Sample Asset Allocation

Prepared for Frank and Joanna Sample

Prepared By

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Disclaimer

This financial planning analysis ("Analysis") contained herein is hypothetical in nature and provided for informational purposes to illustrate certain financial and estate planning ideas and concepts based on information provided and reviewed by you.

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Monte Carlo

Disclaimer
(Continued)

Monte Carlo Analysis is a complex statistical method that charts the probability of certain financial outcomes at certain times in the future by generating many 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 scenarios assume favorable financial market returns, consistent with some of the best periods in investing history. Some scenarios assume unfavorable financial market returns, consistent with some of 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.

Tools such as the Monte Carlo simulation will yield different results with each use and over time depending on the variables inputted and the assumptions underlying the calculation. If this Analysis makes use of a Monte Carlo simulation, the term "Monte Carlo" will be included in the title. Simulation assumptions 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.

IMPORTANT: The projections or other information generated by a 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.

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Signature

You have received and read this Disclaimer. You understand this Disclaimer's contents, the limitations of the Analysis (including a Monte Carlo simulation, if applicable), and that none of the calculations and presentations of investment returns are guaranteed.

Client(s): ______________________________ ______________
Frank Sample Date

______________________________ ______________
Joanna Sample Date

Financial Professional: ______________________________ ______________
Victoria Holt Date

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Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May lose value

Asset Summary Base Facts

The Asset Summary report lists your assets including investments, annuities and businesses and displays assumptions used for the growth rates of investment assets.

Cash

Cash Account at Vanguard

Value: $25,000 as of 10/20/2014 4:33 PM

Owner: Frank and Joanna (Joint/ROS)

Institution:

Every Day Checking

Value: $9,365 as of 10/20/2014 4:34 PM

Owner: Frank and Joanna (Joint/ROS)

Institution:

Taxable Investments

Frank and Joanna Joint Investment Account

Value: $512,686 as of 6/22/2021 4:00 PM

Owner: Frank and Joanna (Joint/ROS)

Institution:

Realization Model: By Asset Mix

Qualified Retirement Investments

Frank's 401K

Value: $441,836 as of 11/5/2014 10:05 AM

Owner: Frank Sample

Inherited from Non-Spouse?: No

Institution:

Apply Annual RMD?: Yes

Primary Beneficiaries

Joanna Sample (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

Joanna's 403B

Value: $143,509 as of 10/22/2014 4:00 PM

Owner: Joanna Sample

Inherited from Non-Spouse?: No

Institution:

Apply Annual RMD?: Yes

Primary Beneficiaries

Frank Sample (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

Roth IRAs

Joanna's Roth IRA (converted)

Value: $103,431 as of 11/5/2014 10:11 AM

Institution:

Owner: Joanna Sample

Inherited from Non-Spouse?: No

Apply Annual RMD?: No

Primary Beneficiaries

Frank Sample (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

529 Plans

529 Plan for Lucas

Value: $54,999 as of 6/22/2021 4:00 PM

Grantor: Frank Sample

Institution:

Beneficiary: Lucas Sample

529 Plan for Mary Beth

Value: $124,403 as of 6/22/2021 4:00 PM

Grantor: Frank Sample

Institution:

Beneficiary: Mary Beth Sample

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Asset Allocation Overview

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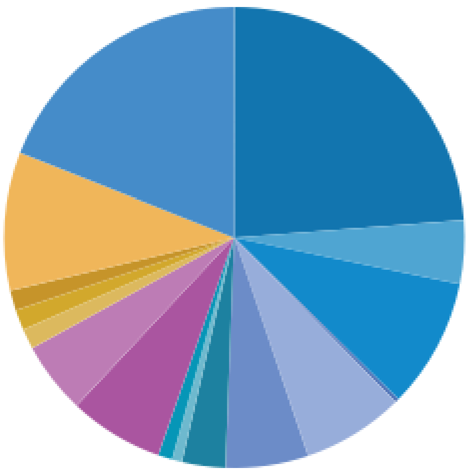
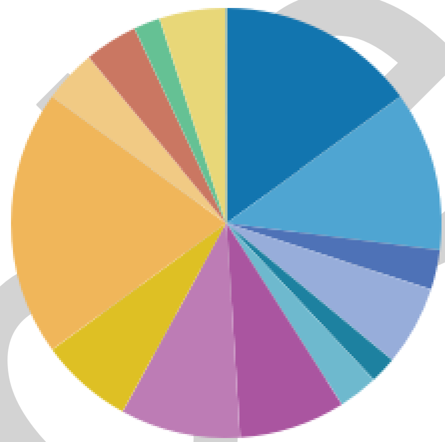
Asset Allocation Base Facts vs. Base Facts

