



## Modernized Investments and Net Worth

Prepared for Frank and Joanna Miller

**Prepared By**

Advisor Test

# Table of Contents



Table of Contents .....	2
Disclaimer .....	3
Asset Allocation   Base Facts .....	5
Asset Class Summary .....	8
Equities Asset Classes .....	11
Large-Cap Growth Asset Class Details .....	16
Stocks by Sector .....	17
Account Summary .....	18
Account Status .....	19
Holdings Detail .....	21
Holdings Gain/Loss .....	24
Account Gain/Loss Report .....	27
Group Summary .....	28
Account History .....	32
Monte Carlo Analysis of Investments   Base Facts .....	49
Investment Tracker   As of July 15, 2022 .....	52
Income by Security   As of July 15, 2022 .....	53
Risk Tolerance Playback .....	55
Net Worth Statement   As of July 15, 2022 .....	57
Net Worth History   As of July 15, 2022 .....	59
Wealth Tracker   As of July 15, 2022 .....	61

# Disclaimer



The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Frank Miller: \_\_\_\_\_  
Signature Date

Joanna Miller: \_\_\_\_\_  
Signature Date

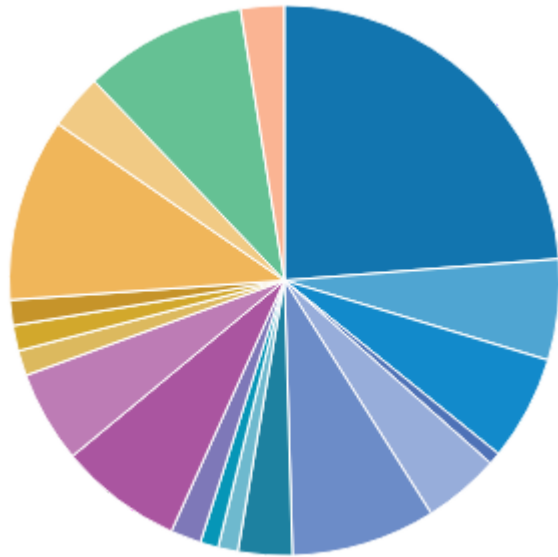
Advisor Test: \_\_\_\_\_  
Signature Date

# Asset Allocation | Base Facts

The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

## All Assets - Current Allocation

(7.77% blended rate)



Large Growth	23.76%
Large Value	5.92%
Large Blend	6.15%
Mid Growth	0.72%
Mid Value	4.50%
Mid Blend	8.49%
Small Growth	3.18%
Small Value	1.17%
Small Blend	1.05%
Balanced	1.80%
International	7.24%
Emerg Mkts	5.41%
Sht Trm Mun	1.49%
Int Trm Mun	1.49%
Long Trm Mun	1.50%
Inv Grd Bnd	10.76%
Sht Trm Bnd	3.25%
Cash	9.55%
Unclassified	2.56%

## All Assets - Current Allocation

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Assets</b>	<b>Large Cap</b>	<b>Mid Cap</b>	<b>Small Cap</b>	<b>Balanced</b>	<b>International</b>	<b>Emerg Mkts</b>	<b>Mun Bonds</b>	<b>Inv Grd Bnd</b>	<b>Sht Trm Bnd</b>	<b>Unclassified</b>	<b>Cash</b>	<b>Total</b>
529 Plan for Lucas	\$0	\$0	\$0	\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000
529 Plan for Mary Beth	\$0	\$0	\$0	\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000
Cash / Emergency Fund	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25,000	\$25,000
Frank and Joanna Joint Investments	\$156,368	\$63,849	\$15,426	\$0	\$5,635	\$11,026	\$0	\$0	\$0	\$0	\$4,312	\$256,616
Frank's 401(k)	\$141,388	\$30,929	\$44,184	\$0	\$39,765	\$53,020	\$0	\$88,367	\$44,184	\$0	\$0	\$441,837
Individual Investment	\$156,368	\$63,849	\$15,426	\$0	\$5,635	\$11,026	\$110	\$0	\$950	\$0	\$103,252	\$356,616
Joanna's 403B	\$43,053	\$31,572	\$0	\$0	\$28,702	\$0	\$0	\$40,183	\$0	\$0	\$0	\$143,510
Joanna's Roth IRA (converted)	\$0	\$0	\$0	\$0	\$20,686	\$0	\$62,058	\$20,686	\$0	\$0	\$0	\$103,430
Whole Life Policy on Frank	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,500	\$0	\$35,500
<b>Totals</b>	<b>\$497,177</b>	<b>\$190,199</b>	<b>\$75,036</b>	<b>\$25,000</b>	<b>\$100,423</b>	<b>\$75,072</b>	<b>\$62,168</b>	<b>\$149,236</b>	<b>\$45,134</b>	<b>\$35,500</b>	<b>\$132,564</b>	<b>\$1,387,509</b>

<b>Large Cap</b>	<b>Total</b>	<b>Mid Cap</b>	<b>Total</b>	<b>Small Cap</b>	<b>Total</b>	<b>Mun Bonds</b>	<b>Total</b>
Large Growth	\$329,634	Mid Growth	\$9,958	Small Growth	\$44,184	Sht Trm Mun	\$20,686
Large Value	\$82,173	Mid Value	\$62,501	Small Value	\$16,226	Int Trm Mun	\$20,706
Large Blend	\$85,370	Mid Blend	\$117,740	Small Blend	\$14,626	Long Trm Mun	\$20,776
<b>Total</b>	<b>\$497,177</b>	<b>Total</b>	<b>\$190,199</b>	<b>Total</b>	<b>\$75,036</b>	<b>Total</b>	<b>\$62,168</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Assets/ Disparity	Large Cap	Mid Cap	Small Cap	Balanced	International	Emerg Mkts	Mun Bonds	Inv Grd Bnd	Sht Trm Bnd	Unclassified	Cash	Total
All Assets	35.83%	13.71%	5.41%	1.80%	7.24%	5.41%	4.48%	10.76%	3.25%	2.56%	9.55%	100.00%

Assets/ Disparity	Large Cap			Mid Cap			Small Cap			Mun Bonds		
	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	Sht Trm Mun	Int Trm Mun	Long Trm Mun
All Assets	23.76%	5.92%	6.15%	0.72%	4.50%	8.49%	3.18%	1.17%	1.05%	1.49%	1.49%	1.50%

*The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.*

*All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.*

**International investing:** *There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.*

**Small/Mid-Capitalization investing:** *Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.*

**High-Yield investing:** *Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

**Inflation Protected Bond investing:** *Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

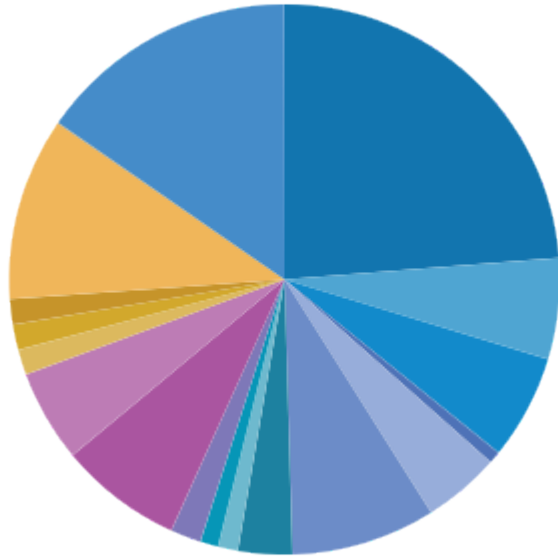
**Interest Rate Risk:** *This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.*

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Asset Class Summary

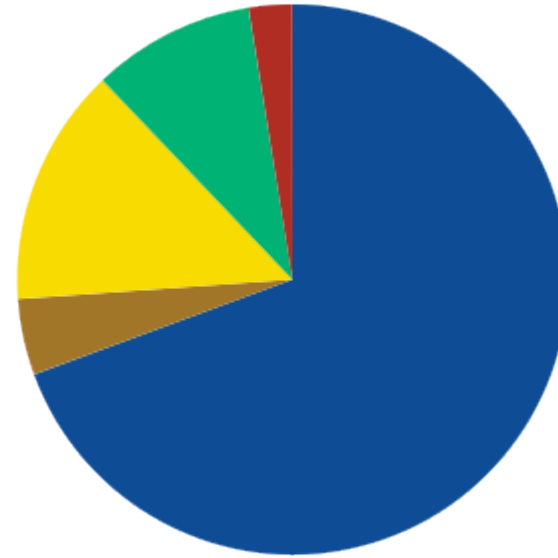
The Asset Class Summary report lists your holdings, grouped by asset type and class as of the last update.

## All Assets - Asset Classes



Large Growth	23.76%	Balanced	1.80%
Large Value	5.92%	International	7.24%
Large Blend	6.15%	Emerg Mkts	5.41%
Mid Growth	0.72%	Sht Trm Mun	1.49%
Mid Value	4.50%	Int Trm Mun	1.49%
Mid Blend	8.49%	Long Trm Mun	1.50%
Small Growth	3.18%	Inv Grd Bnd	10.76%
Small Value	1.17%	Other	15.37%
Small Blend	1.05%		

## All Assets - Asset Types



Equities	69.40%
Tax Exempt Bonds	4.48%
Taxable Bonds	14.01%
Cash	9.55%
Other	2.56%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.



<b>Equities</b>	<b>Market Value</b>	<b>% of Type</b>	<b>% of Portfolio</b>
Large-Cap Growth	\$329,633.50	34.23%	23.76%
Large-Cap Value	\$82,174.36	8.53%	5.92%
Large-Cap Blend	\$85,371.20	8.87%	6.15%
Mid-Cap Growth	\$9,957.44	1.03%	0.72%
Mid-Cap Value	\$62,501.00	6.49%	4.50%
Mid-Cap Blend	\$117,739.92	12.23%	8.49%
Small-Cap Growth	\$44,184.00	4.59%	3.18%
Small-Cap Value	\$16,226.68	1.69%	1.17%
Small-Cap Blend	\$14,626.46	1.52%	1.05%
Balanced	\$25,000.00	2.60%	1.80%
International	\$100,423.64	10.43%	7.24%
Emerging Markets	\$75,071.50	7.80%	5.41%
<b>Total Equities</b>	<b>\$962,909.70</b>	<b>—</b>	<b>69.40%</b>

<b>Tax Exempt Bonds</b>	<b>Market Value</b>	<b>% of Type</b>	<b>% of Portfolio</b>
Short Term Municipal	\$20,686.00	33.27%	1.49%
Intermediate Term Municipal	\$20,706.00	33.31%	1.49%
Long Term Municipal	\$20,776.00	33.42%	1.50%
<b>Total Tax Exempt Bonds</b>	<b>\$62,168.00</b>	<b>—</b>	<b>4.48%</b>

<b>Taxable Bonds</b>	<b>Market Value</b>	<b>% of Type</b>	<b>% of Portfolio</b>
Investment Grade Bonds	\$149,236.00	76.78%	10.76%
Short Term Bonds	\$45,134.00	23.22%	3.25%
<b>Total Taxable Bonds</b>	<b>\$194,370.00</b>	<b>—</b>	<b>14.01%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

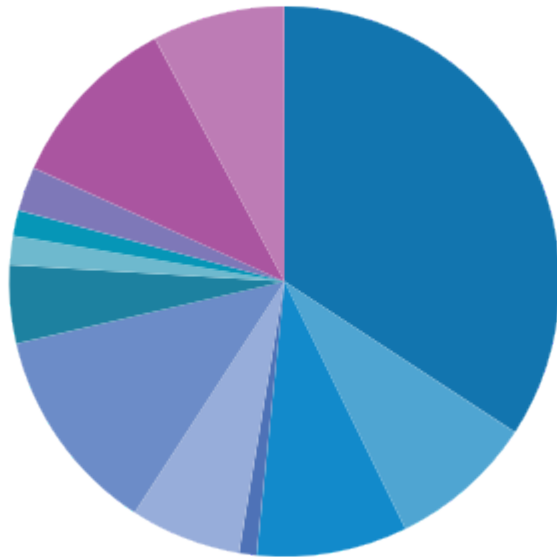
<b>Cash</b>	<b>Market Value</b>	<b>% of Type</b>	<b>% of Portfolio</b>
Cash & Money Market Funds	\$132,564.00	100.00%	9.55%
<b>Total Cash</b>	<b>\$132,564.00</b>	<b>—</b>	<b>9.55%</b>
<b>Other</b>	<b>Market Value</b>	<b>% of Type</b>	<b>% of Portfolio</b>
Unclassified	\$35,500.00	100.00%	2.56%
<b>Total Other</b>	<b>\$35,500.00</b>	<b>—</b>	<b>2.56%</b>
<b>Total</b>	<b>\$1,387,511.70</b>	<b>—</b>	<b>100.00%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Equities Asset Classes

The Asset Class by Type report lists your holdings, grouped by asset class.

