

Transition Report

John and Susie Average

Advisor:

Sample Advisor, CFP®

Wealthcare Advisory Partners



Manage Your Goals
Using Time-Tested
Principles

TRANSITION EXECUTIVE SUMMARY

A. CURRENT

HOUSEHOLD RISK ALLOCATION

Broad	\$	%
Cash	3,330	0.5
Fixed Income	216,855	31.0
Equity	468,155	66.9
Real Assets	11,660	1.7
Totals	700,000	100.0

HOUSEHOLD ACCOUNTS

Registration	\$
John 401k	350,000
Susie IRA	50,000
Joint	250,000
Billy 529	50,000
Totals	700,000

HOUSEHOLD ASSET ALLOCATION

Asset Class	\$	%
Cash Equivalents	3,330	0.5
TIPs	34,570	4.9
Investment Grade Bonds	154,810	22.1
High Income Bonds	27,475	3.9
Large Cap Equity	286,230	40.9
Small-Mid Cap Equity	121,335	17.3
International Equity	31,685	4.5
Emerging Market Equity	28,905	4.1
Commodities	11,660	1.7
Totals	700,000	100.0

B. TARGET

Strategy	Strategic_Active_Domestic_Core_LPL
Allocation	Moderate Growth (65E / 35F)

C. TRANSITION TRADE-OFFS

PROJECTED FEE SAVINGS

Horizon	Beginning Market Value	Current Portfolio Cost (%)**	GDXi Portfolio Cost (%)*
	700,000	0.86	0.31
1 years		3,908	
3 years		13,031	
5 years		24,137	
7 years		37,557	
10 years		62,865	
15 years		122,806	
20 years		213,258	
30 years		542,706	

The table reflects potential cost savings if the Wealthcare portfolio has a cost of .31%, and the current portfolio has a cost of .86%. In 5 years time assuming a portfolio return of 6%, the savings of transitioning to the Wealthcare portfolio will be \$24,137.

See Underlying Fee page for additional details. GDXi refers to Goals Driven Experience Investments. GDXi is the brand of the investment solutions managed by Wealthcare Capital Management.

TAX COSTS

Assumptions: ShortTermRate 39.00%: Long term rate 20.00%

Target Portfolio	Liquidation Strategy	Total Tax Cost*
Option 1		
A.Strategic_Active_Domestic_Core_LPL	Liquidate All	10,000
Option 2:		
A.Strategic_Active_Domestic_Core_LPL	Liquidate Now but do not sell Security Substitutes and Retain Securities (see details)	4000

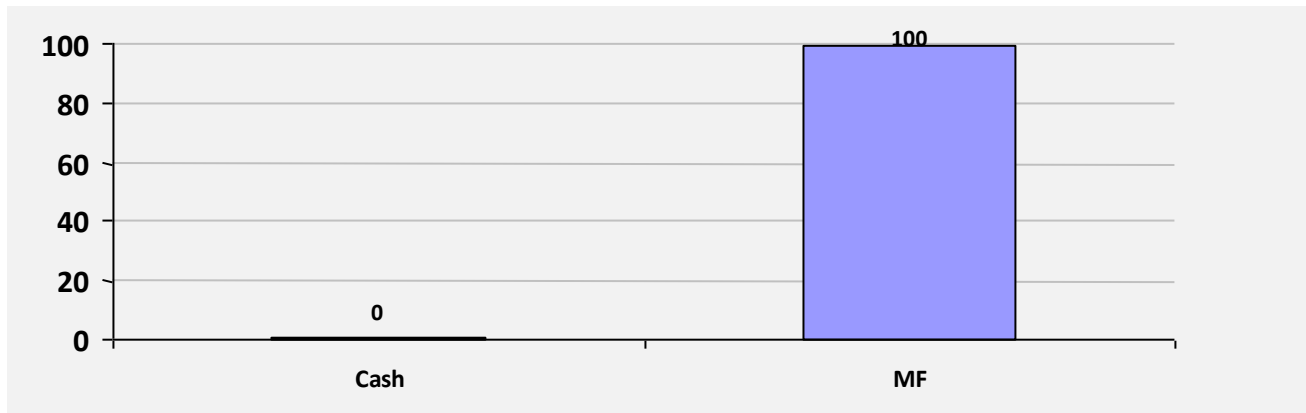
* Total Tax Cost: Negative numbers reflect savings from harvesting tax losses. Positive numbers reflect tax costs due from capital gains liquidation.

See footnotes, disclosures on subsequent pages.

