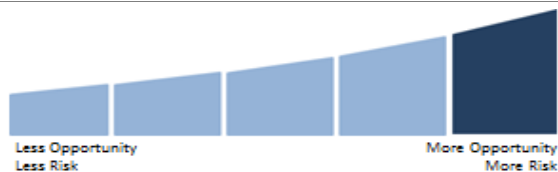


Portfolio Objective: The aggressive growth portfolio is managed with a long term investment horizon and seeks to maximize capital appreciation over the very long term. Allocations are made almost entirely to growth oriented assets with only a very small target weight to cash. Growth assets are diversified across domestic and international stocks with a strong bias towards domestic equities. The portfolio seeks to utilize socially responsible solutions provided it meets internal due diligence hurdles including cost effectiveness and liquidity criteria. This portfolio is designed for investors with a high risk tolerance, a domestic investment orientation and preference for the use of passive management.

Risk Meter



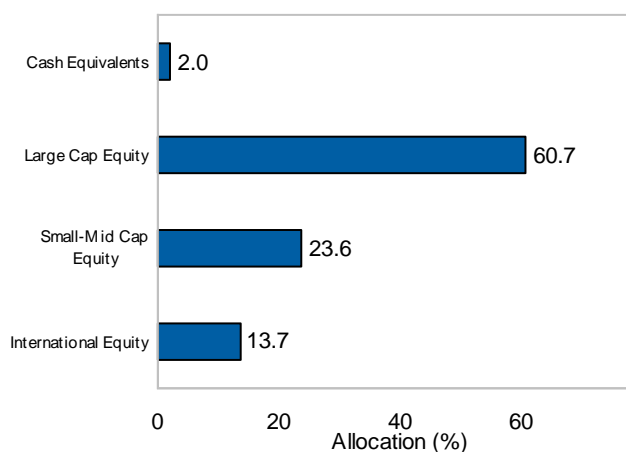
Performance Statistics

Time Period: Jan-15 - Dec-21

	Portfolio*	Benchmark^
Reward Measures		
Inception to Date	13.2	13.2
Excess Return (%)	0.1	-
Risk Measures		
Standard Deviation (%)	15.0	14.3
Beta	1.0	-
Tracking Error (%)	1.7	-
Reward vs Risk		
Sharpe Ratio	0.8	0.8
Information Ratio	0.0	-
Experience Measures		
Upside Capture (%)	102.4	-
Downside Capture (%)	103.5	-

^=2% Cash:83.3% R3000:14.7% MSCI World EX US

Asset Allocation : 98 E / 2 F



Fund Allocation

Ticker	Description	Asset Class	Role	Style	%
CASH	Cash Equivalents	Cash	Enhanced Income	Short	2.0
DSI	iShares MSCI KLD 400 Social ETF	Large Capitalization Stocks	Growth	Core	60.7
ESML	iShares ESG Aware MSCI USA Small-Cap ETF	Small-Mid Capitalization Stocks	Growth	Core	23.6
ESGD	iShares ESG Aware MSCI EAFE ETF	International Stocks	Growth	Core	13.7

Equity Composite Characteristics

Average Price to Earnings Ratio:	22.6
Average Price to Book Ratio:	4
Average Market Cap (\$Billions):	108,209

Fixed Income Composite Characteristics

Average Effective Duration:	-
Average Effective Maturity:	-
Average Credit Quality:	-

Operations

Portfolio Yield:	1.18
Weighted Average Fund Expense Ratio:	0.22

Model Hypothetical Annualized Returns (%)

	3M	YTD	1YR	3YR	5YR	10YR	ITD
Portfolio^	8.3	23.3	23.3	22.5	14.7		11.2
Portfolio*	8.7	25.6	25.6	24.7	16.9		13.2
Benchmark	8.0	22.5	22.5	23.5	16.5	14.7	13.2

Portfolio^=Returns are net of expense ratios and net of advisory fees @1.85%. Your actual fees will depend on your relationship with your advisor.

Portfolio*=Returns are net of expense ratios, gross of advisory fees.

Benchmark: 2% Cash:83.3% R3000:14.7% MSCI World EX US

Time Period: Jan-15 - Dec-21

Investment Team

Wealthcare Capital Management LLC, specializes in principles-based, risk-managed investment solutions, and strives to deliver competitive, risk adjusted returns throughout market cycles. Our investment core competencies include asset allocation, manager selection, and portfolio construction.

Key Investment Professionals

Ron Madey, CFA

Chief Investment Officer
 Wealthcare Capital Management
 Experience: 30 Years

Ken Kideckel, CFA

Portfolio Manager
 Wealthcare Capital Management
 Experience: 22 Years

Key Investment Principles

Diversification: All GDX portfolios are built upon the important principle of diversification to manage your risk-return experience over time. All GDX portfolios are diversified by asset, style and investment manager.

Goal-Based Asset Allocation: GDX offers numerous portfolios differentiated by asset class preferences, investment objective, and tolerance for risk. You select the portfolio that meets your needs.