## All Assets - Equities Asset Classes



Large Growth	34.23%
Large Value	8.53%
Large Blend	8.87%
Mid Growth	1.03%
Mid Value	6.49%
Mid Blend	12.23%
Small Growth	4.59%
Small Value	1.69%
Small Blend	1.52%
Balanced	2.60%
International	10.43%
Emerg Mkts	7.80%

Large-Cap Growth	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Microsoft Corporation	Frank and Joanna Joint Investments	—	—	343.000	253.81	\$87,056.83	9.04%
Netflix, Inc.	Frank and Joanna Joint Investments	—	—	11.000	494.66	\$5,441.26	0.57%
Walt Disney Company	Frank and Joanna Joint Investments	—	—	134.000	176.99	\$23,716.66	2.46%
Frank's 401(k) (22.00%)	Frank's 401(k)	—	—	—	—	\$97,204.00	10.09%
Microsoft Corporation	Individual Investment	—	—	343.000	253.81	\$87,056.83	9.04%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Large-Cap Growth	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Netflix, Inc.	Individual Investment	—	—	11.000	494.66	\$5,441.26	0.57%
Walt Disney Company	Individual Investment	—	—	134.000	176.99	\$23,716.66	2.46%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$329,633.50</b>	<b>34.23%</b>

Large-Cap Value	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Cisco Systems, Inc.	Frank and Joanna Joint Investments	—	—	194.000	53.92	\$10,460.48	1.09%
FedEx Corporation	Frank and Joanna Joint Investments	—	—	30.000	303.34	\$9,100.20	0.95%
Cisco Systems, Inc.	Individual Investment	—	—	194.000	53.92	\$10,460.48	1.09%
FedEx Corporation	Individual Investment	—	—	30.000	303.34	\$9,100.20	0.95%
Joanna's 403B (30.00%)	Joanna's 403B	—	—	—	—	\$43,053.00	4.47%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$82,174.36</b>	<b>8.53%</b>

Large-Cap Blend	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Apple Inc.	Frank and Joanna Joint Investments	—	—	86.000	125.90	\$10,827.40	1.12%
Ford Motor Company	Frank and Joanna Joint Investments	—	—	615.000	15.88	\$9,766.20	1.01%
Frank's 401(k) (10.00%)	Frank's 401(k)	—	—	—	—	\$44,184.00	4.59%
Apple Inc.	Individual Investment	—	—	86.000	125.90	\$10,827.40	1.12%
Ford Motor Company	Individual Investment	—	—	615.000	15.88	\$9,766.20	1.01%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$85,371.20</b>	<b>8.87%</b>

Mid-Cap Growth	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Hyatt Hotels Corporation Class A	Frank and Joanna Joint Investments	—	—	58.000	85.84	\$4,978.72	0.52%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Mid-Cap Growth	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Hyatt Hotels Corporation Class A	Individual Investment	—	—	58.000	85.84	\$4,978.72	0.52%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$9,957.44</b>	<b>1.03%</b>

Mid-Cap Value	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Frank's 401(k) (7.00%)	Frank's 401(k)	—	—	—	—	\$30,929.00	3.21%
Joanna's 403B (22.00%)	Joanna's 403B	—	—	—	—	\$31,572.00	3.28%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$62,501.00</b>	<b>6.49%</b>

Mid-Cap Blend	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Middleby Corporation	Frank and Joanna Joint Investments	—	—	254.000	170.99	\$43,431.46	4.51%
Under Armour, Inc. Class C	Frank and Joanna Joint Investments	—	—	802.000	19.25	\$15,438.50	1.60%
Middleby Corporation	Individual Investment	—	—	254.000	170.99	\$43,431.46	4.51%
Under Armour, Inc. Class C	Individual Investment	—	—	802.000	19.25	\$15,438.50	1.60%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$117,739.92</b>	<b>12.23%</b>

Small-Cap Growth	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Frank's 401(k) (10.00%)	Frank's 401(k)	—	—	—	—	\$44,184.00	4.59%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$44,184.00</b>	<b>4.59%</b>

Small-Cap Value	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Barnes Group Inc.	Frank and Joanna Joint Investments	—	—	77.000	55.42	\$4,267.34	0.44%
United States Steel Corporation	Frank and Joanna Joint Investments	—	—	150.000	25.64	\$3,846.00	0.40%
Barnes Group Inc.	Individual Investment	—	—	77.000	55.42	\$4,267.34	0.44%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Small-Cap Value	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
United States Steel Corporation	Individual Investment	—	—	150.000	25.64	\$3,846.00	0.40%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$16,226.68</b>	<b>1.69%</b>

Small-Cap Blend	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Heartland Express, Inc.	Frank and Joanna Joint Investments	—	—	383.000	17.77	\$6,805.91	0.71%
Lumber Liquidators Holdings, Inc.	Frank and Joanna Joint Investments	—	—	22.000	23.06	\$507.32	0.05%
Heartland Express, Inc.	Individual Investment	—	—	383.000	17.77	\$6,805.91	0.71%
Lumber Liquidators Holdings, Inc.	Individual Investment	—	—	22.000	23.06	\$507.32	0.05%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$14,626.46</b>	<b>1.52%</b>

Balanced	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Balanced Fund	529 Plan for Lucas	—	—	10,000.000	1.50	\$15,000.00	1.56%
Balanced Fund	529 Plan for Mary Beth	—	—	10,000.000	1.00	\$10,000.00	1.04%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$25,000.00</b>	<b>2.60%</b>

International	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
Vodafone Group Plc Sponsored ADR	Frank and Joanna Joint Investments	—	—	302.000	18.66	\$5,635.32	0.59%
Frank's 401(k) (9.00%)	Frank's 401(k)	—	—	—	—	\$39,765.00	4.13%
Vodafone Group Plc Sponsored ADR	Individual Investment	—	—	302.000	18.66	\$5,635.32	0.59%
Joanna's 403B (20.00%)	Joanna's 403B	—	—	—	—	\$28,702.00	2.98%
Joanna's Roth IRA (converted) (20.00%)	Joanna's Roth IRA (converted)	—	—	—	—	\$20,686.00	2.15%
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$100,423.64</b>	<b>10.43%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Emerging Markets	Account	Ticker	CUSIP	Units	Price	Market Value	% of Portfolio
CTRIIP COM INTL LTD SPONSORED ADS	Frank and Joanna Joint Investments	—	—	70.000	—	\$0.00	0.00%
Genpact Limited	Frank and Joanna Joint Investments	—	—	241.000	45.75	\$11,025.75	1.15%
Frank's 401(k) (12.00%)	Frank's 401(k)	—	—	—	—	\$53,020.00	5.51%
CTRIIP COM INTL LTD SPONSORED ADS	Individual Investment	—	—	70.000	—	\$0.00	0.00%
Genpact Limited	Individual Investment	—	—	241.000	45.75	\$11,025.75	1.15%
<b>Subtotal</b>	—	—	—	—	—	<b>\$75,071.50</b>	<b>7.80%</b>
<b>Total Equities</b>	—	—	—	—	—	<b>\$962,909.70</b>	<b>69.40%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Large-Cap Growth Asset Class Details



The Asset Class Details report lists your holdings in a specific asset class.

## Accounts Included: All Assets

Name	Account	Ticker	CUSIP	Units	Price	Market Value	% of Type
Microsoft Corporation	Frank and Joanna Joint Investments	—	—	343.000	253.81	\$87,056.83	26.41%
Netflix, Inc.	Frank and Joanna Joint Investments	—	—	11.000	494.66	\$5,441.26	1.65%
Walt Disney Company	Frank and Joanna Joint Investments	—	—	134.000	176.99	\$23,716.66	7.19%
Frank's 401(k) (22.00%)	Frank's 401(k)	—	—	—	—	\$97,204.00	29.49%
Microsoft Corporation	Individual Investment	—	—	343.000	253.81	\$87,056.83	26.41%
Netflix, Inc.	Individual Investment	—	—	11.000	494.66	\$5,441.26	1.65%
Walt Disney Company	Individual Investment	—	—	134.000	176.99	\$23,716.66	7.19%
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$329,633.50</b>	<b>100.00%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.



# Stocks by Sector



The Stocks by Sector report lists your stock holdings, grouped by sector as of the last update.

There are no stock holdings to report on.

## Excluded Holdings

The following stock holdings were excluded from sectors:

<b>Holding Name</b>	<b>Asset Name</b>	<b>Market Value</b>	<b>Asset Class</b>
Balanced Fund	529 Plan for Mary Beth	\$10,000	Balanced
Balanced Fund	529 Plan for Lucas	\$15,000	Balanced
CTRIP COM INTL LTD SPONSORED ADS	Individual Investment	\$0	Emerg Mkts
CTRIP COM INTL LTD SPONSORED ADS	Frank and Joanna Joint Investments	\$0	Emerg Mkts
L3 Technologies Inc	Individual Investment	\$0	Mid Value
L3 Technologies Inc	Frank and Joanna Joint Investments	\$0	Mid Value

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Account Summary



The Account Summary report displays the value of your accounts and the last time they were updated.

## Accounts Included: All Assets

Asset Name	Institution	Holdings Value	Cash Balance	Total Value	As of Date
529 Plan for Lucas	—	\$15,000	\$0	\$15,000	12/8/2021 9:57:00 AM
529 Plan for Mary Beth	—	\$10,000	\$0	\$10,000	12/8/2021 9:58:00 AM
Cash / Emergency Fund	—	\$0	\$0	\$25,000	1/4/2018 11:40:14 AM
Frank and Joanna Joint Investments	—	\$252,305	\$4,312	\$256,617	12/8/2021 9:56:00 AM
Frank's 401(k)	—	\$438,934	\$2,902	\$441,836	1/4/2018 11:42:24 AM
Individual Investment	—	\$352,305	\$4,312	\$356,617	7/12/2022 4:00:00 PM
Joanna's 403B	—	\$0	\$0	\$143,509	1/4/2018 11:46:51 AM
Joanna's Roth IRA (converted)	—	\$0	\$0	\$103,431	1/4/2018 11:48:53 AM
Whole Life Policy on Frank	—	\$0	\$0	\$35,500	1/4/2018 12:21:08 PM
<b>Total Asset Value</b>	<b>—</b>	<b>\$1,068,544</b>	<b>\$11,526</b>	<b>\$1,387,510</b>	<b>—</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Account Status



The Account Status report displays the value of your linked accounts and liabilities, listed by financial institution (where applicable).

## Accounts Included: All Assets

No Connected Accounts

### Manual Accounts §

Account Name	Holdings Value	Cash Balance	Estimated Value	As of Date
529 Plan for Lucas†	\$15,000	\$0	\$15,000	12/8/2021 9:57 AM
529 Plan for Mary Beth†	\$10,000	\$0	\$10,000	12/8/2021 9:58 AM
Cash / Emergency Fund†	\$0	\$0	\$25,000	1/4/2018 11:40 AM
Frank and Joanna Joint Investments	\$252,305	\$4,312	\$256,617	12/8/2021 9:56 AM
Frank's 401(k)†	\$438,934	\$2,902	\$441,836	1/4/2018 11:42 AM
Individual Investment	\$352,305	\$4,312	\$356,617	7/12/2022 4:00 PM
Joanna's 403B†	\$0	\$0	\$143,509	1/4/2018 11:46 AM
Joanna's Roth IRA (converted)†	\$0	\$0	\$103,431	1/4/2018 11:48 AM
Whole Life Policy on Frank	\$0	\$0	\$35,500	1/4/2018 12:21 PM
<b>Total Manual Accounts</b>	—	—	<b>\$1,387,510</b>	—
<b>Total Asset Value</b>	—	—	<b>\$1,387,510</b>	—

† Accounts shown with this symbol were not noted as sold, serviced, or solicited by your financial representative's firm.