Assets By Accounts

Account Type	Name	\$	%
401K	John 401k	350,000	50.0
		350,000	50.0
IRA	Susie IRA	50,000	7.1
		50,000	7.1
Roth	Billy 529	50,000	7.1
		50,000	7.1
Taxable	Joint	250,000	35.7
		250,000	35.7
	Total	700,000	100.0

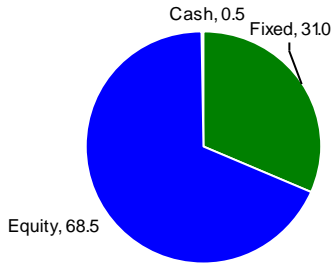
Current Holdings By Product



Product Type	\$	%
Cash	3,330	0.5
MF	696,670	99.5
	700,000	100

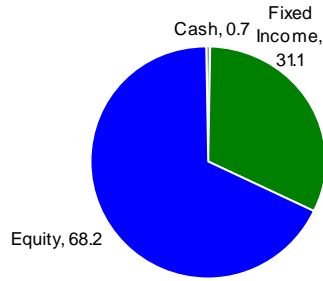
Current Holdings

Total Portfolio



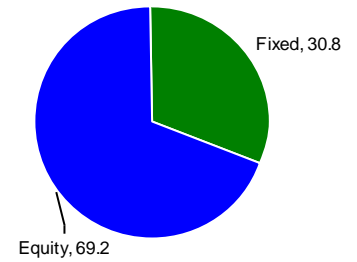
Total : 700,000

Tax Deferred



Tax Deferred: 450,000

Taxable



Taxable: 250,000

Description	Ticker	Account Name	Acct Type	Percent	Market Value
Cash Equivalents					
Cash	CASH	8129-6123	IRA	0.17	1,160
Cash	CASH	9723-9523	401K	0.31	2,170
Cash Equivalents Totals				0.48	3,330
TIPs					
PIMCO Real Return I2	PRLPX	9723-9523	401K	4.94	34,570
TIPs Totals				4.94	34,570
Investment Grade Bonds					
Optimum Fixed Income Instl	OIFIX	5728-2345	Taxable	11.00	76,975
PGIM Total Return Bond Z	PDBZX	8129-6123	IRA	1.16	8,125
DoubleLine Total Return Bond I	DBLTX	8129-6123	IRA	1.10	7,670
PIMCO Investment Grade Credit Bond I-2	PBDPX	8129-6123	IRA	0.80	5,590
JPMorgan Core Bond I	WOBDX	8129-6123	IRA	0.56	3,945
Vanguard Interm-Term Treasury Adm	VFIUX	8129-6123	IRA	0.50	3,515
Metropolitan West Total Return Bd I	MWTIX	9723-9523	401K	7.00	48,990
Investment Grade Bonds Totals				22.12	154,810
High Income Bonds					
Credit Suisse Floating Rate Hi Inc Instl	CSHIX	9723-9523	401K	2.37	16,590
American Beacon SiM High Yld Opps Y	SHOYX	9723-9523	401K	1.55	10,885
High Income Bonds Totals				3.92	27,475
Large Cap Equity					
Optimum Large Cap Growth Instl	OILGX	5728-2345	Taxable	9.57	67,000
Optimum Large Cap Value Instl	OILVX	5728-2345	Taxable	7.05	49,350

Current Holdings

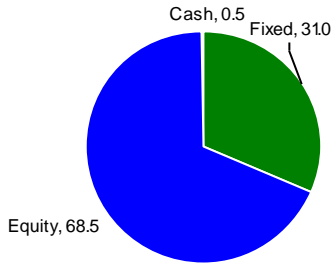
Description	Ticker	Account Name	Acct Type	Percent	Market Value
Large Cap Equity					
Loomis Sayles Growth Y	LSGRX	8129-6123	IRA	0.63	4,380
American Beacon Bridgeway Lg Cp Val Y	BWLYX	8129-6123	IRA	0.57	4,015
MFS Value I	MEIIX	8129-6123	IRA	0.44	3,100
T. Rowe Price Dividend Growth	PRDGX	8129-6123	IRA	0.43	3,015
Edgewood Growth Instl	EGFIX	8129-6123	IRA	0.43	3,010
Wells Fargo Large Cap Core Inst	EGOIX	8129-6123	IRA	0.22	1,540
American Funds Growth Fund of Amer A	AGTHX	0912-4173	Roth	1.43	10,000
American Funds AMCAP A	AMCPX	0912-4173	Roth	1.43	10,000
American Funds New Economy A	ANEFX	0912-4173	Roth	0.71	5,000
American Funds New Perspective Fund Cl A	ANWPX	0912-4173	Roth	0.71	5,000
Harbor Capital Appreciation Instl	HACAX	9723-9523	401K	4.66	32,585
JHancock Disciplined Value I	JVLIX	9723-9523	401K	4.58	32,060
MFS Value I	MEIIX	9723-9523	401K	4.22	29,540
ClearBridge Large Cap Growth I	SBLIX	9723-9523	401K	3.81	26,635
Large Cap Equity Totals				40.89	286,230
Small-Mid Cap Equity					
Optimum Small-Mid Cap Growth Instl	OISGX	5728-2345	Taxable	4.71	33,000
Optimum Small-Mid Cap Value Instl	OISVX	5728-2345	Taxable	3.38	23,675
BlackRock Advantage Small Cap Gr Instl	PSGIX	8129-6123	IRA	0.13	935
ClearBridge Small Cap I	LMNSX	9723-9523	401K	3.69	25,825
JHancock Disciplined Value Mid Cap I	JVMIX	9723-9523	401K	2.21	15,500
Artisan Mid Cap Advisor	APDMX	9723-9523	401K	1.83	12,775
Dean Small Cap Value	DASCX	9723-9523	401K	1.38	9,625
Small-Mid Cap Equity Totals				17.33	121,335
International Equity					
American Funds Europacific Growth A	AEPGX	0912-4173	Roth	1.07	7,500
American Funds SMALLCAP World Fund Cl A	SMCWX	0912-4173	Roth	1.07	7,500
Causeway International Value Instl	CIVIX	9723-9523	401K	2.38	16,685
International Equity Totals				4.53	31,685
Emerging Market Equity					
American Funds New World A	NEWFX	0912-4173	Roth	0.71	5,000
Harding Loevner Emerging Markets Advisor	HLEMX	9723-9523	401K	3.41	23,905
Emerging Market Equity Totals				4.13	28,905

