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### **The Vanguard Review**

The forecast corresponds to the distribution of 10,000 Vanguard Capital Markets Model (VCMM) simulations for annualized nominal returns as of September 2017 in U.S. dollars. Global equities and global bonds represent market-capitalization-weighted broad exposures to these asset classes.

### **Vanguard's roadmap to financial security**

Source: Vanguard calculations. Notes: The systematic implementation occurs over one year, using a quarterly investment interval and a 60% stock/40% bond portfolio.

### **Financial Planning Perspectives Invest now or - Vanguard**

About Vanguard Since our beginning in 1975, The Vanguard Group (Vanguard) has become one of the world's largest investment management companies. Today our clients entrust us with more than \$3.4 trillion in assets under management. Our asset base includes \$507 billion in exchange-traded funds (ETFs).

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### **Changes to Vanguard's REIT fund**

Source: Vanguard. 2 Blockbuster was a chain of American-based home movie and video game rental stores that famously failed to adapt to the threat from video streaming on-demand services and was forced to file for bankruptcy in 2010.

### **The evolution of Vanguard Advisor's Alpha: From**

Notes: Results are based on projections from the Vanguard Capital Markets Model as of December 31, 2011. See page 2 and this paper's appendix for more information on VCMM-generated projections and asset-allocation assumptions.

### **Revisiting the ~4% spending rule - vanguard.com**

Vanguard Advisor's Alpha Advisors add about 3%. The Vanguard Advisor's Alpha framework has outlined how you can add value through relationship-oriented services such as wealth management and behavioral coaching. Vanguard now has attempted to quantify your potential worth to your clients' net returns.

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