\* Connected Accounts via:

Direct Feed Accounts

"Direct Feed" Accounts consisting of holding, cash, and margin positions are derived from direct systematic updates from the specified institution. Direct Feed Values reflect the last available systematic update from your representative's firm or a clearing firm and are believed to be accurate. Although these account values have been quality-tested, translation and/or presentation errors may occur. While direct feed account data is deemed to be more reliable than third party feed account data, neither your financial

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

representative's firm nor any of its agents or affiliates is responsible for the accuracy of the account values obtained by direct feeds. Consult your official account statement at the specified firm for the most up-to-date and accurate values.

#### Third Party Feed Accounts

"Third Party" Accounts consisting of holding, cash, and margin positions are derived from systematic updates from various third party institutional websites using credentials provided by you or your financial representative. Values reflect the last available systematic update presented by the institutional source or service. Third Party Values are obtained through a variety of methods that may have significant collection, interpretation, translation, or presentation errors. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of account values obtained by third party feeds. Consult your official account statement for the most up-to-date and accurate values.

#### § Manually Entered Accounts

Accounts derived from holding, cash, and margin positions that have been manually input into the system either by you or your financial representative are termed "Manually Entered" accounts. Manually entered accounts reflect values provided by you and/or taken from financial statements provided by you, but these manually input values may be outdated and/or otherwise inaccurate. Neither your financial representative's firm nor any of its agents or affiliates is responsible for the accuracy of manually entered information. Neither your financial representative's firm nor your financial representative has taken measures to verify the accuracy of the information or values that you provided or to verify that the purchase, sale, or ownership of such products is or was suitable for your needs. Assets and policies not managed by your financial representative's firm or issued by an affiliate are not included on your financial representative's books and records. You are solely responsible for the accuracy and completeness of the information that you have provided to your financial representative. The information's accuracy and completeness will affect the results presented in this report. For manually entered accounts where share pricing updates are available, share pricing updates occur on a 20-minute delay. Mutual Funds are priced as of the last available market close price. If the current market price is unavailable, or the market is closed, share prices reflect the most recent update available. Bond prices are refreshed monthly as of the 15th of each month, +/- 3 business days. In order to obtain current values, please consult the institution where the account or policy is held.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Holdings Detail



The Holdings Detail report lists your holdings, and each holding's percentage of the total portfolio as of the last update.

## Accounts Included: All Assets

Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
<b>529 Plan for Lucas</b>							
Balanced Fund	—	—	10,000.000	1.50	\$15,000	Balanced	2.34%
<b>529 Plan for Mary Beth</b>							
Balanced Fund	—	—	10,000.000	1.00	\$10,000	Balanced	1.56%
<b>Frank and Joanna Joint Investments</b>							
Apple Inc.	—	—	86.000	125.90	\$10,827	Large Blend	1.69%
Barnes Group Inc.	—	—	77.000	55.42	\$4,267	Small Value	0.67%
Cisco Systems, Inc.	—	—	194.000	53.92	\$10,460	Large Value	1.63%
CTRIP COM INTL LTD SPONSORED ADS	—	—	70.000	0.00	\$0	Emerg Mkts	0.00%
FedEx Corporation	—	—	30.000	303.34	\$9,100	Large Value	1.42%
Ford Motor Company	—	—	615.000	15.88	\$9,766	Large Blend	1.52%
Genpact Limited	—	—	241.000	45.75	\$11,026	Emerg Mkts	1.72%
Heartland Express, Inc.	—	—	383.000	17.77	\$6,806	Small Blend	1.06%
Hyatt Hotels Corporation Class A	—	—	58.000	85.84	\$4,979	Mid Growth	0.78%
L3 Technologies Inc	—	—	26.000	0.00	\$0	Mid Value	0.00%
Lumber Liquidators Holdings, Inc.	—	—	22.000	23.06	\$507	Small Blend	0.08%
Microsoft Corporation	—	—	343.000	253.81	\$87,057	Large Growth	13.58%
Middleby Corporation	—	—	254.000	170.99	\$43,431	Mid Blend	6.77%
Netflix, Inc.	—	—	11.000	494.66	\$5,441	Large Growth	0.85%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
Under Armour, Inc. Class C	—	—	802.000	19.25	\$15,439	Mid Blend	2.41%
United States Steel Corporation	—	—	150.000	25.64	\$3,846	Small Value	0.60%
Vodafone Group Plc Sponsored ADR	—	—	302.000	18.66	\$5,635	International	0.88%
Walt Disney Company	—	—	134.000	176.99	\$23,717	Large Growth	3.70%
<b>Individual Investment</b>							
Apple Inc.	—	—	86.000	125.90	\$10,827	Large Blend	1.69%
Barnes Group Inc.	—	—	77.000	55.42	\$4,267	Small Value	0.67%
Cisco Systems, Inc.	—	—	194.000	53.92	\$10,460	Large Value	1.63%
CTrip.com International Limited Sponsored ADR	—	—	70.000	0.00	\$0	Emerg Mkts	0.00%
FedEx Corporation	—	—	30.000	303.34	\$9,100	Large Value	1.42%
Fidelity Hereford Street Trust Spartan US Government Money Marke	SPAXX	—	100,000.000	1.00	\$100,000	Multiple	15.60%
Ford Motor Company	—	—	615.000	15.88	\$9,766	Large Blend	1.52%
Genpact Limited	—	—	241.000	45.75	\$11,026	Emerg Mkts	1.72%
Heartland Express, Inc.	—	—	383.000	17.77	\$6,806	Small Blend	1.06%
Hyatt Hotels Corporation Class A	—	—	58.000	85.84	\$4,979	Mid Growth	0.78%
L3 Technologies Inc	—	—	26.000	0.00	\$0	Mid Value	0.00%
Lumber Liquidators Holdings, Inc.	—	—	22.000	23.06	\$507	Small Blend	0.08%
Microsoft Corporation	—	—	343.000	253.81	\$87,057	Large Growth	13.58%
Middleby Corporation	—	—	254.000	170.99	\$43,431	Mid Blend	6.77%
Netflix, Inc.	—	—	11.000	494.66	\$5,441	Large Growth	0.85%
Under Armour, Inc. Class C	—	—	802.000	19.25	\$15,439	Mid Blend	2.41%
United States Steel Corporation	—	—	150.000	25.64	\$3,846	Small Value	0.60%
Vodafone Group Plc Sponsored ADR	—	—	302.000	18.66	\$5,635	International	0.88%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
Walt Disney Company	—	—	134.000	176.99	\$23,717	Large Growth	3.70%
<b>Total Holdings</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$629,611</b>	<b>—</b>	<b>98.20%</b>
Cash Balance	—	—	—	—	\$11,526	—	1.80%
<b>Total Value</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$641,137</b>	<b>—</b>	<b>100.00%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Holdings Gain/Loss



The Holdings Gain/Loss report provides the basis and gain or loss for your holdings, as well as the total basis and total gain or loss for your holdings as of the last update.

## Accounts Included: All Assets

Name	Ticker	CUSIP	Units	Unit Basis	Basis	Price	Market Value	Gain/Loss	% of Portfolio
<b>529 Plan for Lucas</b>									
Balanced Fund	—	—	10,000.000	\$1.50	\$15,000.00	1.50	\$15,000.00	\$0.00	2.38%
<b>529 Plan for Mary Beth</b>									
Balanced Fund	—	—	10,000.000	\$1.00	\$10,000.00	1.00	\$10,000.00	\$0.00	1.59%
<b>Frank and Joanna Joint Investments</b>									
Apple Inc.	—	—	86.000	\$174.42	\$15,000.00	125.90	\$10,827.40	(\$4,172.60)	1.72%
Barnes Group Inc.	—	—	77.000	\$29.87	\$2,300.00	55.42	\$4,267.34	\$1,967.34	0.68%
Cisco Systems, Inc.	—	—	194.000	\$77.32	\$15,000.00	53.92	\$10,460.48	(\$4,539.52)	1.66%
CTrip.com Int'l Ltd Sponsored ADS	—	—	70.000	\$71.43	\$5,000.00	0.00	\$0.00	(\$5,000.00)	0.00%
FedEx Corporation	—	—	30.000	\$333.33	\$10,000.00	303.34	\$9,100.20	(\$899.80)	1.45%
Ford Motor Company	—	—	615.000	\$16.26	\$10,000.00	15.88	\$9,766.20	(\$233.80)	1.55%
Genpact Limited	—	—	241.000	\$12.45	\$3,000.00	45.75	\$11,025.75	\$8,025.75	1.75%
Heartland Express, Inc.	—	—	383.000	\$24.02	\$9,200.00	17.77	\$6,805.91	(\$2,394.09)	1.08%
Hyatt Hotels Corporation Class A	—	—	58.000	\$68.97	\$4,000.00	85.84	\$4,978.72	\$978.72	0.79%
L3 Technologies Inc	—	—	26.000	\$115.38	\$3,000.00	0.00	\$0.00	(\$3,000.00)	0.00%
Lumber Liquidators Holdings, Inc.	—	—	22.000	\$45.45	\$1,000.00	23.06	\$507.32	(\$492.68)	0.08%
Microsoft Corporation	—	—	343.000	\$58.31	\$20,000.00	253.81	\$87,056.83	\$67,056.83	13.83%
Middleby Corporation	—	—	254.000	\$110.24	\$28,000.00	170.99	\$43,431.46	\$15,431.46	6.90%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.



Name	Ticker	CUSIP	Units	Unit Basis	Basis	Price	Market Value	Gain/Loss	% of Portfolio
Netflix, Inc.	—	—	11.000	\$454.55	\$5,000.00	494.66	\$5,441.26	\$441.26	0.86%
Under Armour, Inc. Class C	—	—	802.000	\$9.98	\$8,000.00	19.25	\$15,438.50	\$7,438.50	2.45%
United States Steel Corporation	—	—	150.000	\$333.33	\$50,000.00	25.64	\$3,846.00	(\$46,154.00)	0.61%
Vodafone Group Plc Sponsored ADR	—	—	302.000	\$19.87	\$6,000.00	18.66	\$5,635.32	(\$364.68)	0.90%
Walt Disney Company	—	—	134.000	\$111.94	\$15,000.00	176.99	\$23,716.66	\$8,716.66	3.77%
<b>Individual Investment</b>									
Apple Inc.	—	—	86.000	\$174.42	\$15,000.00	125.90	\$10,827.40	(\$4,172.60)	1.72%
Barnes Group Inc.	—	—	77.000	\$29.87	\$2,300.00	55.42	\$4,267.34	\$1,967.34	0.68%
Cisco Systems, Inc.	—	—	194.000	\$77.32	\$15,000.00	53.92	\$10,460.48	(\$4,539.52)	1.66%
CTrip.com International Limited Sponsored ADR	—	—	70.000	\$71.43	\$5,000.00	0.00	\$0.00	(\$5,000.00)	0.00%
FedEx Corporation	—	—	30.000	\$333.33	\$10,000.00	303.34	\$9,100.20	(\$899.80)	1.45%
Fidelity Hereford Street Trust Spartan US Government Money Marke	SPAXX	—	100,000.000	\$1.00	\$100,000.00	1.00	\$100,000.00	\$0.00	15.88%
Ford Motor Company	—	—	615.000	\$16.26	\$10,000.00	15.88	\$9,766.20	(\$233.80)	1.55%
Genpact Limited	—	—	241.000	\$12.45	\$3,000.00	45.75	\$11,025.75	\$8,025.75	1.75%
Heartland Express, Inc.	—	—	383.000	\$24.02	\$9,200.00	17.77	\$6,805.91	(\$2,394.09)	1.08%
Hyatt Hotels Corporation Class A	—	—	58.000	\$68.97	\$4,000.00	85.84	\$4,978.72	\$978.72	0.79%
L3 Technologies Inc	—	—	26.000	\$115.38	\$3,000.00	0.00	\$0.00	(\$3,000.00)	0.00%
Lumber Liquidators Holdings, Inc.	—	—	22.000	\$45.45	\$1,000.00	23.06	\$507.32	(\$492.68)	0.08%
Microsoft Corporation	—	—	343.000	\$58.31	\$20,000.00	253.81	\$87,056.83	\$67,056.83	13.83%
Middleby Corporation	—	—	254.000	\$110.24	\$28,000.00	170.99	\$43,431.46	\$15,431.46	6.90%
Netflix, Inc.	—	—	11.000	\$454.55	\$5,000.00	494.66	\$5,441.26	\$441.26	0.86%
Under Armour, Inc. Class C	—	—	802.000	\$9.98	\$8,000.00	19.25	\$15,438.50	\$7,438.50	2.45%
United States Steel Corporation	—	—	150.000	\$333.33	\$50,000.00	25.64	\$3,846.00	(\$46,154.00)	0.61%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Name	Ticker	CUSIP	Units	Unit Basis	Basis	Price	Market Value	Gain/Loss	% of Portfolio
Vodafone Group Plc Sponsored ADR	—	—	302.000	\$19.87	\$6,000.00	18.66	\$5,635.32	(\$364.68)	0.90%
Walt Disney Company	—	—	134.000	\$111.94	\$15,000.00	176.99	\$23,716.66	\$8,716.66	3.77%
<b>Total Holdings</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$544,000.00</b>	<b>—</b>	<b>\$629,610.70</b>	<b>\$85,610.70</b>	<b>100.00%</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Account Gain/Loss Report



The Account Gain/Loss report provides the basis and gain or loss for your accounts, as well as the total basis and total gain or loss for your accounts as of the last update.

