

Allocations & Insights

Long Horizon Mutual Fund Models

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Latest Holdings (%)

		Allocation as of 1/27/22					
		As of Date	20/80	40/60	60/40	80/20	100/0
Net Expense Ratio (%)		5/31/22	0.53	0.55	0.58	0.60	0.63
Gross Expense Ratio (%)		5/31/22	0.60	0.63	0.67	0.70	0.74
US Equities			13.5	28.0	41.0	53.0	62.0
BDSIX	BlackRock Advantage Small Cap Core Instl		1.0	1.5	2.0	2.5	3.0
BIRIX	BlackRock Sustainable Adg Lg Cp Cr Instl		3.0	5.0	8.0	9.5	11.0
HGIIX	Hartford Core Equity I		-	2.5	3.5	5.0	5.0
MAFGX	BlackRock Capital Appreciation Instl		-	2.0	3.0	4.0	5.0
MALVX	BlackRock Advantage Large Cap Val Instl		4.0	7.5	11.0	15.0	18.0
MRGRX	MFS Core Equity I		5.5	9.5	13.5	17.0	20.0
International/Global Equities			6.5	11.0	16.5	21.5	27.0
MADCX	BlackRock Emerging Mkts Instl		1.5	2.5	3.5	4.5	6.0
MAILX	BlackRock International Instl		5.0	8.5	13.0	17.0	21.0
Sector Equities			1.0	3.0	4.5	7.5	9.0
BGSIX	BlackRock Technology Opportunities Instl		1.0	1.5	2.5	3.5	4.0
MAGRX	BlackRock Natural Resources Instl		-	-	-	1.5	2.0
SHSSX	BlackRock Health Sciences Opps Instl		-	1.5	2.0	2.5	3.0
US Fixed Income			75.0	54.5	35.0	16.0	-
BPRIX	BlackRock Inflation Protected Bond Instl		4.0	3.0	2.0	1.0	-
MAHQX	BlackRock Total Return Instl		25.0	18.5	13.0	9.0	-
PIMIX	PIMCO Income Instl		17.0	13.0	8.0	2.0	-
PNIGX	BlackRock US Government Bond Instl		17.0	11.0	6.0	1.0	-
PTCIX	PIMCO Long-Term Credit Bond Instl		12.0	9.0	6.0	3.0	-
Alternatives			2.0	1.5	1.0	-	-
BICSX	BlackRock Commodity Strategies Instl		2.0	1.5	1.0	-	-
Cash			2.0	2.0	2.0	2.0	2.0
CASH-USD	UNITED STATES DOLLAR		2.0	2.0	2.0	2.0	2.0

Allocations for the model portfolios are targets and subject to change. If a ratio is used in the model name, the ratio corresponds to the target percentage of equity and fixed income exposure within the model. For example, "60/40" means the model targets 60% in equity exposure and 40% in fixed income exposure. The target fixed income exposure may include an allocation to cash.

APPENDIX

Fees

As of 5/31/2022

Ticker	Name	Gross Expense Ratio
BDSIX	BlackRock Advantage Small Cap Core Instl	0.60%
BGSIX	BlackRock Technology Opportunities Instl	0.93%
BICSX	BlackRock Commodity Strategies Instl	0.90%
BIRIX	BlackRock Sustainable Adg Lg Cp Cr Instl	0.74%
BPRIX	BlackRock Inflation Protected Bond Instl	0.52%
HGIIX	Hartford Core Equity I	0.45%
MADCX	BlackRock Emerging Mkts Instl	1.03%
MAFGX	BlackRock Capital Appreciation Instl	0.72%
MAGRX	BlackRock Natural Resources Instl	0.94%
MAHQX	BlackRock Total Return Instl	0.47%
MAILX	BlackRock International Instl	0.83%
MALVX	BlackRock Advantage Large Cap Val Instl	0.70%
MRGRX	MFS Core Equity I	0.68%
PIMIX	PIMCO Income Instl	0.62%
PNIGX	BlackRock US Government Bond Instl	0.65%
PTCIX	PIMCO Long-Term Credit Bond Instl	0.59%
SHSSX	BlackRock Health Sciences Opps Instl	0.84%

Fees are as of current prospectus. A sponsor fee is shown in lieu of gross and net expense ratios for any iShares Trusts or other products registered only under the Securities Act of 1933. Source: Morningstar

Glossary

Gross Expense Ratio: Weighted average prospectus gross expense ratio of the portfolio. Source: Morningstar

Net Expense Ratio: Weighted average prospectus net expense ratio of the portfolio. Source: Morningstar

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