

**To:** jeff epstein[jeevacation@gmail.com]  
**From:** [REDACTED]  
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**Subject:** \$?

I met with a portfolio advisor from Fidelity. He suggested that I put the \$400,000 that i was planning on buying an apt. with in June, into a Bond fund or two, such as a Janus Bond fund (3.3%) or the Wells Fargo (VFNX)Bond fund. Then put the rest of my money into a 60% stock funds and 35% bond funds. If I decide to let Fidelity manage the account it will cost about \$350 - 400 a quarter. Or 1.2% annually. It might go up in January. What do you think?