## Accounts Included: All Assets

Name	Institution Name	Total Basis	Market Value	Gain/Loss	As of Date
529 Plan for Lucas	—	\$15,000	\$15,000	\$0	12/8/2021 9:57 AM
529 Plan for Mary Beth	—	\$10,000	\$10,000	\$0	12/8/2021 9:58 AM
Cash / Emergency Fund	—	\$25,000	\$25,000	\$0	1/4/2018 11:40 AM
Frank and Joanna Joint Investments	—	\$213,812	\$256,617	\$42,805	12/8/2021 9:56 AM
Frank's 401(k)	—	\$0	\$441,836	\$441,836	1/4/2018 11:42 AM
Individual Investment	—	\$313,812	\$356,617	\$42,805	7/12/2022 4:00 PM
Joanna's 403B	—	\$0	\$143,509	\$143,509	1/4/2018 11:46 AM
Joanna's Roth IRA (converted)	—	\$103,431	\$103,431	\$0	1/4/2018 11:48 AM
Whole Life Policy on Frank	—	\$0	\$35,500	\$35,500	1/4/2018 12:21 PM
<b>Total</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>\$706,455</b>	<b>—</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Group Summary



The Group Summary report lists assets categorized within their respective groups.

<b>Personal Assets</b>	<b>Institution</b>	<b>Market Value</b>
Cash / Emergency Fund	—	\$25,000
Frank and Joanna Joint Investments	—	\$256,617
Frank's 401(k)	—	\$441,836
Individual Investment	—	\$356,617
Joanna's 403B	—	\$143,509
Joanna's Roth IRA (converted)	—	\$103,431
Whole Life Policy on Frank	—	\$35,500

<b>Non-Qualified Assets</b>	<b>Institution</b>	<b>Market Value</b>
Cash / Emergency Fund	—	\$25,000
Frank and Joanna Joint Investments	—	\$256,617
Individual Investment	—	\$356,617

<b>Retirement Assets</b>	<b>Institution</b>	<b>Market Value</b>
Frank's 401(k)	—	\$441,836
Joanna's 403B	—	\$143,509
Joanna's Roth IRA (converted)	—	\$103,431

<b>Taxable Assets</b>	<b>Institution</b>	<b>Market Value</b>
Frank and Joanna Joint Investments	—	\$256,617
Individual Investment	—	\$356,617

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Cash Assets</b>	<b>Institution</b>	<b>Market Value</b>
Cash / Emergency Fund	—	\$25,000
<b>Stock Options / Grants</b>	<b>Institution</b>	<b>Market Value</b>
This group has no assets.	—	—
<b>Qualified Retirement Assets</b>	<b>Institution</b>	<b>Market Value</b>
Frank's 401(k)	—	\$441,836
Joanna's 403B	—	\$143,509
<b>Roth Assets</b>	<b>Institution</b>	<b>Market Value</b>
Joanna's Roth IRA (converted)	—	\$103,431
<b>Health Savings Accounts</b>	<b>Institution</b>	<b>Market Value</b>
This group has no assets.	—	—
<b>529 Assets</b>	<b>Institution</b>	<b>Market Value</b>
529 Plan for Lucas	—	\$15,000
529 Plan for Mary Beth	—	\$10,000
<b>Annuity Assets</b>	<b>Institution</b>	<b>Market Value</b>
This group has no assets.	—	—
<b>Deferred Compensation Assets</b>	<b>Institution</b>	<b>Market Value</b>
This group has no assets.	—	—

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Insurance Assets</b>	<b>Institution</b>	<b>Market Value</b>
Whole Life Policy on Frank	—	\$35,500

<b>Non-Insurance Assets</b>	<b>Institution</b>	<b>Market Value</b>
529 Plan for Lucas	—	\$15,000
529 Plan for Mary Beth	—	\$10,000
Cash / Emergency Fund	—	\$25,000
Frank and Joanna Joint Investments	—	\$256,617
Frank's 401(k)	—	\$441,836
Individual Investment	—	\$356,617
Joanna's 403B	—	\$143,509
Joanna's Roth IRA (converted)	—	\$103,431

<b>Entity Assets</b>	<b>Institution</b>	<b>Market Value</b>
529 Plan for Lucas	—	\$15,000
529 Plan for Mary Beth	—	\$10,000

<b>Assets Under Management</b>	<b>Institution</b>	<b>Market Value</b>
Frank and Joanna Joint Investments	—	\$256,617
Individual Investment	—	\$356,617
Whole Life Policy on Frank	—	\$35,500

<b>Assets Not Under Management</b>	<b>Institution</b>	<b>Market Value</b>
529 Plan for Lucas	—	\$15,000
529 Plan for Mary Beth	—	\$10,000
Cash / Emergency Fund	—	\$25,000

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Assets Not Under Management</b>	<b>Institution</b>	<b>Market Value</b>
Frank's 401(k)	—	\$441,836
Joanna's 403B	—	\$143,509
Joanna's Roth IRA (converted)	—	\$103,431

<b>All Assets</b>	<b>Institution</b>	<b>Market Value</b>
529 Plan for Lucas	—	\$15,000
529 Plan for Mary Beth	—	\$10,000
Cash / Emergency Fund	—	\$25,000
Frank and Joanna Joint Investments	—	\$256,617
Frank's 401(k)	—	\$441,836
Individual Investment	—	\$356,617
Joanna's 403B	—	\$143,509
Joanna's Roth IRA (converted)	—	\$103,431
Whole Life Policy on Frank	—	\$35,500

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

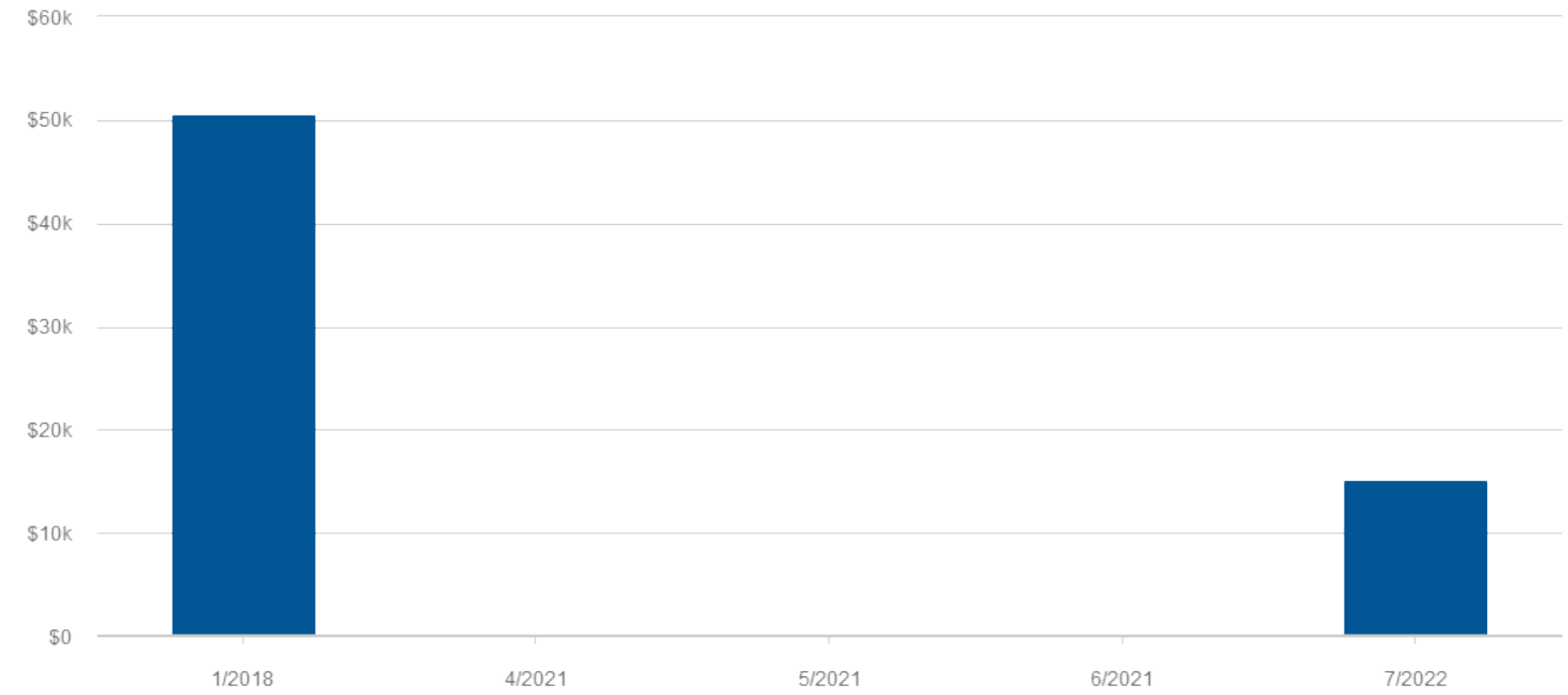
# Account History



The Account History report provides the dates and values for your accounts as of the last update.

Accounts Included in this report: All Assets

## 529 Plan for Lucas



Date	Value
7/2022	\$15,000
6/2021	\$0

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.



Date	Value
5/2021	\$0
4/2021	\$0
1/2018	\$50,477

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## 529 Plan for Mary Beth



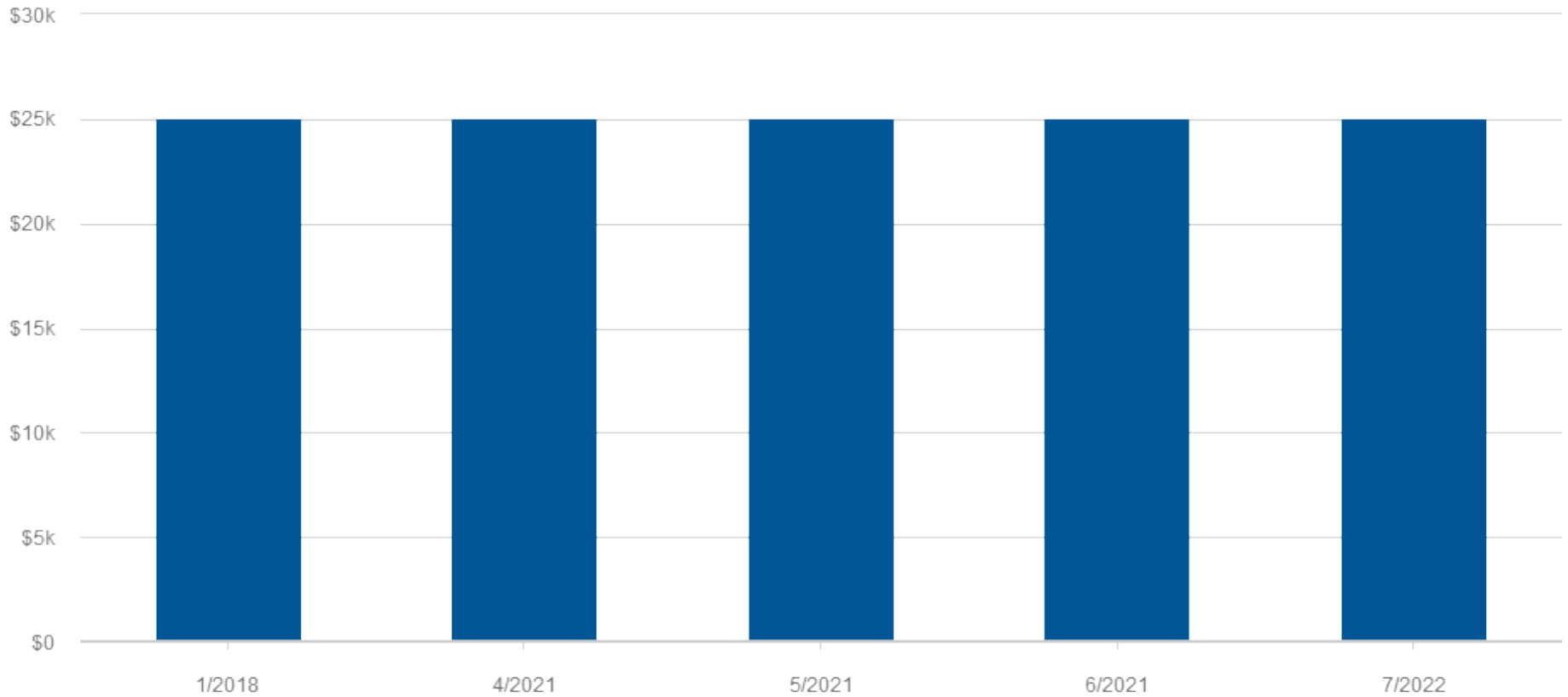
Date	Value
7/2022	\$10,000
6/2021	\$0
5/2021	\$0
4/2021	\$0