Current Holdings

Description	Ticker	Account Name	Acct Type	Percent	Market Value
<u>Commodities</u>					
MainGate MLP I	IMLPX	9723-9523	401K	1.67	11,660
Commodities Totals				1.67	11,660
Portfolio Totals				100.00	700,000

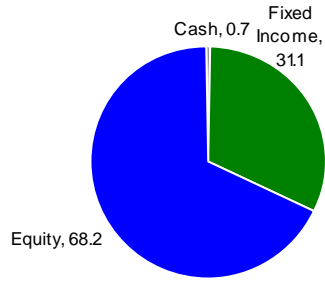
Option #1 : Liquidate All

Total Portfolio



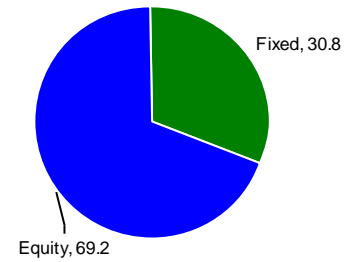
Total : 700,000

Tax Deferred



Tax Deferred: 450,000

Taxable



Taxable: 250,000

Description	Ticker	Acct Type	Percent	Market Value	Short Term	Long Term	Total
Cash Equivalents							
Cash	CASH	Susie IRA-IRA	0.17	1,160	0	0	0
Cash	CASH	John 401k-401K	0.31	2,170	0	0	0
Cash Equivalents Totals			0.48	3,330	0	0	0
TIPs							
PIMCO Real Return I2	PRLPX	John 401k-401K	4.94	34,570	0	0	0
TIPs Totals			4.94	34,570	0	0	0
Investment Grade Bonds							
Optimum Fixed Income Instl	OIFIX	Joint -Taxable	11.00	76,975	0	-4,000	-4,000
PGIM Total Return Bond Z	PDBZX	Susie IRA-IRA	1.16	8,125	0	0	0
DoubleLine Total Return Bond I	DBLTX	Susie IRA-IRA	1.10	7,670	0	0	0
PIMCO Investment Grade Credit Bond I-2	PBDPX	Susie IRA-IRA	0.80	5,590	0	0	0
JPMorgan Core Bond I	WOBDX	Susie IRA-IRA	0.56	3,945	0	0	0
Vanguard Interm-Term Treasury Adm	VFIUX	Susie IRA-IRA	0.50	3,515	0	0	0
Metropolitan West Total Return Bd I	MWTIX	John 401k-401K	7.00	48,990	0	0	0
Investment Grade Bonds Totals			22.12	154,810	0	-4,000	-4,000
High Income Bonds							
Credit Suisse Floating Rate Hi Inc Instl	CSHIX	John 401k-401K	2.37	16,590	0	0	0
American Beacon SiM High Yld Opps Y	SHOYX	John 401k-401K	1.55	10,885	0	0	0
High Income Bonds Totals			3.92	27,475	0	0	0
Large Cap Equity							
Optimum Large Cap Growth Instl	OILGX	Joint -Taxable	9.57	67,000	0	30,000	30,000

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Above given options on liquidating the portfolios are only for discussion purpose and actual numbers may differ from the given above.