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
(7.95% blended rate)



Rec. Portfolio
(MWP GWI Div Plus Strategic)
(7.70% blended rate)



- Large Growth (23.79%)
- Large Value (4.44%)
- Large Blend (9.16%)
- Mid Growth (0.27%)
- Mid Value (7.16%)
- Mid Blend (5.78%)
- Small Growth (3.05%)
- Small Value (0.71%)
- Small Blend (1.00%)
- International (6.65%)
- Emerg Mkts (5.04%)
- Sht Trm Mun (1.43%)
- Int Trm Mun (1.43%)
- Long Trm Mun (1.43%)
- Inv Grd Bnd (9.68%)
- Other (19.00%)

- Large Growth (15.00%)
- Large Value (12.00%)
- Mid Growth (3.00%)
- Mid Value (6.00%)
- Small Growth (2.00%)
- Small Value (3.00%)
- International (8.00%)
- Emerg Mkts (9.00%)
- Hgh Yld Bnd (7.00%)
- Inv Grd Bnd (20.00%)
- Sht Trm Bnd (4.00%)
- Hedge Funds (4.00%)
- Cash (2.00%)
- Foreign Bond (5.00%)

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Asset Allocation Base Facts vs. Base Facts

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

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
ALL ASSETS - CURRENT ALLOCATION																		
529 Plan for Lucas	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$54,999	$54,999
529 Plan for Mary Beth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124,403	124,403
Cash Account at Vanguard	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,000	25,000
Every Day Checking	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,365	9,365
Frank and Joanna Joint Investment Account	247,881	21,304	62,242	3,920	36,909	83,900	0	10,348	14,448	7,380	20,042	0	0	0	0	0	4,312	512,686
Frank's 401K	97,204	0	70,694	0	35,347	0	44,184	0	0	39,765	53,020	0	0	0	0	79,530	22,092	441,836
Joanna's 403B	0	43,053	0	0	31,572	0	0	0	0	28,702	0	0	0	0	0	40,183	0	143,510
Joanna's Roth IRA (converted)	0	0	0	0	0	0	0	0	0	20,686	0	20,686	20,686	20,686	0	20,686	0	103,430
Whole Life Policy on Frank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,500	35,500
Totals	345,085	64,357	132,936	3,920	103,828	83,900	44,184	10,348	14,448	96,533	73,062	20,686	20,686	20,686	0	140,399	275,671	1,450,729
RECOMMENDED PORTFOLIO (MWP GWI DIV PLUS STRATEGIC)																		
Recommended Portfolio (MWP GWI Div Plus Strategic)	15.00%	12.00%	0.00%	3.00%	6.00%	0.00%	2.00%	3.00%	0.00%	8.00%	9.00%	0.00%	0.00%	0.00%	7.00%	20.00%	0.00%	85.00%

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets	23.79%	4.44%	9.16%	0.27%	7.16%	5.78%	3.05%	0.71%	1.00%	6.65%	5.04%	1.43%	1.43%	1.43%	0.00%	9.68%	19.00%	100.00%
Recommended Portfolio (MWP	15.00%	12.00%	0.00%	3.00%	6.00%	0.00%	2.00%	3.00%	0.00%	8.00%	9.00%	0.00%	0.00%	0.00%	7.00%	20.00%	0.00%	85.00%

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
GWI Div Plus Strategic)																		
% Disparity	-8.79%	7.56%	-9.16%	2.73%	-1.16%	-5.78%	-1.05%	2.29%	-1.00%	1.35%	3.96%	-1.43%	-1.43%	-1.43%	7.00%	10.32%		
$ Disparity	(127,476)	109,730	(132,936)	39,602	(16,784)	(83,900)	(15,169)	33,174	(14,448)	19,525	57,504	(20,686)	(20,686)	(20,686)	101,551	149,747		