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$114,172

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Cash / Emergency Fund



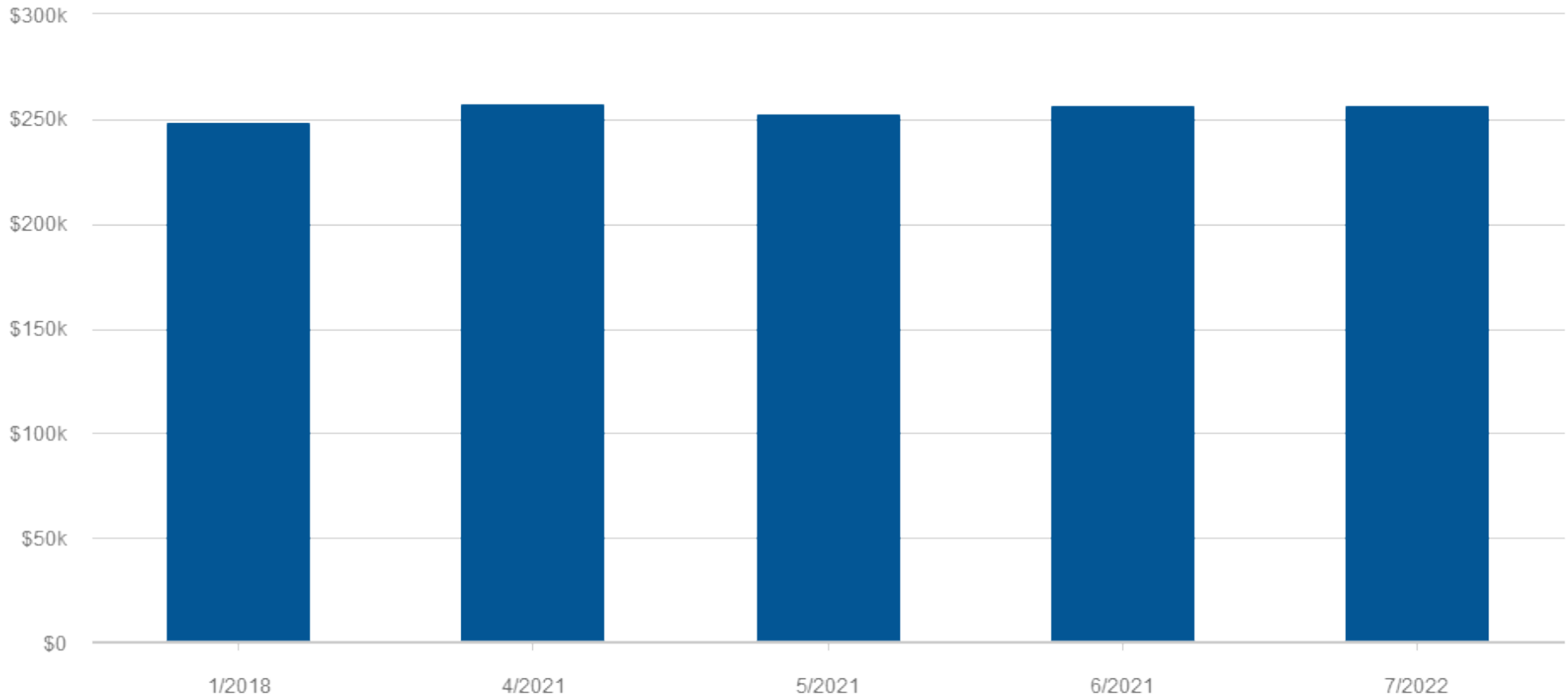
Date	Value
7/2022	\$25,000
6/2021	\$25,000
5/2021	\$25,000
4/2021	\$25,000

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$25,000

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Frank and Joanna Joint Investments



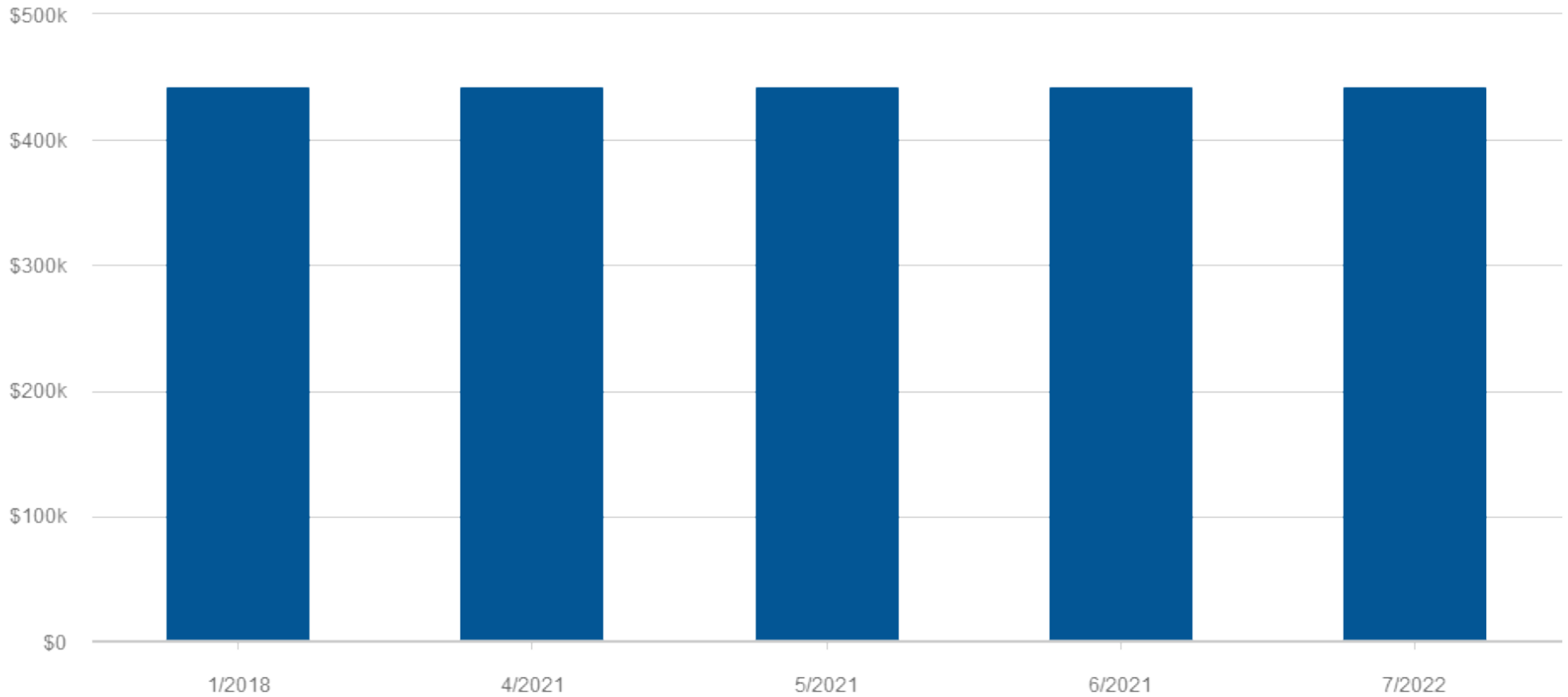
Date	Value
7/2022	\$256,617
6/2021	\$256,235
5/2021	\$252,380
4/2021	\$257,292

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$248,547

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Frank's 401(k)