Sources include Morningstar and MPI Stylus

Option #1 : Liquidate All

Description	Ticker	Acct Type	Percent	Market Value	Short Term	Long Term	Total
Large Cap Equity							
Optimum Large Cap Value Instl	OILVX	Joint -Taxable	7.05	49,350	0	13,000	13,000
Loomis Sayles Growth Y	LSGRX	Susie IRA-IRA	0.63	4,380	0	0	0
American Beacon Bridgeway Lg Cp Val Y	BWLYX	Susie IRA-IRA	0.57	4,015	0	0	0
MFS Value I	MEIIX	Susie IRA-IRA	0.44	3,100	0	0	0
T. Rowe Price Dividend Growth	PRDGX	Susie IRA-IRA	0.43	3,015	0	0	0
Edgewood Growth Instl	EGFIX	Susie IRA-IRA	0.43	3,010	0	0	0
Wells Fargo Large Cap Core Inst	EGOIX	Susie IRA-IRA	0.22	1,540	0	0	0
American Funds AMCAP A	AMCPX	Billy 529-Roth	1.43	10,000	0	0	0
American Funds Growth Fund of Amer A	AGTHX	Billy 529-Roth	1.43	10,000	0	0	0
American Funds New Perspective Fund Cl A	ANWPX	Billy 529-Roth	0.71	5,000	0	0	0
American Funds New Economy A	ANEFX	Billy 529-Roth	0.71	5,000	0	0	0
Harbor Capital Appreciation Instl	HACAX	John 401k-401K	4.66	32,585	0	0	0
JHancock Disciplined Value I	JVLIX	John 401k-401K	4.58	32,060	0	0	0
MFS Value I	MEIIX	John 401k-401K	4.22	29,540	0	0	0
ClearBridge Large Cap Growth I	SBLYX	John 401k-401K	3.81	26,635	0	0	0
Large Cap Equity Totals			40.89	286,230	0	43,000	43,000
Small-Mid Cap Equity							
Optimum Small-Mid Cap Growth Instl	OISGX	Joint -Taxable	4.71	33,000	0	5,000	5,000
Optimum Small-Mid Cap Value Instl	OISVX	Joint -Taxable	3.38	23,675	0	6,000	6,000
BlackRock Advantage Small Cap Gr Instl	PSGIX	Susie IRA-IRA	0.13	935	0	0	0
ClearBridge Small Cap I	LMNSX	John 401k-401K	3.69	25,825	0	0	0
JHancock Disciplined Value Mid Cap I	JVMIX	John 401k-401K	2.21	15,500	0	0	0
Artisan Mid Cap Advisor	APDMX	John 401k-401K	1.83	12,775	0	0	0
Dean Small Cap Value	DASCX	John 401k-401K	1.38	9,625	0	0	0
Small-Mid Cap Equity Totals			17.33	121,335	0	11,000	11,000
International Equity							
American Funds SMALLCAP World Fund Cl A	SMCWX	Billy 529-Roth	1.07	7,500	0	0	0
American Funds Europacific Growth A	AEPGX	Billy 529-Roth	1.07	7,500	0	0	0
Causeway International Value Instl	CIVIX	John 401k-401K	2.38	16,685	0	0	0
International Equity Totals			4.53	31,685	0	0	0
Emerging Market Equity							
American Funds New World A	NEWFX	Billy 529-Roth	0.71	5,000	0	0	0

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Sources include Morningstar and MPI Stylus

Option #1 : Liquidate All

Description	Ticker	Acct Type	Percent	Market Value	Short Term	Long Term	Total
Emerging Market Equity							
Harding Loevner Emerging Markets Advisor	HLEMX	John 401k-401K	3.41	23,905	0	0	0
Emerging Market Equity Totals			4.13	28,905	0	0	0
Commodities							
MainGate MLP I	IMLPX	John 401k-401K	1.67	11,660	0	0	0
Commodities Totals			1.67	11,660	0	0	0
Portfolio Totals				700,000	0	50,000	50,000
Option 1: Liquidate All -Assumes no carryforwards as all net losses deducted at short term rates.				Capital Gains Rates		39.0%	20.0%
				Dollar Effect			10,000
Option 1A: Liquidate @ Long Term Rates				Dollar Effect		0	10,000
							10,000

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Option #2 : Liquidate with Constraints

