| | | | | CI | ackamas Co | unty TimeFr | ame Portfol | ios - 2025 As | set Allocation | ons | | | | | | |
|--|-------------|---------------|--------|-------|------------|-------------|-------------|---------------|-----------------|-------|-------|-------|-------|-------|-------|-------|
| Asset Class | Fund Ticker | Expense Ratio | Income | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 | 2045 | 2050 | 2055 | 2060 | 2065 | 2070 |
| J.S. Large Cap | | | 18% | 21% | 22% | 23% | 24% | 27% | 29% | 30% | 31% | 31% | 31% | 31% | 31% | 31% |
| JPMorgan Equity Income R6 | OIEJX | 0.45% | 4% | 4% | 4% | 5% | 5% | 5% | 6% | 6% | 6% | 6% | 6% | 6% | 6% | 6% |
| Parnassus Core Equity Institutional | PRILX | 0.61% | 2% | 3% | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% |
| Vanguard Institutional Index I | VINIX | 0.04% | 12% | 14% | 15% | 15% | 16% | 18% | 19% | 20% | 21% | 21% | 21% | 21% | 21% | 21% |
| U.S. Mid Cap | | | 4% | 6% | 7% | 7% | 9% | 11% | 14% | 16% | 17% | 18% | 20% | 20% | 20% | 20% |
| T. Rowe Price Mid-Cap Growth I | RPTIX | 0.63% | 2% | 2% | 3% | 3% | 4% | 4% | 6% | 6% | 7% | 7% | 8% | 8% | 8% | 8% |
| Vanguard Mid Cap Index Institutiona | VMCIX | 0.04% | 2% | 4% | 4% | 4% | 5% | 7% | 8% | 10% | 10% | 11% | 12% | 12% | 12% | 12% |
| U.S. Small Cap | | | 1% | 3% | 3% | 4% | 5% | 7% | 10% | 12% | 13% | 15% | 16% | 18% | 18% | 18% |
| JPMorgan Small Cap Equity R6 | VSENX | 0.75% | 1% | 2% | 2% | 3% | 3% | 5% | 6% | 8% | 8% | 9% | 10% | 11% | 11% | 11% |
| Vanguard Small Cap Index I | VSCIX | 0.04% | 0% | 1% | 1% | 1% | 2% | 2% | 4% | 4% | 5% | 6% | 6% | 7% | 7% | 7% |
| International Equity | | | 8% | 9% | 11% | 12% | 12% | 16% | 18% | 20% | 22% | 23% | 24% | 25% | 26% | 26% |
| Vanguard Developed Markets Index | VTMNX | 0.03% | 4% | 5% | 6% | 6% | 6% | 8% | 8% | 10% | 10% | 11% | 12% | 12% | 13% | 13% |
| Trillium ESG Global Equity Institution | PORIX | 0.99% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Dodge & Cox International Stock I | DODFX | 0.62% | 1% | 2% | 2% | 3% | 3% | 4% | 4% | 4% | 5% | 5% | 5% | 5% | 5% | 5% |
| American Funds Europacific Growth | RERGX | 0.47% | 2% | 1% | 2% | 2% | 2% | 2% | 3% | 3% | 4% | 4% | 4% | 5% | 5% | 5% |
| Invesco Developing Markets R6 | ODVIX | 0.88% | 1% | 1% | 1% | 1% | 1% | 2% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| Specialty | | | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Northern Global Real Estate Index | NGREX | 0.47% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Intermediate Duration Fixed Income | | | 34% | 35% | 34% | 33% | 32% | 28% | 23% | 18% | 14% | 11% | 7% | 5% | 4% | 4% |
| Loomis Sayles Investment Grade Bo | LGBNX | 0.44% | 17% | 18% | 18% | 17% | 17% | 15% | 12% | 10% | 8% | 6% | 4% | 3% | 2% | 2% |
| Calvert Bond I | CBDIX | 0.01 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Vanguard Total Bond Market Index I | VBTIX | 0.03% | 17% | 17% | 16% | 16% | 15% | 13% | 11% | 8% | 6% | 5% | 3% | 2% | 2% | 2% |
| PGIM High Yield R6 | PHYQX | 0.38% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Global Hedged | | | 8% | 8% | 8% | 8% | 8% | 7% | 5% | 4% | 3% | 2% | 2% | 1% | 1% | 1% |
| Vanguard Total Intl Bd ldx Institution | VTIFX | 0.06% | 8% | 8% | 8% | 8% | 8% | 7% | 5% | 4% | 3% | 2% | 2% | 1% | 1% | 1% |
| Liquid Assets | | | 27% | 18% | 15% | 13% | 10% | 4% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Voya Stable Value 35 | VOYASV35 | 0.35% | 27% | 18% | 15% | 13% | 10% | 4% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| | | | | | | | | Model Sumn | nary Statistics | | | | | | | |
| | | Equity: | 31% | 39% | 43% | 46% | 50% | 61% | 71% | 78% | 83% | 87% | 91% | 94% | 95% | 95% |
| | | Fixed Income: | 69% | 61% | 57% | 54% | 50% | 39% | 29% | 22% | 17% | 13% | 9% | 6% | 5% | 5% |
| | | % Active | 57% | 51% | 50% | 50% | 48% | 45% | 45% | 44% | 45% | 44% | 44% | 45% | 44% | 44% |
| | | % Passive | 43% | 49% | 50% | 50% | 52% | 55% | 55% | 56% | 55% | 56% | 56% | 55% | 56% | 56% |
| | | Expense: | 0.26% | 0.25% | 0.25% | 0.26% | 0.25% | 0.26% | 0.28% | 0.28% | 0.29% | 0.29% | 0.29% | 0.30% | 0.29% | 0.29% |

