

Moderately Conservative: investors with a moderately conservative risk profile focus more on reducing risk than on portfolio gains, although they are usually comfortable with some degree of market fluctuation and wish to have a portion of their portfolio invested in the stock market to increase expected future returns. Stocks still comprise 20-40% of this portfolio, and there will be periods where the portfolio suffers a loss of value. An allocation of 60-80% to bonds should limit the effects of a stock market sell-off but will not eliminate effects entirely.

Conservative: investors with a conservative risk profile wish to avoid large drawdowns that can typically arise from investing in the stock market. These investors are more concerned with limiting their downside risk and, to achieve that goal, are comfortable not achieving the potentially higher returns of the stock market. They are focused on generating consistent returns over time and avoiding large losses. Bonds will compose nearly 100% of the portfolio.