Model: Strategic_Active_Domestic_Core_LPL

Description	Ticker	Acct. Type	Current %	Current \$	Like Sec	Retain All	Retain 2%	Sell %	Liquidate %	Liquidate \$	Short Term	Long Term	Total
Cash Equivalents													
Cash	CASH	IRA	0.17	1,160	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.17	1,160	0	0	0
Cash	CASH	401K	0.31	2,170	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.31	2,170	0	0	0
Cash Equivalents Totals									0.48	3,330	0	0	0
TIPs													
PIMCO Real Return I2	PRLPX	401K	4.94	34,570	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		4.94	34,570	0	0	0
TIPs Totals									4.94	34,570	0	0	0
Investment Grade Bonds													
Optimum Fixed Income Instl	OIFIX	Taxable	11.00	76,975	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		11	76,975	0	-4,000	-4,000
Vanguard Interm-Term Treasury Ad	VFIUX	IRA	0.50	3,515	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.5	3,515	0	0	0
DoubleLine Total Return Bond I	DBLTX	IRA	1.10	7,670	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.1	7,670	0	0	0
PGIM Total Return Bond Z	PDBZX	IRA	1.16	8,125	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.16	8,125	0	0	0
PIMCO Investment Grade Credit Bo	PBDPX	IRA	0.80	5,590	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.8	5,590	0	0	0
JPMorgan Core Bond I	WOBDX	IRA	0.56	3,945	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.56	3,945	0	0	0
Metropolitan West Total Return Bd	MWTIX	401K	7.00	48,990	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		7	48,990	0	0	0
Investment Grade Bonds Totals									22.12	154,810	0	-4,000	-4,000
High Income Bonds													
American Beacon SiM High Yld Opp	SHOYX	401K	1.55	10,885	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.55	10,885	0	0	0
Credit Suisse Floating Rate Hi Inc In	CSHIX	401K	2.37	16,590	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.37	16,590	0	0	0
High Income Bonds Totals									3.92	27,475	0	0	0
Large Cap Equity													
Optimum Large Cap Growth Instl	OILGX	Taxable	9.57	67,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0
Optimum Large Cap Value Instl	OILVX	Taxable	7.05	49,350	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		7.05	49,350	0	13,000	13,000
T. Rowe Price Dividend Growth	PRDGX	IRA	0.43	3,015	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.43	3,015	0	0	0
Edgewood Growth Instl	EGFIX	IRA	0.43	3,010	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.43	3,010	0	0	0
Wells Fargo Large Cap Core Inst	EGOIX	IRA	0.22	1,540	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.22	1,540	0	0	0
American Beacon Bridgeway Lg Cp	BWLTX	IRA	0.57	4,015	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.57	4,015	0	0	0
Loomis Sayles Growth Y	LSGRX	IRA	0.63	4,380	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.63	4,380	0	0	0
MFS Value I	MEIIX	IRA	0.44	3,100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.44	3,100	0	0	0
American Funds AMCAP A	AMCPX	Roth	1.43	10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.43	10,000	0	0	0
American Funds Growth Fund of A	AGTHX	Roth	1.43	10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.43	10,000	0	0	0
American Funds New Perspective F	ANWPX	Roth	0.71	5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.71	5,000	0	0	0
American Funds New Economy A	ANEFX	Roth	0.71	5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.71	5,000	0	0	0
JHancock Disciplined Value I	JVLIX	401K	4.58	32,060	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		4.58	32,060	0	0	0

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Option #2 : Liquidate with Constraints

Model: Strategic_Active_Domestic_Core_LPL

Description	Ticker	Acct. Type	Current		Like Sec	Retain All	Retain 2%	Sell %	Liquidate		Short Term	Long Term	Total	
			%	\$					%	\$				
Large Cap Equity														
ClearBridge Large Cap Growth I	SBLYX	401K	3.81	26,635	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.81	26,635	0	0	0	
Harbor Capital Appreciation Instl	HACAX	401K	4.66	32,585	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		4.66	32,585	0	0	0	
MFS Value I	MEIIX	401K	4.22	29,540	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		4.22	29,540	0	0	0	
Large Cap Equity Totals									31.32	219,230	0	13,000	13,000	
Small-Mid Cap Equity														
Optimum Small-Mid Cap Value Inst	OISVX	Taxable	3.38	23,675	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.38	23,675	0	6,000	6,000	
Optimum Small-Mid Cap Growth In	OISGX	Taxable	4.71	33,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		4.71	33,000	0	5,000	5,000	
BlackRock Advantage Small Cap Gr	PSGIX	IRA	0.13	935	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.13	935	0	0	0	
Artisan Mid Cap Advisor	APDMX	401K	1.83	12,775	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.83	12,775	0	0	0	
ClearBridge Small Cap I	LMNSX	401K	3.69	25,825	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.69	25,825	0	0	0	
Dean Small Cap Value	DASCX	401K	1.38	9,625	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.38	9,625	0	0	0	
JHancock Disciplined Value Mid Ca	JVMIX	401K	2.21	15,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.21	15,500	0	0	0	
Small-Mid Cap Equity Totals									17.33	121,335	0	11,000	11,000	
International Equity														
American Funds SMALLCAP World	SMCWX	Roth	1.07	7,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.07	7,500	0	0	0	
American Funds Europacific Growt	AEPGX	Roth	1.07	7,500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.07	7,500	0	0	0	
Causeway International Value Instl	CIVIX	401K	2.38	16,685	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.38	16,685	0	0	0	
International Equity Totals									4.52	31,685	0	0	0	
Emerging Market Equity														
American Funds New World A	NEWFX	Roth	0.71	5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.71	5,000	0	0	0	
Harding Loevner Emerging Markets	HLEMX	401K	3.41	23,905	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.41	23,905	0	0	0	
Emerging Market Equity Totals									4.12	28,905	0	0	0	
Commodities														
MainGate MLP I	IMLPX	401K	1.67	11,660	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		1.67	11,660	0	0	0	
Commodities Totals									1.67	11,660	0	0	0	
Portfolio Totals											0	20,000	20,000	
											Capital Gains Rate	39.0%	20.0%	
Option 2: Liquidate with constraints											Tax Effect	0	4,000	4,000
											Tax Effect -at long term rates			4,000