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.*

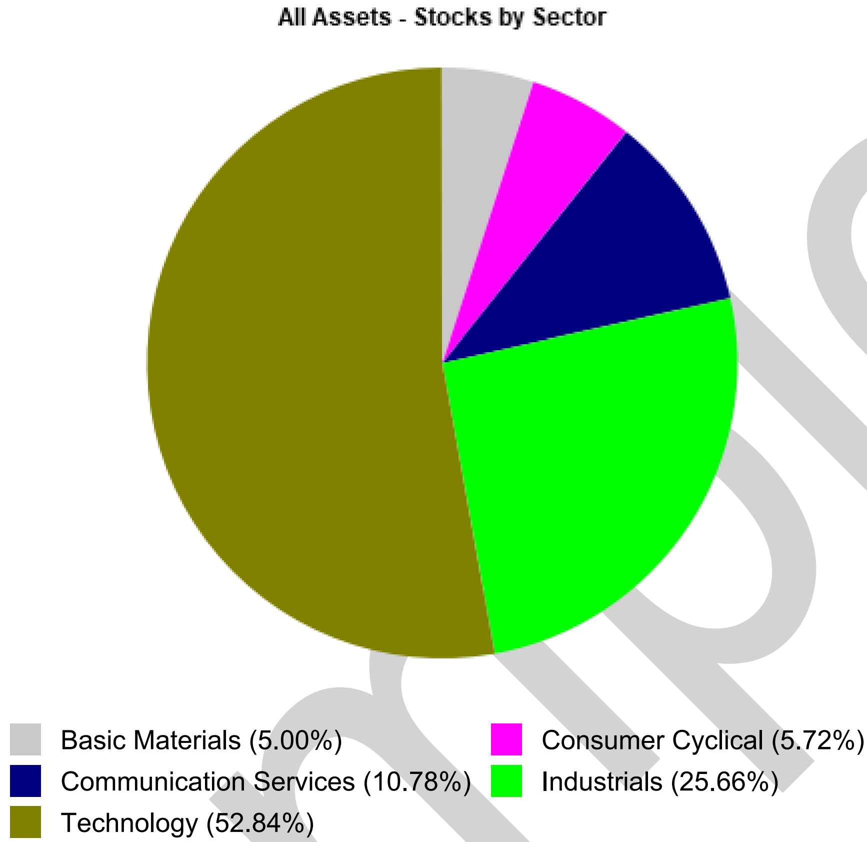
***High-Yield investing**: Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

***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.*

Stocks by Sector

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



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Stocks by Sector

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

Sector	Name	Account	Ticker	Units	Price	Market Value	% of Stock Portfolio
Basic Materials							
	United States Steel Corporation	Frank and Joanna Joint Investment Account	X	1,100.000	$23.11	$25,421.00	5.00
	Subtotal					**$25,421.00**	**5.00**
Consumer Cyclical							
	Ford Motor Company	Frank and Joanna Joint Investment Account	F	820.000	$14.91	$12,226.20	2.40
	Hyatt Hotels Corporation Class A	Frank and Joanna Joint Investment Account	H	140.000	$82.06	$11,488.40	2.26
	Lumber Liquidators Holdings, Inc.	Frank and Joanna Joint Investment Account	LL	70.000	$20.71	$1,449.70	0.29
	Under Armour, Inc. Class C	Frank and Joanna Joint Investment Account	UA	220.000	$17.82	$3,920.40	0.77
	Subtotal					**$29,084.70**	**5.72**
Communication Services							
	Netflix, Inc.	Frank and Joanna Joint Investment Account	NFLX	25.000	$508.82	$12,720.50	2.50
	Vodafone Group Plc Sponsored ADR	Frank and Joanna Joint Investment Account	VOD	400.000	$18.45	$7,380.00	1.45
	Walt Disney Company	Frank and Joanna Joint Investment Account	DIS	200.000	$173.50	$34,700.00	6.83
	Subtotal					**$54,800.50**	**10.78**
Industrials							
	Barnes Group Inc.	Frank and Joanna Joint Investment Account	B	200.000	$51.74	$10,348.00	2.04
	FedEx Corporation	Frank and Joanna Joint Investment Account	FDX	78.000	$297.69	$23,219.82	4.57
	Heartland Express, Inc.	Frank and Joanna Joint Investment Account	HTLD	744.000	$17.47	$12,997.68	2.56
	Middleby Corporation	Frank and Joanna Joint Investment Account	MIDD	503.000	$166.80	$83,900.40	16.50