| | | | | | Clackama | s County Tim | eFrame Po | ortfolios - Cha | ange Asset <i>i</i> | Allocations | | | | | | | |
|--|-------------|-----------------------|----------|-------------------|----------|--------------|-----------|-----------------|---------------------|-------------|----------|----------|----------|----------|----------|----------|--------------|
| Asset Class | Fund Ticker | Expense Ratio | Income | 2005 (removed) | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 | 2045 | 2050 | 2055 | 2060 | 2065 | 2070 (Added) |
| U.S. Large Cap | | | 0% | -20% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 31% |
| JPMorgan Equity Income R6 | OIEJX | 0.45% | 0% | -4% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 6% |
| Parnassus Core Equity Institutional | PRILX | 0.61% | 0% | -3% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 4% |
| Vanguard Institutional Index I | VINIX | 0.04% | 0% | -13% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 21% |
| U.S. Mid Cap | | | 0% | -5% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 20% |
| T. Rowe Price Mid-Cap Growth I | RPTIX | 0.63% | 0% | -2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 8% |
| Vanguard Mid Cap Index Institutional | VMCIX | 0.04% | 0% | -3% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 12% |
| U.S. Small Cap | | | 0% | -2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 18% |
| JPMorgan Small Cap Equity R6 | VSENX | 0.75% | 0% | -2% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 11% |
| Vanguard Small Cap Index I | VSCIX | 0.04% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 7% |
| International Equity | | | 0% | -9% | -1% | -1% | -1% | -2% | -2% | -2% | -1% | -1% | -1% | -1% | 0% | 0% | 26% |
| Vanguard Developed Markets Index Ins | · VTMNX | 0.03% | 0% | -5% | 0% | 0% | 0% | -1% | -1% | -1% | 0% | 0% | 0% | 0% | 0% | 0% | 13% |
| Trillium ESG Global Equity Institutional | PORIX | 0.99% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Dodge & Cox International Stock I | DODFX | 0.62% | 0% | -1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 5% |
| American Funds Europacific Growth Re | RERGX | 0.47% | 0% | -2% | -1% | -1% | -1% | -1% | -1% | -1% | -1% | -1% | -1% | -1% | 0% | 0% | 5% |
| Invesco Developing Markets R6 | ODVIX | 0.88% | 0% | -1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 3% |
| Specialty | | | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Northern Global Real Estate Index | NGREX | 0.47% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Intermediate Duration Fixed Income | _ | _ | 0% | -34% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 0% | 4% |
| Loomis Sayles Investment Grade Bond | | 0.44% | 0% | -17% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 0% | 2% |
| Calvert Bond I | CBDIX | 0.53% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Vanguard Total Bond Market Index I | VBTIX | 0.03% | 0% | -17% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 2% |
| PGIM High Yield R6 | PHYQX | 0.38% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Global Hedged | _ | | 0% | -8% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% |
| Vanguard Total Intl Bd Idx Institutional | VTIFX | 0.06% | 0% | -8% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 1% |
| Liquid Assets | | | 0% | -22% | 0% | 0% | 0% | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Voya Stable Value 35 | VOYASV35 | 0.35% | 0% | -22% | 0% | 0% | 0% | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| | | | | | | | | Mode | l Summary Sta | atistics | | | | | | | |
| | | Equity: | 0% | -36% | -1% | -1% | -1% | -2% | -2% | -2% | -1% | -1% | -1% | -1% | 0% | 0% | 95% |
| | | Fixed Income: | 0% | -64% | 1% | 1% | 1% | 2% | 2% | 2% | 1% | 1% | 1% | 1% | 0% | 0% | 5% |
| | | % Active % Passive | 0% 0% | -54% -46% | 0% 0% | 0% 0% | 0% 0% | 1% -1% | 1% -1% | 1% -1% | 0% 0% | 0% 0% | 0% 0% | 0% 0% | 0% 0% | 0% 0% | 44% 56% |
| | | | | | | | | | | | | | | | | | |