Planner Name Sample Advisor, CFP®

Client Name John and Susie Average

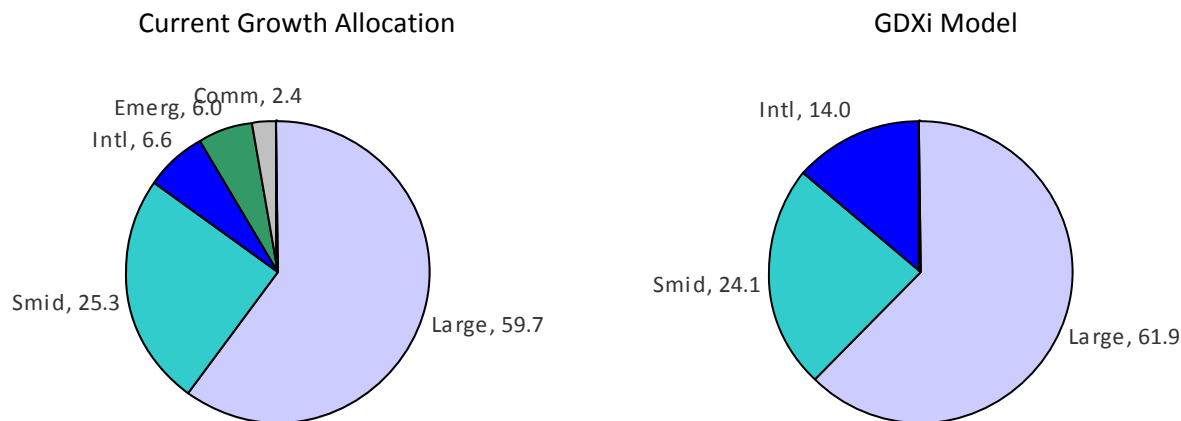
Above given options on liquidating the portfolios are only for discussion purpose and actual numbers may differ from the given above.

Sources include Morningstar and MPI Stylus



Equity Asset Allocation

Current Allocation vs GDxi Model

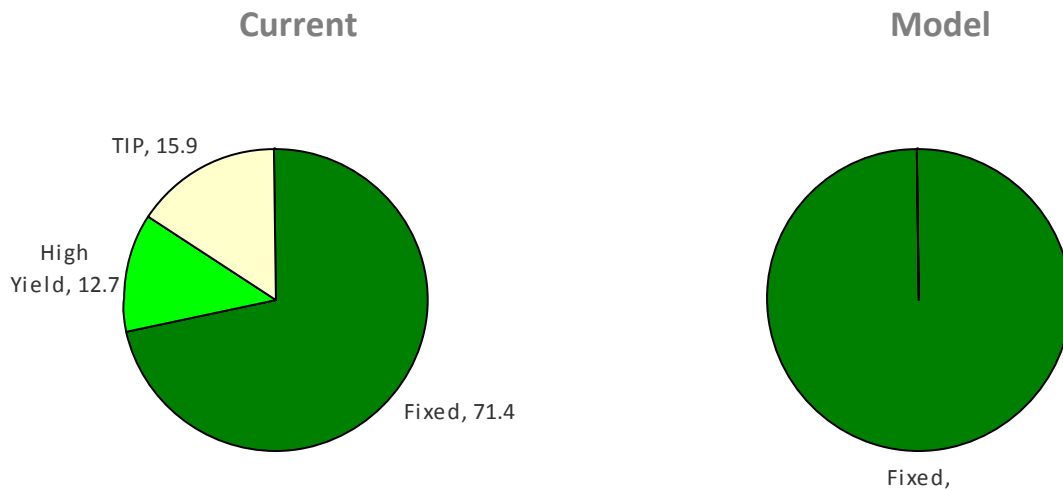


Asset Class	Current		GDxi Model
	%	\$	%
Real Estate	0.0	0	0.0
Large Cap Equity	59.7	286,230	61.9
Small-Mid Cap Equity	25.3	121,335	24.1
International Equity	6.6	31,685	14.0
Emerging Market Equity	6.0	28,905	0.0
Commodities	2.4	11,660	0.0
Alternative Strategies	0.0	0	0.0
	100.0	479,815	100.0

