

Portfolio Recommendation - {UserName}

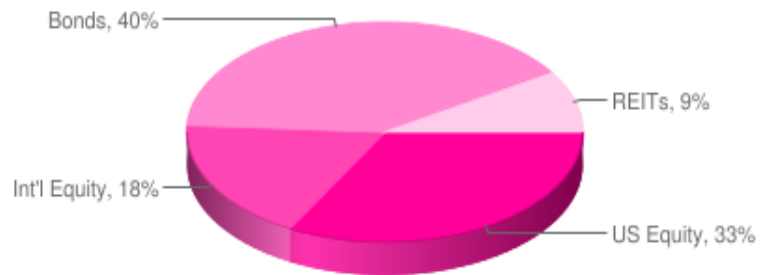
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| Asset Class | Portfolio | | Symbol | Mutual Fund | ETF(s) |
|--------------------------------|-----------------|-------------|--------|---|----------|
| US Equity - Total Stock Market | \$14,850 | 24.8% | VTSMX | Vanguard Total Stock Market Index Fund | VTI |
| US Equity - Small Cap Value | \$4,950 | 8.3% | VISVX | Vanguard Small-Cap Value Index Fund | VBR, IJS |
| Int'l Equity - All-World ex-US | \$3,600 | 6% | VFWIX | Vanguard FTSE All-World ex-US Index Fund | VEU |
| Int'l Equity - Small Cap | \$3,600 | 6% | VFSVX | Vanguard FTSE All-World ex-US Small Cap | VSS |
| Int'l Equity - Value | \$3,600 | 6% | VTRIX | Vanguard International Value Fund | EFV |
| Bonds - Total Bond Market | \$15,000 | 25% | VBMFX | Vanguard Total Bond Market Index Fund | BND |
| Bonds - TIPS | \$9,000 | 15% | VIPSX | Vanguard Inflation-Protected Securites Fund | TIP |
| Real Estate - REITs | \$5,400 | 9% | VGSIX | Vanguard REIT Index Fund | VNQ |
| Portfolio Total | \$60,000 | 100% | | | |

Asset Class Breakdown

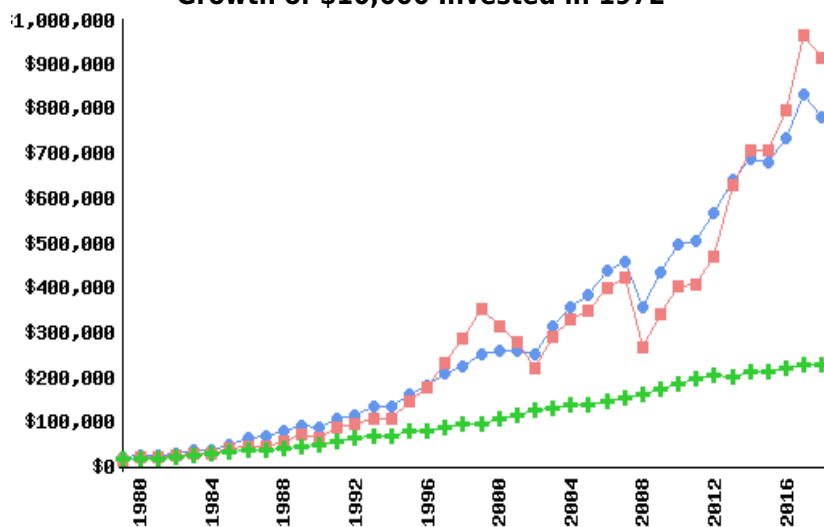
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|----------------------------|-----------------|-------------|
| US Equity | \$19,800 | 33% |
| Total Stock Market | \$14,850 | 24.8% |
| Small Cap Value | \$4,950 | 8.3% |
| Int'l Equity | \$10,800 | 18% |
| Europe | \$4,680 | 7.8% |
| Pacific | \$3,132 | 5.2% |
| Emerging Markets | \$2,052 | 3.4% |
| North America | \$936 | 1.6% |
| Bonds | \$24,000 | 40% |
| Treasury/Mortgage Bonds | \$10,050 | 16.8% |
| Corporate Bonds | \$4,200 | 7% |
| Foreign Bonds | \$750 | 1.3% |
| TIPS | \$9,000 | 15% |
| Real Estate (REITs) | \$5,400 | 9% |
| Total | \$60,000 | 100% |

Overall Asset Allocation



Historical Performance¹

Growth of \$10,000 Invested in 1972



Modeled Performance Statistics (1972-2018)

| | Compound Annual Return | Standard Deviation (Volatility) | Highest Annual Return | Lowest Annual Return |
|-----------------------|------------------------|---------------------------------|-----------------------|----------------------|
| Recommendation | 9.72% | 10.76% | 29.30% | -22.17% |
| US Stock Market | 10.08% | 17.58% | 38.51% | -37.04% |
| US Bond Market | 6.86% | 5.49% | 25.20% | -2.66% |