| | | | | Cl | ackamas Co | unty TimeFr | ame Portfoli | os - 2024 As | set Allocatio | ons | | | | | | |
|--|-------------|---------------|--------------------------|------|------------|-------------|--------------|--------------|---------------|------|------|------|------|------|------|------|
| Asset Class | Fund Ticker | Expense Ratio | Income | 2005 | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 | 2045 | 2050 | 2055 | 2060 | 2065 |
| J.S. Large Cap | | | 18% | 20% | 21% | 22% | 23% | 24% | 27% | 29% | 30% | 31% | 31% | 31% | 31% | 31% |
| JPMorgan Equity Income R6 | OIEJX | 0.45% | 4% | 4% | 4% | 4% | 5% | 5% | 5% | 6% | 6% | 6% | 6% | 6% | 6% | 6% |
| Parnassus Core Equity Institutional | PRILX | 0.61% | 2% | 3% | 3% | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 4% |
| Vanguard Institutional Index I | VINIX | 0.04% | 12% | 13% | 14% | 15% | 15% | 16% | 18% | 19% | 20% | 21% | 21% | 21% | 21% | 21% |
| J.S. Mid Cap | | | 4% | 5% | 6% | 7% | 7% | 9% | 11% | 14% | 16% | 17% | 18% | 20% | 20% | 20% |
| T. Rowe Price Mid-Cap Growth I | RPTIX | 0.63% | 2% | 2% | 2% | 3% | 3% | 4% | 4% | 6% | 6% | 7% | 7% | 8% | 8% | 8% |
| Vanguard Mid Cap Index Institutiona | VMCIX | 0.04% | 2% | 3% | 4% | 4% | 4% | 5% | 7% | 8% | 10% | 10% | 11% | 12% | 12% | 12% |
| J.S. Small Cap | | | 1% | 2% | 3% | 3% | 4% | 5% | 7% | 10% | 12% | 13% | 15% | 16% | 18% | 18% |
| JPMorgan Small Cap Equity R6 | VSENX | 0.75% | 1% | 2% | 2% | 2% | 3% | 3% | 5% | 6% | 8% | 8% | 9% | 10% | 11% | 11% |
| Vanguard Small Cap Index I | VSCIX | 0.04% | 0% | 0% | 1% | 1% | 1% | 2% | 2% | 4% | 4% | 5% | 6% | 6% | 7% | 7% |
| nternational Equity | | | 8% | 9% | 10% | 12% | 13% | 14% | 18% | 20% | 21% | 23% | 24% | 25% | 25% | 26% |
| Vanguard Developed Markets Index | VTMNX | 0.03% | 4% | 5% | 5% | 6% | 6% | 7% | 9% | 9% | 10% | 10% | 11% | 12% | 12% | 13% |
| Trillium ESG Global Equity Institution | PORIX | 0.99% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Dodge & Cox International Stock I | DODFX | 0.62% | 1% | 1% | 2% | 2% | 3% | 3% | 4% | 4% | 4% | 5% | 5% | 5% | 5% | 5% |
| American Funds Europacific Growth | RERGX | 0.47% | 2% | 2% | 2% | 3% | 3% | 3% | 3% | 4% | 4% | 5% | 5% | 5% | 5% | 5% |
| Invesco Developing Markets R6 | ODVIX | 0.88% | 1% | 1% | 1% | 1% | 1% | 1% | 2% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| specialty | | | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Northern Global Real Estate Index | NGREX | 0.47% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| ntermediate Duration Fixed Income | | | 34% | 34% | 34% | 33% | 32% | 31% | 27% | 22% | 17% | 13% | 10% | 6% | 5% | 4% |
| Loomis Sayles Investment Grade Bo | LGBNX | 0.44% | 17% | 17% | 17% | 17% | 16% | 16% | 14% | 11% | 9% | 7% | 5% | 3% | 3% | 2% |
| Calvert Bond I | CBDIX | 0.01 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Vanguard Total Bond Market Index | VBTIX | 0.03% | 17% | 17% | 17% | 16% | 16% | 15% | 13% | 11% | 8% | 6% | 5% | 3% | 2% | 2% |
| PGIM High Yield R6 | PHYQX | 0.38% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| ilobal Hedged | | | 8% | 8% | 8% | 8% | 8% | 8% | 7% | 5% | 4% | 3% | 2% | 2% | 1% | 1% |
| Vanguard Total Intl Bd ldx Institution | VTIFX | 0.06% | 8% | 8% | 8% | 8% | 8% | 8% | 7% | 5% | 4% | 3% | 2% | 2% | 1% | 1% |
| iquid Assets | | | 27% | 22% | 18% | 15% | 13% | 9% | 3% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Voya Stable Value 35 | VOYASV35 | 0.35% | 27% | 22% | 18% | 15% | 13% | 9% | 3% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| | | | Model Summary Statistics | | | | | | | | | | | | | |
| | | Equity: | 31% | 36% | 40% | 44% | 47% | 52% | 63% | 73% | 79% | 84% | 88% | 92% | 94% | 95% |
| | | Fixed Income: | 69% | 64% | 60% | 56% | 53% | 48% | 37% | 27% | 21% | 16% | 12% | 8% | 6% | 5% |

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49%

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% Active

% Passive

Expense:

57%

43%

0.26%