GDxi Model=Strat_Active_Domestic_Core_C_TD_LPL

Fixed Income Asset Allocation

Current Fixed Income Asset Allocation vs GDXi Portfolio



Asset Class	Current		GDXi Model
	%	\$	%
TIPs	15.9	34,570	0.0
Investment Grade Bonds	71.4	154,810	100.0
High Income Bonds	12.7	27,475	0.0
	100	216,855	100

GDXi Model Strat_Active_Domestic_Core_C_TD_LPL

Underlying Expense Ratios

excluding advisory fees

Description	Ticker	Vehicle	MV	%	Expense Ratio
Billy 529-0912-4173					
American Funds Growth Fund of Amer A	AGTHX	MF	10,000	1.4	0.64
American Funds AMCAP A	AMCPX	MF	10,000	1.4	0.67
American Funds Europacific Growth A	AEPGX	MF	7,500	1.1	0.82
American Funds New Economy A	ANEFX	MF	5,000	0.7	0.78
American Funds New Perspective Fund Cl	ANWPX	MF	5,000	0.7	0.75
American Funds New World A	NEWFX	MF	5,000	0.7	1.04
Account Total			42,500	6.1	0.76
Joint -5728-2345					
Optimum Fixed Income Instl	OIFIX	MF	76,975	11.0	0.85
Optimum Large Cap Growth Instl	OILGX	MF	67,000	9.6	1.01
Optimum Large Cap Value Instl	OILVX	MF	49,350	7.1	0.96
Optimum Small-Mid Cap Growth Instl	OISGX	MF	33,000	4.7	1.30
Optimum Small-Mid Cap Value Instl	OISVX	MF	23,675	3.4	1.23
Account Total			250,000	35.7	1.01
Susie IRA-8129-6123					
PGIM Total Return Bond Z	PDBZX	MF	8,125	1.2	0.51
DoubleLine Total Return Bond I	DBLTX	MF	7,670	1.1	0.47
PIMCO Investment Grade Credit Bond I-2	PBDPX	MF	5,590	0.8	0.69
Loomis Sayles Growth Y	LSGRX	MF	4,380	0.6	0.66
American Beacon Bridgeway Lg Cp Val Y	BWLYX	MF	4,015	0.6	0.79
JPMorgan Core Bond I	WOBDX	MF	3,945	0.6	0.50
Vanguard Interm-Term Treasury Adm	VFIUX	MF	3,515	0.5	0.10
MFS Value I	MEIIX	MF	3,100	0.4	0.59
T. Rowe Price Dividend Growth	PRDGX	MF	3,015	0.4	0.64
Edgewood Growth Instl	EGFIX	MF	3,010	0.4	1.00
Wells Fargo Large Cap Core Inst	EGOIX	MF	1,540	0.2	0.68
BlackRock Advantage Small Cap Gr Instl	PSGIX	MF	935	0.1	0.56
Account Total			48,840	7.0	0.58
John 401k-9723-9523					
Metropolitan West Total Return Bd I	MWTIX	MF	48,990	7.0	0.44
PIMCO Real Return I2	PRLPX	MF	34,570	4.9	0.98
Harbor Capital Appreciation Instl	HACAX	MF	32,585	4.7	0.65
JHancock Disciplined Value I	JVLIX	MF	32,060	4.6	0.80
MFS Value I	MEIIX	MF	29,540	4.2	0.59
ClearBridge Large Cap Growth I	SBLYX	MF	26,635	3.8	0.78
ClearBridge Small Cap I	LMNSX	MF	25,825	3.7	0.85
Harding Loevner Emerging Markets Adviso	HLEMX	MF	23,905	3.4	1.42
Causeway International Value Instl	CIVIX	MF	16,685	2.4	0.89
Credit Suisse Floating Rate Hi Inc Instl	CSHIX	MF	16,590	2.4	0.70
JHancock Disciplined Value Mid Cap I	JVMIX	MF	15,500	2.2	0.85
Artisan Mid Cap Advisor	APDMX	MF	12,775	1.8	1.05
MainGate MLP I	IMLPX	MF	11,660	1.7	1.40

Underlying Expense Ratios

excluding advisory fees

Description	Ticker	Vehicle	MV	%	Expense Ratio
American Beacon SiM High Yld Opps Y	SHOYX	MF	10,885	1.6	0.89
Dean Small Cap Value	DASCX	MF	9,625	1.4	1.18
		Account Total	347,830	49.7	0.82
		Total	689,170	98.5	
				% Securities With Expense Data :	98.5
		Portfolio Costs - this assumes that securities without expense ratios (such as individual stocks and closed end funds) have the same cost as those that had recorded expense ratios.			0.88
		Portfolio Costs - this assumes that securities without expense ratios (such as individual stocks and closed end funds) have zero investment costs.			0.87

