

Portfolio Recommendation - {UserName}

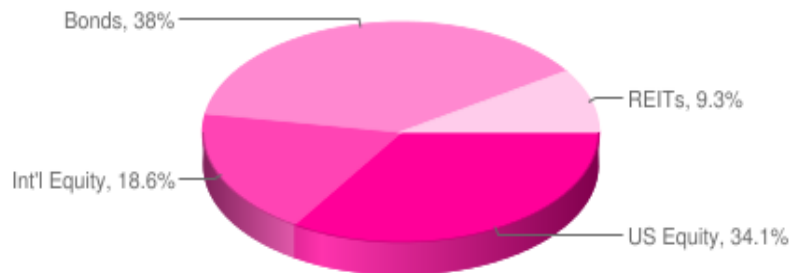
Invest-it-Yourself.com

| Asset Class | Sheltered | Taxable | Total Portfolio | | Symbol | Mutual Fund | ETF(s) |
|--------------------------------|-----------------|-----------------|------------------|-------------|--------|---|----------|
| US Equity - Total Stock Market | \$0 | \$28,133 | \$28,133 | 25.6% | VTSMX | Vanguard Total Stock Market Index Fund | VTI |
| US Equity - Small Cap Value | \$9,378 | \$0 | \$9,378 | 8.5% | VISVX | Vanguard Small-Cap Value Index Fund | VBR, IJS |
| Int'l Equity - All-World ex-US | \$0 | \$6,820 | \$6,820 | 6.2% | VFWIX | Vanguard FTSE All-World ex-US Index Fund | VEU |
| Int'l Equity - Small Cap | \$6,820 | \$0 | \$6,820 | 6.2% | VFSVX | Vanguard FTSE All-World ex-US Small Cap | VSS |
| Int'l Equity - Value | \$6,820 | \$0 | \$6,820 | 6.2% | VTRIX | Vanguard International Value Fund | EFV |
| Bonds - Total Bond Market | \$26,303 | \$0 | \$26,303 | 23.9% | VBMFX | Vanguard Total Bond Market Index Fund | BND |
| Bonds - TIPS | \$10,450 | \$0 | \$10,450 | 9.5% | VIPSX | Vanguard Inflation-Protected Securites Fund | TIP |
| Bonds - Municipals | \$0 | \$5,048 | \$5,048 | 4.6% | VWITX | Vanguard Intermed Term Tax-Exempt Fund | TFI, MUB |
| Real Estate - REITs | \$10,230 | \$0 | \$10,230 | 9.3% | VGSIX | Vanguard REIT Index Fund | VNQ |
| Totals | \$70,000 | \$40,000 | \$110,000 | 100% | | | |

Asset Class Breakdown

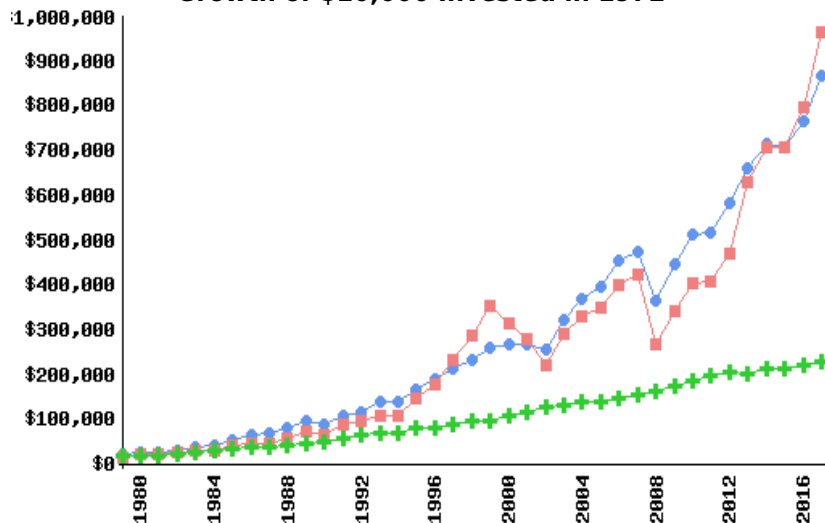
| | | |
|----------------------------|------------------|--------------|
| US Equity | \$37,510 | 34.1% |
| Total Stock Market | \$28,133 | 25.6% |
| Small Cap Value | \$9,378 | 8.5% |
| Int'l Equity | \$20,460 | 18.6% |
| Europe | \$8,934 | 8.1% |
| Pacific | \$6,070 | 5.5% |
| Emerging Markets | \$3,887 | 3.5% |
| North America | \$1,569 | 1.4% |
| Bonds | \$41,800 | 38% |
| Treasury/Mortgage Bonds | \$17,097 | 15.5% |
| Corporate Bonds | \$7,628 | 6.9% |
| Foreign Bonds | \$1,578 | 1.4% |
| Municipal Bonds | \$5,048 | 4.6% |
| TIPS | \$10,450 | 9.5% |
| Real Estate (REITs) | \$10,230 | 9.3% |
| Total | \$110,000 | 100% |

Overall Asset Allocation



Historical Performance¹

Growth of \$10,000 Invested in 1972



Modeled Performance Statistics (1972-2017)

| | Compound Annual Return | Standard Deviation (Volatility) | Highest Annual Return | Lowest Annual Return |
|-----------------------|------------------------|---------------------------------|-----------------------|----------------------|
| Recommendation | 10.18% | 10.83% | 30.20% | -22.57% |
| US Stock Market | 10.44% | 17.60% | 38.51% | -37.04% |
| US Bond Market | 7.02% | 5.44% | 25.20% | -2.66% |