



YEAR	2021-2025	2026+
PARTICIPANT'S AGE	55-58	59+
EQUITY PORTION (%)	10-20	0
DEBT PORTION (%)	70-90	100
	<p>DEBT PORTION:</p> <ul style="list-style-type: none"> - the interest rate risk is considerably minimized - strong focus on Treasury bonds - focus on bonds with variable coupon payments and inflation-protected bonds <p>EQUITY PORTION:</p> <ul style="list-style-type: none"> - focus on safe large-cap companies - focus on high-liquidity companies - companies that pay out dividends on a regular basis are preferred - the share of foreign companies is minimized 	<p>DEBT PORTION:</p> <ul style="list-style-type: none"> - predominant share of Treasury bonds - the interest rate risk is minimized - focus on bonds with variable coupon payments and inflation-protected bonds <p>EQUITY PORTION:</p> <ul style="list-style-type: none"> - no stocks
MODEL FOREIGN INVESTMENTS (EQUITY + DEBT)	12-16%	0%