Date	Value
7/2022	\$441,836
6/2021	\$441,836
5/2021	\$441,836
4/2021	\$441,836

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

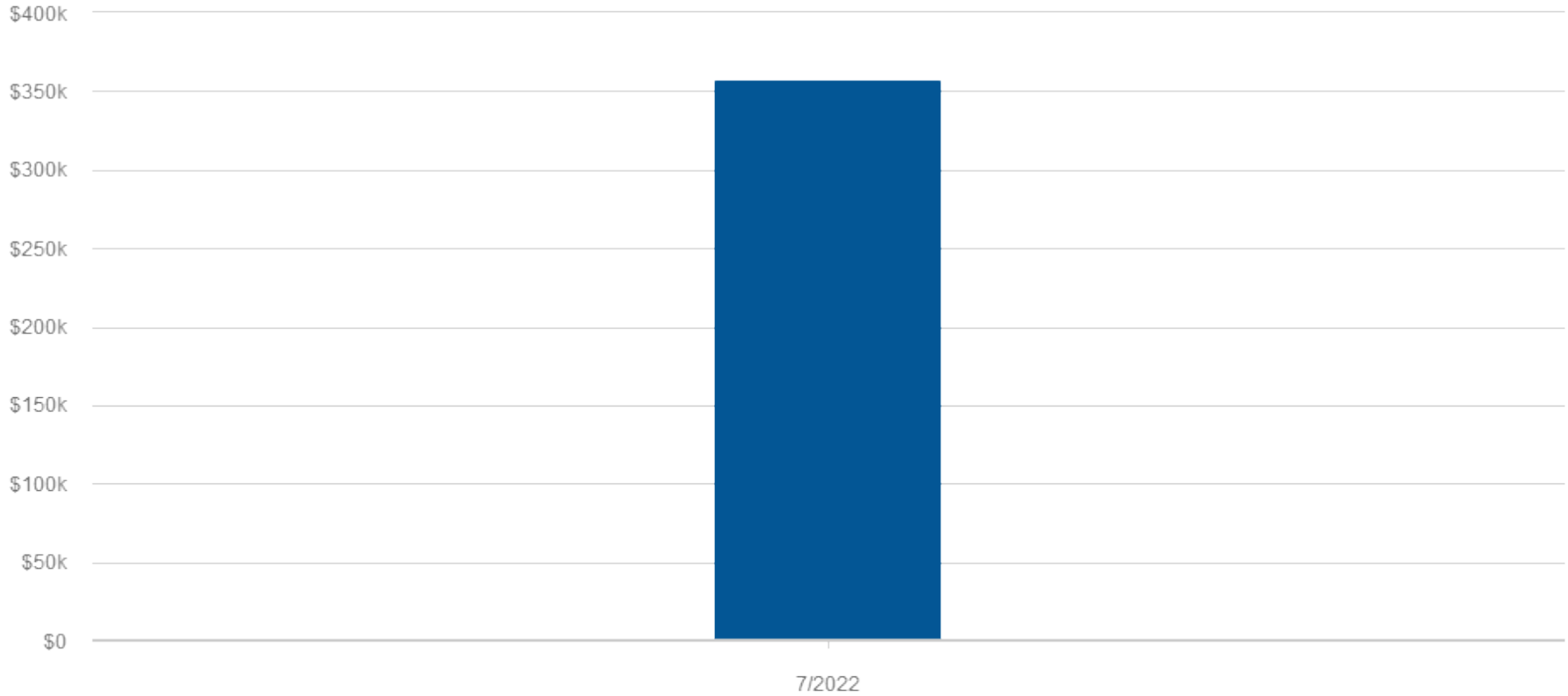


Date	Value
1/2018	\$441,836

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Individual Investment

---



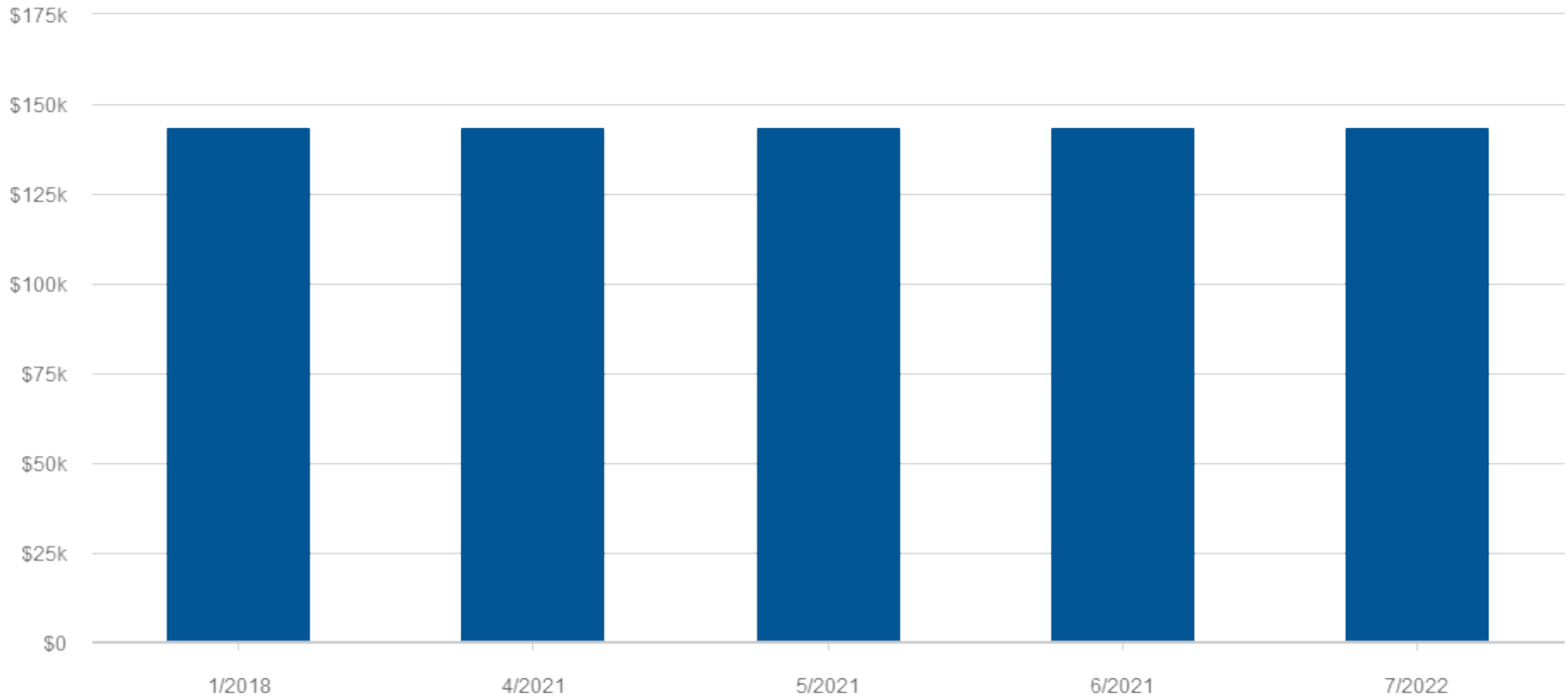
---

Date	Value
7/2022	\$356,617

---

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Joanna's 403B



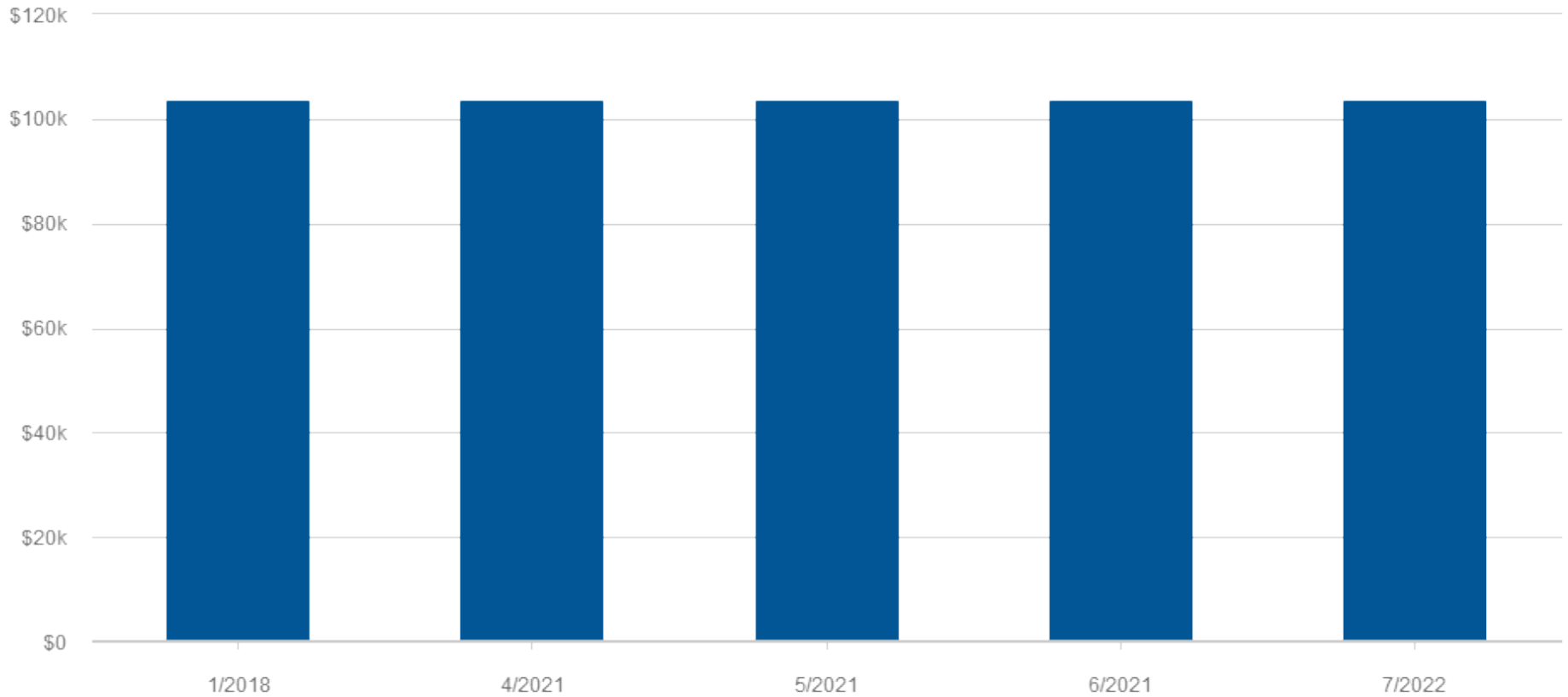
Date	Value
7/2022	\$143,509
6/2021	\$143,509
5/2021	\$143,509
4/2021	\$143,509

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$143,509

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Joanna's Roth IRA (converted)



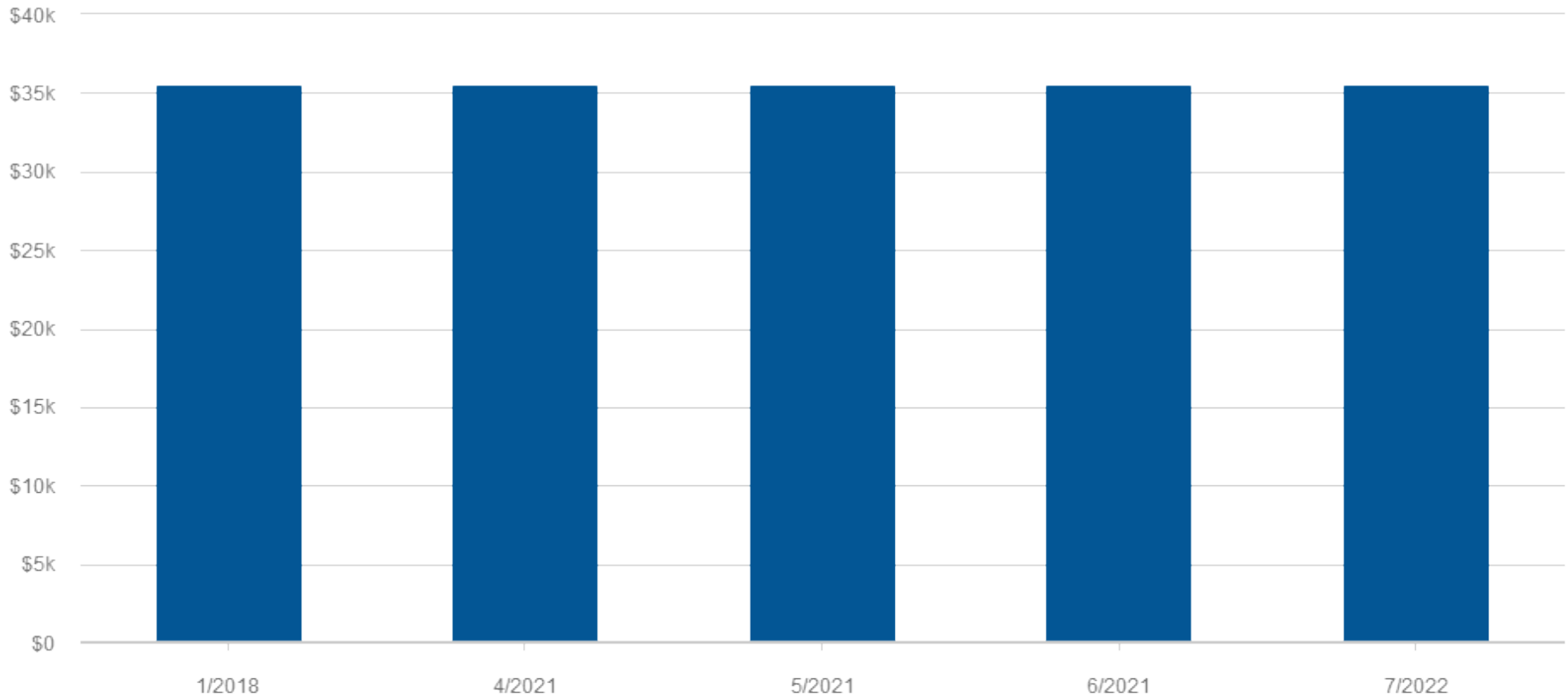
Date	Value
7/2022	\$103,431
6/2021	\$103,431
5/2021	\$103,431
4/2021	\$103,431

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$103,431

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

## Whole Life Policy on Frank



Date	Value
7/2022	\$35,500
6/2021	\$35,500
5/2021	\$35,500
4/2021	\$35,500

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Date	Value
1/2018	\$35,500

*Values are based on information provided during the planning process and/or are automatically updated. Values may not match your institutional account statements.*