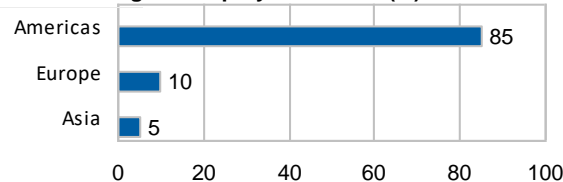
Efficient Portfolio Construction: With GDX passive-oriented portfolios, investors benefit from an efficient portfolio design. Each investment selection is based on key diversification, expense, and liquidity criteria to manage costs and achieve the target profile of your chosen asset allocation.

Monitoring and Risk Management: Key drivers that underpin the results of your asset allocation strategy – your investment selections and portfolio construction – are monitored and adjusted as necessary to maintain alignment with selection criteria and investment objectives.

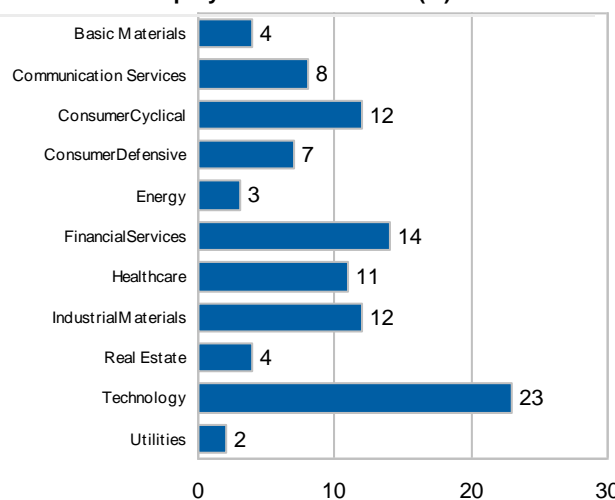
Disciplined Rebalancing: Systematic, disciplined rebalancing serves to help manage risk, maintain your intended allocations and keep your portfolio on target with your objectives.

Household-Based Tax Management: The household approach manages the target allocation across all accounts in the household, rather than each account having a target allocation. This approach offers the ability to locate tax-inefficient investments in tax-preferred accounts as well as additional advanced tax strategies.

Regional Equity Allocation (%)



Equity Sector Allocation (%)



Allocation may not sum to 100 due to rounding

Disclosures

Wealthcare Capital Management compiled the performance data in this analysis which has not been verified independently. This information is provided for educational and informational purposes only and is not to be considered advice.

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 investor's 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 hypothetical performance results presented here represent model target holdings as of quarter end and does not take into account any cash flows in or out of a client's account which would result in transaction costs associated with such changes – a factor that can decrease performance results. This model performance was calculated on a total return basis. It includes the reinvestment of dividends and capital gain distributions. Model performance is displayed gross and net of advisory fees, and is always displayed net of expense ratios. Model performance does not include the effects of brokerage commissions, other trading related market impact costs, and platform fees. All performance is shown in US dollars. You cannot invest directly in an index. The performance of Three (3) Month T-bills has been used to represent the returns of cash equivalents.

Benchmarks: This model performance was calculated on a total return basis. Benchmark performance includes the reinvestment of dividends and capital gain distributions. Benchmark returns are calculated based on the broad allocation equity / fixed income / cash defined above utilizing the respective benchmarks for each asset class: Global Equities (with emerging mkts): MSCI ACWI (MSCI All Country World Index), Global Equities (without emerging mkts): MSCI World (MSCI World Index), Domestic Biased Equities : Russell 3000 Index: Taxable Fixed Income : BB Aggregate Index: Bloomberg Aggregate Index, BB Muni Index: Tax Exempt Fixed Income: Barclays Muni Index, Commodities: S&P Commodity Index: REITs: DJ REIT Index: 7-10 Treasury: Barclays 7-10 Year Treasury Index: and for Cash: 3 Month T-bills. Index returns are unmanaged and do not reflect the deduction of any fees or expenses. Index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

The performance data is sourced from MPI Stylus and Morningstar. Portfolio level qualitative data is derived from Morningstar. Please see portfolio commentary for historical quarterly model changes.

Risk Information

Asset Allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Diversification does not ensure a profit or guarantee against loss. One should be cognizant of the following risk at the respective asset class level. Conditional on the model selected, not all asset classes and risk may be relevant to the model: Risk associated with equity investing include stock values which may fluctuate in response to the activities of individual companies and general market and economic conditions. Although bonds generally present less short-term risk and volatility risk than stocks, bonds contain interest rate risks; the risk of issuer default; issuer credit risk; liquidity risk; and inflation risk. Investing in foreign domiciled securities may involve risk of capital loss from unfavorable fluctuation in currency values, withholding taxes, from differences in generally accepted accounting principles or from economic or political instability in other nations. Investments in emerging or developing markets may be more volatile and less liquid than investing in developed markets and may involve exposure to economic structures that are generally less diverse and mature and to political systems which have less stability than those of more developed countries. The municipal market is volatile and can be significantly affected by adverse tax, legislative or political changes and the financial condition of the issuers of municipal securities. Increase 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. Investing in commodities' entail significant risk and is not appropriate for all investors. Investing in REITs involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. Equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

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Additional Important Disclosures may be found in the Wealthcare Form ADV Part 2A. A copy may be requested by emailing compliance@wealthcarecapital.com.

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