Current vs Target Analysis

Period Ending July 2022

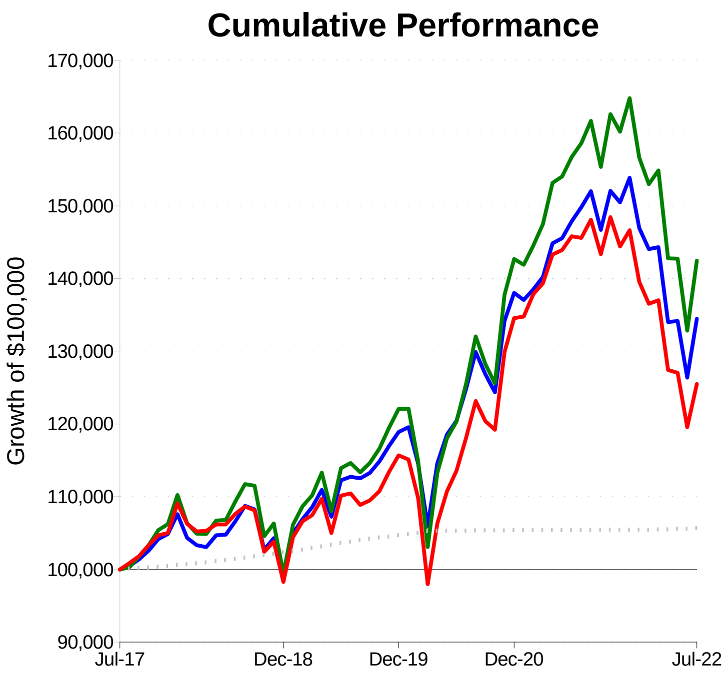
Current Holdings

Description	Current
T. Rowe Price Retirement 2045	70.8
Merrill Lynch 3-month T-Bill	25.0
ARK Innovation ETF	4.2

Model Target Risk Allocation - 65 E / 35 F

Description	Moderate Growth	Growth
Vanguard Total Stock Market ETF	57.4	70.1
iShares 7-10 Year Treasury Bond ETF	31.9	17.3
Vanguard FTSE All-Wld ex-US ETF	8.8	10.8

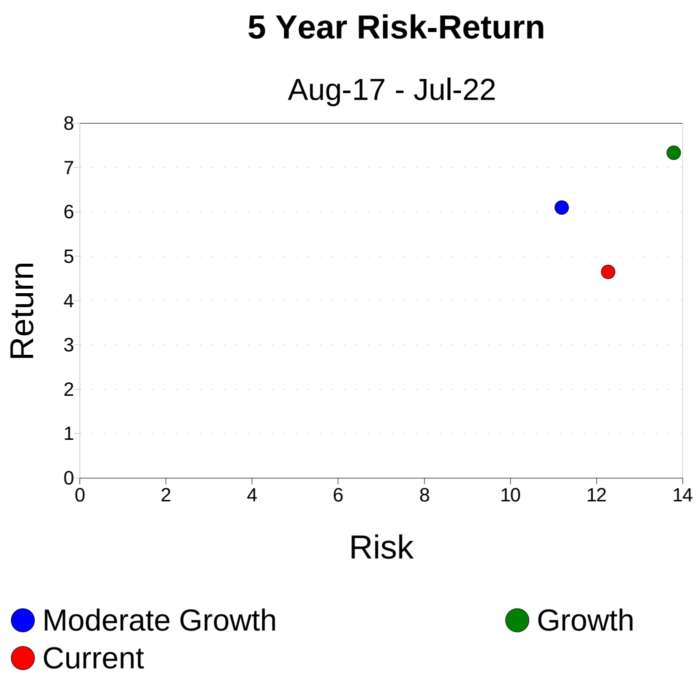
Growth of $100,000



Calendar Return, %

	2018	2019	2020	2021	2022
Moderate Growth	-5.2	19.6	16.1	11.5	-12.6
Growth	-6.4	22.8	16.9	15.5	-13.6
Current	-6.4	17.7	16.3	9.0	-14.4
Cash	1.9	2.3	0.7	0.0	0.2

Risk vs Return-Last 5 Years



Annual Return, %

	1 Month	YTD	1 Year	3 Years	5 Years
Moderate Growth	6.4	-12.6	-10.2	6.1	6.1
Growth	7.2	-13.6	-10.2	7.5	7.3
Current	5.0	-14.4	-13.8	4.3	4.6
Cash	0.1	0.2	0.2	0.6	1.1

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.For the purpose of the above performance, 1.85% is subtracted annually from the Model, Current and any other non-Cash return series. 1.85% is the maximum fee which can be charged by a Wealthcare advisor.