Stocks by Sector
(Continued)

Sector	Name	Account	Ticker	Units	Price	Market Value	% of Stock Portfolio
	Subtotal					**$130,465.90**	**25.66**
Technology							
	Apple Inc.	Frank and Joanna Joint Investment Account	AAPL	200.000	$133.98	$26,796.00	5.27
	Cisco Systems, Inc.	Frank and Joanna Joint Investment Account	CSCO	400.000	$53.26	$21,304.00	4.19
	Genpact Limited	Frank and Joanna Joint Investment Account	G	440.000	$45.55	$20,042.00	3.94
	Microsoft Corporation	Frank and Joanna Joint Investment Account	MSFT	755.000	$265.51	$200,460.05	39.43
	Subtotal					**$268,602.05**	**52.84**
Total						**$508,374.15**	**100.00**

Excluded Holdings

The following stock holdings were excluded from sectors:

Holding Name	Asset Name	Market Value	Asset Class
CTRIP.COM INTERNATIONAL LTD ADR	Frank and Joanna Joint Investment Account	$0	Emerg Mkts
L3 Technologies Inc	Frank and Joanna Joint Investment Account	0	Large Blend

Holdings Details

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

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ACCOUNTS INCLUDED: ALL ASSETS

Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
529 Plan for Lucas							
Vanguard Short-Term Inflation-Protected Securities Index Fd Inv	VTIPX		2,100.000	26.19	54,999.00	IPS	7.91
529 Plan for Mary Beth							
Vanguard Short-Term Inflation-Protected Securities Index Fd Inv	VTIPX		4,750.000	26.19	124,402.50	IPS	17.90
Frank and Joanna Joint Investment Account							
Apple Inc.	AAPL		200.000	133.98	26,796.00	Large Blend	3.86
Barnes Group Inc.	B		200.000	51.74	10,348.00	Small Value	1.49
Cisco Systems, Inc.	CSCO		400.000	53.26	21,304.00	Large Value	3.07
CTRIP.COM INTERNATIONAL LTD ADR			100.000	0.00	0.00	Emerg Mkts	0.00
FedEx Corporation	FDX		78.000	297.69	23,219.82	Large Blend	3.34
Ford Motor Company	F		820.000	14.91	12,226.20	Large Blend	1.76
Genpact Limited	G		440.000	45.55	20,042.00	Emerg Mkts	2.88
Heartland Express, Inc.	HTLD		744.000	17.47	12,997.68	Small Blend	1.87
Hyatt Hotels Corporation Class A	H		140.000	82.06	11,488.40	Mid Value	1.65
L3 Technologies Inc			60.000	0.00	0.00	Large Blend	0.00
Lumber Liquidators Holdings, Inc.	LL		70.000	20.71	1,449.70	Small Blend	0.21
Microsoft Corporation	MSFT		755.000	265.51	200,460.05	Large Growth	28.84
Middleby Corporation	MIDD		503.000	166.80	83,900.40	Mid Blend	12.07
Netflix, Inc.	NFLX		25.000	508.82	12,720.50	Large Growth	1.83
Under Armour, Inc. Class C	UA		220.000	17.82	3,920.40	Mid Growth	0.56
United States Steel Corporation	X		1,100.000	23.11	25,421.00	Mid Value	3.66
Vodafone Group Plc Sponsored ADR	VOD		400.000	18.45	7,380.00	International	1.06
Walt Disney Company	DIS		200.000	173.50	34,700.00	Large Growth	4.99
Total Holdings					**687,776**		**98.96**
Cash Balance					7,214		1.04
Total Value					**694,990**		**100.00**

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