

# Current vs Target Analysis

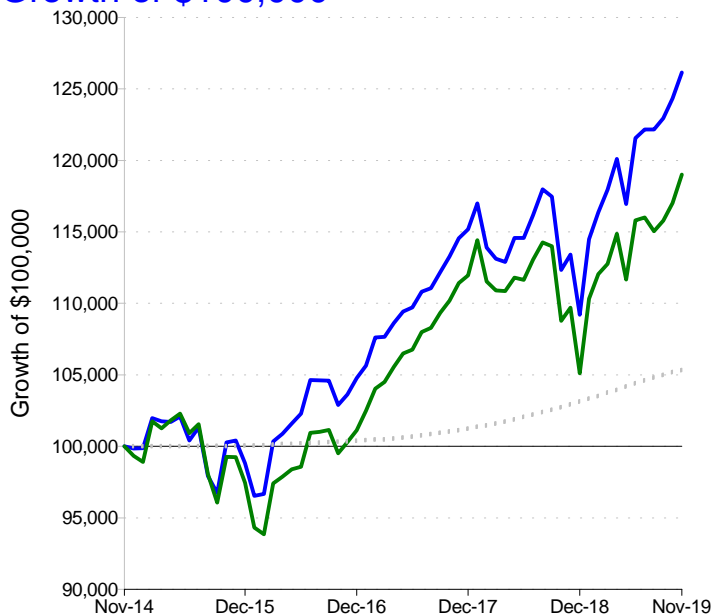
## Current Holdings

Description	Weight
DoubleLine Core Fixed Income I	37.9
Vanguard FTSE Developed Markets ETF	11.8
Merrill Lynch 3-month T-Bill	10.9
Victory S&P 500 Index A	5.6
Optimum Small-Mid Cap Value Instl	5.6
Optimum Small-Mid Cap Growth Instl	5.6
Optimum Large Cap Value Instl	5.6
Optimum Large Cap Growth Instl	5.6
Invesco Oppenheimer Main Street A	5.6

## Model Target Risk Allocation - 50 E / 50 F

Description	Weight
Vanguard S&P 500 ETF	31.8
iShares Core US Aggregate Bond ETF	27.8
Vanguard Interm-Term Corp Bd ETF	13.0
SPDR Portfolio Small Cap ETF	6.2
iShares Core S&P Mid-Cap ETF	6.1
iShares 7-10 Year Treasury Bond ETF	5.9
Vanguard FTSE Developed Markets ETF	2.8
Xtrackers MSCI EAFE Hedged Equity ETF	2.8
Merrill Lynch 3-month T-Bill	1.9
iShares MSCI EAFE Small-Cap ETF	1.5

## Growth of \$100,000

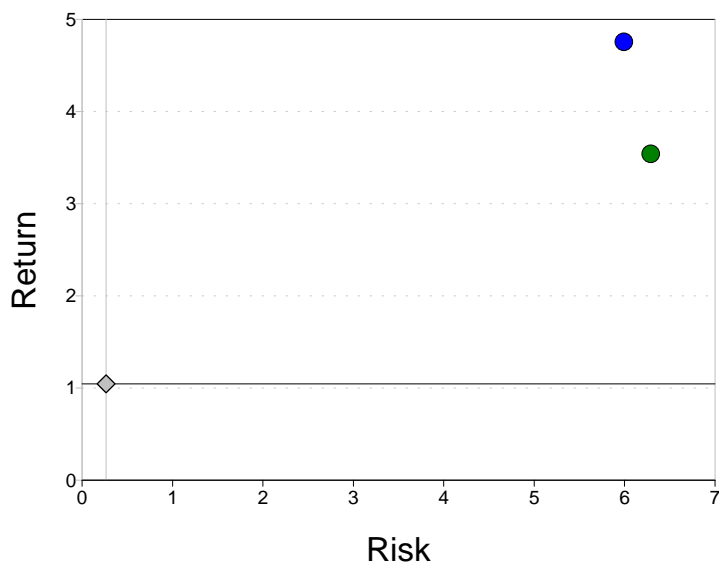


Model Current Cash  
Calendar Return, %

	2014	2015	2016	2017	2018	2019
Model	6.3	-1.0	6.0	9.9	-5.2	15.5
Current	2.9	-1.9	3.8	10.7	-6.1	13.2
Cash	0.0	0.1	0.3	0.9	1.9	2.1

Model=Strat\_Passive\_Domestic\_Core\_B\_TD

## Risk vs Return-Last 5 Years



Model Current  
Cash

## Annual Return, %

	Nov-19	YTD	1 Year	3 Years	5 Years
Model	1.5	15.5	11.2	6.8	4.8
Current	1.7	13.2	8.5	5.9	3.5
Cash	0.1	2.1	2.3	1.6	1.0

DISCLOSURES: The hypothetical performance analysis presented here uses the current holdings of the client's portfolio backtested for the period reflected below. It does not reflect actual investment results and is not a guarantee of future returns. The value of any investment may decrease as well as increase and an investor may not receive the amount initially invested. The value of an investment may be affected by a variety of factors, including economic and political developments, interest and foreign exchange rates as well as issuer- specific events. 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. Returns are net of expense ratios and net of advisory fees @1.85%. Your actual fees will depend on your relationship with your advisor. The hypothetical returns do not reflect the deduction of brokerage fees or any other expensethat the accounts would have or actually paid. This analysis is client specific and is not intended for circulation. Wealthcare at its discretion may change the model at any time.