

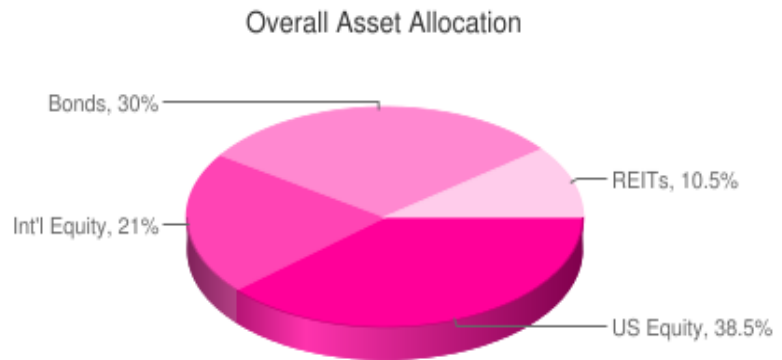
# Portfolio Recommendation - {UserName}

Invest-it-Yourself.com

| Asset Class                    | Portfolio       |             | Symbol | Mutual Fund                                 | ETF(s)   |
|--------------------------------|-----------------|-------------|--------|---|----------|
| US Equity - Total Stock Market | \$17,325        | 28.9%       | VTSMX  | Vanguard Total Stock Market Index Fund      | VTI      |
| US Equity - Small Cap Value    | \$5,775         | 9.6%        | VISVX  | Vanguard Small-Cap Value Index Fund         | VBR, IJS |
| Int'l Equity - All-World ex-US | \$4,200         | 7%          | VFWIX  | Vanguard FTSE All-World ex-US Index Fund    | VEU      |
| Int'l Equity - Small Cap       | \$4,200         | 7%          | VFSVX  | Vanguard FTSE All-World ex-US Small Cap     | VSS      |
| Int'l Equity - Value           | \$4,200         | 7%          | VTRIX  | Vanguard International Value Fund           | EFV      |
| Bonds - Total Bond Market      | \$11,250        | 18.8%       | VBMFX  | Vanguard Total Bond Market Index Fund       | BND      |
| Bonds - TIPS                   | \$6,750         | 11.3%       | VIPSX  | Vanguard Inflation-Protected Securites Fund | TIP      |
| Real Estate - REITs            | \$6,300         | 10.5%       | VGSIX  | Vanguard REIT Index Fund                    | VNQ      |
| <b>Portfolio Total</b>         | <b>\$60,000</b> | <b>100%</b> |        |   |          |

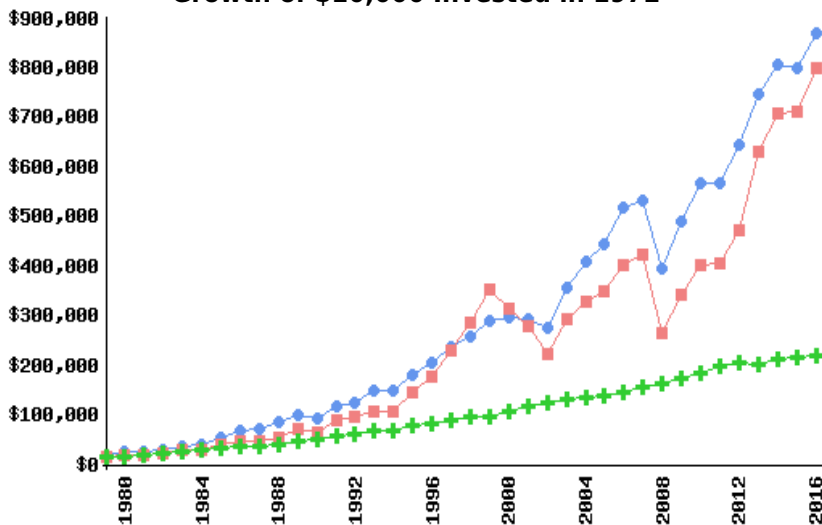
## Asset Class Breakdown

|                            |                 |              |
|----------------------------|-----------------|--------------|
| <b>US Equity</b>           | <b>\$23,100</b> | <b>38.5%</b> |
| Total Stock Market         | \$17,325        | 28.9%        |
| Small Cap Value            | \$5,775         | 9.6%         |
| <b>Int'l Equity</b>        | <b>\$12,600</b> | <b>21%</b>   |
| Europe                     | \$5,418         | 9%           |
| Pacific                    | \$3,990         | 6.7%         |
| Emerging Markets           | \$2,100         | 3.5%         |
| North America              | \$1,092         | 1.8%         |
| <b>Bonds</b>               | <b>\$18,000</b> | <b>30%</b>   |
| Treasury/Mortgage Bonds    | \$7,313         | 12.2%        |
| Corporate Bonds            | \$3,263         | 5.4%         |
| Foreign Bonds              | \$675           | 1.1%         |
| TIPS                       | \$6,750         | 11.3%        |
| <b>Real Estate (REITs)</b> | <b>\$6,300</b>  | <b>10.5%</b> |
| <b>Total</b>               | <b>\$60,000</b> | <b>100%</b>  |



## Historical Performance<sup>1</sup>

### Growth of \$10,000 Invested in 1972



### Modeled Performance Statistics (1972-2016)

|                       | Compound Annual Return | Standard Deviation (Volatility) | Highest Annual Return | Lowest Annual Return |
|-----------------------|------------------------|---------------------------------|-----------------------|----------------------|
| <b>Recommendation</b> | <b>10.42%</b>          | <b>12.16%</b>                   | <b>31.77%</b>         | <b>-26.18%</b>       |
| US Stock Market       | 10.22%                 | 17.74%                          | 38.51%                | -37.04%              |
| US Bond Market        | 7.10%                  | 5.47%                           | 25.20%                | -2.66%               |