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

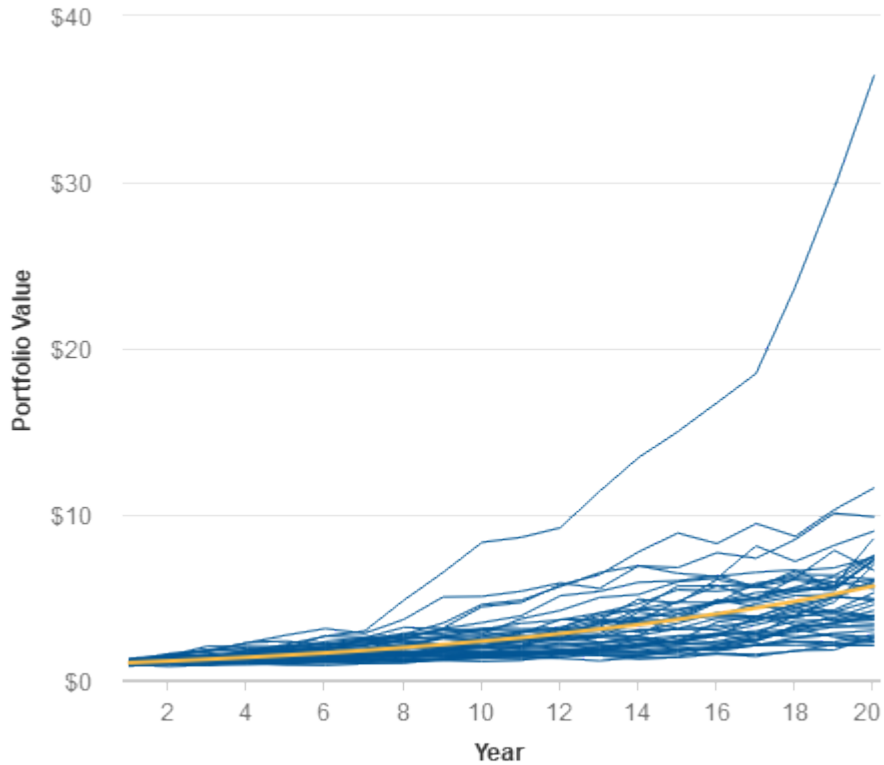


# Monte Carlo Analysis of Investments | Base Facts

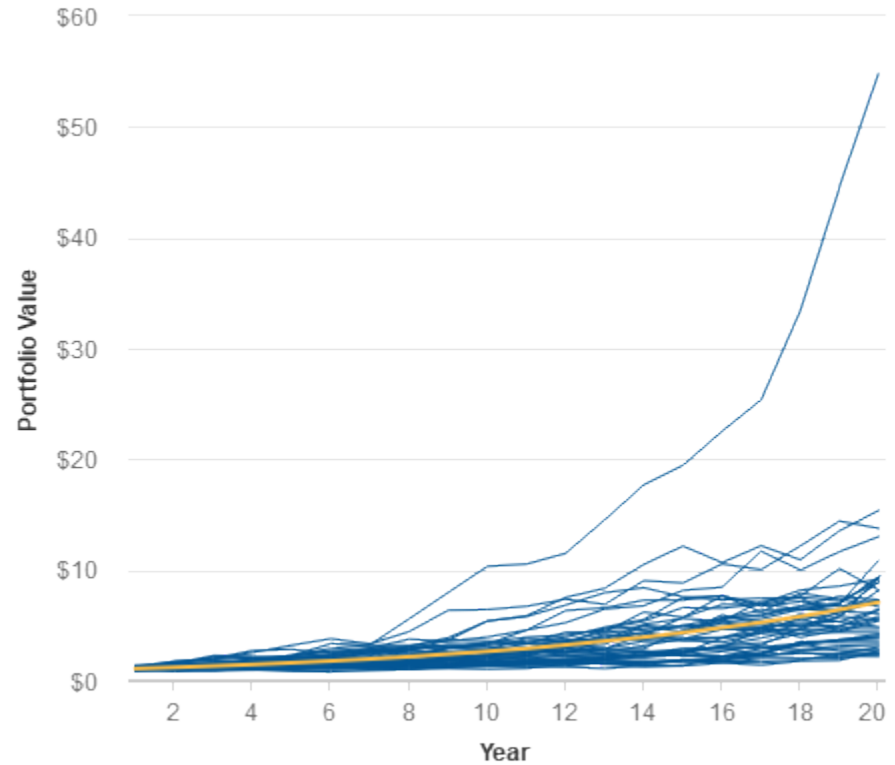


This Monte Carlo Analysis of Investments report illustrates the possible performance of your total investments, category of investments or a portfolio.

## All Assets - Current Allocation



## Recommended Portfolio (Growth)



This report simulates investing \$1 in each portfolio over a period of 20 years. It then runs 1,000 randomly simulated market returns and volatility and graphs hypothetical sample values of the portfolio. The intent is to show the average return and a sub-set of the trials in the Monte Carlo simulation in order to get an idea of the potential behavior of the portfolio. Values less than \$1 represent an investment loss, while values more than \$1 represent an investment gain. Less risky portfolios will have a tighter range of values, while higher-risk portfolios will have a broader spread of possible returns. This Monte Carlo simulation does not take into account any taxes or cash flow.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Statistics for All Assets - Current Allocation</b>	<b>Value</b>
Rate of Return	7.77%
Mean Rate	9.02%
Risk (Standard Deviation)	12.63
Starting Value	\$1.00
Average Ending Value	\$5.70
Maximum Ending Value	\$29.68
Minimum Ending Value	\$0.97
<b>Based upon an Asset Allocation of:</b>	<b>Value</b>
Large-Cap Growth	23.76%
Large-Cap Value	5.92%
Large-Cap Blend	6.15%
Mid-Cap Growth	0.72%
Mid-Cap Value	4.50%
Mid-Cap Blend	8.49%
Small-Cap Growth	3.18%
Small-Cap Value	1.17%
Small-Cap Blend	1.05%
Balanced	1.80%
International	7.24%
Emerging Markets	5.41%
Short Term Municipal	1.49%
Intermediate Term Municipal	1.49%
Long Term Municipal	1.50%

<b>Statistics for Recommended Portfolio (Growth)</b>	<b>Value</b>
Rate of Return	8.79%
Mean Rate	10.22%
Risk (Standard Deviation)	15.24
Starting Value	\$1.00
Average Ending Value	\$7.09
Maximum Ending Value	\$44.49
Minimum Ending Value	\$0.78
<b>Based upon an Asset Allocation of:</b>	<b>Value</b>
Large-Cap Growth	25.00%
Large-Cap Value	15.00%
Mid-Cap Growth	7.00%
Mid-Cap Value	13.00%
Small-Cap Growth	2.00%
Small-Cap Value	8.00%
International	10.00%
High Yield Bonds	5.00%
Investment Grade Bonds	6.00%
Inflation Protected Securities	6.00%
Cash & Money Market Funds	3.00%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Investment Grade Bonds	10.76%
Short Term Bonds	3.25%
Cash & Money Market Funds	9.55%
Unclassified	2.56%

*IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.*

*All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.*

***International investing:** There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.*

***Small/Mid-Capitalization investing:** Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.*

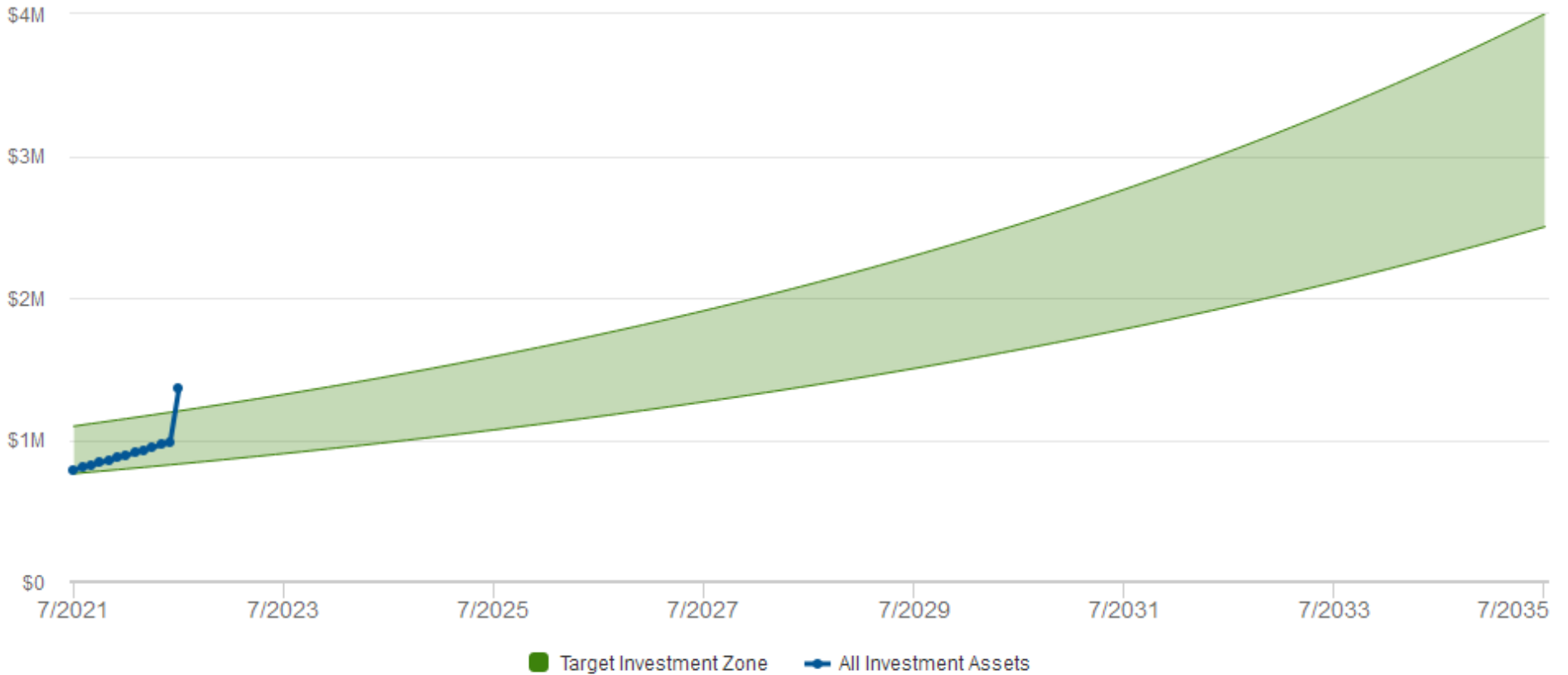
***High-Yield investing:** Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

***Inflation Protected Bond investing:** Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

***Interest Rate Risk:** This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.*

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

The Investment Tracker report charts your total portfolio asset history and compares it to your target investment zone.

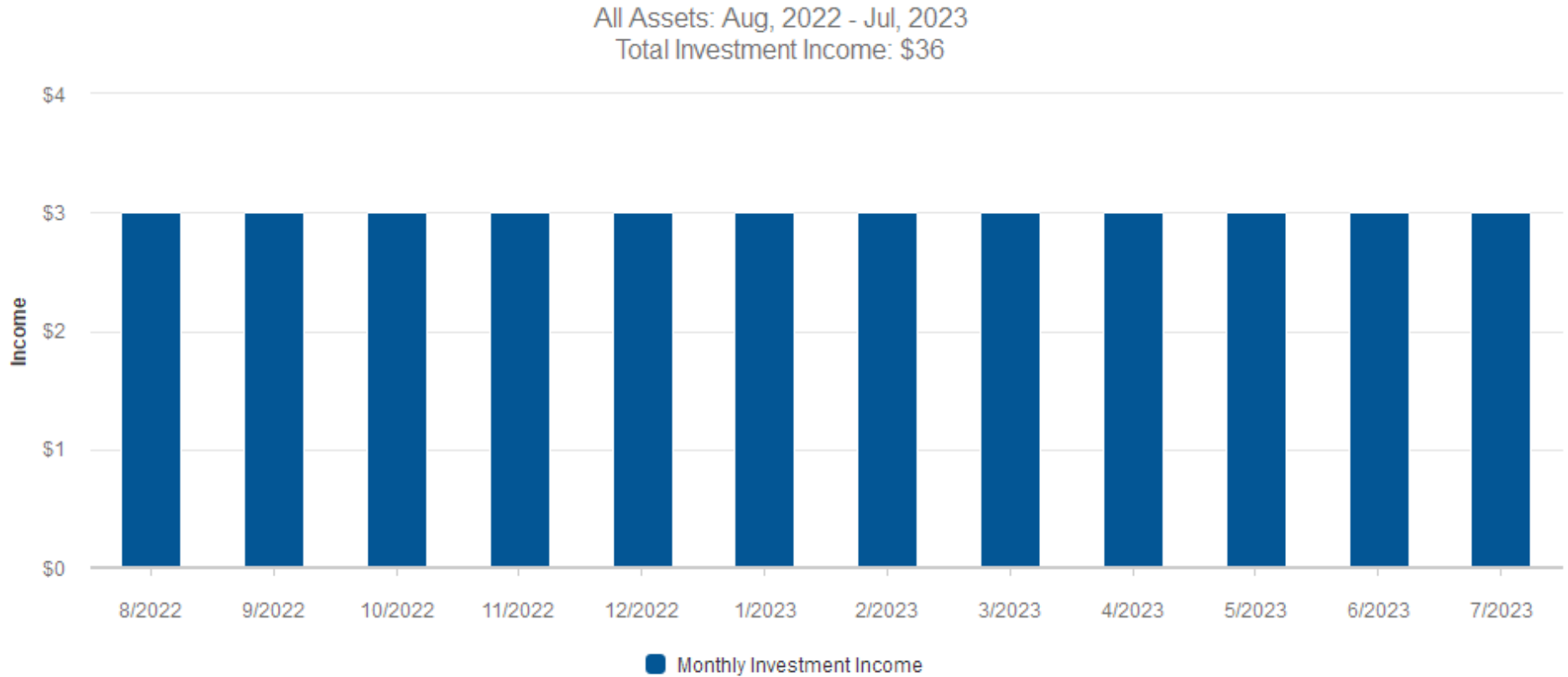


This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Income by Security | As of July 15, 2022



The Income by Security report shows the estimated monthly dividend and interest income generated per security for the next twelve months.



