Sophisticated investing, made simple

The Goldman Sachs Asset Management (GSAM) Model Portfolios bring decades of experience to products that simplify managing money.

Range of options

GSAM offers model portfolios in conservative, moderate and growth allocations. Select from mutual funds, exchange-traded funds (ETFs) or a hybrid.

CONSERVATIVE
Seeks to preserve capital

MODERATE
Seeks a hybrid of capital preservation and growth potential

GROWTH
Seeks growth of capital

Comprised primarily of GSAM funds, our portfolios carefully implement traditional stocks and bonds with diversifiers like emerging market assets, real estate and alternatives with the goal of maximizing return and offsetting risk. We monitor changes in the economic cycle and rebalance the model portfolios when needed.

For more information on the GSAM Model Portfolios, please contact a financial advisor or visit us online at gsam.com/modelportfolios.

1. The Asset Allocation Model Portfolios are managed by Goldman Sachs Asset Management’s Global Portfolio Solutions (GPS) team, comprised of 125+ professionals as of December 31, 2017. For illustrative purposes only. There is no guarantee that these objectives will be met. We note that Asset Allocation Model portfolios are not appropriate for all investors and are not riskless investments, so investors can lose money. The information does not constitute a recommendation from GSAM. Please see additional disclosures on the back page.
Risk Considerations

When selecting Portfolio Funds for inclusion in a Model Portfolio, GSAM generally expects to select Portfolio Funds sponsored by GSAM or any of its affiliates (any such Portfolio Fund, a “GS Portfolio Fund”) without considering or canvassing the universe of Portfolio Funds sponsored by persons not affiliated with GSAM or any of its affiliates (“Third Party Portfolio Funds”), even though there may (or may not) be one or more Third Party Portfolio Funds that may be more appropriate for inclusion in such Model Portfolio (including available Third Party Portfolio Funds in the applicable asset classes / sub-asset classes that may have lower fees and expenses or other favorable terms relative to a GS Portfolio Fund), unless GSAM determines, in its sole discretion, that a GS Portfolio Fund is not available in the relevant asset class / sub-asset class. To the extent that an appropriate GS Portfolio Fund is not available, only then will GSAM consider Third Party Portfolio Funds for inclusion in a Model Portfolio. Any Third Party Portfolio Funds used in the Model Portfolios shall be selected by GSAM, in its sole discretion.

Model performance has important inherent limitations, particularly that the results do not represent actual trading and may not reflect the impact that material economic and market factors might have had on the portfolio manager’s decision-making if the portfolio manager were actually managing a clients’ money. Investors following the model will experience different performance, which may be lower or higher than the model performance reported.

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Equity investments are subject to market risk, which means that the value of its investments may go up or down in response to the prospects of individual companies, particular sectors and/or general economic conditions.

Investments in foreign securities entail special risks such as currency, political, economic, and market risks. These risks are heightened in emerging markets.

Investments in Liquid Alternative Funds expose investors to risks that have the potential to result in losses. These strategies involve risks that may not be present in more traditional (e.g., equity or fixed income) mutual funds.

Investing in REITs involves certain unique risks in addition to those risks associated with investing in the real estate industry in general. REITs whose underlying properties are concentrated in a particular industry or geographic region are also subject to risks affecting such industries and regions. The securities of REITs involve greater risks than those associated with larger, more established companies and may be subject to more abrupt or erratic price movements because of interest rate changes, economic conditions and other factors.

The portfolio risk management process includes an effort to monitor and manage risk, but does not imply low risk.

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