

# 401(k) Allocation Recommendations for Existing Clients

## BP 401(k) Q4/2024

### Moderately Conservative Allocation

16%—Equity Index – Growth  
21%—Equity Index – Value  
19%—S&P 500 Index  
3%—Small/Mid Cap Equity Index  
3%—International Equity Index  
3%—Emerging Markets  
5%—Real Assets Income  
12%—Income Fund  
4%—US Fixed Income –Short Duration  
14%—Short-Term Investment Fund

### Moderate Allocation

20%—Equity Index – Growth  
21%—Equity Index – Value  
22%—S&P 500 Index  
4%—Emerging Markets  
5%—Small/Mid Cap Equity Index  
3%—International Equity Index  
5%—Real Assets Income  
11%—Income Fund  
9%—Short-Term Investment Fund

### Moderately Aggressive Allocation

24%—Equity Index – Growth  
19%—Equity Index – Value  
24%—S&P 500 Index  
5%—Emerging Markets  
6%—Small/Mid Cap Equity Index  
4%—International Equity Index  
5%—Real Assets Income  
8%—Income Fund  
5%—Short-Term Investment Fund

*Investing in institutional funds within the BP 401(k) plan is subject to risk and potential loss of principal. There is no assurance or certainty that any investment or strategy will be successful in meeting its objectives. Investors should consider the investment objectives, risks, charges, and expenses of the funds carefully before investing. The Investment Options Guide, the most recent quarterly investment performance statements, and the Summary Plan Descriptions contain this and other information about the funds. Contact Fidelity directly at (800)835-5095 to obtain a copy of this information which should be read carefully before investing or sending money.*

*If you do not know your risk tolerance and which of the above allocations is most suitable for you, please visit our website at [www.cwabellingham.com](http://www.cwabellingham.com) to use our free risk assessment tool.*