# Current vs Target Analysis

Period Ending
August 2020

## Current Holdings

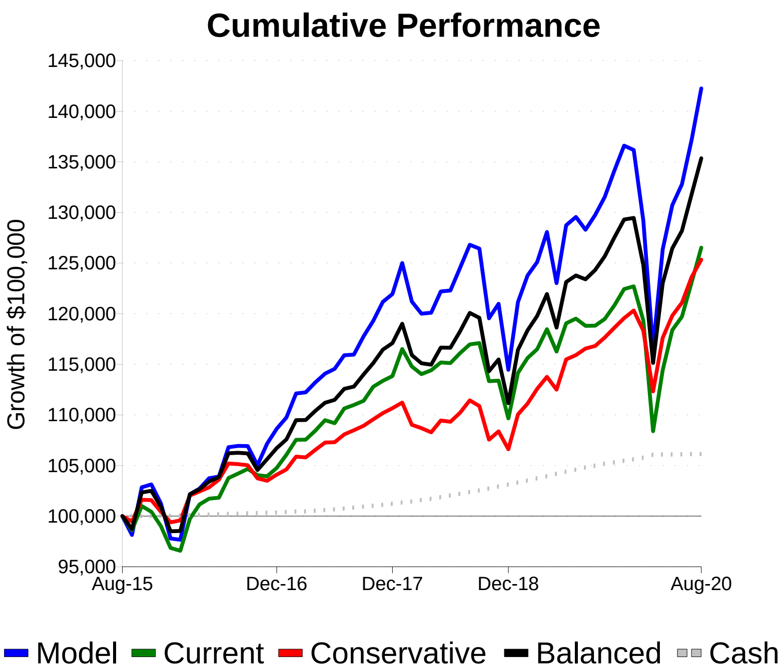
| Description | Current |
|---|---|
| Fidelity Advisor Strategic Income I | 20.8 |
| Fidelity Advisor New Insights A | 20.8 |
| Hartford Floating Rate I | 20.8 |
| Merrill Lynch 3-month T-Bill | 15.3 |
| American Funds American Balanced F1 | 10.4 |
| Invesco Balanced-Risk Allc Y | 6.2 |

## Model Target Risk Allocation - 65 E / 35 F

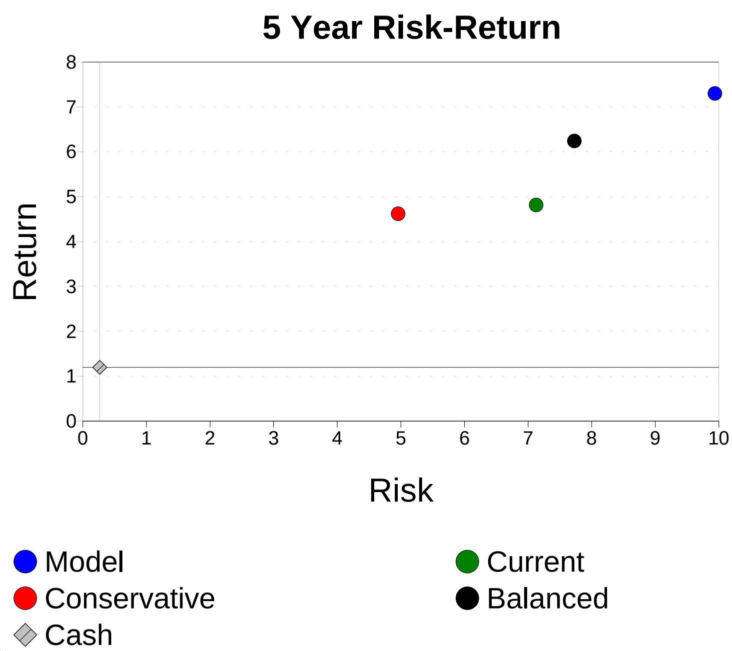
| Description | Model |
|---|---|
| Vanguard S&P 500 ETF | 42.4 |
| iShares Core US Aggregate Bond ETF | 9.3 |
| iShares MBS ETF | 9.2 |
| iShares Core S&P Mid-Cap ETF | 7.9 |
| SPDR Portfolio S&P 600 Sm Cap ETF | 7.9 |
| iShares Aaa - A Rated Corporate Bond ETF | 6.2 |
| iShares CMBS ETF | 6.2 |
| Vanguard FTSE Developed Markets ETF | 3.7 |
| Xtrackers MSCI EAFE Hedged Equity ETF | 3.5 |
| iShares MSCI EAFE Small-Cap ETF | 1.9 |

Model=Strat_Passive_Domestic_Core_C_TD

## Growth of $100,000




## Risk vs Return-Last 5 Years




### Calendar Return, %

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---|---|---|---|---|
| Model | 7.3 | 12.3 | -6.1 | 19.4 | 4.1 |
| Current | 5.8 | 8.7 | -3.7 | 11.6 | 3.4 |
| Cash | 0.3 | 0.9 | 1.9 | 2.3 | 0.6 |

### Annual Return, %

| | Aug-20 | YTD | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|
| Model | 3.7 | 4.1 | 10.9 | 7.0 | 7.3 |
| Current | 2.8 | 3.4 | 6.5 | 4.5 | 4.8 |
| Cash | 0.0 | 0.6 | 1.3 | 1.7 | 1.2 |

The performance results reflected represents hypothetical returns for the model portfolio being analyzed in this report. It does not reflect actual account performance for any specific client or a composite performance for a group of clients. Model results represent what an investors returns might have been, had they been invested in the exact investments using the exact same allocation for the exact same time period for the model portfolio reflected as such actual investment results will vary. This does not reflect the impact that material economic and market factors may have had on decision making. Past performance of model performance shown is no guarantee of future results. Loss of capital is a possibility. Please contact Wealthcare for lifetime performance reporting of the Wealthcare Investment Program.