Recommended Client Portfolio

		Model Portfolio		Client Adjustments	Final Portfolio	
		Weight (%)	Weight (\$)		Weight (%)	Weight (\$)
Cash Equivalents						
CASH	Cash	2.0	14,000	0	2.0	14,000
		2.0	14,000	0	2.0	14,000
Investment Grade Bonds						
GIBX	Guggenheim Total Return Bond Instl	16.5	115,500	0	16.5	115,500
DBLFX	DoubleLine Core Fixed Income I	16.5	115,500	0	16.5	115,500
		33.0	231,000	0	33.0	231,000
Large Cap Equity						
VOO	Vanguard S&P 500 ETF	20.1	140,840			
NMIMX	Columbia Large Cap Enhanced Core	20.1	140,840	-67,000	10.5	73,840
OILGX	Optimum Large Cap Growth Instl		0	67,000	9.6	67,000
		40.2	281,680	0	20.1	140,840
Small-Mid Cap Equity						
SPSM	SPDR Portfolio Small Cap ETF	7.8	54,810	0	7.8	54,810
IJH	iShares Core S&P Mid-Cap ETF	7.8	54,810	0	7.8	54,810
		15.7	109,620	0	15.7	109,620
International Equity						
VEA	Vanguard FTSE Developed Markets ET	9.1	63,700	0	9.1	63,700
		9.1	63,700	0	9.1	63,700
Total:		100	700,000	0	80	559,160

Fixed Income selections will vary conditional on the breakdown of taxable and tax deferred accounts as municipal bonds may be used.

The model allocation shown is not indicative of actual future allocation, which could differ substantially.

Allocations as of 5/23/2019. Sources include Morningstar and MPI Stylus.

All investments carry a degree of risk of loss of principal and there is no assurance that an investment will provide positive performance over any period of time.

Investors should consider the investment objectives, risk, charges and expenses of an investment carefully before investing. A rise/fall in the interest rates can have a significant impact on bond prices and the NAV (net asset value) of a fund. Funds that invest in bonds can lose their value as interest rates rise and an investor can lose principal. High yield bonds (lower rated or junk bonds) experience higher volatility and increased credit risk when compared to other fixed income investments.

Past performance is not necessarily indicative of future returns and the value of an investment may decrease as well as increase, an investor may not receive the amount initially invested, and income, if any, may fluctuate. The value of an investment may be affected by a variety of factors, including economic and political developments, interest rates and foreign exchange rates, as well as issuer-specific events. Returns do not reflect the deduction of advisory fees, brokerage fees or any other expenses that the accounts would have or actually paid.

Small-Mid Cap stocks may be subject to a higher degree of risk than more established companies' securities. The liquidity of the small-cap market may adversely affect the value of these investments so that shares, when redeemed, may be worth more or less than their original cost.

International stocks may be subject to a higher degree of risk than stocks of established domestic companies because of currency fluctuations, political instability and other uncertainties. Shares when redeemed may be worth more or less than their original cost.

Exchanged Traded Funds (ETFs) are designed to track an assigned index or strategy. ETFs are structured so that the shareholder owns an portfolio of securities. There is no guarantee that an investor in an ETF will earn the return of the target index. ETF fees, bid/offer spreads, deviations from net asset value and tracking risk to the target portfolio can reduce the return earned by the investor.

Exchanged Traded Notes (ETNs) are designed to track an assigned index or strategy. ETNs are structured so that the issuer guarantees the return of the target index less fees. There is no guarantee that an investor in an ETN will earn the return of the target index less fees. ETN bid/offer spreads, deviations from net asset value and default risk of the issuer can reduce the return earned by the investor.

Please note that programs providing tax aware investment management should not replace your consultation with a professional advisor regarding your tax situation. Municipal bond income may be subject to state income tax if issued by a state other than your domicile state, and may be subject to the Alternative Minimum Tax. This information should not be construed as specific tax or investment advice. A prospective client should review their investment objectives, risk tolerance, tax situation, and liquidity needs before choosing an investment.

Investors should note that there are frequently material differences between hypothetical, back-tested or simulated performance results and actual results subsequently achieved by any investment strategy. Unlike an actual performance record based on trading actual client portfolios, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight. Simulated performance does not necessarily reflect the impact that material economic or market factors might have on an adviser's decision making process if the adviser were actually managing a client's portfolio. The back-testing of performance differs from actual account performance because the investment strategy may be adjusted at any time, for any reason and can continue to be changed until desired or better performance results are achieved. No representation is made that any index or account will or is likely to achieve profits or losses similar to those shown. Alternative modeling techniques or assumptions might produce significantly different results and prove to be more appropriate. Past hypothetical, back-test or simulated results are neither indicators nor guarantees of future returns.