

Current vs Target Analysis

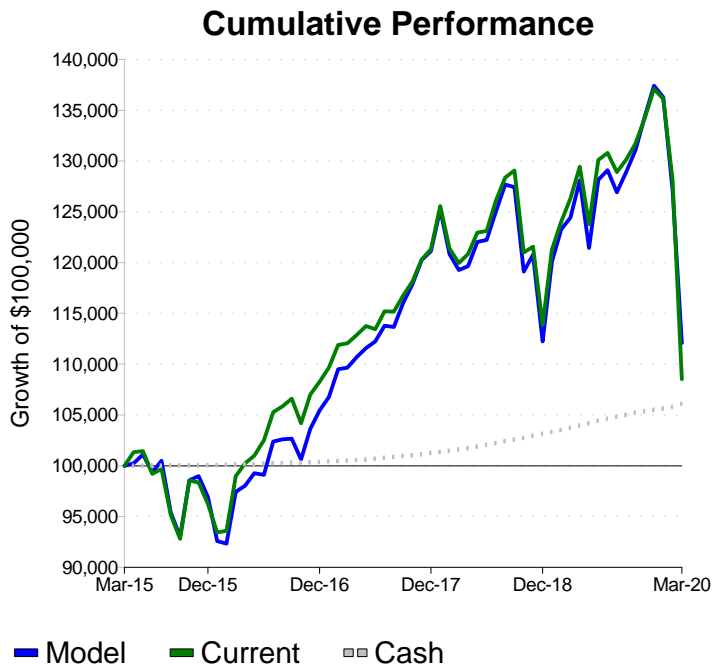
Current Holdings

Description	Weight
DoubleLine Shiller Enhanced CAPE I	30.6
DoubleLine Core Fixed Income I	24.7
Vanguard Total Stock Market ETF	21.6
Vanguard Energy Inv	11.8
Vanguard Total Stock Mkt Idx Adm	5.9
Vanguard Total Bond Market Index Adm	3.5

Model Target Risk Allocation - 80 E / 20 F

Description	Weight
Vanguard S&P 500 ETF	49.5
iShares MBS ETF	10.8
SPDR Portfolio S&P 600 Sm Cap ETF	9.6
iShares Core S&P Mid-Cap ETF	9.6
iShares Aaa - A Rated Corporate Bond ETF	7.2
Xtrackers MSCI EAFE Hedged Equity ETF	4.5
Vanguard FTSE Developed Markets ETF	4.5
iShares MSCI EAFE Small-Cap ETF	2.2
Merrill Lynch 3-month T-Bill	2.0

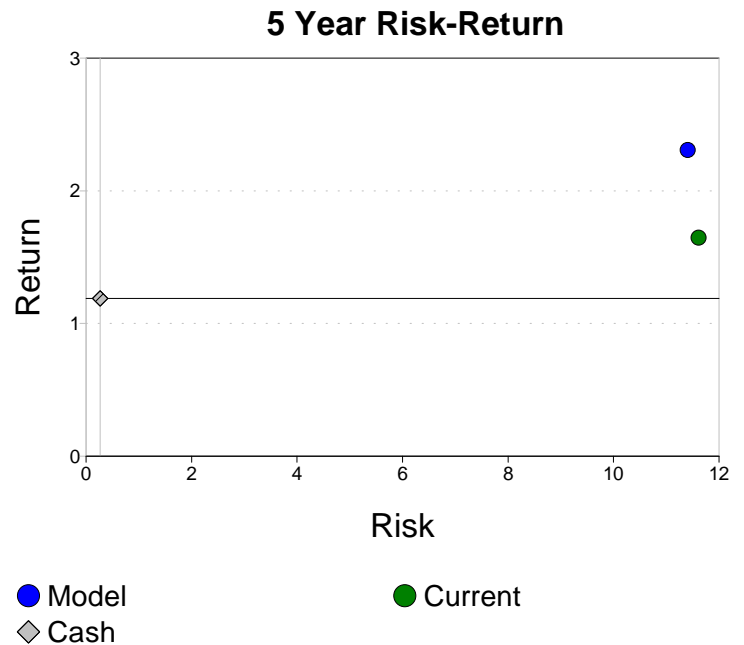
Growth of \$100,000



Calendar Return, %

	2016	2017	2018	2019	2020
Model	8.8	14.9	-7.3	22.4	-18.4
Current	12.5	12.0	-6.1	20.4	-20.8
Cash	0.3	0.9	1.9	2.3	0.6

Risk vs Return-Last 5 Years



Annual Return, %

	Mar-20	YTD	1 Year	3 Years	5 Years
Model	-11.8	-18.4	-9.9	0.7	2.3
Current	-15.3	-20.8	-14.1	-1.1	1.6
Cash	0.3	0.6	2.3	1.8	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.

The following securities had track records less than 5 years. To provide a meaningful historical comparison, proxy securities were utilized prior to the inception date of the funds for the following securities: Snap Inc. [-] proxy (SPDR S&P 500 ETF Trust[SPY]).