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Accounts	Ticker/ CUSIP	Qty	2022 Aug	Sep	Oct	Nov	Dec	2023						
								Jan	Feb	Mar	Apr	May	Jun	Jul
<b>Individual Investment (\$36)</b>														
Fidelity Hereford Street Trust Spartan US Government Money Marke	SPAXX	100,000	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3
<b>Monthly Income Totals</b>			—	—	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$3
<b>12 Month Total</b>														<b>\$36</b>

All values on this report are estimated and not guaranteed. Estimates are based on current holdings and the most recent regular income distribution for each holding based on data provided by S & P Capital IQ and Morningstar, Inc. No representation is made regarding the accuracy or completeness of the holdings or transactions. Actual distributions may be significantly different. Income estimates are meant to only reflect interest and dividend distributions. Capital gain distributions are not considered income for the purposes of this report. If a distribution for any security includes a return of principal then these estimates could be overstated. The value shown should not be construed as total returns which could be negative despite the existence of income distributions. This report is provided for informational purposes only and is not intended to replace your official account statements. Please consult your investment, legal and / or tax advisor before implementing any investment, legal, or tax strategies.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Risk Tolerance Playback

The Risk Tolerance Playback report shows you the results of your Risk Tolerance Questionnaire (RTQ).

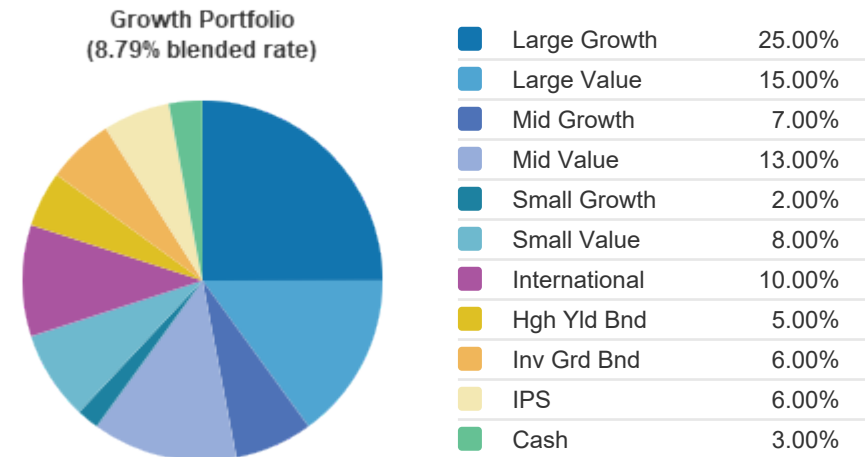
## Target Portfolio

Your Target Portfolio is the model that accommodates your personal Risk Tolerance level.

The Target Portfolio chosen for you is: **Growth (8.79%)**

## Target Allocation

Below is an illustration of your chosen Target Portfolio



## RTQ Playback Details

1. If you own a home, do you have more than 30% equity?  
**No**

2. Which of the following best describes your current employment situation?  
**Full-Time**

3. From an original investment of \$15,000, your portfolio now worth \$25,000 suddenly declines \$3,750 or 15%, which best describes your response?  
**I would look for a way to invest more**

7. Have you invested in Mutual Funds?  
**Yes**

8. Have you invested in Options, Futures or Derivatives?  
**No**

9. How would you describe your level of investment knowledge?  
**Good**

10. How much investment experience do you have?  
**Good (4 to 5 years)**

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

4. Your portfolio, from previous question, now worth \$21,250 suddenly declines another \$2,125 or 10%, which best describes your response?

**I would take no action**

5. Have you invested in Equities?

**Yes**

6. Have you invested in Fixed Incomes?

**Yes**

11. Do you have current income needs from your investments?

**No**

12. When will you begin to use your invested funds?

**More than 10 years**

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.



# Net Worth Statement | As of July 15, 2022



Assets	Frank	Joanna	Joint	Total
<b>Non-Qualified Assets</b>				
<i>Cash Alternatives</i>				
Cash / Emergency Fund	—	—	\$25,000	\$25,000
<i>Taxable Investments</i>				
Frank and Joanna Joint Investments	—	—	\$256,617	\$256,617
Individual Investment	\$356,617	—	—	\$356,617
<i>Insurance Policies</i>				
Whole Life Policy on Frank	\$35,500	—	—	\$35,500
<b>Total Non-Qualified Assets</b>	<b>\$392,117</b>	<b>—</b>	<b>\$281,617</b>	<b>\$673,734</b>
<b>Retirement Assets</b>				
<i>Qualified Retirement</i>				
Frank's 401(k)	\$441,836	—	—	\$441,836
Joanna's 403B	—	\$143,509	—	\$143,509
<i>Roth IRAs</i>				
Joanna's Roth IRA (converted)	—	\$103,431	—	\$103,431
<b>Total Retirement Assets</b>	<b>\$441,836</b>	<b>\$246,940</b>	<b>—</b>	<b>\$688,776</b>
<b>Total Liquid Assets</b>	<b>\$833,953</b>	<b>\$246,940</b>	<b>\$281,617</b>	<b>\$1,362,510</b>
<b>Real Estate Assets</b>				
Home	—	—	\$850,000	\$850,000
Vacation Mountain Home	—	\$350,000	—	\$350,000

Liabilities	Frank	Joanna	Joint	Total
<b>Long Term Liabilities</b>				
Credit Card	(\$3,643)	—	—	(\$3,643)
Mortgage on Home	—	—	(\$426,385)	(\$426,385)
<b>Total Long Term Liabilities</b>	<b>(\$3,643)</b>	<b>\$0</b>	<b>(\$426,385)</b>	<b>(\$430,028)</b>
<b>Total Liabilities</b>	<b>(\$3,643)</b>	<b>\$0</b>	<b>(\$426,385)</b>	<b>(\$430,028)</b>
<b>Total Net Worth</b>	<b>\$830,310</b>	<b>\$631,940</b>	<b>\$765,232</b>	<b>\$2,227,482</b>

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

<b>Total Real Estate Assets</b>	—	<b>\$350,000</b>	<b>\$850,000</b>	<b>\$1,200,000</b>
<b>Personal Assets</b>				
Cars	—	—	\$60,000	\$60,000
Jewelry	—	\$35,000	—	\$35,000
<b>Total Personal Assets</b>	—	<b>\$35,000</b>	<b>\$60,000</b>	<b>\$95,000</b>
<b>Total Assets</b>	<b>\$833,953</b>	<b>\$631,940</b>	<b>\$1,191,617</b>	<b>\$2,657,510</b>

<b>Total Net Worth</b> <b>\$2,227,482</b>
--

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Net Worth History | As of July 15, 2022



The Net Worth History report shows, for the specified period, the assets compared to the liabilities, as well as the difference.



As Of	Assets	Liabilities	Net Worth
7/2021	\$2,039,477	(\$484,566)	\$1,554,911
8/2021	\$2,060,078	(\$479,769)	\$1,580,309

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

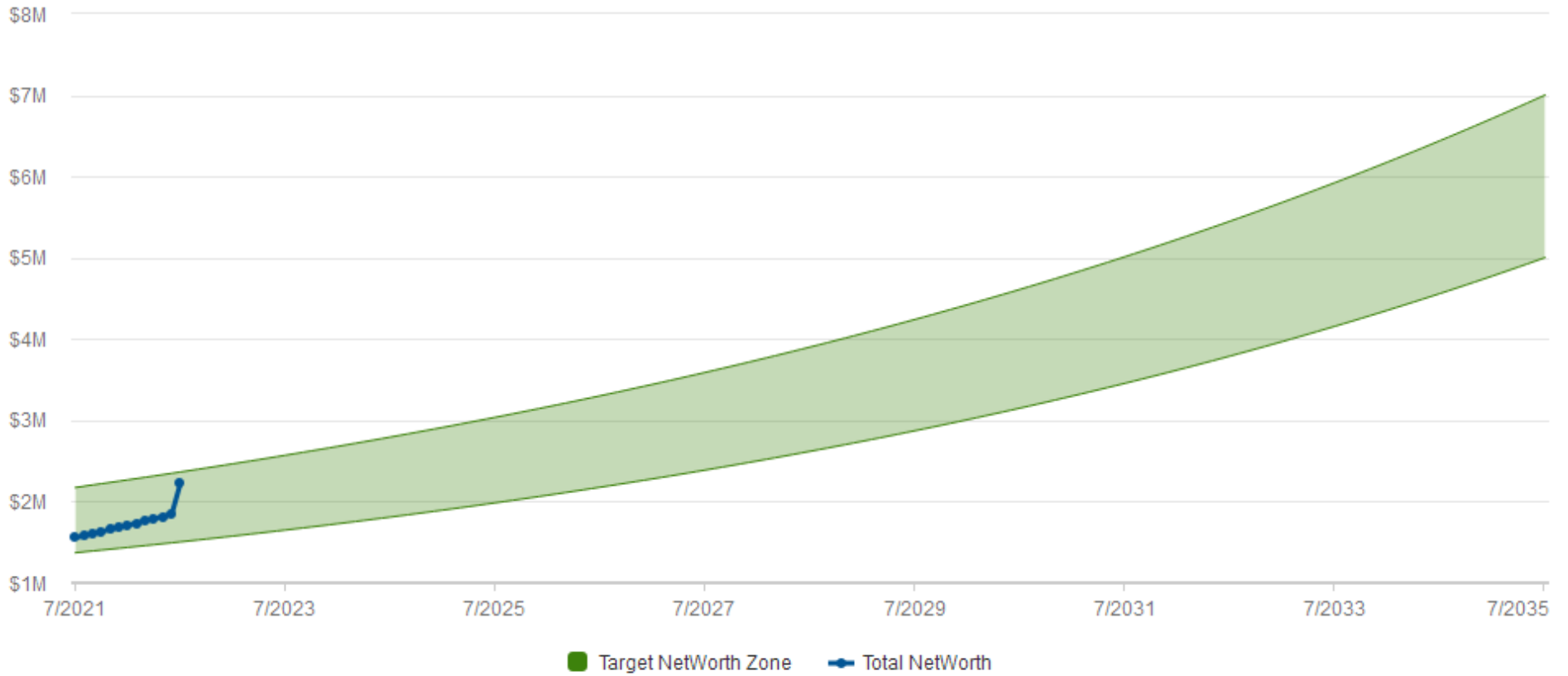
<b>As Of</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Net Worth</b>
9/2021	\$2,080,886	(\$475,018)	\$1,605,868
10/2021	\$2,101,905	(\$470,315)	\$1,631,590
11/2021	\$2,123,137	(\$465,659)	\$1,657,478
12/2021	\$2,144,583	(\$461,048)	\$1,683,535
1/2022	\$2,166,245	(\$456,483)	\$1,709,762
2/2022	\$2,188,126	(\$451,964)	\$1,736,162
3/2022	\$2,210,229	(\$447,489)	\$1,762,740
4/2022	\$2,232,554	(\$443,058)	\$1,789,496
5/2022	\$2,255,105	(\$438,672)	\$1,816,433
6/2022	\$2,277,884	(\$434,328)	\$1,843,556
7/2022	\$2,657,510	(\$430,028)	\$2,227,482

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

# Wealth Tracker | As of July 15, 2022



The Wealth Tracker report charts your available net worth history and compares it to your target net worth zone.



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.