

Table 1: Balanced People Portfolio Model™

Investment Instrument	Growth / Income	ROI	Maintenance	Risk	Equivalent Human Talent
Insurance	G	Low	Low	Low	<ul style="list-style-type: none"> • Corporate Memory
Collectibles	G	Low –to High	High	High	<ul style="list-style-type: none"> • Myths, Legends • Eccentrics
Real Estate	G	Low to Medium	Very High	Medium	<ul style="list-style-type: none"> • Prima Donnas
Gold & Metals	G	Low to High	Low	Low	<ul style="list-style-type: none"> • Marginal performer who knows a niche
Bonds, GIC's & Money Markets	I	Low	Low	Low	<ul style="list-style-type: none"> • Reliable old guard • Closer to retirement
Preferred & Debentures	I	Low	Low	Low	<ul style="list-style-type: none"> • Long service and solid performers
Blue Chip / Index Stocks	G & I	Medium	Medium	Medium	<ul style="list-style-type: none"> • Sr. Management • Professionals
Common Stock	G & I	Low to High	Medium	Medium	<ul style="list-style-type: none"> • Specialists • Future Workforce
NASDAQ Indexes	G	Low to High	Medium / High	Medium / High	<ul style="list-style-type: none"> • Knowledge workers • Recent grads • Generation X
Mutual Funds	G	Medium	Low	Medium / High	<ul style="list-style-type: none"> • Outsourcing • ASD
IPO's / New Stock Offers	G	Low to High	High	High	<ul style="list-style-type: none"> • New Grads
Stock Options	G	Low to High	Very High	Low	<ul style="list-style-type: none"> • Free agents • Some Gen. X
Commodities / Futures	G	Minus to High	Very High	Very High	<ul style="list-style-type: none"> • Creative Genius

The purpose of a model, be it a Lego® version of Mount Rushmore, or an architect's scaled down replica of the new US Embassy in Ottawa Canada, is to depict in a simpler framework of the "real thing". It is not meant to show every little nuance or complexity in absolute terms. We have chosen to build upon the concept of a financial framework because it is one that most individuals, particularly business executives, find appealing. We are, by no stretch of the imagination, trying to imply that individuals are specific investment instruments and should be treated as such. We wish to present another model that we believe will view individual employees with the value and respect that is often lacking compared to the lip service paid to them.

Table 2: Balanced People Portfolio Model™

Investment Instrument	Equivalent Human Talent	Benefit	Drawbacks	Retention Strategies
Insurance	<ul style="list-style-type: none"> • Corporate Memory 	<ul style="list-style-type: none"> • Must have some 	<ul style="list-style-type: none"> • None unless too high 	<ul style="list-style-type: none"> • Pamper, but only if necessary
Collectibles	<ul style="list-style-type: none"> • Myths, Legends • Eccentrics 	<ul style="list-style-type: none"> • Sense of identity 	<ul style="list-style-type: none"> • Locked into old culture 	<ul style="list-style-type: none"> • Divest
Real Estate	<ul style="list-style-type: none"> • Prima Donnas 	<ul style="list-style-type: none"> • Limited payoffs 	<ul style="list-style-type: none"> • May not be delivering as expected 	<ul style="list-style-type: none"> • Reassess and divest if appropriate
Gold & Metals	<ul style="list-style-type: none"> • Marginal performer who knows a niche 	<ul style="list-style-type: none"> • The <i>one</i> who remembers the old technology 	<ul style="list-style-type: none"> • Can't be upgraded or updated 	<ul style="list-style-type: none"> • Look at the cost benefit analysis
Bonds, GIC's & Money Markets	<ul style="list-style-type: none"> • Reliable old guard • Closer to retirement 	<ul style="list-style-type: none"> • Know history & context • Perfect for operations 	<ul style="list-style-type: none"> • May not be as adaptable • Past oriented • Risk adverse 	<ul style="list-style-type: none"> • Provide stability • Loyalty • Show personal concern
Preferred & Debentures	<ul style="list-style-type: none"> • Long service and solid performers 	<ul style="list-style-type: none"> • Works well in teams • Supports Cont. Improvement. 	<ul style="list-style-type: none"> • Possible attitude problems • Rigid / reactive 	<ul style="list-style-type: none"> • Provide support • Show they are valued
Blue Chip / Index Stocks	<ul style="list-style-type: none"> • Senior Management • Professionals 	<ul style="list-style-type: none"> • Works well in hierarchies • Goal directed 	<ul style="list-style-type: none"> • May be paying too much or too little 	<ul style="list-style-type: none"> • Ensure equity • Keep promises • Show next steps
Common Stock	<ul style="list-style-type: none"> • Specialists • Some knowledge workers • Future Workforce 	<ul style="list-style-type: none"> • Pay for performance • Diversification • Future oriented 	<ul style="list-style-type: none"> • constant coaching & monitoring 	<ul style="list-style-type: none"> • Get lots of feedback • Give autonomy • Flexible benefits • Show big picture
NASDAQ Indexes	<ul style="list-style-type: none"> • Knowledge workers • Recent grads • Generation X 	<ul style="list-style-type: none"> • Innovative • Change oriented 	<ul style="list-style-type: none"> • Restless • Difficult to manage 	<ul style="list-style-type: none"> • Provide growth • Flexible benefits • Give independence
Mutual Funds	<ul style="list-style-type: none"> • Outsourcing • Alternative Service Delivery 	<ul style="list-style-type: none"> • Flexible 	<ul style="list-style-type: none"> • Hidden costs • Not always sure what you are getting 	<ul style="list-style-type: none"> • Not applicable
IPO's / New Stock Offers	<ul style="list-style-type: none"> • New grads 	<ul style="list-style-type: none"> • Potential for big payoffs 	<ul style="list-style-type: none"> • Unpredictable • No proven track record 	<ul style="list-style-type: none"> • Assess on an individual basis
Stock Options	<ul style="list-style-type: none"> • Free agents • Some Generation X 	<ul style="list-style-type: none"> • Unique • Unlimited potential • Adaptable 	<ul style="list-style-type: none"> • Retention problems • Premium cost 	<ul style="list-style-type: none"> • Lots of leading edge learning • Flexible benefits
Commodities / Futures	<ul style="list-style-type: none"> • Creative Genius 	<ul style="list-style-type: none"> • May create breakthrough innovation 	<ul style="list-style-type: none"> • Costly in money and morale 	<ul style="list-style-type: none"> • Don't invest any more until your receive a return